

*Family and
Consumer Sciences
Newsletter*

Carter County
November 2023



Greetings From your FCS Agent

I hope you are enjoying our beautiful eastern Kentucky foliage! This time of year is such a beautiful time in Carter County! Programming changes a little during the holiday season, but it doesn't mean we are less busy at the Extension office! This is one of the busiest times, especially for our Homemaker members.

October was full of training opportunities for me, another successful Lunch and Learn with 17 participants, Homemakers Night Out at Johnny's with around 30 members, the Northeast Area Homemaker Meeting in Boyd County, a Chapel House visit, Germ lessons at Heritage with over 100 Kindergarten and 1st graders, a meeting with my FCS advisory council planning and evaluating programs, and a Laugh and Learn costume party!

There is a lot of important information in this month's issue. If you have any questions, please feel free to contact me! Also, feel free to call me with any questions regarding your turkey preparation. Don't forget to refrigerate your left overs within two hours before that after dinner nap. I hope you and your families have a joyful Thanksgiving holiday and have many things to be thankful for in the upcoming year.

During this time of thanks, and always, I'm thankful to get to work along side of each of you!

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Mark Your Calendars

- November 1, 10am-Homemaker Council Meeting
- November 1, Noon-Lunch and Learn: Thrifty Holiday Meals
- November 3, 9-3-Sit and Sew
- November 9, 11:30am-Lindsey Pactolus Club
- November 10, 10am-Grayson Day Club
- November 14, 10am -District Board Meeting
- November 15, 1pm-Wilson Stinson Meeting
- November 17, 9-3-Sit and Sew
- November 17, 4pm-Craft Fair Committee meet at ECHS
- November 18, 9-3-Craft Fair @ECHS
- November 21, Festival of the Trees. Leave office at 10:30 am
- November 23-24 Extension Office Closed. Happy Thanksgiving!
- November 27, 9am Carter Caves Decorating
- November 29, Door Hanger 4-H Fundraiser
- Every Monday-Quilts for Veterans Sew Days 9-3

Because of the Thanksgiving Holiday, there will be no Laugh and Learn in November.

*Note: I have included the Homemaker Clubs meetings days and times for those that meet at the Extension Office. If you would like information on other club meetings, please contact the office.

For more information or to register for any of these programs, please call 474-6686

Homemaker News

Carter Caves Decorating

Clubs and members will decorate Carter Caves- November 27th 9am lunch will be provided, please let Whitney know asap if you or your club will do a tree. Please bring your own ornaments! It will be a fun day of fellowship, getting in the Christmas spirit!

Pecans

Pecans have been ordered! On the day they arrive your club contact will be notified to pick up. You will have TWO WEEKS after delivery to send payment to Shirley.

Holiday Craft Fair

All clubs are asked to bring a door prize of \$25 value. Door prizes will be given to vendors this year.

Admission Table 2 per club
9am-11am-Carter Caves and Hitchins
11am-1pm-Lindsey Pactolus
1pm-3pm-Denton Willard and Grayson Day

Pecan and Membership Table 2 per club
9am-11am Gregoryville
11am-1pm Upper Tygart
1pm-3pm Grahn School

Signs-Wilson Stinson pick up the signs on Friday before 4:00 and put up.

Anyone that can help setup, meet at East Carter High School at 4pm on Friday the 17th! Pizza will be provided for helpers.

Please let Sue know if you can't fulfill your assignments

Membership

To ensure we get our dues in on time, we ask that you send them to Shirley Carra, along with your enrollment card by November 22nd; Make sure you write checks to CARTER COUNTY HOMEMAKERS. You have to complete a form! There was a copy in the Sept. newsletter and your booklet.

 Cooperative
Extension Service

LUNCH AND LEARN

HOLIDAY MEALS ON A THRIFTY BUDGET

WEDNESDAY

NOV. 1ST

NOON

Join us at the Carter County Extension office for a free lunch and lesson to learn useful information for the upcoming holiday. By planning now, you will feel less stressed about the extra cost of the holiday meal when it is time to celebrate.

To register please call 474-6686

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University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
Lexington, KY 40506





CARTER COUNTY HOMEMAKER'S HOLIDAY CRAFT FAIR

BAZAAR FOR HANDMADE PRODUCTS ONLY

NOVEMBER 18, 2023
EAST CARTER HIGH SCHOOL
9AM-3PM
ADMISSION \$1
KIDS 12 AND UNDER FREE
VENDOR BOOTHS \$25
FOR VENDOR INFORMATION CONTACT
SUE TACKETT AT 606-316-2271

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Lexington, KY 40506



Disabilities
accommodated
with prior notification.



FESTIVAL OF THE TREES

All Carter County Homemaker members are invited to attend a day trip to the Festival of the Trees at the Paramount Ashland on Tuesday, **November 21st.**

We will leave the Extension Office at **10:30 am and have lunch at the Mill.**

Lunch and admission will be on your own. Adults admission is \$7 and senior citizen is \$6.

Please contact the office to register by November 14th.
Spots in the van are limited and are first come first serve.

Door Hanger Class

4-H Camp Fundraiser

Pre-Registration required



Come paint a winter door hanger, have a hot dog dinner, and support the 4-H Summer Camp Scholarship fund! Choose either an ornament or a snowman!

Register by calling 606-474-6686

Ticket \$35

November 29, 2023

6:00pm-8:00pm

94 Fairground Drive, Grayson



Registration and payment due by November 14, 2023

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ADULT

HEALTH BULLETIN



NOVEMBER 2023

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:

KNOW YOUR FAMILY HEALTH HISTORY



Nov. 23 is National Family Health History Day, and what better topic to bring up at Thanksgiving or other holiday family gathering than your shared health history.

