

October 2022

Building Strong Families in Scott County



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

Scott County
1130 Cincinnati Road
Georgetown, KY 40324-8931
Phone: (502) 863-0984
scott.exteukey.edu

This month...



Safe Tailgating



Blueberry Pound Cake



Homemaker Enrollment Form

FCS Today

STAY SAFE DURING TAILGATING SEASON

Source: Anhall Norris, food preservation extension specialist

Tailgating has been a sporting tradition for decades. For many fans, football and tailgating go hand in hand. However, poor food handling procedures at your tailgating party could result in a foodborne illness. Take the following precautions to keep you and your visitors safe from foodborne illnesses.

Wash your hands or use hand sanitizer. Parking lots don't have access to running water so bring your own hand-wash station. Portable water jugs with a spigot can be found in the drinking water

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Sincerely,

Alivia Faris

Scott County Extension
Agent for Family and
Consumer Sciences



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

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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

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aisle of most grocery stores. Bring along liquid soap, paper towels and a bucket to catch wastewater. Wash your hands before and after preparing food and especially after using the portable restrooms. Always wash your hands before eating and encourage your tailgating friends to wash their hands before eating too.

Keep cold foods cold. Perishable food should be kept at temperatures below 40 degrees F. Use insulated coolers and plenty of ice or frozen gel packs to keep meat, poultry, sandwiches, dairy and deli salads cold. If you plan on grilling, keep the raw meat separated from ready-to-eat products and drinks. Use two coolers and designate one for raw ingredients and one for ready-to-eat.

Keep hot foods hot. Cooked foods should stay above 140 degrees F. Food can be kept hot in disposable pans on the grill. Insulated containers or Sterno heaters can also be used to keep casseroles and other cooked foods hot. If electricity is available, slow cookers are a great option for keeping foods like chili and homemade dips hot.

When grilling, use a metal-stemmed thermometer to ensure your meats reach the correct internal temperature before taking them off the grill. All poultry should be cooked to 165 degrees F and ground meats like burgers should be cooked to 160 degrees F. Roasts, steaks and chops of beef, pork, lamb and veal should be cooked to 145 degrees F. Hot dogs and bratwurst should be cooked to 165 degrees F. Never use color as an indicator of doneness.

Eat prepared food within two hours. If the outside temperature is higher than 90 degrees, consume the food within an hour.

Once you're finished with the pre-game celebrations, remember to throw away leftovers in trash cans with plastic liners and lids before heading into the stadium. After returning home, clean and sanitize all your food preparation equipment including coolers, thermometers and utensils.



Upcoming Dates to Remember

October

2022

6th: Adult Advanced Quilt Class @ 6:00 PM

7th-8th: Quilt Guild Retreat @ 9:00 AM

10th: Tatting Workshop @ 6:00 PM

11th: DPP @ 5:30 PM

13th: Homemaker Leader Lesson @ 12:00 PM

13th: FCS Book Club @ 1:00 PM

14th: Homemaker Council Meeting @ 10:00 AM

18th: Quilt Guild Meeting @ 6:00 PM

20th: Needlework Club @ 10:00 AM

20th: Part 2 Beginning Adult Sewing @ 6:00 PM

(enrollment has closed for the Part 2 beginning adult sewing class)

21st: Bluegrass Area Annual Homemaker Meeting @ 9:00 AM

27th: Part 2 Beginning Adult Sewing @ 6:00 PM

(enrollment has closed for the Part 2 beginning adult sewing class)

