

# FCS Extension News

Hickman County  
329 James H. Phillips Dr  
Clinton, KY 42031  
270-653-2231  
[www.ca.uky.edu/ces](http://www.ca.uky.edu/ces)

## May/June 2023

As the end of my first year here in Hickman County is coming to a close I want to thank again everyone who has made me feel so welcome. Getting to learn about the area by helping with various Extension related programs and events like WAVE Ag Day and Women in Ag Day, to helping my fellow agents Melissa and John David with our Chamber Youth Leadership program, to helping begin our Clinton Crafters club and meeting so many fabulous Homemakers; and so many more events we have done! I tried to come up with something deep and profound but to those of you who have spent very much time with me you surely know I'm more blunt than deep. So I will end this by simply saying thank you to everyone that has helped me grow and I cannot wait to see what the coming years bring to us all.



## Upcoming Dates

- 5/18 - Laugh and Learn @ Hickman County Memorial Library
- 5/22 - Blood Drive @ Young Center
- 5/25 - Clinton Crafters Night at 6:30pm
- 5/25 - PASTA Group Meets @ Hickman County Elementary School
- 5/27 - Outdoor Cooking Demo @ Rotary Park Farmer's Market
- 5/29 - Office Closed
- 5/31 - Spring into Green @ Graves County Extension Office
- 6/15 - Laugh and Learn @ Hickman County Memorial Library
- 6/16 - Intro to Canning Class @ Hickman County Extension Office
- 6/19 - Office Closed
- 6/26-6/28 - Extension Summer Day Camp

# Upcoming Lessons!!



## Sept - Cosmetics

*With Sarah Drysdale - Ballard County FCS Agent*

Graves County - 8/30    Marshall County - 9/1

Hickman County - 8/29    McCracken County - 8/31

## Oct - Planning Thrifty & Healthy Holiday Meals

*With Kelly Alsip - McCracken County FCS Agent*

Cooking during the holidays Doesn't have to be stressful or expensive. This lesson will focus on healthy meal planning strategies and ways to stay within your budget when preparing for a large holiday meal. You learn learn kitchen time management strategies to reduce the hassle of cooking, ways to prepare low-cost and delicious recipes, holiday food safety tips, and how to maximize your leftovers to avoid waste.

Graves County - 9/26    Marshall County - 9/28

Hickman County - 9/27    McCracken County - 9/29

## Nov - Self Care and Self-Pampering

*With Brooke Hogancamp - Carlisle County FCS Agent*

Self-care is about realizing and prioritizing one's own importance and well-being. It means not ignoring individual needs, including things that feel good and spark happy feelings. Self-care is about extending the same time, kindness, and consideration to yourself as you do to those around you.

Graves County - 10/25    Marshall County - 10/27

Hickman County 10/24    McCracken County - 10/26

## Jan - Time Well Spent: Organizing Tips for Increased Productivity

*With Denise Wooley - Graves County FCS Agent*

Productivity allows us to make progress on and complete necessary tasks. However, many people are not as productive as they would like to be. 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.

Graves County - 12/1    Marshall County - 11/29

Hickman County - 11/28    McCracken County - 11/30

**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 2023-2024

	Lesson Hubs	Graves	Hickman	Marshall	McCracken
<b>Lesson</b>	Cosmetics				
<b>SEPT</b>	Sarah Drysdale	8/30	8/29	9/1	8/31
<b>Lesson</b>	Planning Thrifty and Healthy Holiday Meals				
<b>OCT</b>	Kelly Alsip	9/26	9/27	9/28	9/29
<b>Lesson</b>	Self-Care and Self-Pampering				
<b>NOV</b>	Brooke Hogancamp	10/25	10/24	10/27	10/26
<b>Lesson</b>	Time Well Spent: Organizing Tips for Increased Productivity				
<b>JAN</b>	Denise Wooley	12/1	11/28	11/29	11/30
<b>Lesson</b>	Elements and Principles of Art				
<b>FEB</b>	Vicki Wynn	1/30	1/29	2/1	1/31
<b>Lesson</b>	Handy to Have: Emergency Health Information Cards				
<b>MAR</b>	Debbie Hixon	2/26	2/27	2/28	2/29
<b>Lesson</b>	Savor the Flavor: Seasoning with Spices				
<b>APR</b>	Mike Keller	3/26	3/25	3/27	3/29
<b>Lesson</b>	Strong Bones for Life: Prevent Osteoporosis				
<b>MAY</b>	Anna Morgan	5/1	4/30	5/2	5/3
<b>Lesson</b>	Radon: A Silent Killer				
<b>JUNE</b>	Mail Out				







