

# Marion County FCS Extension Newsletter

# Upcoming Events: November 6th

RSVP to secure your spot for the quilted star ornament class

#### November 7th at 3:30pm

Homemaker meeting @ Extension office

#### November 14th

Holiday budgeting class taught by Ms. Morgan at 6:00pm

#### November 15th

Quilted Star Ornament class taught by Marla Still at 10:30am

#### November 22nd

Homemaker Dues are due

#### November 28th - 29th

Extension office closed for Thanksgiving

November is the month that most people count their blessings and reflect. We use the Thanksgiving holiday to think of all the things that we must be thankful for. I want to share a few things I am thankful for... I am thankful for the beautiful family that I have. I am also thankful for the position as FCS extension agent. During the past few months, I have learned so much and met so many people. The Cooperative Extension office is a great blessing to the community, and I am blessed to be a part of it! I hope everyone has a Happy Thanksgiving!

Thank you to everyone who helped with the Lincoln Trail Area meeting last month. It was a great success! We had over 97 in attendance. Many people in attendance complimented Marion County on the event. Great job everyone!

Rachel Mattingly
Family & Consumer Science Agent

Cooperative Extension Service

Agriculture and Natural Resources Family and Consumer Sciences 4-H Youth Development Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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## KEHA News and Notes

KEHA Choir Open for New Members — Do you love to sing? Consider joining KEHA's choir! The choir rehearses and performs during KEHA State Meeting (registration required). Choir members get a rehearsal CD and music to practice prior to the event. For questions, contact Wendy Hood at her NEW email address: wendy8hood@gmail.com. To join, send \$10 payable to Wendy Hood, 202 Park Avenue, Harrodsburg, KY 40330.

2025 KEHA State Meeting Room Block Open Now -- Next year's KEHA State Meeting will take place May 6-8, 2025, at Hyatt Regency in Lexington. Reserve your hotel room now in the KEHA group block! Find details at https://keha.ca.uky.edu/content/state-meeting-information.

Nominations Sought for Kentucky Master Farm Homemakers Guild -- The Kentucky Master Farm Homemakers Guild is dedicated to honoring farm women and promoting agriculture in Kentucky. The Guild is currently accepting membership nominations from all Extension areas. A person recognized as a Kentucky Master Farm Homemaker:

- Is a member in good standing of the Kentucky Extension Homemakers Association and has been a member at least three years (mailbox members are eligible);
- Is a farm woman who owns a working farm and is included in the labor and/or management of the farm;
- Derives a percentage of the family income from the farm operation;
- Is knowledgeable and supportive of the Cooperative Extension Service;
- · Gives unselfish service to her family, community, state, and nation; and
- Is nominated from the club, county and/or district where KEHA membership is held.

The County Info Sheet and details regarding the new member selection process are available on the Master Farm Homemakers Guild web page. County nominees should complete and submit the County Information form by Nov. 15.

Nominate a Candidate for KEHA State Board -- Be on the lookout for possible state nominees! Encourage candidates to consider applying. The following KEHA state officer and chairman positions will be open for election in spring of 2025:

- Secretary
- Management and Safety Chair
- 4-H Youth Development Chair

These positions will be elected for three-year terms from July 1, 2025, to June 30, 2028. Additional details regarding elections will be shared in January 2025. Qualifications for nominees are listed on page 12 of the Handbook.

#### Dates to Remember

Nov. 15 - Due date to nominate new members for the

Master Farm Homemakers Guild

Nov. 15 - Due date for 990N (e-postcard) or 990 tax return for 501 (c)(3) groups with a fiscal year ending June 30

#### Herb Roasted Turkey

Servings: 15 Serving Size: 4 ounces







#### Ingredients:

- 1 (10 to 12) pound turkey
- 2 tablespoons dried herbs (try any combination of parsley, sage, rosemary, thyme, basil, etc.)
- 2 tablespoons olive oil
- 1 teaspoon ground pepper
- 1/2 teaspoon salt
- 2 celery ribs, washed and cut into pieces 2 or 3 inches long
- 1 large onion, washed, peeled, and quartered
- 3 cups water

