

# Family and Consumer Sciences News



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

## WHAT'S IN THIS MONTH'S ISSUE:

- Homemakers Night Out
- Pecan Sales
- Laugh and Learn Playdate
- Hike and Learn
- Come and Create
- Charcuterie Make and Take
- WALKtober
- Holiday Craft Fair
- Breast Cancer Awareness
- Understanding Your Credit Score



2022

## FROM YOUR FCS AGENT

I hope October finds each of you well!

It feels like the month of September flew by! September is such a busy month for me. We celebrated our 13th wedding anniversary and the birthdays of our oldest kids. We were also busy here at the Extension office with programming! The Field Day was a huge success with over 160 in attendance! We had two playdates, the Hike and Learn, and we started three new programs last month! I started back LEAP (Literacy Eating and Activity for Primary) in a 1st grade class, the Aging program at Chapel/ Friendship Houses, and the new Lunch and Learn program! We had 18 seniors come to our first Aging series and 14 participants at the first lunch and learn!

I enjoyed visiting with some Homemaker Clubs! I always love getting to slow down a little bit and enjoy the company and food of the homemakers! You all make me feel so welcome. Please, let me know of meeting times and changes each month. At this time, I only know of a few clubs meeting times and locations. I understand if some clubs still aren't meeting, but please be in communication with me and keep me in the know. I'd like to thank one of our Homemaker leaders, Shirley Carra for volunteering to teach two classes at the Northeast Area Enrichment Camp this month. I know she represented Carter County well, sharing her talents with others!

I am sending in a separate mailing with Hunger in KY materials. This is the leader lesson to be taught in Homemaker Clubs for November. I have recorded a video for the Facebook group with the PowerPoint. If you need any additional resources, please let me know!

October 9-15 is Extension Homemaker Week and we will be promoting the organization. We will get together this week for our Homemaker's Night Out! This would be a great time for you to do a membership drive with your club and gift membership to someone. Dues are only \$8 a year! Thank you for all that you do!

Graciously,

*Whitney Morrow*

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

Cooperative Extension Service  
Carter County  
94 Fairground Dr  
Grayson, KY 41143-9520  
(606) 474-6686  
Fax: (606) 474-8542  
[www.ca.uky.edu/ces](http://www.ca.uky.edu/ces)



Whitney Morrow  
CEA for Family and Consumer Sciences  
Carter County



Disabilities accommodated with prior notification.

FOOD

GAMES

HOMEMAKER'S

PRIZES

NIGHT OUT

**OCTOBER 13**  
**5-7:00 PM**

**THE HOG'S TROUGH** 1051 KY-7  
 GRAYSON, KY 41143  
 DINNER IS ON YOUR OWN  
 PLEASE CALL THE EXTENSION  
 OFFICE OR REGISTER

●●●

## Pecan Orders

If you are interested in ordering pecans, call the Extension Office by October 13th!



## Laugh and Learn Playdates

### October 26th

10am-Noon Wear a Costume if you chose!

Carter County  
Extension  
Education Center

# HIKE & LEARN

## THIRD FRIDAYS

### LAUREL GEORGE CULTURAL HERITAGE CENTER

#### OCTOBER 21st @ 1:00 PM

**WALKING DISTANCE:** Approximately 2 miles    **DIFFICULTY:** Moderate

Meet inside the Heritage Center. We'll view a wildflower slideshow before we start the hike. Closed-toe shoes are required. Bring your own snacks & drinks. All ages welcome!

This is our final hike for 2022. Be sure to like the Carter County Agriculture Extension Service Facebook page for details about our 2023 Hike & Learn series.

**LAUREL GEORGE CULTURAL HERITAGE CENTER**  
 12 Old KY 7  
 Sandy Hook, KY 41171

Hikes may be cancelled due to bad weather or trail conditions. Canceled hikes will not be rescheduled. Sign up to receive Hike & Learn reminders, updates, and cancellation notifications by scanning this code. All activities are FREE!







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



# Come & Create

Bring your unfinished projects! It's more fun to work together!

- Do you sew, quilt, embroider, scrapbook, crochet, or any other craft?
- Do you prefer working with others and fellowshiping?
- Do you have questions or need help from more experienced crafters?
- Do you need motivation to finish unfinished projects?

if the answer is yes, then join us!

