

# PULASKI COUNTY EXTENSION

## Homemaker Newsletter

September to October 2022

Friendship

Helping Others

Fun Events

Learning



### Service Project

East Somerset Homemakers gathered books to help stock Eastern KY flooded schools. Homemakers is a great way to give back!

Join Today!!!



### HOMEMAKERS WANTED

Pulaski County Homemakers are seeking new members! There are many different ways to get involved according to your interest! Call the office today to find out more information at 606-679-6361

### New Club Alerts

Congratulations to our newest clubs!

#### Cards-R-Us

Meets: 4th Monday at  
9 am

Taking new members

#### Sewing Friends

Meets: 4th Wednesday  
10 am to 3 pm

Taking new members



# September

Thought for the Month: "A Day without a friend is like a pot without a single drop of honey left inside." Winnie The Pooh

Roll Call: September is National Honey Month. Share a favorite honey recipe.

\*\*\*Interested in KEHA Leadership Academy? Talk to Mary Ellis.

September 23; 9 am: Crochet A Scrubby- Pulaski County Extension Office; call to RSVP

September 23; 6 pm: Fall Painting Class

September 23: Last day to reserve Ovarian Bag lunches

September 24: Last Day of Farmers Market

September 26; 9 am: Card Class

September 26; 1 pm: Leader Training Class; Autumn Home Décor; PLEASE REGISTER IN ADVANCE

September 27; 11:30: Calendar Food Recipe Class; Honey Mustard Chicken Fingers; REGISTER IN ADVANCE

September 28, and 29: cooking, working for our Ovarian Luncheon the 29th.

September 29: Ovarian Bag Luncheon, see flyer. *Help us save lunches!!!*

# October

Thought for the Month: "Beauty comes in all shapes and sizes. Small, large, circle, square, thin crust, thick crust, stuffed crust, extra toppings."

Roll Call: October is National Pizza Month. Name your favorite pizza topping.

\*\*\*Application deadline for KEHA Academy

\*\*Homemaker Dues deadline for inclusion in Homemakers Yearly Yearbook

October 8; 10 am to 4 pm: A Card Crop Class \$10 includes lunch and supplies at the Extension Office

October 9 to 15: KEHA Recognition Week: "We've Got You Covered"; Decorate Kiosk at Somerset Mall

October 12; 11:30: Homemakers Council Meeting Extension Basement; RSVP Please

October 15; 1 pm: Tree Painting Class, RSVP

October 18; 6 pm: Extension Celebration; Northern Middle School; must RSVP

October 24; 9 am: Free Card Class

October 24; 1 pm: Leader Training "Creative Containers,"

October 25; 11:30 am: Calendar Food Class; Apple Spinach Salad

October 28; 10 am to 2 pm: Leader Training; Seth Hart Instructor

October 31: Halloween

## Autumn Home Decor

September 26th at 1 pm  
Pulaski County Extension Office

This is your September Leader Lesson!  
EVERYONE IS WELCOME!  
INVITE A NEIGHBOR OR FRIEND!



Come join us and create this sweet scarecrow to welcome in the autumn season! He is simple and easy to make!

Creating your own home decor items can save you money and be relaxing and fun! Get your creative on!

## LUNCH

Pick up or Delivery

September 29th



\$10



PULASKI COUNTY EXTENSION

HOMEMAKERS FUNDRAISER

UK OVARIAN SCREENING PROGRAM

Lunches may be picked up in the basement of the Pulaski County Extension Office

10 am until 1:30 pm

Delivery available on orders of 10 lunches or more

**\*\*Please place orders by Friday, September 23rd\*\***

Call to Order: 606-679-6361

Pulled Pork BBQ Sandwich

Cole Slaw Chips

Homemade Dessert

Bottled Water

All proceeds go to the UK Ovarian Cancer Screening Program

*Pulaski County Extension*  
**OFFICE  
CELEBRATION**

OCTOBER 18 @ 6PM  
NORTHERN MIDDLE SCHOOL

JOIN US AS WE CELEBRATE YOU & YOUR  
ACCOMPLISHMENTS!

CALL THE OFFICE TO RSVP: 606-679-6361



**Barn Quilt  
Painting**

16 in x 16 in barn square  
PRESENTED BY:  
SETH HART  
**OCTOBER 28TH  
10 AM**  
\$20 PER STUDENT  
MAXIMUM OF 20 PEOPLE  
ALL MATERIALS PROVIDED  
MUST RSVP AT 606-679-6361

*See you there!*

**Christmas Memories**

Holiday Tasting Luncheon  
November 4th  
12 noon

Langdon Street Baptist Church Fellowship Hall  
\*\*Watch for more information to come\*\*



Come celebrate trees during Tree Week 2022, October 8-16. If you love trees or want to learn more about them, come to one or several of the Tree Week events including:

- Tree Plantings
- Mulch Madness!
- Yoga Under the Trees
- Tree Scavenger Hunt
- Lunch with a Tree
- Adopt-a-Tree
- Urban Tree Walks
- And more!

All are suitable for adults and children alike. Kids activities will be available at multiple locations throughout the week. Prizes will be awarded throughout the week as well.

