

August 2022

EXTENSION HOMEMAKERS



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

Cooperative Extension Service

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Dylan's Corner

Since I began as the FCS Agent in Adair County one of my biggest goals has been to "get back to normal". Adair County being without an FCS Agent for several years on top of COVID has meant that for a while we had to go without several of the big events that Extension Homemakers enjoyed. In July, I was very excited to have our Floral Hall Competition at the Extension Office. I was very happy with our turnout since we have not had Floral Hall in a number of years. We had 105 entries from 16 very talented community members. We were very fortunate to have a special guest at our Floral Hall Competition. Dr. Eli Capilouto, President of the University of Kentucky, stopped by to view our entries and meet our volunteers. I would like to thank the volunteers, judges, and contestants for making Floral Hall possible this year. I would like to say a special thanks to our Floral Hall Committee, Sharon Harris, Betty Knifley, and Mary Knight for all they did. The Adair County Fair Board generously provided money for premiums, and thank you to Amanda Davis from the Fair Board for writing the premium checks.

On July 15th, we had our Homemaker's summer trip to the Bread of Life Cafe and Lavern's Country Market in Casey County. We had eight in attendance, including the Green County FCS Agent, Katelyn Traugher, who is getting ideas on where to take her own Extension Homemakers. Everyone enjoyed a good meal and purchasing fresh local produce.

On July 20th, I taught my first canning class. We had approximately 10 people join us at the Extension Office to learn how to make and can salsa. The class included discussions on safety, pressure canning vs: water bath canning, and research based recipes. After the class was completed each participant was able to take home a jar of salsa. I hope to offer a similar class on making tomato juice and a separate class to learn to make jam. Look for information in upcoming newsletters.

August is my month to travel to the counties in our area teaching the Homemaker Leader Lesson, Saving Savvy with Apps for Coupons and Grocery Lists. I will be teaching this lesson in Adair County on Tuesday, August 16th at 12:00 noon.

All are welcome to attend and there is no cost. Bring your smart phone with you to follow along, but a smart phone is not required to attend.

Since August is my month to travel and teach the lesson, I will be in the office sporadically, so please call (270) 405-1654 for quicker assistance if I am out and about.

Dylan Gentry
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It was great to have **Dr. Eli Capilouto, President of the University of Kentucky**, visit the Adair County Extension Office on Floral Hall Exhibit Day in Adair County to meet our wonderful volunteers!



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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

Homemakers Leader Training

Tuesday – August 16

12:00 noon

Adair County Extension Office

Saving Savvy w/ Grocery

Lists & Coupon Apps

Bring a Prospective Member!

Homemakers Council Meeting

Thursday – August 25

Note: This is a date change!

5:30 pm

Adair County Extension Office

Homemakers Summer Trip

What a fun trip to Bread of Life Café and Lavern's Market in Casey County. Thanks to all who participated, and we were happy to have Katelyn Traughber, Green Co. FCS Agent, tag along for educational ideas for the Green County Extension Homemakers program.

Adair County participants were: Diane Campbell, Betty Hawthorne, Sandra Watts, Joy Arnold, Shannon Steveson, Shirley Reliford, and myself- Dylan Gentry.



Making Salsa



Watch for announcements of future canning classes for tomato juice and classes for making jam.



Assisting w/ the Salsa Making class.
At left: Amy Clark;
at right: Katelyn Traughber, Green Co. FCS Agent

Thank you to the following for their help with Floral Hall this year!! *We are grateful to all these people!!*

