

Cooperative Extension Service

Magoffin County
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October 11, 2022

Fall Greetings to Everyone!

This fall has been a “whirlwind” of activity in our office! Since I am currently the only Agent in our office, I have been burning the candle at both ends, and our office staff have been working very hard to continue with programming for our clientele in Agriculture and Natural Resources, 4-H and Family and Consumer Sciences. With that being said, this month, I have not produced a newsletter, but wanted to keep you up-to-date with coming events on our calendar for FCS.

In this mailing, you will find our Homemaker Membership form. Dues should be paid by December 5th, in order for me to get your information plugged in to the state KEHA system. The dues are \$10.00, and you will receive a free t-shirt upon payment of the dues. Please, join and continue to make our Homemaker clubs as strong as ever.

I would also like to call your attention to the Pink Ribbon Luncheon in the Tropics flyer. We would love to have a good turnout for this event. Covid-19 has kept us from having the luncheon for the past 2 years, but we are back on track, and hope to see you there. In addition, mark your calendar for December 1st for our county-wide Holiday Social. Homemakers from every club are invited to come and take part. It will begin at 6 PM that evening, and as usual, will be potluck. Our office will provide the meat, bread and drinks, and ask all attending to bring a covered dish. You will receive further details in November.

Finally, on December 2nd & 3rd, we will be having a Holiday Bazaar & Craft Show here at our office. The Bazaar will begin on Friday, December 2nd at 10:00 AM and will last until 7 PM that evening. It will begin again at 10 AM on Saturday morning and end at 5 PM. We would like to invite those who are interested to set up a vendor's table for the Holiday Bazaar. If you are a paid member of Magoffin County Homemakers, the cost for set up is \$15.00 and if you are a non-member, the cost is \$25.00. This price covers your set up for both days. This has traditionally been a very successful fund raising event for our Homemakers and we hope to see lots of vendors and customers come out to take part.

Thanks for all of the hard work that all of you do to keep our programs active in our county. If you have any questions about any of the events that I have shared, please call our office.

Thank you!



Cathy Sparks, CEA for FCS/4-H Youth Development





Fall Harvest Salad

5 cups torn leaf lettuce	4 teaspoons lemon juice	2 tablespoons balsamic vinegar
2 ½ cups spinach leaves	¼ cup dried cranberries	1 ½ teaspoons Dijon mustard
1 medium red apple, chopped	¼ cup feta cheese crumbles	2 teaspoons Kentucky honey
1 medium pear, chopped	½ cup chopped walnuts	½ teaspoon salt
Dressing:		
	2 ½ tablespoons olive oil	

Combine leaf lettuce and spinach leaves in a large salad bowl. **Mix** apples and pears with lemon juice in a small bowl and add to lettuce mixture.

Prepare dressing by whisking together the olive oil, balsamic vinegar, Dijon mustard, honey and salt; **pour** over lettuce mixture and **toss** to coat.

Sprinkle salad with cranberries, feta cheese and walnuts. **Serve** immediately.

Yield: 8, 1 cup servings

Nutritional Analysis: 130 calories, 9 g fat, 1.5 g sat fat, 240 mg sodium, 12 g carbohydrates, 3 g fiber, 7 g sugar, 3 g protein.



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

Kentucky Lettuce

SEASON: Early to late spring and August to November.

NUTRITION FACTS: Lettuces have 5 to 15 calories per cup depending on variety. Lettuce provides vitamin A, vitamin C, calcium and iron.

SELECTION: Choose crisp, brightly colored lettuce with no blemishes, slime, browning or wilted leaves.

STORAGE: Store washed and dried lettuce in a plastic bag in the refrigerator for 3 to 5 days, depending on the variety.

PREPARATION: Wash well and dry before using. Add dressing just before serving to prevent wilting. Lettuce is almost always eaten raw in salads or on sandwiches. Lettuce can also be steamed or added to soups at the end of cooking.

KENTUCKY LETTUCE

Kentucky Proud Project

County Extension Agents for Family and Consumer Sciences

University of Kentucky, Dietetics and Human Nutrition students

September 2014

Educational programs of Kentucky Cooperative Extension serve all people regardless of race, color, age, sex, religion, disability, or national origin. For more information, contact your county's Extension agent for Family and Consumer Sciences or visit www.uky.ag/fcs

COOPERATIVE
EXTENSION
SERVICE

UK
UNIVERSITY OF
KENTUCKY
College of Agriculture,
Food and Environment

Source: www.fruitsandveggiesmatter.gov

ADULT HEALTH BULLETIN



OCTOBER 2022

Download this and past issues
of the Adult, Youth, Parent, and
Family Caregiver Health Bulletins:
[http://fcs-hes.ca.uky.edu/
content/health-bulletins](http://fcs-hes.ca.uky.edu/content/health-bulletins)

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THIS MONTH'S TOPIC: BREAST CANCER AWARENESS



October as National Breast Cancer Awareness Month. This month is devoted to educating everyone about breast cancer and the importance of early detection and timely, high-quality care. Other than skin cancer, breast cancer is the most common cancer among American women.

