

Lincoln County Extension Homemakers

NEWSLETTER

Cooperative Extension Service
Lincoln County
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Stanford, KY 4084
606-365-2447
lincoln.ca.uky.edu



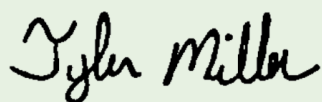
Happy May!

Next month we will be welcoming Jody Paver as our new Family and Consumer Science Agent. We are excited to work with her and see what wonderful ideas she has for the future.

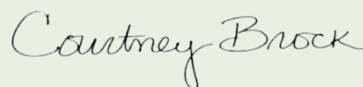
Our programs, groups, and clubs continue to meet, and you can find more information on those, and some happenings in the surrounding counties in this newsletter.

As always, contact any extension staff at 606-365-2447 or email us at Lincoln.ext@uky.edu.

Thank you,



Tyler Miller
County Extension Agent for
Agriculture and Natural Resources



Courtney Brock
County Extension Agent for
4-H Youth Development



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Lincoln County Extension Homemakers Dates to Remember:

May 8 – Mountain Crafters Club @ 10 am

May 10 – Four Corners Club @ 11am

May 15 – Pieceful Hearts Special Interest Club @ 1 pm

May 17 – OPI Special Interest Club @ 10 am

May 18 – Photography Special Interest Club The group will leave the extension office at 10:30 am and go to Camp Nelson Heritage National Monument in Jessamine County and learn about the role Camp Nelson played during the Civil War.

May 19 – Sassy Stitchers Special Interest Club @ 9 am

May 24 – Happy Hearts Club @ 10 am Will meet at the Extension Office and will complete chairpersons forms. We will then go to Cattleman's to eat together after we finish.

May 25 – County Homemakers Council Meeting @ 1:30 pm

May 29 – Memorial Day – Office will be Closed



To the left: A photo
from the Homemakers
Annual Meeting
in April.



Homemaker News:



- Cultural Arts: 21 items were taken to the area. There were 10 Blue Ribbons won. Barbara Beany 2, Bev Rob 2, Phyllis Patterson 4 and Wanda Patterson 2. These will go on to state!
- International Night was enjoyed by all. The food was great and the speaker, Jerry Zwalin, gave a very interesting talk about Switzerland. Proceeds from this event went to buy 22 quilts for the Courageous Kids camp.
- We have 7 people attending the KEHA meeting in Louisville, KY, on May 8-11.



SAVE THE DATE

- There will be a **Homemakers Tea** at 11:30 am on June 2 at Calvary Hill Baptist Church. Donations will go to Ovarian cancer. More details to come later.
- **Heritage Craft Camp** will be held on October 27 & 28 at the Boyle County Extension Office. More details to come later.



Looking for a couple of enthusiastic homemakers who enjoy working with youth and are skilled in sewing and embroidery! We will be having a two-day 4-H day camp to help beginners with these skills. This will be held on Tuesday, June 6th and Wednesday, June 7th from 9:00 a.m. – 3:00 p.m. Day 1 will include making a simple pillowcase, followed by 2 where they will embroider a simple pattern onto their finished pillowcase. A short field trip to the Old Time Fabrics will take place at the beginning of the first day where they will be able to choose their material and learn how to navigate a fabric store. Lunch, snacks, and drinks will be provided.

Please e-mail Courtney.brock@uky.edu or danijo@uky.edu if this interests you. Our 4-H youth thank you for your support!

This Recipe was requested by many members that attended the International Event

Switzerland Meatloaf

PREP: 15 MINUTES - COOK TIME: 1 HOUR - TOTAL: 1 HOUR 15 MINUTES - YIELD: 6-8 SERVINGS

INGREDIENTS:

FOR STEP 1:

- 1 TBSP OLIVE OIL
- ½ CUP MINCED ONION
- 4 GARLIC CLOVES (OR) 2 TSP MINCED GARLIC

FOR STEP 2:

- 2 LB GROUND VENISON (OR) 1 LB VENISON & 1 LB GROUND BEEF
- 1 CUP ITALIAN BREADCRUMBS
- ¾ CUP MILK
- 2 EGGS BEATEN
- 1 TBSP BALSAMIC VINEGAR
- 2 TSP WORCESTERSHIRE SAUCE
- 2 TSP ITALIAN SEASONING
- 1 ½ TSP SALT
- ½ TSP PEPPER

TOPPING FOR MEATLOAF:

- 1/3 CUP KETCHUP
- 2 TBSP BROWN SUGAR
- 1 TSP DIJON MUSTARD
- 1 TSP BALSAMIC VINEGAR
- ½ TSP GARLIC POWDER

Preheat oven to 375°

- 1) Cook oil and onions till translucent. Add garlic, and cook 2 to 3 minutes more. Remove from heat.
- 2) In a large bowl mix garlic, onions, and the rest of the ingredients, EXCEPT those for the Topping.
- 3) Lightly oil a loaf pan. Add meatloaf mixture, pressing evenly in the corners. Slide pan into the oven and bake for 45 minutes, remove and brush topping over the meatloaf. Return to oven and bake 15-20 minutes more and internal temp reaches 160°. Rest the meatloaf before slicing.

