

MONTGOMERY COUNTY

Family & Consumer Sciences

May 2023 Newsletter

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★ ★ ★ **HAPPY** ★ ★ ★
MEMORIAL
Day

Sarah Congleton

Sarah Congleton

CEA for
Family &

Consumer Sciences Education
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Hi Ladies & Gentleman,

*Our office will be
closed in observance
of Memorial Day,
Monday, May 29.*

It's KEHA State Meeting Month, YAY! For those attending, I hope you are excited. Several of you are riding in the Extension van with me - We are planning to leave the Extension Office Monday, May 8th at 3:00pm.

The leader lesson for May is Entertaining Little Ones. This lesson was taught in Mason County in February so clubs should have the materials. Please let me know if you do not and we can get those to you.

The next Homemaker Council Meeting is scheduled for Tuesday, May 16 beginning at 10am.

Happy Mothers Day to all you fantastic moms & mother figures out there.



**Lastly, I have been keeping a secret.
Baby Congleton is coming in November 2023.**

We are very excited to add a new cuddly baby to our family soon.



BINGOCize®

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TRY BINGOCIZE®!
BINGO + EXERCISE = BINGOCIZE®



COST: FREE
TIME: 1 P.M.
WHERE: MONTGOMERY COUNTY EXTENSION OFFICE
WHEN: BEGINNING JUNE 6TH - JULY 13TH TUESDAYS & THURSDAYS

BINGOCIZE® IS A HEALTH PROMOTION PROGRAM THAT COMBINES THE GAME OF BINGO WITH FALL PREVENTION EXERCISE. COME PLAY BINGO AND MEET NEW PEOPLE WHILE LEARNING ABOUT TECHNIQUES TO REDUCE FALLS.

PLEASE REGISTER BY CALLING 859-498-8741

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

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JOIN US!

WARM UP MONTGOMERY COUNTY
NEED NEW MEMBERS!

\$5.00/YEAR



For more information, please contact the Extension Office at 859-498-8742 or email Sarah Congleton at Sarah.Congleton@uky.edu

INTERESTED IN CROCHETING?

Join Warm Up Montgomery County Extension Homemakers for fellowship, crocheting, and for a good cause. Each month, the club crochets and donates thousands of handmade items to local hospitals, shelters, long-term care facilities, etc.

Monthly Schedule 2023

January 3, 17, 31
February 14, 28
March 14, 28
April 11, 25
May 9, 23
June 6, 20
July 4, 18
August 1, 15, 29
September 12, 26
October 10, 24
November 7, 28

December 12 (Holiday party)



DID YOU KNOW?

Studies have shown that crocheting makes people feel calmer, happier, creative, a sense of accomplishment, and useful!

The Kentucky Extension Homemakers Association (KEHA) is a volunteer organization that works to improve the quality of life for families and communities through leadership development, volunteer service, and education.



Laugh & Learn

Playdate

Every 3rd Friday!

10am - 12pm

FREE!

Registration required

Join our 12-month Laugh and Learn Playdate Program that targets school readiness objectives! Each month offers learning activities that are relevant to children's development and will coincide to help celebrate holidays or seasonal festivities. Each session is at the Montgomery County Extension Education Center. The 3rd Friday of every month from 10am-12pm. FREE for all children ages birth to 5 and all children must be accompanied by an adult. Lessons include a healthy snack, book, craft, music activity, fine motor and large motor activities, and free play. For more information, contact our office at 859-498-8742 or email Sarah.Congleton@uky.edu

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JOIN US FOR...