Blueberry Cream Cheese Pound Cake

1 (8 ounce) package
fat free cream cheese

½ cup canola oil

1 (18 ounce) package
yellow butter cake mix

1 (5 ounce) package
instant vanilla pudding
mix

2 large egg whites

2 large eggs

2 teaspoons vanilla
extract

2 cups fresh
blueberries

1. Preheat oven to 325° F.

2. Lightly spray Bundt pan with nonstick cooking spray and dust with flour.

3. Combine cream cheese and oil in a medium bowl; beat with mixer at high speed until smooth and creamy.

4. Add cake mix, pudding mix, egg whites, eggs, and vanilla extract. Beat at medium speed until blended.

5. Fold in berries.

6. Spoon batter into prepared pan.

7. Bake 60 minutes or until wooden toothpick inserted in center comes out clean.

8. Cool cake in pan for 20 minutes. Remove from pan and cool completely.

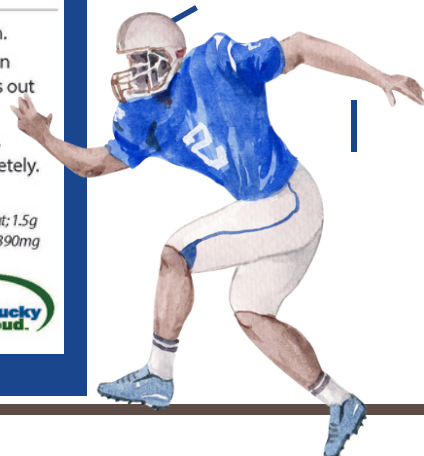
Yield: 16 slices.

Nutrition Analysis: 260 calories; 10g fat; 1.5g saturated fat; 0g trans fat; 30 mg cholesterol; 390mg sodium; 38g carbohydrate; 1g fiber; 23g sugar; 4g protein.

Buying Kentucky Proud is easy. Look for the label at your grocery store, farmers' market, or roadside stand.



THIS
MONTH'S
Recipe
SAFE FOOD
PRESERVATION



THINGS TO KNOW

- ANNOUNCEMENTS - UPCOMING EVENTS - SAVE THE DATES -



BLUEGRASS AREA ANNUAL MEETING: TRANSPORTATION

Alivia will not be driving, please make plans for transportation to and from the meeting if you registered to attend.

Save the Date

Scott County Extension
Holiday Open House

December 15, 2022

HOME SAFETY DAY

We will focus on radon but will also feature speakers from health department, fire department, and more!

Wednesday, November 2nd

10:00 AM

at the Scott County
Extension Office

SCOTT COUNTY HOMEMAKER COUNCIL MEETING

Thursday, October 14th

10:00 AM at the Scott
County Extension Office

URBAN FOREST INITIATIVE PRESENTS

TREE WEEK



OCTOBER 8-16, 2022

A CELEBRATION OF TREES AND ALL THE WAYS TREES AFFECT OUR LIVES!

JOIN WITH FRIENDS AND NEIGHBORS THROUGHOUT KENTUCKY TO CELEBRATE THE TREES & GREENSPACES AROUND US WITH EVENTS INCLUDING TREE PLANTINGS, TREE WALKS, TOURS AND HIKES, EDUCATIONAL PROGRAMS FOR YOUTH AND ADULTS, ART, YOGA, AND MUCH MORE. TREE WEEK 2022 WILL HIGHLIGHT THE COOLING EFFECTS AND ENVIRONMENTAL BENEFITS OF TREES AND OTHER GREEN INFRASTRUCTURE. PLEASE FOLLOW PUBLIC HEALTH GUIDELINES IN EFFECT IN YOUR COMMUNITY.

GEORGETOWN





University of Kentucky
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So Easy to Preserve



Food Preservation Cookbook



Cost: \$25



Stop by the Harrison or Scott County Extension Office to make payment and be added to book order before Friday, October 28th. Those signed up will be notified when books arrive.



Leader lessons will be prerecorded this year. Join us at the Scott County Extension Office for lesson lunch n' learns. We will watch the videos, present demos, and enjoy refreshments.



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SCOTT COUNTY HOMEMAKER LEADER LESSON SCHEDULE 2022-2023

All Lessons will be hosted at the Scott County Extension Office

AUGUST

Aug. 2nd
at Noon

SEPTEMBER

Sept. 20th
at Noon

OCTOBER

Oct. 13th
at Noon

NOVEMBER

Nov. 10th
at Noon

DECEMBER

No
Lesson

JANUARY

Jan. 12th
at Noon

A note
from your
Agent

Hello Homemaker
Members!

We are starting a new
Homemaker year and I
am excited for all of
the wonderful things
we will do together in
the coming months.

I would like to get to
know each of you
better this year by
attending your club
meetings.