*1st and 3rd Fridays*

9am-3pm | Carter County  
Extension Education Center

*For questions or to RSVP*

call us at 606-474-6686



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 40548

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

# MAKE AND TAKE CHARCUTERIE BOARDS

OCTOBER 24 - 5PM

CARTER COUNTY EXTENSION EDUCATION CENTER

PARTICIPANTS MUST PRE-REGISTER BY OCTOBER 20TH  
BY CALLING 474-6686



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 40548





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

Carter County

# WALKtober



**Just Walk**  
**Oct 1-Oct 31**  
**Register Here**



Set your own goal. Track your Steps or log your miles on paper, an app, or your watch. Turn them in to the Carter County Extension Office on October 31st! It's that simple! Free T-shirts for all participants. Grand prize for Adult and Youth with the most steps/miles!

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.





CARTER COUNTY HOME MAKERS

# Holiday Fair

HAVE A JOLLY HOLLY HOLIDAY SEASON  
IN OUR BAZAAR!



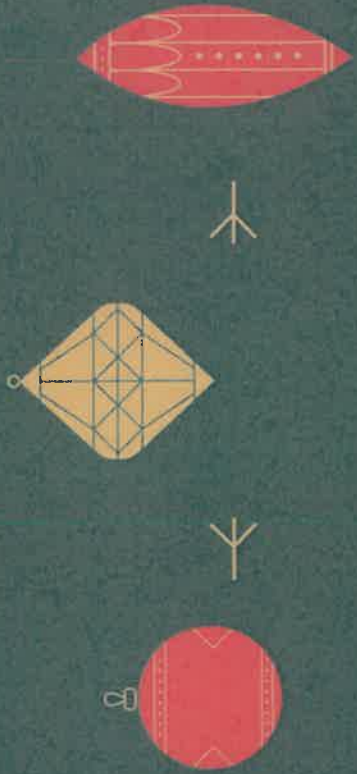
NOVEMBER 19, 2022  
9AM-3PM

PRICHARD ELEMENTARY SCHOOL

ADMISSION IS \$1. KIDS UNDER 12 FREE!

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

Extension programs of Kentucky Cooperative Extension serve all people regardless of economic  
or race/ethnicity and will not discriminate on the basis of race, color, sex, age, marital status, creed,  
religion, national origin, ancestry, or disability. For more information, contact the National Center for  
Inquiries and Complaints, United States Department of Agriculture, 1490 Greenhouse Road, Beltsville,  
Maryland 20715. Telephone: (301) 703-5318. TDD: (301) 703-6000. Fax: (301) 703-6001. Email: [usdoe-oeo@aphis.usda.gov](mailto:usdoe-oeo@aphis.usda.gov)  
KENTUCKY STATE UNIVERSITY, 115 Greenhouse Road, Lexington, KY 40546



## Handmade Items Only

Booths are \$25. If interested in being  
a vendor contact 474-6686 or stop  
by the Extension office to complete  
an application!

- DECOR
- JEWELRY
- HOUSEHOLD
- BAKED GOODS
- AND MORE!





# 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>

## THIS MONTH'S TOPIC: BREAST CANCER AWARENESS

October is 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.



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, parental status, genetic characteristics, or ancestry. Contact your local office for more information. Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

LEDFORD, KY 40546

Disability accommodations available upon request.

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/k12cp/resources/features/breastcancerawareness>
- <https://www.cancer.org/cancer/breast-cancer/risk-and-prevention.html>

Written by:  
Dr. Natalie Jones, MPH, DPH  
Edited by: Alyssa Simms  
Designed by: Rusty Manseau  
Stock images:  
123RF.com

## ADULT HEALTH BULLETIN





## 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?

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 beliefs, 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.



Disability: This article was adapted with prior notification.

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

LEXINGTON, KY 40546

## 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://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., CFE | 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)



Cooperative Extension Service  
University of Kentucky  
Carter County  
94 Fairground Drive  
Grayson, KY 41143

NONPROFIT ORG  
US POSTAGE PAID  
GRAYSON, KY  
PERMIT 94

RETURN SERVICE REQUESTED