#### Directions:

- 1. Thaw turkey completely. The USDA recommends thawing turkey in the refrigerator. This is the safest method because the turkey will thaw at a consistent, safe temperature. This method takes some time, so allow one day for each 4-5 pounds of weight. If the turkey weighs 12 pounds, it will take about three days to thaw. It is not safe to thaw turkey at room temperature.
- Wash hands with warm water and soap, scrubbing for at least 20 seconds, especially after handling raw turkey.
- Move oven rack to a low position so turkey will fit. Preheat oven to 450 degrees F. Cooking at a high heat will crisp turkey skin and help keep juices in the meat.
- Remove turkey neck and packet of giblets from inside the turkey cavity. Use these parts in other recipes or discard.
- 5. Twist wing tips up toward turkey neck opening and tuck them under back of turkey. This will help the turkey stay flat during cooking.
- 6. Pat turkey dry with paper towels and place it on a rack in a large roasting pan.
- Combine dried herbs, olive oil, pepper, and salt in a small bowl. Stir to combine. Spread mixture all over turkey.
- 8. Place celery and onion inside turkey cavities. This adds flavor while the turkey cooks.

- 9. Pour 3 cups of hot water into pan.
- 10. Place turkey and pan in pre-heated oven. Roast uncovered for 45 minutes or until skin is golden brown.
- 11. Carefully remove turkey from oven.
- 12. Use 2 layers of foil to tightly cover entire turkey. Use oven mitts to prevent burning your hands as you press foil around the turkey.
- 13. Return turkey to the oven. Continue roasting for 1 1/2 to 2 hours more.
- 14. Insert a thermometer into thickest part of the thigh without touching the bone. Turkey is done when it reaches an internal temperature of 165 degrees F.
- 15. Remove turkey from oven. Let turkey stand for 30 minutes, covered, before serving. Letting meat stand, or rest, for a few minutes after removing from the oven makes the meat more juicy.
- 16. Use a sharp knife to cut meat off the bone.
- 17. Refrigerate or freeze leftovers within 2 hours.

390 calories; 8g total fat; 2g saturated fat; 0g trans fat; 225mg cholesterol; 480mg sodium; 2g total carbohydrate; 0g dietary fiber; 1g total sugars; 0g added sugars; 74g protein; 6% Daily Value of vitamin D; 4% Daily Value of calcium; 15% Daily Value of iron; 15% Daily Value of potassium.

#### TIP #1:

# CHECK YOUR DEVICES

Before making any online purchases, make sure the device you're using to shop online is up-to-date. Next, take a look at your accounts and ask, do they each have strong passwords? And even better, if multifactor authentication is available, are you using it?





**Protect your devices** by keeping the **software up-to-date**. These include items like mobile phones, computers, and tablets, **but also appliances, electronics, and children's toys.** 



Once you've purchased an internet connected device, change the default password and use different strong passwords for each one. Consider using a password manager to help.



Check the devices' privacy and security settings to make sure you understand how your information will be used and stored. Also make sure you're not sharing more information than you want or need to provide.



**Enable automatic software updates** where applicable, as running the latest version of software helps ensure the manufacturers are still supporting it and providing the latest patches for vulnerabilities.

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#### **TIP #2:**

# ONLY SHOP THROUGH TRUSTED SOURCES

Think about how you're searching online. How are you finding the deals? Are you clicking on links in emails or going to trusted vendors? Are you clicking on ads on webpages? You wouldn't go into a store with boarded up windows and without signage – the same rules apply online. If it looks suspicious, something's probably not right.





Before providing any personal or financial information, make sure that you are interacting with a reputable, established vendor.



Some attackers may try to trick you by creating malicious websites that appear to be legitimate.

Always verify the legitimacy before supplying any information. If you've never heard of it before, check twice before handing over your information.



Most of us receive emails from retailers about special offers during the holidays.

Cyber criminals will often send phishing emails—designed to look like they're from retailers—that have malicious links or that ask for you to input your personal or financial information.



Don't click links or download attachments unless you're confident of where they came from. If you're unsure if an email is legitimate, type the URL of the retailer or other company into your web browser as opposed to clicking the link.