Please reach out to me
at (502)863-0984 or
alivia.faris@uky.edu
with your club meeting
date and location that
you would like for me
to attend.

Hope to see you soon!

Alivia





For full instructions and a recipe demo video just scan this QR Code.



En español



University of Kentucky
College of Agriculture,
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Tailgater Caviar

Nutrition Facts

24 servings per container	
Serving size	1/4 cup (114g)
Amount per serving	
Calories	90
% Daily Value*	
Total Fat 3.5g	4%
Saturated Fat 0g	0%
Trans Fat 0g	
Cholesterol 0mg	0%
Sodium 190mg	8%
Total Carbohydrate 13g	5%
Dietary Fiber 3g	11%
Total Sugars 2g	
Includes 0g Added Sugars	0%
Protein 3g	
Vitamin D 0mcg	0%
Calcium 15mg	2%
Iron 1mg	6%
Potassium 195mg	4%

*The % Daily Value tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.

Calories per gram:
Fat 9 • Carbohydrate 4 • Protein 4



\$5.88 per recipe

Ingredients:



1, 15-ounce can low-sodium black beans



1, 15-ounce can no-salt-added black-eyed peas



1, 15-ounce can no-salt-added white corn



1, 15-ounce can no-salt-added yellow corn



2, 10-ounce cans no salt added mild diced tomatoes, and green chilies



1 1/2 cups light Italian dressing



Salt, pepper and garlic powder to taste



Optional ingredients: onion, bell pepper, jalapeño pepper, and cilantro

Meal Idea

Tailgater Caviar



Grilled pork



Cheese wedge



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KENTUCKY SAVES
2023
PIGGY BANK
DESIGN CONTEST
 MONEY SAVED IS A FUTURE EARNED



WHAT: The 2023 Piggy Bank Design Contest is a creative way for youth to learn the importance of saving money and reducing debt.

WHY: To creatively celebrate Kentucky Saves Week.

WHO: School students attending public, private, or home school located within the Commonwealth of Kentucky enrolled in kindergarten through twelfth grade.

WHEN: The contest begins on: **DATE: September 1st, 2022**
 and ends on: **DATE: November 1st, 2022**

HOW: Participants submit an original piggy bank and entry form.

RECOGNITION: Winners will have their names, grades, counties, and winning piggy banks displayed in the Capitol Rotunda in Frankfort, Kentucky during February 2023. Winners also will receive a certificate.

Kentucky Saves Week:
 February 27-March 3, 2023

Kentucky Saves:
www.kentuckysaves.org

MoneyWi\$e:
fcs-hes.ca.uky.edu/moneywise

Scott County Office
 1130 Cincinnati Road
 Georgetown, KY 40324-8931
 Phone: (502) 863-0984

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KENTUCKY SAVES
2023
PIGGY BANK
DESIGN CONTEST
 MONEY SAVED IS A FUTURE EARNED



MONEYWISE
 VALUING PEOPLE. VALUING MONEY.

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 College of Agriculture,
 Food and Environment
 Cooperative Extension Service

2023 Piggy Bank Design Contest Official Rules

ADMINISTRATOR: University of Kentucky,
 Family and Consumer Sciences Extension,
 c/o Kelly May, 112 Erikson Hall, Lexington,
 KY 40506. Email: kmay@uky.edu

CONTEST DESCRIPTION: Kentucky youth are asked to celebrate Kentucky Saves Week by using their creativity to make a piggy bank.

ELIGIBILITY: Contest is open only to school students attending public, private, or home school located within the Commonwealth of Kentucky enrolled in kindergarten through twelfth grade.

HOW TO ENTER: To enter the Contest, eligible youth ("Entrants") must:

1. Create an original piggy bank design as described under Contest Timing and Entry Requirements.
2. Submit Entry and Official Entry Form to Your Local County Cooperative Extension Office. Your County Extension Office Contact Information may be obtained at <http://extension.ca.uky.edu/county>. Entries must be delivered to the Cooperative Extension Office by: **NOVEMBER 1st, 2022**
3. Winning Entries at the area level must be selected by January 15, 2023.

CONTEST TIMING: Submit Entry by deadline. Must be submitted by: **NOVEMBER 1st, 2022** to your local county extension office. Each Entry must be accompanied by an official Entry Form.