**Jewelry Making Class**

*Our next  
jewelry class  
will be a  
Jewelry Tree!  
Stay tuned for  
details.*



Ladies making wearable jewelry at a previous class

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Date: \_\_\_\_\_

# Enrollment Form for

\_\_\_\_\_ County Extension Homemakers Association

Name \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

Name of Club \_\_\_\_\_

Phone: Home (\_\_\_\_) \_\_\_\_\_ Work (\_\_\_\_) \_\_\_\_\_

Cell (\_\_\_\_) \_\_\_\_\_ Fax (\_\_\_\_) \_\_\_\_\_

Circle age group: 15-19 20-24 25-34 35-44 45-44 55-64 65-74 75+

Race (Optional – circle one): White Black Asian/Pacific Islander  
American Indian or Alaska Native Other

Ethnicity (Optional – circle one): Hispanic Non-Hispanic

Gender (please circle): Female Male

Number of years of KEHA membership (please circle one):

Less than 2 yrs. 2-5 yrs. 6-10 yrs. 11-15 yrs. 16-20 yrs.

21-35 yrs. 36-49 yrs. 50+

I, (print full name) \_\_\_\_\_ hereby grant permission to the University of Kentucky, including its affiliates and subsidiaries, and Kentucky Extension Homemakers Association, Inc., to interview, photograph, and/or videotape me; and/or to supervise any others who may do the interview, photography, and/or videotaping; and/or to use and/or permit others to use information from the aforementioned interview and/or the aforementioned images in educational and promotional activities and publications without compensation.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Witness: \_\_\_\_\_ Date: \_\_\_\_\_

The Kentucky Cooperative Extension Service is required by Federal law to collect and maintain information regarding the characteristics of the people we serve. The information you supply is voluntary.

*Educational programs of the Kentucky Cooperative Extension Service serve all people regardless of race, color, age, gender, religion, disability, or national origin.*

**DUES!**  
**ARE**  
**DUE!!!**

### WHAT IS KEHA?

The Kentucky Extension Homemakers Association (KEHA) is a volunteer organization that works to improve the quality of life for families and communities through leadership development, volunteer service, and education. The organization was developed in cooperation with the University of Kentucky Cooperative Extension Service. Across the state, County Family & Consumer Sciences Extension Agents work closely with KEHA members and clubs to provide educational programming and coordinate community activities.

### WHO CAN JOIN?

The Kentucky Extension Homemakers Association (KEHA), as an educational program of the Kentucky Cooperative Extension, serves all people regardless of economic or social status, and will not discriminate regardless 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. Any full or part-time homemaker, male or female, rural or urban, teenager or senior citizen and in-between, may belong to KEHA

### REGULAR CLUB MEMBERSHIP

- Attend monthly meetings
- Participate in club and county activities
- Educational lesson each meeting
  - Receive newsletters and information about programs
  - Leadership opportunities
  - Awards and recognition
  - Community Support

### MAILBOX MEMBERSHIP

Members-at-large enjoy the privileges of regular Extension Homemaker Club membership, but choose to not attend a regularly-scheduled club meeting. Ideal for those who wish to stay connected but have less time to regularly commit.

### LEARN, LEAD, SERVE

As a member of Extension Homemakers, you will become a vital part of your community by getting involved in public service and participating in citizenship programs.

Membership benefits include:

- Leadership training
- Community involvement
  - Learning new skills
- Sharing talents and ideas
  - Making new friends

# Why KEHA?

## A NOTE FROM THE AGENT

Dear Homemakers:

Can you believe that October is just days away. So, enjoy each day and don't put off until tomorrow. Our homemakers lesson for October is a Hands-on Craft and your lesson leaders will have more information after the training, Monday, September 26 at 1:00 o'clock. All are welcome to attend. Mailbox members we will be looking for you at the 'hands on Fall Craft.'" Remember to have your cookies in a zip lock bag at the office by Wednesday September 28.

We need 500 bags, with 2 homemade cookies in each zip lock bag. If we get more than needed, they will be shared within the community. We also need able bodies to work at the Extension Office Wednesday, September 28, starting at 9:00 and on Thursday (September 29 9:00) to pack and deliver lunches. You too can help sale the bag lunches!

Don't forget to get your membership dues in as soon as possible. We want your name to be in our yearly handbook which we hope to have ready for your October meeting. Have a Happy Homemaker Year with your club. You do make a difference.

*Edith M. Lovett*  
Edith Lovett, FCS Agent

## 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>

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VOLUME 13 • ISSUE 10

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## 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?





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# Welcome Fall

## Sweet & Spicy Butternut Squash

<b>2</b> medium butternut squash	<b>¼ teaspoon</b> kosher salt	<b>1 teaspoon</b> ground cinnamon
<b>1 tablespoon</b> olive oil	<b>¼ teaspoon</b> cayenne pepper	<b>¼ cup</b> honey

**Preheat** oven to 450 degrees F. **Wash** squash and **pierce** the skin of each with a fork in several places. **Place** both squash in a microwave oven. **Cook** on high setting for 4-5 minutes. **Place** squash on a cutting board and **cut** ½ inch off both ends. **Cut** squash in half lengthwise and remove seeds and pulp. **Peel** off the skin using a sharp vegetable peeler. **Cut** the squash into ½ inch cubes. **Place** the squash cubes in a large mixing bowl. **Add** olive oil, kosher salt, cayenne pepper and cinnamon. **Toss** to coat.

**Spread** the seasoned squash cubes on a greased baking sheet. **Roast** for 40 minutes or until fork tender, **turning** after 20 minutes. **Remove** from oven and let **sit** for 5 minutes. **Warm** honey in a microwavable dish and **drizzle** over the squash.

**Yield:** 12, ½ cup servings

**Nutritional Analysis:**  
 60 calories, 1 g fat, 0 g saturated fat,  
 0 mg cholesterol, 50 mg sodium,  
 14 g carbohydrate, 2 g fiber,  
 7 g sugar, 1 g protein.

