

October

ESTILL COUNTY EXTENSION FAMILY AND CONSUMER SCIENCE



Estill County Extension Homemakers

2022

Happy October,

The year is flying by. I hope everyone had a wonderful summer. We have a lot of activities going on for Homemakers this month. October 9th through the 15th is National Homemakers' Week. We will have a Homemaker's Kick-Off on October 14th from 4:00 to 6:00 with a soup dinner. This will be held here at the Extension Office. Everyone is welcome to attend.

We will be having the Bluegrass Homemaker's Cultural Arts Fair at the Madison County Fairgrounds on October 20th. If you won a blue ribbon during our Estill County Cultural Arts Fair, you can enter that item in the Bluegrass Cultural Arts Fair. Please let me know if you will be entering and I will get you an entry tag. We will have our Bluegrass Homemakers' Annual Meeting on October 21st at the Madison County Fairgrounds. You must sign up before hand. The sign-up sheet is included in the newsletter and must be returned by October 5th to the office. The checks for your meals need to be made out to the Estill County Homemakers.

Have a great October.

You may contact me at my e-mail: judy.vaughn@uky.edu or by calling the Extension office at 606-723-4557.

Dates of Interest

- ◆ October 4th—Not Your Mamas 6:00 p.m.
- ◆ October 10th—Ovarian Cancer Screening
- ◆ October 11th—Sugar and Spice will meet at El Ranchito 11:00 a.m.
- ◆ October 14th—Homemakers' Kick-off at the Extension office from 4 p.m.—6 p.m.
- ◆ October 18th—Daytime Homemakers Meeting at the Extension office 11:00 a.m.
- ◆ October 20th—Homemakers' Bluegrass Area Cultural Arts Fair
- ◆ October 21st—Homemakers' Bluegrass Area Annual Meeting (see flyer inside)



Estill County Extension Service

76 Golden Court
Irvine, KY 40336
(606) 723-4557

ESTILL.EXT@UKY.EDU

Judy Vaughn, County Extension Agent
for Family and Consumer Sciences
Judy.vaughn@uky.edu
606-723-4557

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Estill County Homemakers-

The Extension Office hosted an Open House on Friday, September 9th. This event not only showcased Homemakers but also featured FCS, 4-H, Snap-Ed, and Agriculture/Natural Resources. Several other vendors/clubs from the community also participated in this event. Three country hams from the 4-H Country Ham Project were auctioned off to help build interest in the project. The Open House was a successful event with lots of interesting organizations.

The Not Your Mama's homemaker group met in September and discussed the Open House. We also talked about future meeting ideas. We will be making a fall decoration during October's meeting on the 4th at 6 p.m. We would like for members to wear something pink to the meeting for Breast Cancer Awareness month. The Bluegrass Area Annual meeting will be held Friday, October 21 in Madison County. We are creating a Harvest Basket for the silent auction. Any fall item will work for the basket. Please bring these items to the next meeting or drop them by the Extension Office.

Rebecca Lamb, Estill County Homemakers President

Estill County Extension Homemakers

It is time to pay your dues.

Dues are \$9.00 or \$10.00 if you want to make a \$ 1.00 donation to Ovarian Cancer Research.

Mail or drop off your dues to the Estill County Extension office by November 11, 2022.

Interested in becoming a member of the Estill County Extension Homemakers? Want more information? Feel free to contact the Estill County Cooperative Extension at 606-723-4557. You can also view this newsletter on our webpage at estill.ca.uky.edu

Bluegrass Homemakers Annual Meeting Basket.

Homemakers create a basket to be raffled off during the Bluegrass Area Homemakers Annual Meeting. The proceeds go to Ovarian Cancer research. The theme for Estill County is Fall Harvest. You can drop off contributions for the basket at the Estill County Extension Office. All items must be dropped off by October 14th. Thank you for your contributions.



Homemakers Week

Let Your Light Shine!





