



Cooperative Extension Service
Davies County
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FEBRUARY

DATES

February 6
Soups and Stews Program
February 14
Valentine's Day
March 17
Happy St. Patrick's Day
March 19
Happy Spring!
March 19
Homemaker Lesson Training - Daviess
March 19
Homemaker Council
March 20
Homemaker Lesson Training -
Henderson

SOUPS AND STEWS

Our soups and stews class is full!
We look forward to seeing you
February 6 at 5:30. If you know
you can't make it, please call the
office so we can move someone
off the waiting list.



PECANS FOR SALE!

We have bags of Schermer pecan halves and pieces for sale.



Each 16 ounce bag is \$10. All
proceeds benefit the Extension
Homemakers. Pecans can be
purchased by stopping by the
Extension Office.

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WELCOME BACK ASHLEY MARSHALL!!

You may have seen a new but familiar face at
the office recently. Ashley Marshall is our
newest Staff Assistant.

She is excited to be back at the Extension
Office and serve Daviess County after
spending two years in Charleston, South

Carolina. She has a Bachelors degree in English Literature and
a Master's degree in Library and Information Sciences. In her
free time, she enjoys reading, cooking, and traveling.



Katie Alexander

**Daviess County Extension Agent
for Family & Consumer Sciences Education**



February is Earthquake Awareness Month

Source: Hardin Stevens, senior Extension associate, University of Kentucky,
College of Agriculture, Food and Environment, October 2023

February is Earthquake Awareness Month in the United States. This month raises awareness of the dangers of earthquakes, and educates people about the steps you should take in the event of an earthquake.

Earthquakes can occur at any time with little to no warning. Before an earthquake, find places in your home, work, or school that provide protection away from windows and things that could fall on you. Think about what furniture you could shelter under to protect your head and body from falling objects. Taking preventative steps now can make your home safer for your family, such as securing tall and heavy furniture to the wall.

During an earthquake, the American Red Cross advises that you "drop, cover, and hold on." Avoid moving as much as possible and use what is around you to protect your body. If you are indoors, remain there until the shaking stops. Be aware of aftershocks, which are smaller earthquakes occurring after the first, larger earthquake. The shaking from an earthquake may cause structural damage, so avoid elevators and debris as you exit.

If you are outdoors during an earthquake, get low to the ground in an open space. Avoid structures and trees that could fall on you. If you are in a vehicle, keep your seatbelt on and find a clear space to pull over. Do not drive away until the shaking stops. Avoid driving on roads and bridges that the earthquake may have damaged.

Following an earthquake, check yourself for injuries. Follow the instructions of local authorities and be prepared for aftershocks. Inspect your home for damage and leave if it seems unsafe. Wear protective clothing and be cautious of other hazards, such as fallen power lines or gas leaks, or fires that may start as a result. A hissing noise may mean a broken gas line. You should exit immediately and contact the fire department if you hear a leak or smell gas.

And if you are thinking, "Earthquakes don't happen in Kentucky," you are mistaken. According to the Kentucky Geological Survey, in 2021, a magnitude 3.1 earthquake occurred in northern Lewis County. There have been at least 77 earthquakes on record for Kentucky since 1931, with the largest occurring in Bath County in 1980 when a magnitude 5.2 earthquake caused an estimated \$3 million in damages.

References:

<https://fcs-hes.ca.uky.edu/ITFOD>

<https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/earthquake.html>

<https://www.uky.edu/KGS/education/factsheet/Earthquakes.pdf>

https://www.bereadylexington.com/earthquake_awareness_month/

Everything Tuna Melts

Servings: 5

Serving Size: 2 bagel halves

Ingredients:

- 3 cans (5 ounces each) tuna in water, drained
- 1 stalk celery, diced
- 1/2 small onion, diced
- 3 tablespoons mayonnaise
- 5 whole-wheat mini bagels, cut in half
- 1 large or 2 small apples, cored and sliced thinly
- 1 cup shredded sharp cheddar cheese
- 2 teaspoons everything bagel seasoning

Directions:

1. Preheat the oven broiler on low
2. Wash hands with warm water and soap, scrubbing at least 20 seconds
3. Wash fresh produce under cool running water, using a vegetable brush to scrub veggies with a firm surface. Dry and cut to prepare for this recipe.
4. In a bowl, combine the tuna, celery, onion, and mayonnaise; mix well.
5. On a baking sheet, toast each side of the bagels under the broiler.
6. Divide and spread the tuna mixture on each of 10 bagel halves. Top with apple slices and cheese. Sprinkle with everything bagel seasoning.
7. Return the pan under the broiler for 3 to 5 minutes or until the cheese is melted. Serve immediately.
8. Refrigerate leftovers within 2 hours.