Never provide your password, or personal or financial information in response to an unsolicited email. Legitimate businesses will not email you asking for this information.



Make sure your information is being encrypted. All reputable merchants use encryption to transmit information from your browser to their servers. Look in your browser's location bar to make sure the website address begins with "https:" instead of "http:". Also look at the padlock icon. If the padlock is locked, your information is encrypted.



#### TIP #3:

# USE SAFE METHODS FOR PURCHASING

If you're going to make that purchase, what information are you handing over?
Before providing personal or financial information, check the website's privacy policy. Make sure you understand how your information will be stored and used.





If you can, use a credit card as opposed to a debit card. There are laws to limit your liability for fraudulent credit card charges, but you may not have the same level of protection for your debit cards. Additionally, because a debit card draws money directly from your bank account, unauthorized charges could leave you with insufficient funds to pay other bills. Also use a credit card when using a payment gateway such as PayPal, Google Wallet, or Apple Pay.



You'll likely make more purchases over the holiday season, be sure to check your credit card and bank statements for any fraudulent charges frequently. Immediately notify your bank or financial institution.



#### Be wary of emails requesting personal information.

Attackers may attempt to gather information by sending emails requesting that you confirm purchase or account information. Legitimate businesses will not solicit this type of information through email. Do not provide sensitive information through email.



If you receive a suspicious email that you think may be a phishing scam, **you can report it at:** cisa.gov/uscert/report-phishing



## Cook Safely!

# Prevent Kitchen Fires



#### Did you know?

Cooking is the main cause of home fires and fire injuries. You can prevent cooking fires. Take these steps to keep your family safe!



Stand by your pan:

If you leave the kitchen, turn the burner off.



Watch what you are cooking:

Fires start when the heat is too high. If you see any smoke or the grease starts to boil, turn the burner off.



Turn pot handles toward the back of the stove:

Then no one can bump them or pull them over.



Keep a pan lid or baking sheet nearby:

Use it to cover the pan if it catches on fire. This will put out the fire.

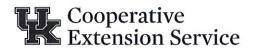
For more information and resources, visit

www.usfa.fema.gov









# M:NEYVI\$E

VALUING PEOPLE. VALUING MONEY.

**NOVEMBER 2024** 

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

#### THIS MONTH'S TOPIC: BUDGET FRIENDLY TIPS FOR PET OWNERS

Choosing to care for a pet is a big financial decision because a family pet will be part of your life for many years. Between the initial cost of the pet, one-time purchases, and ongoing expenses, like food and veterinary bills, the costs of pet ownership can really add up. As a pet owner, there are many financial decisions that you will make throughout your pet's lifetime, including food, vet bills, housing, and grooming. Below are four cost-saving strategies that can make pet care more affordable.

#### **DO IT YOURSELF (DIY)**

Grooming costs that include baths, haircuts, and nail trims can range between \$30 and \$90 per session. The price of grooming can fluctuate depending on the breed of animal and how often it must be done. Do-It-Yourself (DIY) skills can help save money on these expenses. Watch online video tutorials to learn how to brush your pet's teeth, or buy the tools needed to groom your pet at home.

#### **SALES AND SECOND-HAND**

Compare costs at different stores for food and other pet essentials (e.g., toys, crates, collars, leashes) to make sure you're getting the best deals. Avoid or limit buying items that are fullpriced or nonessential. Buying pet accessories second-hand or borrowing items (e.g., pens,



crates, kennels) can also keep costs down. Search free- and for-sale groups online or in your neighborhood, and wash or sanitize items before use. Consider items you may already have that you could repurpose for a pet.

#### **DISCOUNT DAYS**

Be on the lookout for promotions at your local vet, pet store, or rescue organization. Note sales and coupons in weekly savings circulars or emails, and make purchases when items are on sale. Discount days can provide additional cost savings on initial pet expenses, vaccination costs, grooming, and spay or neuter services.

Most pet owners consider their pets to be a part of the family, which means you should also include them in the family's budget. This means developing a spending plan that incorporates recurring pet costs and saving for unexpected pet expenses.