 "Let Your Light Shine!"

October 9- 15, 2022

Meridian Monday

Share what guides you to confidently achieve your goals. Keep looking up like the meridian lines headed to the North Pole.





 "Let Your Light Shine!"

October 9- 15, 2022

Tidal Wave Tuesday

What is your BIG idea for moving your homemaker club membership to the next level? Remember to share your idea at your next club meeting. Just think what a "tidal wave" your county will experience if each club implements at least one idea.





 "Let Your Light Shine!"

October 9- 15, 2022

Wake Wednesday

What are you doing to leave a mark on your community? The ripples will spread like the wake behind a boat.





 "Let Your Light Shine!"

October 9- 15, 2022

True Wind Thursday

Which way is the wind blowing? Take a moment to reflect on what your club is doing well and what things you might want to change. Are you sharing those things you're doing well and taking steps to change the others?





 "Let Your Light Shine!"

October 9- 15, 2022

Fathom(able) Friday

What can you hardly fathom that you want to achieve? Club president, county president? Write down your dream and have the confidence to make it a reality.





 "Let Your Light Shine!"

October 9- 15, 2022

Starboard Saturday

What are three things you are doing RIGHT to build confidence in your fellow homemakers?

Let's celebrate KEHA week with a Kick-off for the Year!

When: October 14th from 4:00 to 6:00 p.m.

Where: Estill County Extension Office

76 Golden Court, Irvine, KY 40336

We will have a soup dinner to celebrate the past year and the up-coming year!

Invite friends and family to the soup dinner and to join the Estill County Homemakers

COOPERATIVE EXTENSION

 University of
Kentucky.
College of Agriculture,
Food and Environment



Bluegrass Area Extension Homemakers' Annual Meeting October 21, 2022



Spotlighting Berea, Ky Featuring Obadiah Ewing-Roush, a Chautauquan, portraying John Fee



BEREA
COLLEGE
1855



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Lunch Menu:

McAlister's Deli will be catering—your box lunch selection includes a side, cookie, pickle, and drinks. Please make your selection from:

McAlister's Club: Smoked turkey, Black Forest ham, bacon, sharp cheddar, Swiss, lettuce, tomatoes, mayo and honey mustard on wheat bread.

Harvest Chicken Salad Sandwich: A Southern classic chicken salad dressed with spring mix and tomatoes, served on a croissant. **NOTE: Contains pecans.**

Black Forest Ham Sub: Black Forest Ham on sub bun with lettuce, tomatoes, and cheese.

Veggie Wrap: (Vegetarian) Spinach, tomatoes, crisp cucumbers, balsamic red onions, house roasted multicolored peppers, avocado and herb mayo in a wheat wrap.

Drinks



Please Join Us:

When:

Friday, October 21, 2022

Where:

Madison County Fairgrounds
3237 Old Irvine Road
Richmond, KY 40475
(Note, gravel parking lot, no pavement)

Time:

9:00 a.m.—Registration
9:30 a.m.—Call to Order

Registration Deadline:
October 5, 2022

Registration Fee & Payable to:

\$15 registration fee
Estill County Homemakers

Bluegrass Area Cultural Arts:

Available for viewing in Willis Hall, before, during, and after event

For Questions:

Call 859-623-4072, or email
Jessica Hunley, Madison Co. FCS Agent,
Hunley.jessica@uky.edu

Bluegrass Area Homemaker Annual Meeting Registration

Complete & return by October 5th, with your check payable to "Estill County Homemakers"

Name: _____ Phone: _____

Email: _____

Club Name: _____ Mailbox Member _____ Guest _____

Lunch Box Selection (check one):

McAlister's Club Harvest Chicken Salad Black Forest Ham Veggie Wrap

THIS MONTH'S TOPIC: UNDERSTANDING YOUR CREDIT SCORE

Do you know your credit score? Credit scores provide lenders with an estimation of your ability to pay back borrowed money. Credit scores often shape the terms of any loans we receive, such as auto loans, mortgages, or credit cards. To understand your credit score, it is important to understand the individual components that make up credit scores and the reasoning behind them.