Cooking Through The Calendar

2023

Wednesday,
May 31 2023
12:00pm-1:00pm
Montgomery County
Extension Office
106 E Locust Street
Mt. Sterling, KY 40353

Monthly Recipes

January - Slow Cooker Smoky Black-Eyed Peas
February - Cajun Seasoned Fish with Rice
March - Vegetarian Taco Soup
April - Rainbow Pasta Salad
May - Easy Tortilla Breakfast Pizza
June - Blueberry Cheesecake Bars
July - Tuscan Chicken and Pasta
August - Skillet Pork Chops with Peaches
September - One Pan Shrimp and Veggies
October - Italian One Pot Pasta and Beans
November - Slow Cooker Buffalo Stuffed Sweet Potatoes
December - Loaded Beef Stroganoff



For more information, contact Sarah Congleton 859-498-8742 or Sarah.Congleton@uky.edu



scan to register

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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>

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

Continued on the next page →



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

➔ **Continued from the previous page**

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 on 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.assh.org/handcare/safety/gardening>

ADULT
HEALTH BULLETIN

Written by:

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Save the Date:
Oct 24 – 26
 2023 MCV Training

at the Cave City Convention Center
 in Cave City KY



open to active Master Clothing Volunteers
 Classes 1990 through 2022

Details and Cost Information will follow

nearly lodging is arranged at the Comfort Inn & Suites*
 *reservations at this hotel will be made through Jeanne

Questions? jeanne.badgett@uky.edu



**Interested in becoming a
 Master Clothing Volunteer?**

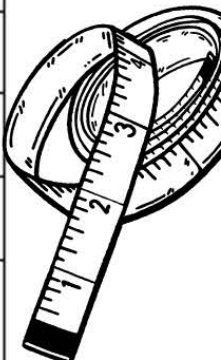
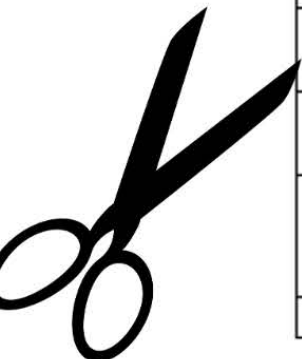
Looking for new applicants
 in 2024!

Program Goals:

- To reach, teach and involve community clientele to affect behavior change and improve family living.
- To provide in-depth ongoing educational opportunities for volunteers enrolled in the program.
- To train volunteers who can help local Cooperative Extension professionals with planning, implementing and evaluating educational programs in clothing.
- To expand current educational offerings and increase outreach opportunities to clientele.

Below you will find the current schedule for Licking River Area Master Clothing Volunteer meetings. Each month, a new lesson is taught by an instructor then taken back to each LRA county to be taught to the community. If you are a current MCV, please make plans to attend each month.

May 22 nd	Montgomery	Apron	Carol Rushing-Carr
June, July, August	N/A	N/A	N/A
September 18 th	Mason – TBD	TBD	Betty Harris
October 16 th	Bath – TBD	TBD	Amy Cecil
November 20 th	Lewis – TBD	TBD	Ruby Hord/Leoma Rigdon
December	N/A	N/A	N/A





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.

USING NON-BANK SERVICES INSTEAD

People may use non-bank products instead of banks, including services like Venmo, PayPal, Cash App, money orders, payday loans, prepaid cards, and more. Non-bank services may be handy in a pinch but may not be the most secure or the least expensive option to use.

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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Get Ready to Grill Safely

Separate

When shopping, pick up meat, poultry, and seafood last and separate them from other food in your shopping cart and grocery bags.



Chill

Keep meat, poultry, and seafood refrigerated until ready to grill. When transporting, keep 40°F or below in an insulated cooler.



Clean

Wash your hands with soap before and after handling raw meat, poultry, and seafood. Wash work surfaces, utensils, and the grill before and after cooking.



Cook

Use a food thermometer to ensure meat is cooked hot enough to kill harmful germs. When smoking, keep temperature inside the smoker at ~~225-300~~ 225°F to keep meat at a safe temperature while it cooks.

145°F	beef, pork, lamb, veal (then let rest 3 minutes before serving)
145°F	fish
160°F	hamburgers and other ground meat
165°F	poultry



Don't cross-contaminate

Throw out marinades and sauces that have touched raw meat juices. Put cooked meat on a clean plate.



Refrigerate

Divide leftovers into small portions and place in covered, shallow containers. Put in freezer or fridge within two hours of cooking (one hour if above 90°F outside).