Nutrition facts per serving: 320 calories; 13 grams total fat; 4g saturated fat; 0g trans fat; 50mg cholesterol; 700mg sodium; 27g total carbohydrate; 1g dietary fiber; 8g total sugars; 0g added sugars; 25g protein; 15% Daily Value of vitamin D; 25% Daily Value of calcium; 10% Daily Value of iron; 4% Daily Value of potassium

Notes:

This recipe is very adaptable. If you do not have whole-wheat bagels, you can substitute with English muffins, hamburger buns, or whole-wheat bread. Try everything flavored bagels and skip the seasoning. Substitute canned chicken for tuna. Use tomato slices or pineapple slices instead of apples to add variety. You can usually find affordable everything bagel seasoning at dollar stores. If you cannot find everything bagel seasoning, try your favorite salt-free herb blend instead.





HOMEMAKER HAPPENINGS

Lesson for the Month

Self Care and Self Pampering—A Family and Individual Development Lesson

Roll Call

What is your favorite season and why?

Thought of the Month

“If the winter is too cold and the summer too hot, you are not a hiker.” —Unknown

Foyer Decorations

South Hampton welcomed us into the new year.



Southern Belle, you have February.

Thanks to the Homemakers who provided dishes in December for Remi’s Celebration of Life!

Lesson Leader Training

The last Homemaker Lesson leader trainings of 2023-2024 will be **Tuesday, March 19** at the **Daviess County** Extension Office and **Wednesday, March 20** at the **Henderson County** Extension Office.

April Lesson at 10:00am: *Handy to Have: Emergency Health Information Cards*

May Lesson at 11:00am: *Understanding and Preventing Suicide*

The Daviess County Extension Homemaker Council will meet following the lesson trainings at 12:15pm on March 19.

Lesson Ballots

As an area we are trying to get feedback for your homemaker lessons for 2024-2025 year. Enclosed is a lesson ballot. Please fill it out if you are a Homemaker member and return it to the Daviess County Extension Office by April 12th.

Cultural Arts and Heritage Exhibits

The deadline for Cultural Arts and Heritage Exhibits has been moved to September 2024.

More information will come in a later newsletter.



PARENT HEALTH BULLETIN



FEBRUARY 2024

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

LIMIT YOUR CHILD'S EXPOSURE TO CAFFEINE



Many adults drink a cup of coffee in the morning to help wake up or a soda in the afternoon for a pick-me-up. That's because of the caffeine. Caffeine is a natural chemical found in tea leaves, coffee beans, cacao (used to make chocolate), and kola nuts (gives cola its flavor). Caffeine is classified as a drug because it stimulates the central nervous system. It can make people feel more alert and energetic, and has similar effects in kids and adults. While food and drinks with caffeine are everywhere, it is wise to limit caffeine consumption, especially in children.

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Children should consume water throughout the day and milk as a part of some meals. Fruit-flavored water, club soda, and seltzer are other drink alternatives that are low in sugar and do not contain caffeine.

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In both children and adults, too much caffeine can cause negative health effects such as:

- jitters and nervousness
- upset stomach
- headaches
- problems with concentration
- trouble sleeping
- faster heart rate
- higher blood pressure

Especially in young children, it doesn't take a lot of caffeine to produce these effects. Caffeine sensitivity refers to the amount of caffeine that will cause an effect in someone. Caffeine sensitivity is mostly related to daily caffeine intake, but the smaller the person, the less caffeine you need to produce side effects. Kids are more sensitive to caffeine than adults.

Caffeinated drinks, like sodas, coffee, tea, and energy drinks, often also contain lots of sugar. Kids and teens who fill up on them get lots of empty calories without the vitamins and minerals they need for their bodies to grow and develop. Children ages 12 and younger do not need any caffeine at all; teens are encouraged not to consume any more than 100 mg daily.