CREDIT SCORE COMPONENTS

Calculating a credit score uses five categories:

- **Payment history** is the largest part of your credit score. More than a third, 35%, of your score is from your history of late and on-time payments. Consistent on-time payments can increase your score, while late payments often have a negative effect.
- **Amounts owed** is the second largest part, accounting for 30% of a credit score. This section consists of several factors: How much debt do you have overall? How much of your available credit are you using (such as on credit cards)? How many accounts do you have open?
- **Length of credit history** makes up 15% of your credit score. This category considers how long your accounts have been open. While other categories show how well you have been
- **New credit** accounts for 10% of a credit score. This category looks at the number of new accounts you have opened. Opening new accounts may briefly lower your credit score. It is wise to limit new accounts to only what is necessary for your current financial situation.
- **Credit mix** makes up 10% of your credit score and considers the different kinds of credit you are using. For example, do you have a mortgage, an auto loan, and two credit cards? Do you have five credit cards only?



managing credit, this category shows how long you have been managing credit. If possible, keep long-standing accounts open — even if they go unused. Having a longer credit history may help you appear more reliable than consumers new to using credit.

CREDIT REPORTS PROVIDE DETAILED INFORMATION ABOUT YOUR CREDIT USE OVER TIME



1234 5678 9012 3456

CREDIT SCORE MEANING

Credit scores may range from 300 to 850. Higher scores signal that a borrower is lower risk to default on the loan and is more likely to pay on time. A higher score may allow you to receive lower interest rates when borrowing money. Each credit bureau uses a slightly different method to calculate your credit score, so your score may differ slightly between bureaus. There are five general categories of scores ranging from poor to excellent or exceptional. Each bureau may differ slightly in how they categorize credit scores. Generally, FICO credit scores are:

800-850: Exceptional, **740-799:** Very Good
670-739: Good, **580-669:** Fair, **300-579:** Poor

CREDIT REPORTS

Credit reports provide detailed information about your credit use over time. Three main credit bureaus provide credit reports: Equifax, Experian, and TransUnion. Federal law allows everyone to request one free credit report from each bureau per year at <https://www.annualcreditreport.com>. Note, this is the only federally authorized source from which to receive free credit reports. Be wary of other sites or companies when pulling your credit report or disclosing personal financial information.

Credit reports may include information such as the types and balances of accounts, dates the accounts were opened, and payment history for the account. Inquiry information also is shown, letting you know who has requested your credit report. Credit report inquiries are often run when applying for a loan or opening a new account. If you have filed for bankruptcy, this information is also included.

Sometimes the credit reporting bureaus make mistakes. If something seems wrong on your credit report, report it to the bureau. Inaccuracies may be in error, or they could be a sign of fraud or identity theft. Always promptly report suspected errors so they can be corrected or investigated. For information about reporting and disputing false information on your credit report, visit <https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports>.

REFERENCES:

- https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_all-about-credit-scores_handout.pdf
- <https://www.usa.gov/credit-reports>

Contributing Student Authors: Chance Poore and Miranda Bejda

Edited by: Kelly May, Nichole Huff, Alyssa Simms | Designed by: Kelli Thompson | Images by: 123RF.com





ADULT

HEALTH BULLETIN



OCTOBER 2022

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

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Extension Office
76 Golden Court
Irvine, KY
40336
(606) 723-4557

THIS MONTH'S TOPIC: BREAST CANCER AWARENESS

October as National Breast Cancer Awareness Month. This month is devoted to educating everyone about breast cancer and the importance of early detection and timely, high-quality care. Other than skin cancer, breast cancer is the most common cancer among American women.