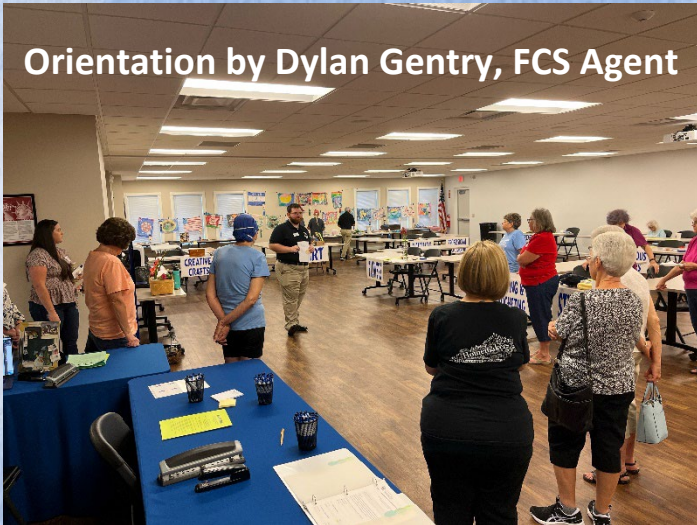
Tammy Feese, Beulah Carter, Betty Knifley, Joy Arnold, Shirley Reliford, Alison Roy, Mary Knight, Diane Campbell, Myla Curry, Anna Burton, Mary Williams, Rita Marshall, Kathy Jones, Irene Harmon, Pam Shearer, Sena Schaefer, Sharon Harris, Amy Clark, and Margie Bloyd.

See the special highlights of Floral Hall 2022 enclosed in this newsletter.



Floral Hall 2022

Orientation by Dylan Gentry, FCS Agent



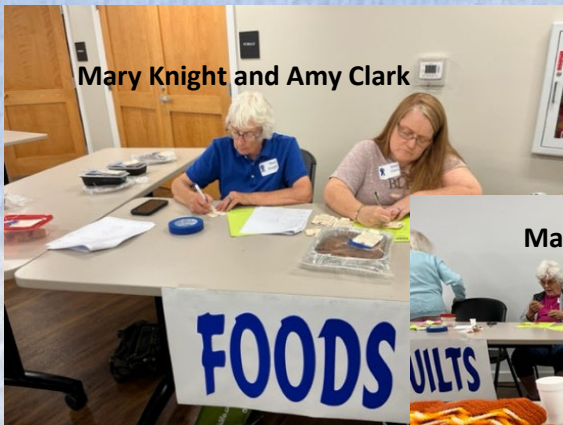
Sharon Harris, seated, receives exhibit of Betty Knifley



Pam Shearer and Margie Bloyd



Mary Knight and Amy Clark



Mary Williams and Anna Burton



Irene Harmon and Kathy Jones



Shirley Reliford and Alison Roy





Tammy Feese



Betty Knifley and Joy Arnold



Rita Marshall



Myla Curry and Diane Campbell



Beulah Carter



Sena Schaefer



EASY BAKED FISH WITH PINEAPPLE SALSA



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

- *Nonstick cooking spray*
- *1 1/2 pounds fish fillets (any mild-flavored fish like tilapia, catfish, cod, etc.)*
- *1 teaspoon salt-free herb blend*
- *2 tablespoons butter, melted*
- *Juice of 1 lime (optional)*

1. Preheat oven to 400 degrees F. Coat the inside of a 9-by-13 baking pan with nonstick spray.
2. Arrange the fish fillets in a single layer in pan. After handling raw fish, wash hands with warm water and soap, scrubbing for 20 seconds.
3. Sprinkle herb blend over fish.
4. Pour melted butter over fish.
5. Finish with a squeeze of fresh lime juice, if desired.
6. Cover pan with foil.
7. Bake for 20 minutes, or until fish flakes easily with a fork and has reached an internal temperature of 145 degrees F.
8. Serve with Pineapple Salsa.
9. Store leftovers in the refrigerator within 2 hours.

Pineapple Salsa

- *1 (20-ounce) can pineapple tidbits, drained*
- *1/4 red onion, finely diced*
- *1/2 small jalapeno, finely minced and seeds removed*
- *2 tablespoons lime juice*
- *2 tablespoons cilantro or parsley (optional)*

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Gently rub red onion and jalapeno under cool running water before preparing. Rinse cilantro under cool running water and pat dry before chopping.
3. Drain pineapple. (Juice can be saved to drink.)
4. In a medium-sized bowl, combine pineapple, onion, jalapeno, lime juice, and cilantro or parsley.

