



ADAIR COUNTY EXTENSION HOMEMAKERS
February 2023

Dylan's Corner

January went by fast for me; we are already 1/12 of the way through 2023! Part of the reason January is going by so fast for me is because my classes have resumed! I am studying to complete my Masters in Public Administration through the University of Kentucky's Martin School. I anticipate graduating in the summer or fall of 2024. This semester's focus is government audits, similar to what we conduct here at our office. The coursework is hard, but I enjoy learning more about the governments financial process.

During February, I will be out of the office from the 13th through the 27th. Starting on the 13th, I will be on personal leave, taking a week of vacation to catch up on homework, enjoy my birthday, and do something special for Valentine's day. I will be in London, KY the second week for a state wide Annual FCS Agents training. Each day we will learn to conduct 3 new FCS classes here in the county. I am particularly looking forward to a session on cast iron cooking, which I hope to conduct here soon.

Bingocize has enjoyed good attendance so far, and I look forward to more sessions in February and March. If you have not yet attended a session, **Bingocize** is a low-impact exercise program that offers real prizes, potential health benefits, and increased knowledge of health-related topics. Participants will play bingo, do short low-resistance exercises, answer trivia, and repeat. The winner of bingo will receive a small prize plus bragging rights. There will be two sessions per week, and participation is encouraged at every session.

There are a couple of things to keep in the back of your head this month. Our Cultural Arts Competition is coming up in March; be thinking about what categories you would like to enter. Additionally, our annual area meeting is on April 27th in Wayne County. The area-wide education grant application is due March 1st. More details for each of these opportunities are included later in this newsletter. Check out our website or social media for updated developments.



Dylan, with his great-grandmother, Margie, and mother, Amy, helping cook for the Brazil Culture and Cuisine class



Dylan will be out of the office
 for vacation and training
 February 13th - 27th





Bingocize

STARTS JANUARY 24TH AT NOON

Bingocize is a low-impact exercise program that offers real prizes, potential health benefits, and increased knowledge of health-related topics. Participants will play bingo, do short, low-resistance exercises, answer trivia, and repeat. The winner of bingo will receive a small prize plus bragging rights. There will be roughly two sessions per week, and participation is encouraged at every session. There is no charge to attend; all sessions will be at the Extension Office. Bottled water will be provided to all participants.

Sessions will be on the following days at 12:00 noon:

January 31st

February 2nd, 7th, and 9th

March 2nd, 9th, 16th, and 21st

RSVP AT (270) 384-2317

Winter Garden Workshop Series



MULTIPLE DATES

The Adair County Extension Master Gardeners are proud to present a series of workshops to get your green thumb primed for growing in 2023. Join us each second Thursday evening of the month at 5:30 pm at the Adair County Cooperative Extension Service. Classes will be informal, educational, and taught by our local experts.

February 9th- Container Gardening by Lena Miller. Regardless of the size of your yard or back porch, you can enjoy a bounty of fresh vegetables this year. This class will teach you what you need to know to get started and enjoy success.

March 9th- Cold Frame Gardening by MellaDee Allen. Think it's still too cold to garden? Think again! Learn how to get your garden started early and take it further into fall with the use of cold frames.

April 13th- Designing Flower Containers by Brittany Smith. Brighten up your porch this spring with exquisitely designed containers. This class will be held at the Adair County FFA Greenhouse.

RSVP AT (270) 384-2317

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

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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.



February is Heart Health Month



Heart disease is the number one cause of illness and death for North American women and kills more women than all forms of cancer combined. February is Women's Heart Health Month, which is a great time to begin taking better care of their hearts year-round. Knowing your personal risk for heart disease and your family history is important. Common risk factors for heart disease include elevated blood pressure, high cholesterol levels, smoking, diabetes, a sedentary lifestyle and being overweight or obese.