Parents can help children look at food and drink labels to determine if the item contains caffeine, help monitor how much they consume, and guide children toward alternative drink and treat choices. The list below contains common sources of caffeine and how much caffeine a serving contains.

- **Jolt soft drink** (12-ounce can): 71.2 mg
- **Mountain Dew** (12-ounce can): 55 mg
- **Coca-Cola** (12-ounce can): 34 mg
- **7-Up** (12-ounce can): 0 mg
- **Brewed coffee**, drip method (5 ounces): 115 mg
- **Iced tea** (12 ounces): 70 mg
- **Dark chocolate** (1 ounce): 20 mg
- **Milk chocolate** (1 ounce): 6 mg



Children should consume water throughout the day and milk as a part of some meals. Fruit-flavored water, club soda, and seltzer are other drink alternatives that are low in sugar and do not contain caffeine. You can still allow the occasional soda or tea — just make it decaffeinated.

If your child consumes a lot of caffeine, cut back slowly. Abruptly stopping caffeine may cause withdrawal symptoms (like headaches, low energy, and irritability), especially for those who consume a lot of it.

REFERENCE:

<https://kidshealth.org/en/parents/child-caffeine.html>

ADULT
HEALTH BULLETIN

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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

FEBRUARY 2024

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

THIS MONTH'S TOPIC: BULKING UP A THIN CREDIT FILE

Your credit score is used when you apply for new credit, but also it could be used to check your reliability for insurance, rent, or a new job. However, some people have not yet had enough credit to generate a file. FICO, the largest company that provides software for calculating credit scores, estimates that 53 million people in the U.S. do not have enough data in their credit files to generate a FICO Score.

A credit score tells businesses how likely you are to pay back what you owe in a timely way. Your score is based on the information in your credit report, such as payment history, length of time you've had accounts open, and how often you open new accounts. Those who don't yet have a file are sometimes called "credit invisible." Others may have a file, but their past credit practices may have led to a score that is not as high as they might wish.

The good news is, there are a few tools available to those who wish to bulk up a thin credit file, either to create a score or to improve the score they already have. Two of these tools are called Experian Boost and UltraFICO.



ULTRAFICO

UltraFICO is a free service that uses additional information that you agree to share to generate this special score. Using a secure online portal, you link your banking accounts, such as checking or savings, so that your banking activity can be weighed in with your credit report data. This score does not replace your traditional score or become part of your credit report. You use an opt-in feature to share it with lenders. This score may be helpful if you have consistently kept positive balances averaging at least \$400 in your bank account.

EXPERIAN BOOST

Experian is one of the three credit reporting bureaus, and it offers its own free service



THE BEST WAY TO BUILD AND MAINTAIN A GOOD CREDIT SCORE IS TO PAY BILLS ON TIME, PAY DOWN BALANCES, AND AVOID NEW DEBT.



called Experian Boost. Boost considers monthly bills you pay that are not normally included in your credit report. You connect the bank account you use to pay your bills and select the bills you want to have counted in your Experian credit file. The system will look through two years of payment history for qualifying bills with recent on-time payments. The following types of bills and payments could qualify: phone, rent, utilities, television, insurance, internet, and video streaming services.

VANTAGESCORE

VantageScore is an additional scoring model that lenders and businesses might use. Its scoring model can generate a score as soon as one month after a credit account is opened, which is faster than FICO's 6-month or more model. Most of the time there is no way to know in advance whether a lender will use Vantage or FICO scores. However, if credit is denied, the lender will disclose the score and the factors that led to the outcome.

A NOTE OF CAUTION

Be aware that once you grant access to the additional information counting toward your score, you must be willing to accept the consequences. Just as paying on time and keeping credit charges low will help, the opposite can hurt your score. If you grant access to either your bill payment history or your bank accounts, you will need to ensure that you make those payments on time, that you maintain a balance, and don't overdraw your account in order for it to reflect positively on your score.

These programs may help pad your file, but they aren't a "cure-all." Remember, the best way to build and maintain a good credit score is to pay bills on time, pay down balances, and avoid new debt.