This recipe is good with mashed potatoes and green beans.

**MARTIN TOURS, INC.
224 LOGAN AVE.
STANFORD, KENTUCKY 40484
866-346-8687**

TOUR: CANDLELIGHT CHRISTMAS AT THE BILTMORE

GROUP: FT. HARROD AREA HOMEMAKERS

DATE: DECEMBER 6-7, 2023

**COST: \$509.00 PER PERSON Double Occupancy
\$502.00 PER PERSON Triple Occupancy
\$495.00 PER PERSON Quad Occupancy
\$50.00 secures your seat.
Balance due October 15, 2023**

**PRICE INCLUDES: Transportation by motor coach; rooms,
luggage handling, all items in bold print.**

Let's get an early start on Christmas with a **Candlelight Evening at the Biltmore House**. We will enjoy dinner at the **Stable Cafe**, plus a **Candlelight tour of the Biltmore House**, built by **George Vanderbilt, grandson of "Commodore" Vanderbilt**. This stately old mansion will be decorated with ribbons, evergreen garlands, flowers and the Christmas aroma will be ever present. This will be an evening you will always remember. **Included is one breakfast.**

Please mail checks to:

Martin Tours

PO Box 230

Gladeville, TN 37071

Include the trip name and your roommate(s) name(s)

THANKS FOR TRAVELING WITH MARTIN TOURS!!!!!!

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April 20 through June 15 open to Fort Harrod Area Homemakers
June 16 through August 14 open to any Kentucky Homemaker
After August 15 open to the public

For questions contact Wendy Hood, Fort Harrod Area Homemaker President
859-613-2575 wendy7hood@icloud.com



Easy Tortilla Breakfast Pizza



This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program – SNAP.

Nutrition facts per serving:

140 calories; 7g total fat; 3g saturated fat; 0g trans fat; 170mg cholesterol; 300mg sodium; 10g total carbohydrate; 1g dietary fiber; 1g total sugars; 0g added sugars; 10g protein; 6% Daily Value of vitamin D; 8% Daily Value of calcium; 6% Daily Value of iron; 2% Daily Value of potassium.

Source:

Jean Najor, Program Coordinator II; and Jen Robinson, NEP Area Agent, University of Kentucky Cooperative Extension Service

- Nonstick cooking spray
- 1 (8 inch) whole-wheat tortilla
- 1 cup spinach
- 3 medium eggs
- 1/2 medium tomato, diced
- Dash of salt and pepper
- 1/4 cup shredded part-skim mozzarella cheese

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Spray a 10-inch skillet with nonstick spray and place tortilla inside.
3. Place spinach over the tortilla and make three slight wells with spinach. Crack an egg into each well so that it can be cut into three triangles once done.

4. Sprinkle tomatoes, salt, pepper, and mozzarella over the eggs.
5. Cover with lid and cook on medium-low heat for 12 minutes, or until egg yolk is cooked through.
6. Remove from heat and slice into three wedges with one egg each to serve.
7. Store leftovers in the refrigerator within 2 hours.

Makes 3 servings

Serving size: 1/3 of pizza

Cost per recipe: \$3.25

Cost per serving: \$1.08



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

MAY 2023

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

THIS MONTH'S TOPIC: ANYONE CAN BANK

There are many people in Kentucky who do not use banks regularly. An estimated 5.2% of Kentucky households were "unbanked" in 2021. That means no one in the household had a checking or savings account at a bank or credit union.

According to the FDIC, the top two reasons for not having a bank account are not having enough money to meet minimum balance requirements and not trusting banks. Other reasons may include having made banking mistakes in the past or using non-bank services instead, such as PayPal, Venmo, or Cash App. Let's look at a few common barriers that keep people from banking and consider potential benefits.

MINIMUM BALANCE REQUIREMENTS

Not having enough money to meet minimum balance requirements is the most-cited reason for being "unbanked." This requirement can vary widely by financial institution or account. Checking accounts have minimum balance requirements to ensure there is enough money to cover check, debit, or ATM transactions.

Banks must disclose all account fees up front, so the fees should never be a surprise. Customers can shop around to see which banks or credit unions



have an account that suits their specific financial needs. With the availability of mobile and online banking options, you may even be able to use a bank outside of your town.

TRUSTWORTHINESS

Not trusting banks was the second-most cited reason for not having a bank account, followed by the desire for privacy by avoiding banks. Banks and credit unions provide deposit insurance for your accounts, which protects your money if anything happens to the institution. Also government agencies examine banks and credit unions to ensure safety, soundness, and consumer protection. The Bottom Line: Because banks are insured, a bank is a safer place to stash your cash than under your mattress or in a money jar.