Obesity increases women's risk for at least five leading causes of death including heart disease, stroke, arteriosclerosis (hardening of the arteries) and some types of cancer. Two of the best ways to improve your heart health are changing your diet and exercising. You have many different options to change your diet for the better. Most of them include incorporating more vegetables, fruits, and fiber sources into your diet. The U.S. Department of Agriculture's MyPlate encourages people to fill half of their plates with fruits and vegetables. Fiber not only helps prevent heart disease but also may help prevent diabetes, manage weight and improve digestion. Good sources of fiber are beans, barley and oats. You can also start incorporating more Mediterranean meals into your diet. People in Mediterranean countries tend to have lower rates of heart disease because they eat a diet rich in monounsaturated fat and linolenic acid. They consume more olive oil, fish, fruits and vegetables.

High blood pressure can be a major contributing factor to heart disease and arteriosclerosis. If you have high blood pressure, learning to control it can greatly reduce your risk of developing heart disease. The DASH Dietary Approaches to Stop Hypertension, diet has been proven to significantly lower blood pressure. This diet involves limiting your salt intake and consuming plenty of fruits, vegetables, low-fat dairy products, fiber and lean meats. More information about the DASH diet is available on the National Heart, Lung and Blood Institute's website, <http://www.nhlbi.nih.gov/health/health-topics/topics/dash/followdash.html>.

More than two-thirds of Kentuckians are not active, and 71% of women in the state report being sedentary. You can become more heart-healthy by incorporating more movement into your day. That doesn't necessarily mean you have to spend hours at the gym. If you live a sedentary lifestyle, you can start small by taking the stairs instead of the elevator, parking further away from a store entrance, playing tag with your children or walking around your neighborhood. Every bit of movement helps.

For more information on ways you can get healthy and protect your heart, contact the Adair County Office of the University of Kentucky Cooperative Extension Service.



2023

02

FEBRUARY

SUN

MON





TUE

WED

THU

FRI

SAT

			1 Bliss Club 11:30 Lee's	2 Bingocize Noon Ext. Office	3	4
5	6 Town & Country 5:00 TBD	7 Bingocize & Sano Stars	8 Green River 11:30 TBD	9 Container Gardening, Bingocize, & Happy Club	10	11
12  Super Bowl 57'	13	14  Valentine's Day	15	16	17	18
19	20 	21  Mardi Gras	22	23	24	25
26	27	28				

TO DO LIST

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NOTE

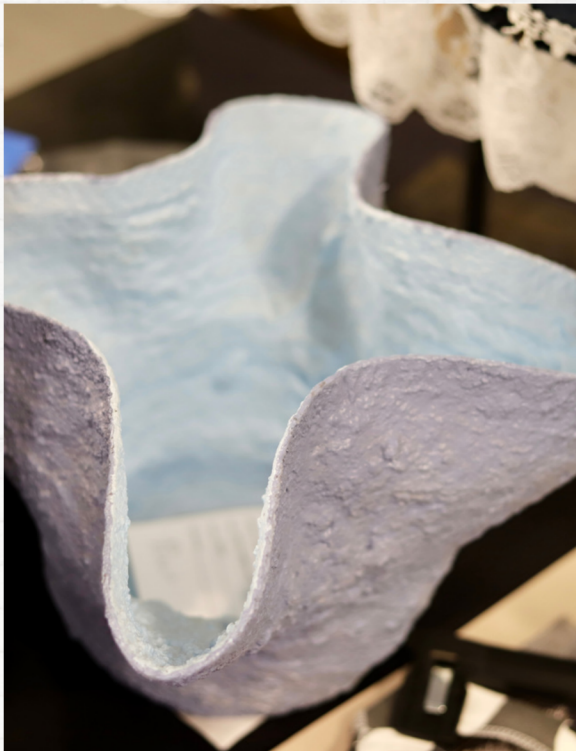
Lake Cumberland Mini-Grant application
due March 1st

February is Black
History Month





CULTURAL ARTS COMPETITION



LOCATION:

409 Fairground St.
 Columbia, KY 42728

MARK YOUR CALENDAR

- March 9th, Entry Day
- March 10th, Judging & Viewing
- March 13th, Entry Pickup
- March 16th, Area Competition
- May 9th, State Competition



Entry Categories &
 State Guidelines

Adair.ca.uky.edu



2023 KEHA State Meeting

May 9-11, 2023

Crowne Plaza

Louisville, KY

<https://keha.ca.uky.edu/content/state-meeting-information>



We are planning an exciting state meeting with all the features you know and love! Because of rising prices, we have had to change the pricing structure. We are keeping prices as low as we can to make sure you get the most bang for your buck! Below is a sneak peek at the new pricing structure and all the features it will include. Look for full details and registration information coming this February in your state newsletter!

	Early-Bird Rate (By 4/10/22)	Late Registration (By 4/24/22)
Full Conference Registration	\$140	\$175
2-Day Conference Registration	\$120	\$140

Full Conference Registration Includes:

- Everything!
- Two meals – Tuesday opening luncheon banquet (New!) and Thursday awards luncheon
- All three days of conference activities*
- Opportunities to register for learning seminars covering a wide variety of interesting topics
- Opportunities to register for hands-on creative classes
- Cultural Arts viewing
- Quilt square viewing and auction
- Trade show vendors and KEHA merchandise store
- Basket raffle and silent auction
- Homemaker showcase
- Business meeting
- Wednesday night choir performance
- Thursday officer trainings and educational chairman workshops – all are welcome to attend. Learn what it means to lead!

2-Day Conference Registration Includes:

- Tuesday/Wednesday registration OR Wednesday/Thursday registration
- One meal (either opening luncheon banquet (New!) or closing awards lunch
- 2 days of conference activities*
- Opportunities to register for learning sessions and hands-on creative classes as available on the days you select

* NOTE: All sessions and classes require advanced registration and are subject to availability. Registration is first-come, first-served with payment. Hands-On Creative Classes and paid sessions *may* include an additional charge.



Cajun Seasoned Fish with Rice

- 1 tablespoon paprika
- 1 tablespoon dried oregano
- 1 tablespoon garlic powder
- 1 teaspoon ground black pepper
- 1 teaspoon salt
- 1 tablespoon butter
- 1 package (10 ounces) frozen vegetable blend with onions, celery, peppers, and parsley
- 3 cups cooked brown rice
- Nonstick cooking spray
- 1 1/2 pounds thawed fish fillets, any type
- 1 lime (optional)

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Combine paprika, oregano, garlic powder, pepper, and salt in a small bowl. Set aside.
3. Melt butter in a medium saucepan.
4. Add frozen vegetable blend.
5. Cook and stir over medium heat for 5 to 8 minutes or until vegetables are tender.
6. Add cooked rice and 1 teaspoon of prepared seasoning mix. Cook and stir until rice is heated through, about 3 to 5 minutes.
7. Reduce heat to very low. Cover rice mixture and keep warm while preparing fish.
8. Spray fish fillets on all sides with cooking spray and coat with seasoning mix. Remember to wash your hands after handling raw fish.
9. Place a large cast iron skillet or other heavy, nonstick skillet on the stovetop over medium high heat. Let the pan preheat until it's very hot but not smoking.
10. Place fish fillets in a single layer in the pan. The pan will smoke a little.



11. Cook fish over medium-high heat for 3 minutes. Use a spatula to carefully turn the fish over. The seasoning mixture will make a dark brown crust on the fish.
12. Cook the fish on the other side for 3 more minutes, or until it is solid white and flakes easily with a fork, or registers at least 145 degrees F when tested in the thickest part.
13. Divide fish into six portions and serve each piece over 1/2 cup of cooked rice.
14. Optional: Sprinkle fish with juice from one lime.
15. Refrigerate leftovers within 2 hours.

Variations: Add 1/4 teaspoon cayenne pepper or chili powder for a spicier mix.