One (1) Entry per person during the Contest period. In the event more than one (1) Entry is received from any one person, the first Entry processed will be considered the only valid Entry and subsequent Entries from the same person will be disqualified.

ENTRY REQUIREMENTS: Entries must meet the following requirements to be eligible for judging:

- a. The bank cannot exceed 12 inches X 12 inches X 12 inches (1 square foot).
- b. Piggy banks must be able to hold coins (i.e., include a slot that has been cut to insert coins).
- c. Piggy banks must be created or decorated by the youth contestant.
- d. Plastic or ceramic banks piggy banks may be used, but must be personally decorated.

- e. Piggy banks DO NOT have to be in the shape of a pig.
- f. You MAY use or repurpose other containers.
- g. Piggy banks must be submitted and judged through the local Cooperative Extension Office. In addition, an Entry shall be void if it contains any material that sponsors or judges in their sole discretion deem patently offensive or inappropriate, such as, but not limited to, profanity. By submitting an Entry, the parent/legal guardian of the Entrant represents and warrants that the entire Entry is the original work of the Entrant, not previously submitted or distributed elsewhere for any other purpose. The parent/legal guardian of the Entrant further warrants that he/she has obtained the consent of any persons/parties portrayed in the Entry. Sponsors shall have the right to use/showcase the Entry in any manner, in any and all media, worldwide in perpetuity without further compensation or consent. Upon request of Sponsors, the parent/legal guardian of Entrant will provide a copy of any written consent as required above.

JUDGING CRITERIA/WINNER SELECTION AND VERIFICATION: Entries will be judged within Extension Areas by a panel of judges coordinated by the Area piggy bank delegate. Each panel of judges will select one (1) winning Entry for a possible total of 12 winners statewide — 4 per Extension Region. The judges will review all Entries and select the winners based on the following criteria: originality, creativity, artistic design, and attractiveness. Judging of Entries and the determination of the winners will be completed by:

NOVEMBER 10th, 2022

The winner's name, grade, county, and winning Entry may be displayed at the State Capitol in Frankfort.

Any Entry, or portion of any Entry, which in the sole discretion of the judges (a) defames or infringes the right of privacy or publicity or other proprietary right of any person, living or deceased, or entity; and/or (b) is offensive, profane, obscene or not in keeping with the image of the Sponsors will be disqualified.

KENTUCKY SAVES
2023
PIGGY BANK
DESIGN CONTEST
 MONEY SAVED IS A FUTURE EARNED

2023 Piggy Bank Design Contest Entry Form

Directions: Please complete entry form and submit with piggy bank entry. See Official Contest Rules for complete entry instructions.

Participant's Name: _____

County: _____ **Gender:** _____

Grade: _____ **School:** _____

Piggy Bank Name/Description: _____

Print Parent/Legal Guardian Name: _____

Signature: _____ **Date:** _____

Home Address: _____

City: _____ **County:** _____ **Zip:** _____

Email: _____

Parent Phone: _____

To be filled out by the Extension Agent accepting the entry:

County: _____ **Extension Area:** _____

Agent Name: _____ **Circle One:** FCS 4-H Other



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

OCTOBER 2022

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

THIS MONTH'S TOPIC: UNDERSTANDING YOUR CREDIT SCORE

Do you know your credit score? Credit scores provide lenders with an estimation of your ability to pay back borrowed money. Credit scores often shape the terms of any loans we receive, such as auto loans, mortgages, or credit cards. To understand your credit score, it is important to understand the individual components that make up credit scores and the reasoning behind them.

CREDIT SCORE COMPONENTS

Calculating a credit score uses five categories:

- **Payment history** is the largest part of your credit score. More than a third, 35%, of your score is from your history of late and on-time payments. Consistent on-time payments can increase your score, while late payments often have a negative effect.
- **Amounts owed** is the second largest part, accounting for 30% of a credit score. This section consists of several factors: How much debt do you have overall? How much of your available credit are you using (such as on credit cards)? How many accounts do you have open?
- **Length of credit history** makes up 15% of your credit score. This category considers how long your accounts have been open. While other categories show how well you have been



managing credit, this category shows how long you have been managing credit. If possible, keep long-standing accounts open — even if they go unused. Having a longer credit history may help you appear more reliable than consumers new to using credit.