Family health history is the record of the diseases and health conditions in your family. You and your family members likely share genes. You may also have behaviors in common, such as exercise habits and what you like to eat. You may live in the same area and encounter similar things in the environment, now or in the past. Family history includes all these factors, all of which can affect your health.

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Family health history information, even if incomplete, can help your doctor decide which screening tests you need and when those tests should start. You may also be a better candidate for certain types of preventative care.

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You may know a lot about your family health history or only a little. To get the complete picture, it can be helpful to use family gatherings as a time to talk to relatives about gaps in your knowledge. Collect information about your parents, siblings (whole and half), children, grandparents, aunts, uncles, nieces, and nephews. Include information on major medical conditions, causes of death, age at disease diagnosis, age at death, and ethnic background. If family members are no longer living, you may use legal records such as death certificates or medical records to help fill in those blanks. Be sure to update the information regularly and share what you've learned with your family and with your doctor.

Most people have a family health history of at least one chronic disease, such as diabetes, cancer, or heart disease. If you have a close family member with a chronic disease, you may be more likely to develop that disease yourself, especially if more than one close relative has (or had) the disease or a family member got the disease at a younger age than usual. Even if you don't know all your family health history information, share what you do know with all your medical providers. Family health history information, even if incomplete, can help your doctor decide which screening tests you need and when those tests should start. You may also be a better candidate for certain types of preventative care.

Being aware of your family health history can also help you make healthy choices moving forward! You cannot change your genes, but you can change certain behaviors, such as smoking, activity level, and eating habits, and start participating in health screenings. Finding disease early can often mean better health in the long run, for you and your family members.



REFERENCE:

https://www.cdc.gov/genomics/famhistory/famhist_basics.htm

ADULT
HEALTH BULLETIN

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Adobe Stock



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

NOVEMBER 2023

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THIS MONTH'S TOPIC: MONEY TRANSFER APPS

Money transfer apps are a convenient way to send money to others. Despite the benefit of convenience, there are tax implications and risks to using money transfer apps. When using these services, be careful to avoid payment mishaps and scams. Always research money transfer apps before using them to ensure that the app you choose is reputable.

WHAT ARE MONEY TRANSFER APPS?

You may have heard of apps such as Venmo, Cash App, Zelle, or PayPal. These apps allow for person-to-person money transfers directly from your account to the recipient. Convenience is a large draw for these apps, as they make it easy to send money without having to carry cash or swipe a card. For example, you can easily repay a friend for covering your lunch if you forget your wallet, or you might pay a babysitter when you don't have cash on hand.

TAX IMPLICATIONS

Money transfer apps often allow you to make a note of what the payment is for or indicate if a transaction is personal or for business. The app might need to report transfers related to a business expense. So, labeling transfers can keep personal transactions from being counted as income, such as a friend paying you back for dinner.



PAYMENT MISHAPS

Have you ever sent an email or text message to the wrong person? This mistake can happen with money transfer apps too, but with your money! Only use money transfer apps for people you know well and can verify their identity.

Some apps have security measures built in to avoid paying the wrong person, such as with a recipient's phone number or email address. Always double check that the recipient is who you intend them to be before sending money. Some apps allow the recipient to send you a request for payment. Others will allow you to add friends or contacts. Consider sending a small "test" amount first, such as \$1, to ensure it goes to the correct person before sending larger sums.



MONEY TRANSFER APPS ARE AN EASY TARGET FOR SCAMMERS BECAUSE OF THE QUICK NATURE OF THE TRANSACTIONS



AVOIDING SCAMS

Money transfer apps are an easy target for scammers because of the quick nature of the transactions and the difficulty of getting money back once it has been sent. Common scams include promise of product, loved one in need, and fake customer support scams.

Promise of product scams are when a scammer requests payment and promises a product with no intention to deliver. Promised items might include concert tickets, puppies, or other items sold on online marketplaces. Always research a seller to ensure they are reputable or wait until you have the product in hand before transferring money.

Loved one in need scams involve a scammer pretending to be a loved one in crisis requesting you immediately send money. These scams prey on your emotions. Always take time to verify the situation before acting. For example, if you received a message on social media, their account may have been hacked. Call your loved one before you consider transferring money.

Fake customer support scams can be tricky to spot. Scammers pose as representatives from a money transfer app or company. They

send emails, texts, or make phone calls that seem legitimate, but they ask for your personal information or account details. Always seek customer support directly through the app or company website, and never disclose personal information if you receive unsolicited contact.

If you suspect a scam, report it to help stop the scammer. Visit <https://reportfraud.ftc.gov/> to file a report with the Federal Trade Commission.

REFERENCES:

Consumer Financial Protection Bureau. <https://www.consumerfinance.gov/about-us/blog/helpful-tips-using-mobile-payment-services-and-avoiding-risky-mistakes/>

National Credit Union Administration. <https://mycreditunion.gov/about-credit-unions/products-services/mobile-payments-wallets/person-to-person-payment-apps>

Taxpayer Advocate Service. <https://www.taxpayeradvocate.irs.gov/news/tas-tax-tip-use-caution-when-paying-or-receiving-payments-from-friends-or-family-members-using-cash-payment-apps/>

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Thawing time in the refrigerator.
Size of Turkey Thawing Time
4 to 12 pounds 1 to 3 days
12 to 16 pounds 3 to 4 days
16 to 20 pounds 4 to 5 days
20 to 24 pounds 5 to 6 days
Thawing time with the cold water
method.
Size of Turkey Thawing Time
4 to 12 pounds 2 to 6 hours
12 to 16 pounds 6 to 8 hours
16 to 20 pounds 8 to 10 hours
20 to 24 pounds 10 to 12 hours