BANK ACCOUNTS ALSO OFFER EFFICIENT WAYS TO PAY BILLS BY WRITING CHECKS OR USING ONLINE OPTIONS



PAST BANKING MISTAKES

Banks use screening systems that provide information about the customer's banking history. If you have been denied an account because of past mistakes, there are steps you can take. Ask the bank employee why you were denied. The Fair Credit Reporting Act requires them to tell you. You can also request a copy of the screening report and dispute anything that is incorrect.

If you have made past financial mistakes, look for an institution that offers a second-chance account or secured account. A second-chance account may have extra limits in place to guide you as you establish your account. A secured account requires a deposit from you in reserve. Basically, you fund your account for a set amount of time to show you are a good customer.

Prepaid cards can have high fees, and, like cash, can be lost or stolen. Money transfer sites offer convenience, but you should not use them to store funds because they do not offer insurance protections like banks or credit unions. Other services like money orders and payday loans can come with steep fees that you could avoid with a bank account.

A bank account offers you the convenience of direct deposit, which may give you access to your funds sooner than depositing a check. Bank accounts also offer efficient ways to pay bills by writing checks or using online options. This can be faster and less expensive than buying money orders. Using a bank or credit union can save you money over other services.

REFERENCES:

Federal Deposit Insurance Corporation (FDIC). (2022). <https://www.fdic.gov/analysis/household-survey/>

May, K., et al. (2019). Recovering Your Finances, Unit 6: Understanding Banking. FRM-KM.008. University of Kentucky Cooperative Extension Service.

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ADULT

HEALTH BULLETIN



MAY 2023

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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THIS MONTH'S TOPIC: GARDENING SAFELY



The warm spring weather has many people excited to get outside and begin seasonal yard and garden work. Gardening is a great way to be physically active, enjoy the outdoors, and beautify your home or yard. There are added health benefits to growing your own vegetables, fruit, and herbs, as well. As with any activity though, it is important to know how to move prudently, use equipment properly, and interact with nature responsibly.

According to the Consumer Product Safety Commission (CPSC), more than 400,000 people visit emergency rooms each year for injuries related to outdoor

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LEVINGTON, KY 40546

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4-H Youth Development
Community and Economic Development

Wearing the proper gloves will help reduce blistering and protect your skin from chemicals, bacteria, and fungi that live in the soil.



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garden tools. It is important to stay safe when working with outdoor tools. The American Society of Surgeons of the Hand (ASSH) recommends taking the following precautions when gardening:

- **Wear gardening gloves:** Wearing the proper gloves will help reduce blistering and protect your skin from chemicals, bacteria, and fungi that live in the soil. Hands and fingers are prone to small cuts and scrapes that can become easily infected when exposed to dirt and germs. Leather gloves protect against thorns, poisonous plants, insect and animal bites, and other skin irritants in the garden. Gloves also prevent sun damage.
- **Avoid strenuous repetitive motions:** Unless you are used to the activity, repetitive motions such as digging, raking, trimming hedges, pruning bushes, or planting bulbs may cause muscle or skin damage. Rotate gardening activities every 15 minutes with a brief rest in between so the same muscles are not overused.

- **Be aware of your grip:** Grip strength is at its maximum when the wrist is in a relaxed or neutral position. Studies have shown that people lose up to 25% of their grip strength when their wrist is bent. Only use hand tools with the appropriate hand, for example, do not grip a right-handed tool with your left hand. Try to square up your shoulders in front of where you are working instead of reaching across your body.

- **Use proper equipment and tools:** Use a hand shovel or rake rather than your hands for digging. Sharp objects and debris buried in the soil may cut you. If possible, remove clear sharp objects like broken glass, old labelling stakes, and unused tools from the work area before beginning the task to avoid causing damage. Additionally, avoid accidents by using tools for their intended purposes only.

Other important tool tips:

- When purchasing pruners, loppers, or shears, look for pairs that feature a safety lock.

- Avoid products with form-fitting handles. These tools only fit one size of hand perfectly. If your hand is too large or too small, it will put more stress on your hand.
- Always follow the manufacturer's instructions for the tool.
- Keep sharp tools away from children at all times.
- Always unplug electrical tools and power off gas-powered motors when not in use.

If you do end up with an injury, keep the following guidelines in mind to know when to seek emergency medical care. Seek medical attention immediately if:

- Continuous pressure does not stop the bleeding after 15 minutes.
- You notice persistent numbness or tingling in the fingertip or have trouble moving the finger.
- You are unsure of your tetanus immunization status.
- You are unable to thoroughly clean the wound by rinsing with a mild soap and plenty of clean water.

REFERENCE:
<https://www.asst.org/handcare/safety/gardening>

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123RF.com

ADULT HEALTH BULLETIN

