

FCS Extension News

Hickman County
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January/February 2023

Oh what to say. With the start of a new year comes a wealth of opportunities to learn and grow, but also to reflect on years past. I find myself looking back on who I was 1 year, 5 years, 10 years, etc. Growing up I never would have thought I would be in the role I am today and I love that. We never know what tomorrow will bring. George Carlin said "there is no such thing as the present, only the past and future." Time is always moving so make time for the people, hobbies, etc you love this year but never be scared or intimidated by something new. Use this year as the year you step out of your comfort zone. Be the best you you can be in 2023!!



Upcoming Dates

- Jan 13th - Ready Set Run Forms Due to Hickman County Extension
- Jan 17th - Ready Set Run Preparatory Meeting @ Hickman County Extension Office
- Jan 19th - Pop Up Drivers Licensing @ Judge Executive Office
- Feb 9th - Clinton Crafters @ Hickman County Extension Office
- Jan 26th - How to Charcuterie @ Hickman County Extension Office
- Feb 28th - Transferring Cherish Possessions Lesson @ Hickman County Extension Office

I'm Issuing Everyone

A Challenge!!!

This is a year long challenge I want as many people to try as possible. All year long track these 3 parts and at the end of the 2023, go back through them and see where you are from where you started!! Be sure to track your progress in a journal.

Challenge 1: Do Nice Things

Each day, try to do something nice for someone else. That's it, easy peasy. One nice thing a day the first week, even if it is as small as a friendly word to a stranger. The next week, its two things a day. And so on and so on. Eventually you may start losing count but that's not the point. Sometimes a small random act of kindness is all a person needs to make their day better. Be the reason someone's day is better, not worse.

Challenge 2: Be Active

Try to get up and be active a little more than your previous year. This one is a standard challenge to try and be active for 30 minutes each day. This can be as simple as getting up and going for a walk in the morning or evening, splitting it up if need be. The goal is 30 minutes average a day.

Challenge 3: Learn Something

I was told once that if you are not learning something, you're staying stagnant AT BEST. Seek to learn a new thing each week. You don't have to have that new thing mastered in a week, you don't even have to like it. The goal is to learn, experience something different. It can be something as small as you new neighbor's name or a simple greeting in a different language, or something big like how to cook a brand new dish or various kinds of Renaissance Painting styles!

Upcoming Lessons!!



Feb - Heart Health

This month's lesson will be a mail out copy. If you do not receive it please reach out to us at the Hickman County Extension Office at 270-653-2231

Mar - Transferring Cherished Possessions

With Vicki Wynn - Marshall County FCS Agent

Distributing cherished possessions and other non-titled property is often overlooked when estate planning. Over the course of two lessons, learn ways to create a plan for distributing household items - from treasured heirloom to closets full of clutter. **Lesson one: Who Gets What?** covers how to determine goals and establish a fair distribution process between heirs. **Lesson two: Effective Planning and Communication** covers methods of distribution and strategies for communicating with loved ones about your decisions while minimizing potential conflicts.

Graves County - 2/27 McCracken County - 3/1
Hickman County - 2/28 Marshall County - 3/2

Apr - Entertaining Little Ones

With Kelly Alsip - McCracken County FCS Agent

Keeping little ones entertained can be rather difficult at times. Learn three simple steps used to identify activities children enjoy. Then use that information to create a 5-day activity routine to keep little ones engaged active.

Graves County - 3/28 Marshall County - 3/30
Hickman County - 3/29 McCracken County - 3/31

May - Learn with a Purpose

With Mike Keller - Hickman County FCS Agent

Understanding why and how you - or your learners, if you are leading a group - learn best is the key to a positive learning experience.

Graves County - 4/25 Marshall County - 4/24
Hickman County - 4/26 McCracken County - 4/27

A full list of this year's classes, dates, and locations are listed on the next page. Please be sure to contact the Hickman County Cooperative Extension at 270-653-2231 if you would like to attend any of these lessons so we can have your paperwork prepared for you. If you plan to attend at a different county location, please be sure to stop by the Hickman County office to pick up your paperwork.