Makes 6 servings

Serving size: 4 ounces fish and 1/6 of salsa recipe

Cost per recipe: \$11.10

Cost per serving: \$1.85

Nutrition facts per serving:

200 calories; 7g total fat; 3.5g saturated fat; 0g trans fat; 75mg cholesterol; 85 mg sodium; 17g total carbohydrate; 1g dietary fiber; 14g total sugars; 0g added sugars; 19g protein; 70% Daily Value of vitamin D; 2% Daily Value of calcium; 6% Daily Value of iron; 10% Daily Value of potassium.

Sources:

Fish: Martha Yount, Nutrition Education Specialist, University of Kentucky Cooperative Extension

Pineapple Salsa: Lorie Dunn, Grant County SNAP-Ed Program Assistant Senior





MONEYWISE

VALUING PEOPLE. VALUING MONEY.

AUGUST 2022

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

THIS MONTH'S TOPIC:

INVESTING BASICS: MAKING YOUR MONEY WORK FOR YOU

Investing your money wisely can help it grow over time. Like compost in a garden, investment products are tools to promote financial growth. Each product has unique value and risk. With higher risk comes the potential for higher reward (or loss). Before investing, be sure you understand the basics of each product.



TYPES OF INVESTMENT PRODUCTS

Your investment portfolio is a collection of the different financial investments you've made at any one time. A portfolio may contain a wide range of assets including real estate, art, or private and public investments. There are several types of investment products, but three common choices are stocks, bonds, and mutual funds.

- **Stocks** represent a fraction of a corporation's ownership. When you own stock, it entitles you to a percentage of the company's profits. Units of stock are called "shares." Stocks offer long-term potential for growth over time. However, stock prices can vary greatly and fluctuate with the market and economy.
- **Bonds** are one-time loans you make to the government or a company for a set period time. In exchange for your money, you receive interest payments. Bonds are generally viewed

as "safer" investments than stocks because they are less volatile, or subject to change. If the bonds are held to maturity, you may earn back the principal (i.e., the initial amount invested), plus any interest earned.

- **Mutual Funds** are professionally managed investment pools where companies invest combined money from investors into a variety of different securities like stocks and bonds. When you invest in a mutual fund, you receive income from its portfolio, or its combined holdings.

INVESTMENT CONSIDERATIONS

As you build an investment portfolio, there are different strategies you can use to generate wealth based on your personal preferences, financial situation, and willingness to take risk. There are four important considerations for investing: time, risk, diversification, and fees. Ask yourself four questions:



DO NOT INVEST MORE THAN YOU CAN AFFORD TO LOSE



- **Time.** *When do I want to invest?* Time is essential in investing. The longer you invest, the more time your money has to grow. Time also allows for fluctuations in the economy and financial market.
- **Risk.** *What amount of risk am I willing to take?* Most investments come with some risk. Consider your current financial situation and select an option that feels comfortable. Do not invest more than you can afford to lose.
- **Diversification.** *Are my investments diversified, or varied?* Diversifying your investments means spreading them out to help minimize risk. In other words, diversification is “not putting all your eggs in one basket.” If one investment doesn’t do as well as you hoped, you still have other investments to fall back on.
- **Fees.** *How much am I paying in investment fees?* Investments have fees, especially if you are paying someone else to manage investments for you. Always read all the fine print before investing and consider how fees affect your bottom dollar.

GETTING STARTED

To begin investing, think about your budget. How much money can you reasonably invest each

month after paying bills, contributing to your savings and retirement funds, etc.? Like savings accounts, investments can start small — especially while you learn to invest wisely. Also, consider how much time you can dedicate to managing your investments. Hiring a licensed professional may be a good option if you lack the knowledge or time to manage investments effectively.

You also can invest through a retirement fund. Whether through your employer or on your own, retirement funds can kickstart an investing journey. Some retirement funds allow you to manage how your money is invested. Others manage the investments for you. For more information on investing through retirement plans, visit <https://www.irs.gov/retirement-plans>.

Finally, when considering investment opportunities, always take time to learn. For a detailed guide on getting started with investing, visit <https://www.sec.gov/investor/pubs/sec-guide-to-savings-and-investing.pdf>. You also can contact the U.S. Securities and Exchange Commission (SEC) with questions at (800) SEC-0330 or at <https://www.investor.gov/>.

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