

May 2022

Extension Homemakers



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

Cooperative Extension Service

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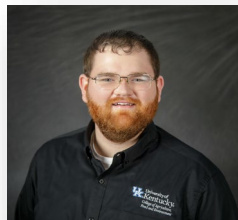
April was an exciting month for Extension Homemakers! I was able to attend the Bliss, Happy, Green River, Sano Stars, and Town & Country Homemaker club meetings.

I also had the opportunity to attend the Area Homemakers Council meeting in Taylor County. We discussed the implications of the state increasing Extension Homemaker dues beginning this fall, and the upcoming Homemakers Area Annual Meeting.

In April, we held our first county Homemakers Council meeting since August of 2021. This was also my first ever County Homemakers Council meeting, and I feel it was very productive and telling of a willingness to get back into the swing of things post-COVID.

In the month of May, I am looking forward to attending my first ever KEHA Annual Meeting, which will be held in Owensboro KY, as well as a mandatory training in Bowling Green KY. I will largely be out of the office during May 9th – 19th for these commitments. However, I still encourage you to reach out if there is something I can do for you. You can call the Extension Office at 270-384-2317, or send me an email.

Dylan Gentry
Adair County Extension Agent
for Family & Consumer Sciences
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PROJECT GRADUATION

Project Graduation will be May 27th. Clubs are being asked to provide 5 boxes of snack cakes. Please bring them to the Extension Office by May 20th.

FLORAL HALL EXHIBITION

At the April Homemakers Council meeting, the Council members discussed Floral Hall exhibits and the need for volunteers for the event.

- Tentative dates set are
- Wednesday – July 27 and
 - Thursday – July 28

Please reach out to committee member Sharon Harris, Betty Knifley, and Mary Knight, if you would be interested in volunteering, or call the Extension Office for more information at 270-384-2317.



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with prior notification.

Re-Entering the Work Force Later in Life

The recent economic recession hit many Americans hard. If you're over the age of 55 and are looking for employment, you are not alone. The Bureau of Labor Statistics reported that the unemployment rate for older workers was 5.3 percent in August 2013. While this figure is down from its high of 7.2 percent in December 2009, it is still nearly twice as high as when the recession began in 2007. While long-term unemployment rose substantially across demographics, it occurred at a greater rate for older workers compared to younger workers. Nearly 50 percent of unemployed older workers have been actively seeking employment for more than six months.

The 2012 report by the Government Accountability Office found that older workers face several challenges to obtaining or regaining employment including high salary expectations, expensive health benefits, out-of-date skills and visible frustration during job interviews.

Eldercare has a brochure with tips to help older jobseekers brush up on their resume writing, interview techniques and application forms. It is available online at http://www.eldercare.gov/eldercare.net/public/Resources/Brochures/docs/Older_Jobseekers_Brochure.pdf. Other useful websites include the U.S. Department of Labor <http://doleta.gov/seniors/> and its CareerOneStop <http://www.careeronestop.org/> and AARP <http://www.aarp.org/work/job-hunting/>.

If you don't have Internet access, many public libraries do. Libraries often offer other career services including resume help and educational classes. Some community colleges provide similar career services or classes to help you become familiar with the newest technology. Many Extension offices offer educational programs about retirement and financial management.

If you are currently receiving Social Security benefits and are thinking about re-entering the work force to supplement your income, you should realize that paid employment could affect your benefits. If you work and are older than full retirement age, you may keep all of your benefits despite your earnings amount. Full retirement age for those born between Jan. 2, 1943 and Jan. 1, 1955 is 66. In 2014, workers younger than full retirement age receiving Social Security will have their benefits reduced \$1 from every \$2 they earned over \$15,480. Those receiving Social Security benefits who will reach full retirement age in 2014 will have their benefits reduced by \$1 for every \$3 they earned over \$41,400 until they reach their birth month. Contact your local Social Security office to find out the amount you can earn while receiving Social Security payments.

Many employers value older workers for their experience, work ethic and mentoring abilities and are willing to hire older adults.

Source: Amy Hosier, UK Extension Specialist for Family Life Education;
Jennifer Hunter, UK Extension Specialist for Family Financial Management



Club Lesson: Jerky Making?

Roll Call: National Chocolate Chip Day is celebrated May 15. What have you used chocolate chips to make other than cookies?

Thought for the Month: "All you need is love. But a little chocolate now and then doesn't hurt." ~ Charles M. Schultz

May 2022

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 6:00pm Town & Country	3	4	5 AREA HOMEMAKERS ANNUAL MTG. @ Taylor Co. Extension Office	6	7
8	9 5:00pm Happy 5:30pm Sano Stars	10	11 11:30am Daylight 11:30am Green River	12	13	14
 KEHA State Meeting May 10-12, 2022 Owensboro Convention Center Owensboro, Kentucky						
15  Mothers Day	16	17	18	19 11:00 Bliss	20 SNACKS DUE @ EXT. OFFICE FOR PROJECT GRADUATION	21
22	23	24	25	26	27 PROJECT GRADUATION @ ACHS	28
29	30  Happy Memorial Day	31	The Extension Office will be closed on Monday – May 30th in observance of the Memorial Day Holiday.			

Homemaker Happenings ...



Bliss Club
April Club Meeting



Cultural Arts Exhibit
Apparel: Applique
By: Geri Reynolds



Cultural Arts Exhibit
Embroidery, Machine
By: Tawnya Ritzie



Happy Club
April Meeting
Assisting FCS Agent w/
dehydrated food samples



Cultural Arts Exhibit
Art, Recycled
By: Gayle Harvey



Cultural Arts Exhibits
Knitting, Accessories
Knitting, Fashion
By: Valarie Barnett

Thank You
Extension
Homemakers for
being awesome!