Fast facts about breast cancer

- 1 in 8 women will be diagnosed with breast cancer in her lifetime — that's one person every 12 minutes in the U.S.
- The two greatest risk factors of breast cancer are **being female** and **getting older**.
- Most breast cancers are found in women who are 50 years old or older, but breast cancer also affects younger women.
- Men also get breast cancer, but it is not very common. About 1 out of every 100 breast cancers diagnosed in the United States is found in a man.



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For those at average risk, doctors recommend getting a mammogram every year starting at age 40.



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Symptoms of breast cancer

- Any change in the size or the shape of the breast
- Pain in any area of the breast
- Nipple discharge other than breast milk (including blood)
- A new lump in the breast or underarm

If you have any of these signs, see your doctor right away. Keep in mind that some people diagnosed with breast cancer have no symptoms.

Know your risks

Knowing your family history is vital. Talk to your family and share that family health history information with your doctor to see how that history influences your risk of breast cancer. You and your doctor can create a personalized plan to monitor for signs of the disease.

Get screened

For those at average risk, doctors recommend getting a mammogram every year starting at

age 40. If there are any signs of breast cancer, finding it early and treating it early can save your life.

Make healthy lifestyle choices

Living a healthy lifestyle may lower your risk of breast cancer. Maintain a healthy weight, limit alcohol intake, and exercise regularly.

Know your normal

It is important to know what is normal for you and your body. If you notice something that does not look or feel right, notify your health-care provider. Early detection and effective treatment are critical to reducing breast cancer deaths.

REFERENCES:

- <https://www.cdc.gov/cancer/dcpo/resources/features/breastcancerawareness>
- <https://www.cancer.org/cancer/breast-cancer/risk-and-prevention.html>

Written by:
Dr. Natalie Jones, MPH, DPH
Edited by: Alyssa Simms
Designed by: Rusty Manseau
Stock images:
123RF.com

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YOUTH

HEALTH BULLETIN



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(000) 000-0000

THIS MONTH'S TOPIC:

KEEPING TEETH HEALTHY

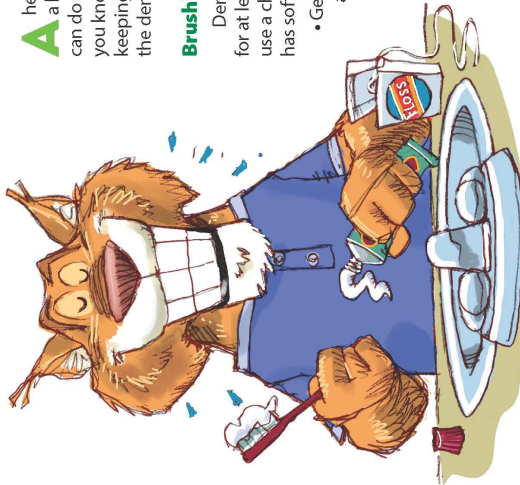
A healthy mouth and teeth are important parts of a healthy body. There are many things that you can do to keep your teeth clean, strong and healthy. Do you know how to keep your teeth healthy? That's right; keeping your teeth healthy includes brushing, visiting the dentist, good food and drink choices and flossing.

Brushing your teeth

Dentists say you should brush your teeth for at least 2 minutes twice a day. Be sure to use a child-size toothbrush that is easy to hold, has soft bristles, and is comfortable to use.

- Gently brush all areas of your teeth, gums, and tongue. Move the brush back and forth gently in short strokes. Brush the top, front, and backsides of each tooth.

- Brush for 2 to 3 minutes. Use a timer or play a favorite song while brushing your teeth to let you know when 2 minutes are up.



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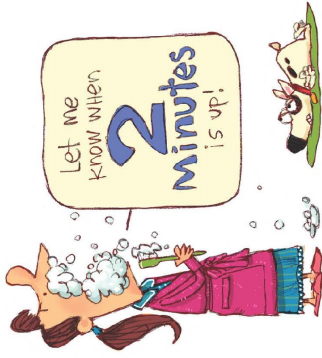
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Use a timer or play a favorite song while brushing your teeth to let you know when 2 minutes are up.