#### Cooperative **Extension Service**

Agriculture and Natural Resources Family and Consumer Sciences 4-H Youth Development Community and Economic Development

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# HAVING A PET COMES WITH THE RESPONSIBILITY TO PROVIDE CARE FOR MANY YEARS



Whether you're a new pet owner or already have a beloved furry companion, family pets offer responsibilities for the family to tackle together. Below are examples of pet care activities from the Consumer Financial Protection Bureau that can teach planning and decision-making skills to children and youths.

- Ages 3-5: Goal Setting. Practice financial goal setting to save for a special treat or toy for the pet.
- Ages 6-12: Building Values. Oversee putting the pet's food down at the same time as the family's meal.
- Age 13+: Comparison Shopping.
   Compare prices at different stores to find deals on food, treats, and toys

#### LIFETIME COMMITMENT

Having a pet comes with the responsibility to provide care for many years, including during inconvenient times. For example, when you move, pets can affect your housing options. Property managers may have animal breed restrictions, require pet deposits up front, or a monthly pet rent that can add to the overall expense of pet ownership. Create a plan for who will care for the pet when you're out of town, when you move, or are no longer able to care for them yourself.

#### **REFERENCES:**

https://www.consumerfinance.gov/consumertools/money-as-you-grow/talking-aboutfinancial-decisions/getting-pet/

https://www.travel.dod.mil/Support/ALL-FAQs/Article/3624131/pet-transportation-allowance/

#### Military Famiy Spotlight

Military families have additional financial considerations for pet ownership. The Pet Transportation Allowance reimburses military families for costs incurred during a permanent change of station move (e.g., reimbursement of \$550 for one pet moved within the continental U.S. and \$2,000 for military relocations outside the continental U.S.). Visit the Office of Financial Readiness (https://finred.usalearning.gov/Trending/Blog/PetCosts) for a list of expenses eligible for reimbursement.

Written by: Kristen Jowers | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu





#### **ADULT**

# **HEALTH BULLETIN**



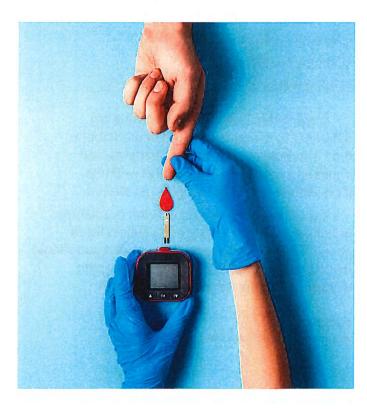
#### **NOVEMBER 2024**

Download this and past issues of the Adult, Youth, Parent, and Family Caregiver Health Bulletins: http://fcs-hes.ca.uky.edu/content/health-bulletins

NAME County Extension Office 000 Street Road City, KY Zip (000) 000-0000

#### THIS MONTH'S TOPIC

#### KNOW YOUR DIABETES RISKS



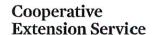
Lexington, KY 40506

ore than 1 in 3 adults in the United States have prediabetes — and many may not even know it. National Diabetes Month, in November, is a time to raise awareness about diabetes as a health concern and encourage people to take charge of their health.

Diabetes is a long-lasting, or chronic, disease that affects how your body turns the food you eat into energy. Your body breaks down most of the food you eat into sugar, or glucose. The increase in sugar tells your pancreas to release insulin. Insulin is needed for the cells in your body to be able to use the sugar as energy. If you have diabetes, your body doesn't make enough insulin or can't use it as well as it should. Then, too much sugar stays in your bloodstream instead of becoming energy and being used. Over time, the build-up of sugar in your blood can cause serious health problems like heart disease, kidney damage, and vision loss.