Fast facts about breast cancer

- 1 in 8 women will be diagnosed with breast cancer in her lifetime — that's one person every 12 minutes in the U.S.
- The two greatest risk factors of breast cancer are **being female** and **getting older**.
- Most breast cancers are found in women who are 50 years old or older, but breast cancer also affects younger women.
- Men also get breast cancer, but it is not very common. About 1 out of every 100 breast cancers diagnosed in the United States is found in a man.

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

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LEXINGTON, KY 40546



 Disabilities
accommodated
with prior notification.

For those at average risk, doctors recommend getting a mammogram every year starting at age 40.



➔ **Continued from page 1**

Symptoms of breast cancer

- Any change in the size or the shape of the breast
- Pain in any area of the breast
- Nipple discharge other than breast milk (including blood)
- A new lump in the breast or underarm

If you have any of these signs, see your doctor right away. Keep in mind that some people diagnosed with breast cancer have no symptoms.

Know your risks

Knowing your family history is vital. Talk to your family and share that family health history information with your doctor to see how that history influences your risk of breast cancer. You and your doctor can create a personalized plan to monitor for signs of the disease.

Get screened

For those at average risk, doctors recommend getting a mammogram every year starting at

age 40. If there are any signs of breast cancer, finding it early and treating it early can save your life.

Make healthy lifestyle choices

Living a healthy lifestyle may lower your risk of breast cancer. Maintain a healthy weight, limit alcohol intake, and exercise regularly.

Know your normal

It is important to know what is normal for you and your body. If you notice something that does not look or feel right, notify your health-care provider. Early detection and effective treatment are critical to reducing breast cancer deaths.

REFERENCES:

- <https://www.cdc.gov/cancer/dcpc/resources/features/breastcancerawareness>
- <https://www.cancer.org/cancer/breast-cancer/risk-and-prevention.html>

ADULT
HEALTH BULLETIN

Written by:

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Stock images:

123RF.com



Pink Ribbon Luncheon

for Breast Cancer Awareness

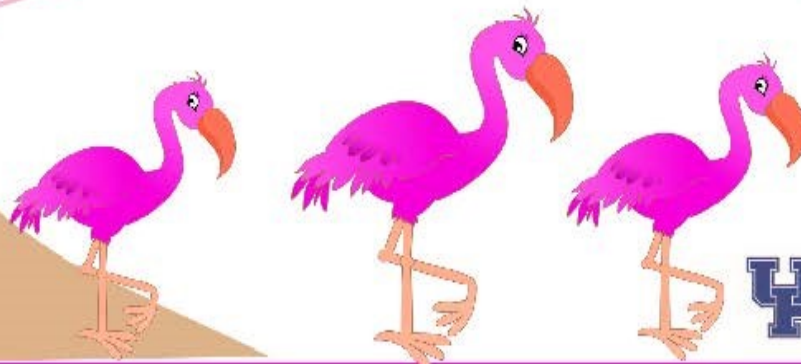
"In the Tropics"

It's a Luau Celebration!

Friday, October 21, 2022

12:00 Noon

Magoffin County Extension Office



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

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

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2022-2023 Enrollment Form

Magoffin County Extension Homemakers

Due by December 1, 2022



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

First Name: _____ Middle Initial: _____ Last Name: _____

Club Name: _____ Address: _____

Email Address: _____ Sex: Female Male

Home Phone: _____ Cell Phone: _____

Work Phone: _____ Fax Number: _____

How would you prefer to receive your Building Strong Families Newsletter? Circle one.

Facebook Email Hard copy /mail

Ethnic Background: (optional)

White Black Hispanic Asian Other

T-shirt size: _____

Age Group: (circle one)

15-19 20-24 25-34 Yearly Renewal New Member

35-44 45-54 55-64

65-74 75+

Number of Years in Club Membership: _____

I, (print full name) _____ hereby grant permission to the University of Kentucky and the Kentucky Extension Homemakers Association, Inc. permission to use photos of any activity that I may participate in for educational, promotional activities, or publications.

Signature: _____ Date: _____

Witness: _____ Date: _____

Homemaker Fee: \$10.00 each

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4-H Youth Development
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LEXINGTON, KY 40546



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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



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>

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