Makes 6 servings
Serving size: 1 fish filet and 1/2 cup rice
Cost per recipe: \$11.44
Cost per serving: \$1.91



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

Nutrition facts per serving:
260 calories; 5g total fat; 2g saturated fat; 0g trans fat; 60mg cholesterol; 460mg sodium; 28g total carbohydrate; 3g dietary fiber; 2g total sugars; 0g added sugars; 26g protein; 20% Daily Value of vitamin D; 4% Daily Value of calcium; 10% Daily Value of iron; 10% Daily Value of potassium.

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



**LAKE CUMBERLAND AREA EXTENSION HOMEMAKERS EDUCATIONAL PROGRAM
MINI-GRANT APPLICATION**



Send to: LCA 2nd VP Jackie Bowen
jacquelyn.clarkbowen@gmail.com

Application Deadline: **March 1, 2023**

Title of Program or Activity			
County		Club	
Contact Person Name		Phone	
Email Address			
Number or percentage of Homemaker Club members participating			
Have you previously received an area mini-grant?		Yes	No
Why is the program/activity important to the county/club?			
Objectives			
Describe efforts planned to reach above stated objectives			
Expected Completion Date			
List supplies needed and approximate costs			

I certify that this program/activity is approved by the local Homemakers Council.
(signature of County Homemakers Council President required)

County Homemakers President	County	Date

The Lake Cumberland Area Extension Homemakers Mini Grant must be used to enhance an existing program/activity or to implement a new program/activity for the county or Homemakers Association.

Unless otherwise specified, a project report of how the funds are used to complete this request is due one year from the date that the funds are received; failure to comply will result in the monies being returned to the Lake Cumberland Area Extension Homemakers Association.



Save the Date

**HOMEMAKERS AREA
ANNUAL MEETING
THEME: BASKETS OF BLESSINGS**

APRIL 27, 2023

**ASPIRE CENTER
90 AIRPORT RD.
MONTICELLO, KY 42633
REGISTRATION: 5:30 P.M. EST
MEETING: 6:00 P.M. EST
MORE DETAILS &
REGISTRATION
COMING SOON!**

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

FEBRUARY 2023

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

THIS MONTH'S TOPIC: PUT COMPOUND INTEREST TO WORK FOR YOU

The current rising interest rates may mean higher costs for mortgages and other variable rate credit, such as credit cards. However, it also means higher interest paid on savings. Take advantage of compound interest and put those rates to work for you to earn more on your money.

UNDERSTANDING COMPOUND INTEREST

When interest is compounded, you earn profit on the money you save, as well as on the interest you have already earned. The money you save is known as the principal. Compound interest offers an advantage over simple interest where you only earn profit on the principal and not any interest paid.

Compound interest helps your money to grow faster over time. The more frequently it is compounded, the greater the compound interest will be. For example, an account that compounds daily will build faster than an account that compounds monthly or annually.

PROS AND CONS OF INTEREST

Compounding interest can work for or against you, depending on the products you use. Compound interest on a savings account, especially a high-yield account, provides benefits. The larger the account or the higher the interest rate earned, the faster your money will grow. If you are able to withstand the risk, an investment account or retirement account may be able to offer this opportunity.

Investing



However, when used on a loan product or a credit card, compounding may cause your debt to build faster. Be aware of the terms of all accounts you have. If you have high-interest debt, work to pay that off as quickly as possible.