REFERENCES:

<https://www.fico.com/ultrafico>

<https://www.experian.com/consumer-products/score-boost.html>

<https://www.vantagescore.com/consumers/how-credit-scores-work/>

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Green River Area Extension Homemaker Ballot 2024-2025

(Please mark an **X** for an individual vote OR write the
number of votes if voting as a club)

Select up to 8 lesson topics

Club/Name: _____

Please return the ballot to your County Extension Office by **April 12, 2024.**

(late ballots will not be counted)

Cultural Arts and Heritage:

_____ **Composition in Photography**

Looking to take photographs that not only capture the memory, but also enhance it? Participants will receive a handout with suggestions for successful composition in photography.

_____ **Composition in Drawing and Painting**

Participants will increase their level of understanding related to composition in drawings and paintings. Discuss the history of drawing and painting and discuss tools and equipment used for drawing and painting.

Environment, Housing and Energy:

_____ **Indoor Air Quality**

This lesson seeks to raise awareness and knowledge about indoor air quality, how it can be affected by things in our indoor spaces, how it can affect one's health, and steps for improvement.

_____ **Radon: A Silent Killer**

Kentucky leads the nation in the number of new cancer cases and lung cancer deaths. Not only is this because of Kentucky's high smoking rates, but also due to Kentucky's high radon levels.

International:

Creating Welcoming Communities

With this lesson, become a more prepared community volunteer by understanding how culture makes all of us unique. We will examine our own culture, understand culturally related strengths of both ourselves and of others, and gain an understanding of oppressive experiences and their effects.

Family and Individual Development:

Self-Care: Strengthening Family and the Community

This lesson will examine strategies for making social connections a part of self-care. When committed to personal and family well-being, you are better able to support, maintain, and/or improve the life quality for yourself, your family, and your community.

Am I Lying to My Child When I Say the Tooth Fairy Is Real?

*Questions such as: “Is Santa real?” “What does the Tooth Fairy want with all those teeth?” and “Does the Easter Bunny really hide eggs?” It can leave parents feeling stumped and may even cause you to question your ethics by sharing tales of these imaginary characters. **This lesson is based on a podcast rather than a publication. A link will be provided for participants to listen to the podcast individually or as a group.***

Strong Bones for Life: Prevent Osteoporosis

This KEHA lesson will examine risk factors and lifestyle behaviors to help stop bone loss and rebuild bone to prevent breaks. It is never too early or too late to make bone health a priority.

Living with Loss: Self-Care and Managing Grief

While this series concentrates on loss because of death, it is important to keep in mind that loss comes in many forms that involve changes and endings—loss of a job, house, relationship, pet, various life transitions, health, ability, independence, etc. While these losses may vary in degree, they often involve grief.

Food, Nutrition, and Health:

How to Get Out of a Mealtime Rut

The goal of this lesson is to share creative strategies that can be used to overcome mealtime ruts and prepare meals at home. Participants will be able to explain why it is important to prepare home-cooked meals, describe several creative strategies to come up with meal ideas and identify ways to reduce barriers related to preparing meals at home.

Using your Air Fryer

This lesson will focus on what air fryers are and how they work. We will discuss the pros and cons, and consumers will feel informed when purchasing an air fryer.

Savvy Online Grocery Shopping

This lesson will help consumers feel informed when using online grocery shopping platforms or deciding if online grocery shopping meets their personal needs.

Gardening Safely

This lesson focuses on the health benefits of gardening, using proper motions for repetitive movement, and appropriate tools for the job at hand. If this lesson does not sound exciting at first, maybe it will grow on you!

Leadership Development:

Robert's Rules Refresh

This lesson incorporates interactive teaching methods and fun approaches to brush up on your knowledge and improve your ability to lead or participate in effective meetings.

Communication Essentials for Good Impressions

Let's learn more about non-verbal communication (body language) and the roles speaking and active listening play in communication.

Management and Safety:

_____ **Understanding Your Credit Score**

Does one number define you? Find out about the meaning behind credit scores, what makes a good one, and how you can improve yours.

_____ **Time Well Spent: Organizing Tips for Increased Productivity**

Through this lesson, you will learn how clutter and disorganization can negatively affect your productivity. You also will gain ideas for better ways to organize your time and workspace.

Miscellaneous:

_____ **All About Succulents**

_____ **The Art of Biscuit Making**

_____ **All About Persimmons**

Ballots due to YOUR County Extension Office by April 12, 2024!