# OUTDOOR Cooking



MAY 5/27  
SET UP @ 9AM  
DEMO BEGINS AT 9:30AM



CHICKEN  
FAJITAS



READY TO SERVE  
SALSA



DEMOS WILL BE HELD MONTHLY ON  
THE LAST SATURDAY OF THE MONTH  
AT THE ROTARY PARK FARMER'S  
MARKET IN HICKMAN COUNTY. WE  
WILL GO OVER BASIC CAST IRON CARE  
AND SAFETY WORK COOKING  
OUTDOORS. SAMPLES WILL BE  
AVAILABLE UNTIL THEY'RE GONE!



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

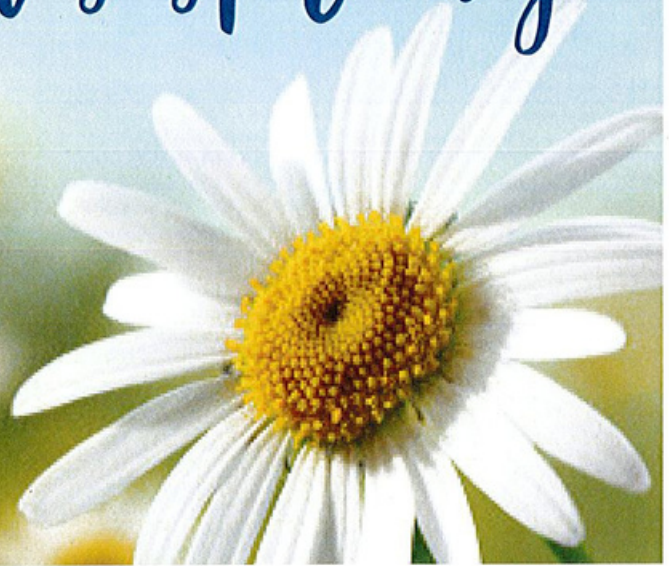


# Give hope this spring.

## Give blood.



American  
Red Cross



## **Blood Drive** **Clinton Community** **First United Methodist Church**

Young Hall  
210 South Washington Street  
Clinton, KY 42031

**Monday, May 22, 2023**  
**12:00 p.m. to 6:00 p.m.**

Please call 1-800-RED CROSS (1-800-733-2767) or visit [RedCrossBlood.org](https://RedCrossBlood.org) and enter: Clinton to schedule an appointment.

Streamline your donation experience and save up to 15 minutes by visiting [RedCrossBlood.org/RapidPass](https://RedCrossBlood.org/RapidPass) to complete your pre-donation reading and health history questions on the day of your appointment.



Scan to be directed to  
RapidPass®



**Get summer ready. Come give 5/20 through 5/31 for an exclusive Red Cross beach towel, while they last!**



Scan to schedule  
an appointment.

1-800-RED CROSS | 1-800-733-2767 | [RedCrossBlood.org](https://RedCrossBlood.org) | Download the Blood Donor App

# Attention

# Homemakers

Its almost time to turn in your volunteer hours. If you have not already, make sure you are tracking and recording your hours for Extension, KEHA, Community, and Personal.