PURCHASE LESSON SCHEDULE 2022-2023

	Lesson Hubs 10:00am	Graves	Hickman	Marshall	McCracken
Lesson	Making the Most of Meals While Traveling- Brooke Hogancamp				
SEPT		8/24	8/23	8/26	8/25
Lesson	Accessories- The Finishing Touch- Sarah Drysdale				
OCT		9/27	9/26	9/29	9/28
Lesson	Charcuterie Boards- Anna McCoy				
NOV		10/27	10/25	10/26	11/1
Lesson	The Art of Mindful Eating and Managing Stress Eating -Denise Wooley				
JAN		12/1	11/28	11/29	11/30
Lesson	Heart Health- Mail out				
FEB		1/26	1/25	1/27	1/23
Lesson	Transferring Cherished Possessions- Vicki Wynn				
MAR		2/27	2/28	3/2	3/1
Lesson	Entertaining Little Ones - Kelly Alsip				
APR		3/28	3/29	3/30	3/31
Lesson	Learn with a Purpose: Understanding Learning Styles-Mike Keller				
MAY		4/25	4/26	4/24	4/27
Lesson	Reducing the Risk of Identity Theft- Mail out				
JUNE					



Slow Cooker Smoky Black-Eyed Peas

- 1 medium onion, chopped
- 1/2 medium bell pepper, chopped
- 2 cloves minced garlic, or 1/2 teaspoon garlic powder
- 2 small or 1 large jalapeno pepper, ribs and seeds removed and finely chopped (optional)
- 1 pound dried black-eyed peas, sorted and rinsed
- 1 package (12 ounces) smoked turkey sausage, cubed
- 1/2 teaspoon Cajun seasoning
- 1/4 teaspoon ground black pepper, or to taste
- 2 small bay leaves
- 7 cups water

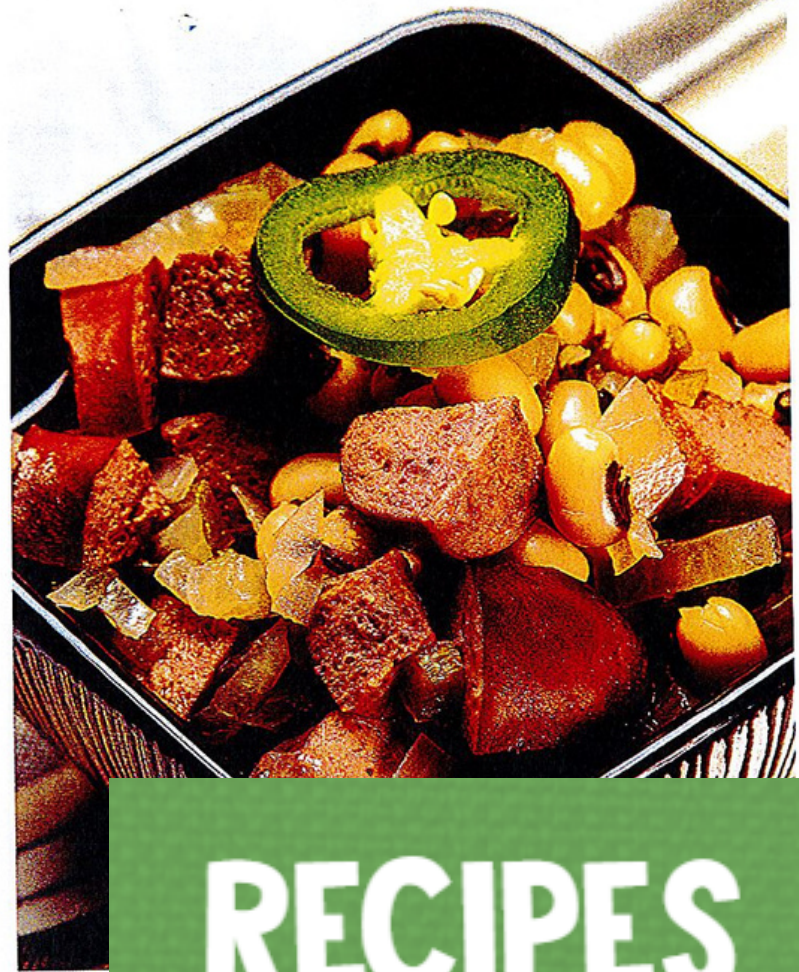
1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Rinse produce under cool running water and gently scrub using a clean vegetable brush before chopping.
3. Add all ingredients to a 6-quart or larger slow cooker.
4. Cook on high for 5 hours or until peas are tender, adding more water if needed.
5. Remove bay leaves.
6. Serve over hot, cooked brown rice, if desired.
7. Refrigerate leftovers within 2 hours.