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#### Continued from the previous page

There are many potential risk factors for diabetes. For type 1 diabetes, the most common risk factors are family history of diabetes and age. Type 1 diabetes doesn't usually happen because of lifestyle factors, but instead is associated with an immune system response that most often occurs in young children or teens. For type 2 diabetes, the following are common risk factors:

- Overweight or obesity
- 45 or older
- A parent or sibling with type 2 diabetes
- Physically active less than three times a week
- Have non-alcoholic fatty liver disease (NAFLD), now called metabolic dysfunctionassociated steatotic liver disease (MASLD)
- Had gestational diabetes (diabetes during pregnancy) or given birth to a baby who weighed more than 9 pounds

There is no cure for diabetes, but you can manage prediabetes and can even reverse it with the right medical care and lifestyle choices. That is why it is so important to know the signs and risk factors and to receive a diagnosis and treatment plan quickly. You can't change some risk factors like age and family medical history. However, there

are some things you can do to reduce your risk of prediabetes, type 2 diabetes, or gestational diabetes. Some behavior changes to lower your risk include:

- Increasing physical activity,
- · Eating a healthy diet, and
- Losing weight if you are overweight.

Small, gradual changes can make a big difference in lowering your risk of prediabetes, type 2 diabetes, or gestational diabetes, and improving your overall health and wellness. It's never too late or too early to get started.

If you have been diagnosed with prediabetes or believe you have multiple risk factors listed above, talk with your doctor about what you should be doing to decrease your risk of developing diabetes and increase your overall health.

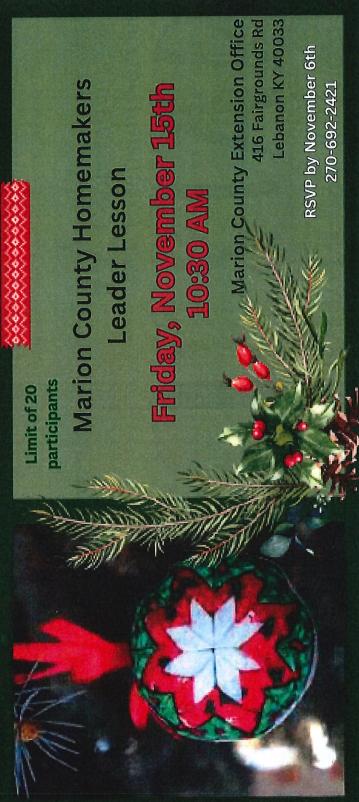
#### REFERENCE:

https://www.cdc.gov/diabetes/about

ADULT
HEALTH BULLETIN

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Adobe Stock

Extension Service Phinghology Cooperative



# Extension Service Cooperative

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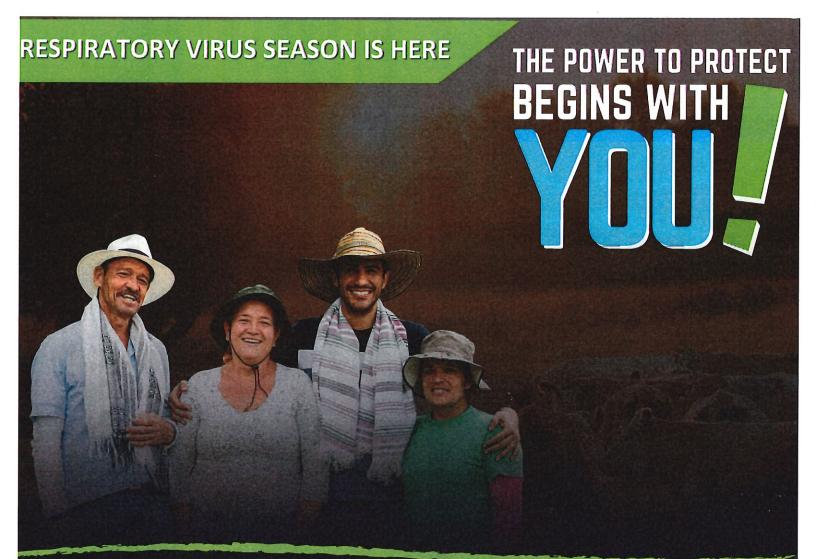
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The best way to protect yourself from the flu is by getting the flu shot.

**GET YOUR FLU SHOT TODAY!** 

Getting a flu shot can reduce:

- FLU ILLNESS
- **DOCTOR'S VISITS**
- MISSED WORK
- FLU-RELATED HOSPITALIZATIONS

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