Continued from page 1

- Brush twice a day with a fluoride toothpaste. Fluoride prevents cavities by strengthening and protecting tooth enamel.
- After you have brushed your teeth, spit out all the toothpaste! Do not swallow it. Toothpaste is for cleaning your teeth, not your stomach!

Flossing your teeth

To keep your teeth and gums as healthy as possible, you need to use dental floss. Dental floss is a special kind of string for cleaning between your teeth. Cleaning between your teeth is just as important as brushing. Flossing helps remove bits of food and plaque from between the teeth where your toothbrush cannot reach. It helps keep your teeth and gums healthy. Flossing is not easy, so you should ask your parents or another grown-up to help you floss. You should floss your teeth very gently, once a day.

- Insert the floss in between two teeth and use a back and forth motion to clean. Gently bring the floss to the gum line, but do not force it under the gums.
- Repeat this process between all your teeth.



Proper nutrition

Brushing and flossing are very important ways to keep teeth clean and healthy, but there are a few more things that each of us can do. The foods we eat and the beverages we drink are very important for keeping our teeth healthy. Eating a nutritious mix of foods from all the food groups is the best way to keep your teeth and body healthy.

Dental visits

Visit your dentist regularly. Dentists help take care of your teeth by checking your teeth to see if they are healthy. They show you how to take good care of your teeth and fix cavities or repair teeth. Your dentist will tell you when your next visit should be.

Taking good care of your teeth is something that each of us can do. When you take care of your teeth, they can last a lifetime. Remember, healthy teeth are part of a healthy body.

REFERENCES:

- <https://kidshealth.org/en/kids/teeth-care.html>
- <https://www.cdc.gov/oralhealth/basics/childrens-oral-health>

Written by:
Dr. Natalie Jones, MPH, DPH
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Cartoon illustrations by:
Chris Ware (© University
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- Gently brush all areas of your teeth, gums, and tongue. Move the brush back and forth gently in short strokes. Brush the top, front, and backside of each tooth.
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→ Continued from page 1

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There is
an ORDER
TO THIS
PROCEDURE
eat first,
THEN
FLOSS.



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Pumpkin Apple Muffins

- 1 1/2 cups all-purpose flour
- 1 1/4 cups whole-wheat flour
- 1 1/4 teaspoons baking soda
- 1/2 teaspoon salt
- 1 1/2 teaspoons ground cinnamon
- 1/2 teaspoon ground ginger
- 1/2 teaspoon ground nutmeg
- 1 1/4 cups honey
- 2 large eggs
- 1 1/2 cups fresh pureed pumpkin
- 1/2 cup canola oil
- 2 cups Granny Smith apples, finely chopped

Note: Can substitute two cups granulated sugar for honey, decrease baking soda by 1/4 teaspoon and increase oven temperature to 350 degrees F. **Yield:** 18 muffins

Nutritional Analysis: 200 calories, 7 g fat, 0.5 g saturated fat, 35 mg cholesterol, 160 mg sodium, 35 g carbohydrate, 2 g fiber, 20 g sugar, 3 g protein

Preheat oven to 325 degrees F. In a large bowl, **combine** flour, baking soda, salt and spices. In a small bowl, **combine** honey, eggs, pumpkin and oil; **stir** into dry ingredients just until moistened. **Fold** in apples. **Fill** greased or paper lined muffin cups, two-thirds full. **Bake** for 25 to 30 minutes or until muffins test done. **Cool** for 10 minutes before removing from pan.



Buying Kentucky Proud is easy. Look for the label at your grocery store, farmers' market, or roadside stand.



For more Plate it up recipes visit
<https://fcs-hes.ca.uky.edu/piukp-recipes>