Stovetop option: Sauté chopped vegetables in 1 tablespoon vegetable oil in a large pot over medium heat. Cook for 5 minutes or until tender. Add all remaining ingredients, increasing water to 8 cups. Bring mixture to a full boil. Reduce heat to low, cover, and cook for 1 hour or until peas are tender.

Makes 12 servings
Serving size: 1 cup
Cost per recipe: \$6.69
Cost per serving: \$0.56

Nutrition facts per serving: 180 calories; 3g total fat; 1g saturated fat; 0g trans fat; 20mg cholesterol; 240mg sodium; 26g total carbohydrate; 4g dietary fiber; 4g total sugars; 0g added sugars; 13g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 20% Daily Value of iron; 10% Daily Value of potassium.

Source: Anita Boyd, Mason County SNAP-Ed Program Assistant Senior



RECIPES

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 fillet and 1/2 cup rice
Cost per recipe: \$11.44
Cost per serving: \$1.91

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



**PLAN.
EAT.
MOVE.**

Attention

Homemakers

As you know, Extension relies heavily on community volunteers to assist with our programs. If you are interested in assisting with any of our programming (not just Family and Consumer Sciences please let us know. I am starting a quick list for areas of interest to assist, especially with youth programming. This is a great way to make a difference in a child's life, and **a great way to get volunteer service hours to fill up your volunteer service hours booklet.** If you need a booklet to assist with tracking you hours, lets us at the Hickman County Extension Office know and we will have on ready for you to pick up at the desk. We want the whole state (and nation!) to know the name Hickman County Kentucky when they think of those who give back and volunteer!



Calling All Crafters!!

Are you interested in learning a new craft, teach one of your favorite crafts, or just getting out and enjoying your fellow crafters? Well look no further! The Clinton Crafters are meeting every other month to get together and have a fun time with crafts and snacks. Contact the Hickman County Extension Office for info or keep an eye out around town and on our Facebook page for flyers for upcoming events!

Feelin' crafty?



4H is needing small wooden thread spools. If you have any lying around you can get rid of them by dropping them off at our office. Especially easy when you come in for Craft Night!

CHARCUTERIE FOR YOU AND ME

THURSDAY JAN 26TH AT 6PM
AT THE HICKMAN COUNTY EXTENSION OFFICE



Learn the basics of building a charcuterie board and how to use them as easy appetizer servings, gifts, and more!

FOR MORE INFORMATION, CALL THE HICKMAN COUNTY EXTENSION OFFICE AT 270-653-2231. SUPPLIES ARE LIMITED SO PLEASE CALL AHEAD IF YOU PLAN TO ATTEND.



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JANUARY 2023

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

PAYING OFF DEBT:

USING THE DEBT SNOWBALL AND DEBT AVALANCHE METHODS

Many Kentuckians have some form of debt, such as mortgages, auto loans, student loans, credit card debt, or medical bills. Debt can weigh heavily on our minds and can restrict our budgets. If you want to pay off debt in the new year, there are two tips to keep in mind. First, create a plan to reduce your debt. Then, change your borrowing and spending habits, and be careful not to take on new debt while you pay off existing debt.



MAKE A PLAN TO REDUCE DEBT

Goals are rarely reached by luck or coincidence. Rather, you achieve goals when you are intentional in your planning and follow-through. The same principles hold true when setting a goal to reduce debt. The first step to paying off debt is to make a plan. To do this, create a main list of all the debts you have. Writing down the information in this chart will help you decide which debt repayment strategy is best for you. Your list should include the following rows:

Name of Debt	<i>Credit card</i>	
Total Owed	\$7,500	
Creditor	<i>Acme Credit</i>	
Interest Rate of loan or line of credit	17.74%	
Minimum Monthly Payment	\$150	
Current Monthly Payment	\$200	

DEBT REPAYMENT STRATEGIES

There are two main methods or strategies for repaying debt: **debt avalanche** and **debt snowball**. Both options require you to pay the minimum payment on all your debts and put any extra income toward one debt at a time. The difference between the debt avalanche and debt snowball methods is which debt you focus on repaying first.