WE'RE TRAVELING AGAIN ...

to France

In this second installment of our international series, we will be learning about French Culture and Cuisine. The workshop will be divided into thirds. First, learning about French history from early revolutions to Napoleon, then we will discuss current trends, finishing with a tasting of traditional French dessert, aptly named Napoleon.

WEDNESDAY - JUNE 1ST

12:00 NOON CT

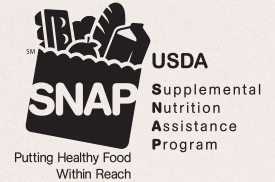
SPACE IS LIMITED.

RESERVATIONS REQUIRED:

CALL 270-384-2317 BY MAY 27



FARMERS' MARKET STRAWBERRY SORBET



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

Nutrition facts per serving:

100 calories; 0g total fat; 0g saturated fat; 0g trans fat; 0mg cholesterol; 0mg sodium; 26g total carbohydrate; 2g dietary fiber; 23g total sugars; 0g added sugar; 1g protein; 0% Daily Value of vitamin D; 2% Daily Value of calcium; 0% Daily Value of iron; 4% Daily Value of potassium.

Source: Jackie Walters, Extension Specialist Senior, University of Kentucky Cooperative Extension Service

- 1 pound fresh strawberries
- 1/4 cup honey

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Wash, hull, and halve the strawberries. Place them on a parchment paper-lined baking sheet and freeze until hardened.
3. Add the frozen strawberries and honey to a blender or food processor and process until evenly mixed.
4. Transfer to a loaf pan and freeze until firm.

Options

- You can substitute orange juice for honey. The product will be harder.
- You can substitute store-bought frozen strawberries for fresh, and skip step 2.
- You can substitute other frozen fruit for strawberries. You might need to allow frozen fruit to soften slightly before blending.

Makes 4 servings

Serving size: 1/2 cup

Cost per recipe: \$3.10

Cost per serving: \$0.78





MONEYWISE

VALUING PEOPLE. VALUING MONEY.

MAY 2022

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

THIS MONTH'S TOPIC:

FINANCIAL RECOVERY FOLLOWING A NATURAL DISASTER

Natural disasters can occur any time and often come with little warning. Disasters may take many forms, such as fire, storms, flooding, or ice. While it's best to be financially prepared before adverse weather events, there are steps you can take to protect your property and finances in the aftermath.

DOCUMENT YOUR LOSSES

First, it is important to document your property damage and loss. You will be required to offer written documentation before submitting claims for an insurance policy and to qualify for assistance programs. It is important to include as much detail as possible for each item such as manufacturer, model, serial number, age, new value, current value, and the damages incurred. Taking pictures of damages to submit with written documentation is helpful. If you have experienced significant loss, this can be a difficult and time-consuming task. Allow family members, neighbors, and volunteers to assist in the process.

UNDERSTAND HOMEOWNER'S INSURANCE

A house is typically insured at 80% of its current replacement cost. Replacement cost is the amount of money it would take to rebuild a similar home based on today's construction prices. If your home is insured for less than 80% of the replacement cost, you may receive a prorated or reduced amount on your claims. To determine the reduced



or prorated amount you can anticipate receiving from your claim, talk with your insurance agent based on the specific terms of your policy. The difference between the replacement cost of repairs and amount you receive from insurance will be an out-of-pocket expense.

TRACK YOUR ACTIONS

Following a natural disaster, you will face many decisions that can affect your family's financial well-being. Be sure to document all conversations. Specifically, record Who (Who did you speak with?), When/Where (When and where did the conversation occur?), and What (What did you talk about?). To help you stay organized, consider getting a notebook, calendar, and large envelope. In the notebook, record details regarding the disaster, to-do lists, and contact information for organizations and individuals with



PROTECT YOURSELF BY BEING WARY OF LOANS THAT SEEM TOO EASY TO GET OR THAT GUARANTEE FINANCING



whom you have been working. Use the calendar to record appointments, deadlines, and actions taken. Finally, use the large envelope to store disaster-related receipts.

OTHER CONSIDERATIONS

If you will be out of your home for an extended period while repairs are made, take these steps:

1. Cancel or pause home-based services such as phone, internet, cable, or utilities that you will not be using.
2. Complete a change of address form at the post office to ensure you receive your mail.
3. Notify your mortgage company of disaster damage to your property.
4. If you have vehicle damage or loss, contact your auto insurance agent.

You may also need to replace important papers that were lost or damaged in the storms, such as birth certificates, photo identification, or property titles. Contact your county Extension office which can provide a comprehensive list of how to do this in Kentucky.

Also, be certain not to sign anything from any insurance company indicating final payment to you.

Disaster-related damages may continue to surface for several weeks or months. If you are concerned about your ability to pay your bills, contact your creditors or lenders to explain your situation. You may be able to arrange a modified payment plan.

BE WARY OF SCAMS

Finally, be cautious of scams for home repairs, advance fee loans, protection from foreclosure, and charity scams or fraud. In general, be alert to people who are soliciting door-to-door or who demand cash payments. Be certain to read all paperwork before you sign contracts. If you are confused by language or wording of the contract, do not sign the paperwork until someone else has read the contract and you understand what you are signing.

For home-repair companies, check references and compare bids. Be certain to have a contractor detail everything in writing, including an estimated price, before the work begins. Do not make the final payment to contractors until the work is complete. Protect yourself by being wary of loans that seem too easy to get or that guarantee financing. Often these will have large upfront fees. Do not give out credit card numbers, bank account information, or your Social Security number to people or companies you do not know.

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