RISING INTEREST RATES

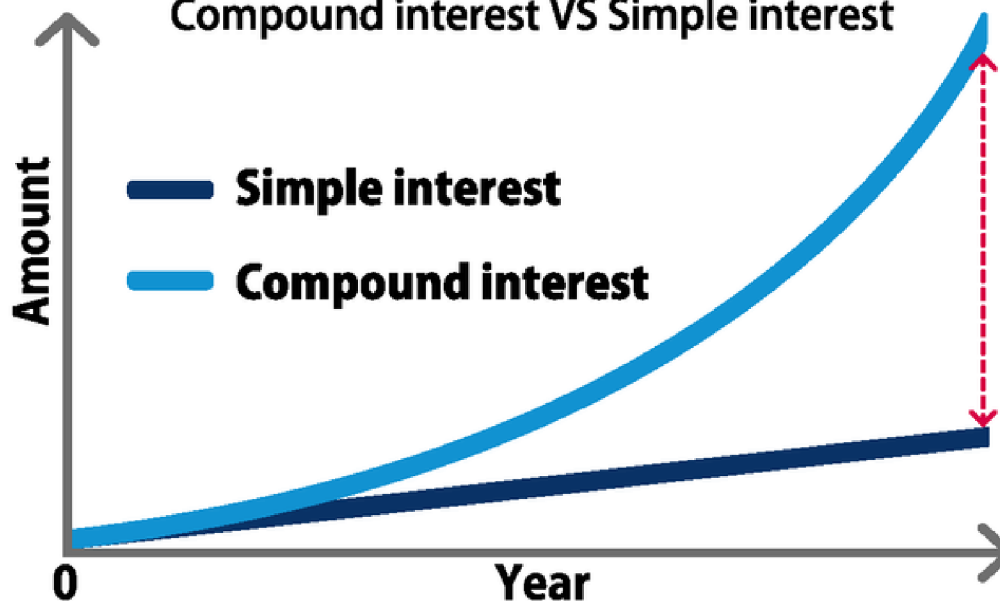
The Federal Reserve's Federal Open Market Committee has raised the federal funds rate seven times in 2022 to combat inflation. Currently it is between 4.25% and 4.5%, up from near zero in 2020 to combat the pandemic's effect on the economy. Average bank interest rates on savings accounts are still low in the U.S., at a national average annual percentage yield, or APY, of 0.30%. However, high-yield accounts may earn between 3% and 4% for those who qualify. Talk with a representative from your financial institution to see what products they offer with compounding interest.



THE MORE OFTEN THE INTEREST COMPOUNDS, THE FASTER IT WOULD GROW

THE POWER OF COMPOUNDING

Compound interest VS Simple interest



COMPOUND INTEREST AT WORK

This chart shows how much money you would earn if you deposited \$500 in an account that earns 3% compounded annually. If no other deposits are made, the account owner would earn \$79.64 on the initial deposit after five years.

Years	Future Value (Compounded at 3% annually)
Initial Deposit (Year 0)	\$500.00*
Year 1	\$515.00
Year 2	\$530.45
Year 3	\$546.36
Year 4	\$562.75
Year 5	\$579.64

*Chart assumes no further deposits are made.

The more often the interest compounds, the faster it would grow. And if you add additional funds to the account, the interest would be compounded on the new principal as well.

Commit to saving today by taking the Kentucky Saves Pledge at www.kentuckysaves.org. The pledge is a personal commitment to save money, reduce debt, and build wealth over time. You simply type your name, choose a savings goal, and pledge how much you plan to save each month to reach your goal. There is no commitment, and you will receive free information on ways to save via email or text message.

REFERENCES:

Federal Open Market Committee meeting calendars, statements, and minutes (2022). Washington, DC. Board of Governors of the Federal Reserve System. <https://www.federalreserve.gov/monetarypolicy/fomccalendars.htm>

Personal savings rate (2022). Washington, DC: U.S. Bureau of Economic Analysis: <https://fred.stlouisfed.org/series/PSAVERT>

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

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



Participants check their cards during our first Bingocize session to see if they are a winner.



Council members discuss important items during our April Homemaker Council Meeting



Sharon Harris is sworn into the Extension District by Judge Executive Larry Russell Bryant



State Annual Meeting Voting Members Wanted

If you are interested in attending the 2023 KEHA Annual Meeting please contact the office at (270) 384-2317. Partial annual meeting scholarship is available to two Adair County members who attend the conference and serve as a voting delegate. Voting delegates are expected to stay the entire conference and participate in the voting meeting, which will take place on a selected day of the conference. This opportunity is open to any paid Adair County Homemaker member.

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@adairces | (270) 384-2317

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