The **debt avalanche** method focuses on paying debts with higher interest rates first. Because these debts accumulate interest quickly, they increase the amount you owe. That means paying them off first will help you save money in the long run. One downside of this method is that if your debt with the highest interest rate is large, it may take a while to feel like you are making any progress toward paying it off.

The **debt snowball** method starts with the smallest debt, regardless of interest rate, and works toward



PAY OFF SMALLER DEBTS BY INTEREST RATE AND WORK YOUR WAY UP TO LARGER SUMS



paying off debts from smallest to largest amounts. Because this method does not consider interest rates, you will not save money initially, but it can be motivating to see the progress of more quickly paying off debts. Paying off small loans may help you build momentum and confidence to tackle your larger debts later.

You can also consider a **combination of the two**. Pay off smaller debts by interest rate and work your way up to larger sums. Regardless of which method you choose, be intentional about putting any extra monthly income you have toward the selected debt until you pay that debt off. Then, take the money you have been paying on that loan, as well as any extra monthly income, and apply it to the next debt in your plan. Continue doing this until you pay off each of your loans or credit lines.

CHANGE YOUR FINANCIAL HABITS

After you have created a plan to reduce your debt, you must change your borrowing and spending habits if you plan to achieve these goals. To start, compare your income to your expenses to determine how much money you can put toward debt repayment each month. To effectively pay off debt, your income needs to be more than your expenses. If this is not true for you, you need to identify ways to reduce your spending or increase your income. Also, try not to take on any new debt while you pay off existing debt.

REFERENCE

<https://www.consumerfinance.gov/about-us/blog/how-reduce-your-debt/>

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Become a fan of **MONEYWISE** on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)

Mental Exercises!!!

Keeping you mind active is another very important thing. One thing i like to do to keep my mind active is to do Sudoku puzzles. If you have never done one, the goal is to fill in each box with a number 1-9, without repeating the same number is any of the smaller boxes, or the row/column as well.

They can be difficult but rewarding.

9		4				5	6
	2			4	7		
		7		2	4	8	
1	9			5			
4	2	1	3	9	6		5
		2			9		1
	7	3		1	8		
		1	8				9
8	9					1	2

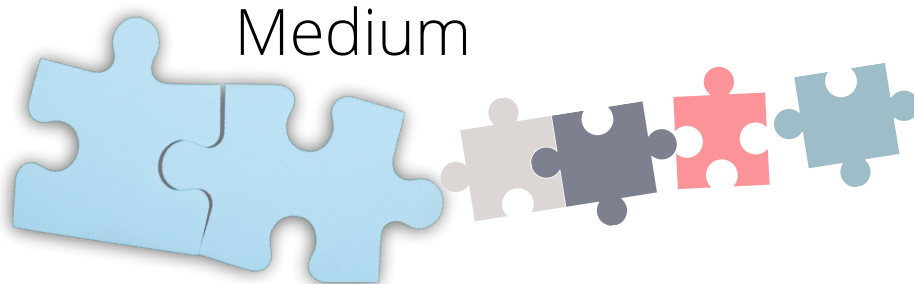
Easy

			5	4			6
5	8	6	9				3
7					5		
		8		5			1
	3		7		2		6
6				9		7	
		3					7
	1				9	6	5
2			1	6			

Medium

7			4	8			
	1	6				8	
						5	7
			8	1			
	8	1		7		6	2
				3	9		
1	3	4					
		7				3	9
				6	3		4

Hard



Stay Connected

Homemakers Association

State Website: <http://keha.ca.uky.edu/>

Local Facebook Groups: Purchase Area at Home

Hickman County Extension Homemakers

Follow us on Facebook

Hickman County Cooperative Extension Service

Hickman County Cooperative Extension Family and Consumer Sciences

Contact Us

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If there is anything else you would like to see in these newsletters, or if you ever have any questions, please feel free to reach out to Mike Keller at 270-653-2231 or via email at mike.keller@uky.edu. Your input is very important.



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