- **New credit** accounts for 10% of a credit score. This category looks at the number of new accounts you have opened. Opening new accounts may briefly lower your credit score. It is wise to limit new accounts to only what is necessary for your current financial situation.
- **Credit mix** makes up 10% of your credit score and considers the different kinds of credit you are using. For example, do you have a mortgage, an auto loan, and two credit cards? Do you have five credit cards only?



CREDIT REPORTS PROVIDE DETAILED INFORMATION ABOUT YOUR CREDIT USE OVER TIME



1234 5678 9012 3456

CREDIT SCORE MEANING

Credit scores may range from 300 to 850. Higher scores signal that a borrower is lower risk to default on the loan and is more likely to pay on time. A higher score may allow you to receive lower interest rates when borrowing money. Each credit bureau uses a slightly different method to calculate your credit score, so your score may differ slightly between bureaus. *There are five general categories of scores ranging from poor to excellent or exceptional.* Each bureau may differ slightly in how they categorize credit scores. Generally, FICO credit scores are:

800-850: Exceptional, **740-799:** Very Good
670-739: Good, **580-669:** Fair, **300-579:** Poor

CREDIT REPORTS

Credit reports provide detailed information about your credit use over time. Three main credit bureaus provide credit reports: Equifax, Experian, and TransUnion. Federal law allows everyone to request one free credit report from each bureau per year at <https://www.annualcreditreport.com>. Note, this is the only federally authorized source from which to receive free credit reports. Be wary of other sites or companies when pulling your credit report or disclosing personal financial information.

Credit reports may include information such as the types and balances of accounts, dates the accounts were opened, and payment history for the account. Inquiry information also is shown, letting you know who has requested your credit report. Credit report inquiries are often run when applying for a loan or opening a new account. If you have filed for bankruptcy, this information is also included.

Sometimes the credit reporting bureaus make mistakes. If something seems wrong on your credit report, report it to the bureau. Inaccuracies may be in error, or they could be a sign of fraud or identity theft. Always promptly report suspected errors so they can be corrected or investigated. For information about reporting and disputing false information on your credit report, visit <https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports>.

REFERENCES:

https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_all-about-credit-scores_handout.pdf

<https://www.usa.gov/credit-reports>

Contributing Student Authors: Chance Poore and Miranda Bejda

Edited by: Kelly May, Nichole Huff, 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



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Dues are \$10.00 per person and must be received by the Extension Office no later than **November 30, 2022**. Please make checks payable to Scott County Extension Homemakers. Dues may be dropped off at the office or mailed to: Scott County Extension Office, 1130 Cincinnati Rd. Georgetown, KY 40324. Please note this **form MUST** be included with all dues - for all new, old, regular and mailbox members.

Date: _____

**Enrollment Form
for**

_____ County Extension Homemakers Association

Name _____

Address _____

Email _____

Name of Club _____

Phone: Home (____) _____ Work (____) _____

Cell (____) _____ Fax (____) _____

Birth year (*Optional*): _____

Race (*Optional – circle one*): White Black or African American
 Asian/Pacific Islander American Indian Hawaiian Other

Ethnicity (*Optional - circle one*): Hispanic Non-Hispanic

Gender (*Optional - circle one*): Female Male

Date joined: _____

I, (print full name) _____, being eighteen (18) years of age or over, hereby grant permission to the University of Kentucky, including its affiliates and subsidiaries, and Kentucky Extension Homemakers Association, Inc., to interview, photograph, and/or videotape me; and/or to supervise any others who may do the interview, photography, and/or videotaping; and/or to use and/or permit others to use information from the aforementioned interview and/or the aforementioned images in educational and promotional activities and publications without compensation.

Signature: _____ Date: _____

Witness: _____ Date: _____

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Where do my dues go?

\$5.00 State Dues

\$0.50 Area Membership

\$1.00 Ovarian Cancer Research

\$2.50 County Membership

\$0.50 4-H Camp Scholarships

\$0.50 Scott County Student Scholarships