### Volunteer Service Unit (VSU) Log (copy as needed)

Name: \_\_\_\_\_ Address: \_\_\_\_\_  
 County: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Date	Activity/Job Performed	Hours (report in appropriate category)				
		Extension	KEHA	Community	Personal	TOTAL
<b>TOTALS</b>						

Categories: Extension = Volunteer service for projects or programs directed by an Extension Agent. KEHA = Volunteer hours for projects initiated and led by KEHA members. Community = Service to other entities/organizations in the community (not Extension or KEHA projects). Personal = Unpaid service to family, friends and neighbors. See KEHA Handbook pages 89-90 for complete category descriptions.

Report all hours earned within the past KEHA year (July 1 – June 30).  
 Logs are due to the county Leadership Chairman or designated contact by July 1.

Appendix 18  
 June 2020







# IT TAKES A VILLAGE

## LET'S WORK TOGETHER!

Raising children can be difficult, especially when unexpected situations present themselves. PASTA is a group centered around non-traditional families and giving each other the support we need to handle the daily stresses of childrearing. Come spend an hour with similar individuals and discuss the different ways to help the child you raise become the best individual possible.

**Meetings will be held at 10am on the last Thursday of the month at the Hickman County Elementary School unless otherwise noted. Follow the Hickman County Cooperative Extension Service on Facebook to stay up to date. Please call either the school or Extension Office to let us know you plan on coming.**

**Our Next Meeting:** May 25th at the Hickman County Elementary School @ 10am



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

**CONTACT:**  
✉ [MIKE.KELLER@UKY.EDU](mailto:MIKE.KELLER@UKY.EDU)  
☎ 270-653-2231  
♡ HICKMAN COUNTY EXTENSION ON FACEBOOK



# 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.

Written by: Kelly May | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | [nichole.huff@uky.edu](mailto:nichole.huff@uky.edu)



**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.

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

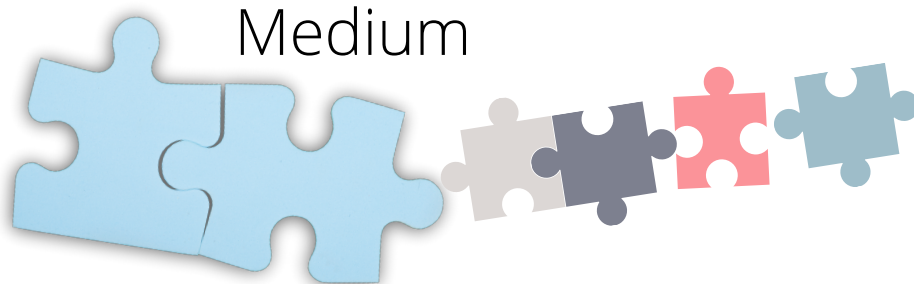
Easy

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

Medium

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

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

Hickman County Cooperative Extension

329 James H. Phillips Drive

Clinton, KY 42031

270-653-2231

[mike.keller@uky.edu](mailto:mike.keller@uky.edu)

*The College of Agriculture, Food and Environment is an Equal Opportunity Organization with respect to education and employment and authorization to provide research, education information and other services only to individuals and institutions that function without regard to economic or social status and will not discriminate on the bases of race, color, ethnic origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability. Inquiries regarding compliance with Title VI and Title VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments, Section 504 of the Rehabilitation Act and other related matter should be directed to Equal Opportunity Office, College of Agriculture, Food and Environment, University of Kentucky, Room S-105, Agriculture Science Building, North Lexington, Kentucky 40546, the UK Office of Institutional Equity and Equal Opportunity, 13 Main Building, University of Kentucky, Lexington, KY 40506-0032 or US Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410.*



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](mailto:mike.keller@uky.edu). Your input is very important.



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

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

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.  
LEXINGTON, KY 40546



Disabilities  
accommodated  
with prior notification.



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

Hickman County  
329 James H Phillips Drive  
Clinton KY 42031

RETURN SERVICE REQUESTED

**Healthy Homes.**

**Healthy Families.**

**Healthy Communities.**

*It starts with us*