

FCS NEWS & NOTES

Cooperative Extension Service
Muhlenberg County
3690 State Route 1380
Central City, KY 42330-5512
(270) 338-3124
extension.ca.uky.edu

Upcoming Events for November

November 1: Healthy Eating Around the World Lesson at 10 AM at the Extension Office and 5 PM on **November 2** via Zoom. In this lesson we'll take a trip around the globe to learn about dietary recommendations from other countries. Along the way, we'll learn about new foods and ways of eating.

November 5: Daylight Savings Time Ends. Don't forget to set your clocks back 1 hour.

November 6: Pickleball Club meeting at 5:30 PM at the Extension Office. Youth and adults are welcome.

November 7: Sew Simple at the Caldwell County Extension Office at 9 AM. Learn to make three pot holder designs. **You must call the Lyon County Extension Office at 270-388-2341 and pay the \$15 fee over the phone in order to sign up.**

November 9: Block of the Month Quilting Group meeting at 9 AM at the Extension Office.

November 10: Travel Group going to the Kentucky Crafted event in Owensboro. Contact JoNell Mallay for more details.

November 11: Homemakers Craft Mingle at 10 AM at the Extension Office. Class fee is \$10, which includes materials for crafting one angel and one medium-sized tree. For \$15 you can craft one angel and three various sizes of trees. **To make sure we have enough materials, please register in advance. *Please be aware that without prior registration, we cannot guarantee craft materials will be available.***



November 11: Jr. Homemaker Club meeting at 10 AM at the Extension Office. This club is specifically for youth in grades 7-12. Club dues are \$10.

November 13: Digital Coupon Class at 10 AM at the Extension

Office. Join us to learn to use digital and e-coupons to help maximize your savings and keep more money in your pocket. **Contact the Extension Office to let us know you plan to attend.**

November 13: Pickleball Club meeting at 5:30 PM at the Extension Office. Youth and adults are welcome.

November 13: Deadline to pay your Homemaker Dues for 2023-2024! Dues are \$10 per person. Checks should be made payable to Muhlenberg County Homemakers.

November 16: Homemaker Council meeting at **9 AM** at the Extension Office.

November 16: Ag Day. Five to six Homemaker members are asked to volunteer for this event. Those volunteering need to arrive at the Ag Center by 10:20 AM. Volunteers will be passing out bottled water and snacks and wrapping hamburgers for lunch.

November 17: Poinsettia orders due. Muhlenberg

County 4-Hers are once again selling poinsettias. Poinsettias are available in red, white, and pink and are \$10 each. If you would like to order a poinsettia, **you must have your order in no later than Friday,**

November 17. Money is due when orders are placed.

Poinsettias will be ready for pick up at the Extension Office on Saturday, December 2 between the hours of 9 AM and 12:30 PM.

November 20: Opportunity Center Pack Day at 9 AM at the Extension Office.

November 23 & 24: Office closed for Thanksgiving.

November 27: Library Group

meeting at the Central City Public Library.

November 29: Cooking through the Calendar Class at 11:30 AM at the Extension Office. November's recipe is Slow Cooker Buffalo Chicken.

Looking Ahead to December

December 5: Charcuterie 101 Class at 11 AM and 5:30 PM. **\$5 fee. Contact the Extension Office to sign up and let us know which time you'll be attending.**

December 11: Library Group trip to Bowling Green to visit bookstores and have lunch. Contact Jo Nell Mallay for more

information.

December 14: Block of the Month Quilting Group meeting at 9 AM at the Extension Office.

December 15: Material Girls Club meeting at 5:30 PM at the Extension Office. **Please note the date change!**

December 25—January 1: Office closed for Christmas and New Year's holidays.

January 15: Office closed for Martin Luther King, Jr. Day.

Take our ten-minute survey to help us develop programs addressing needs in your community.

Scan the code or visit: go.uky.edu/serveKY



SEW SIMPLE

November 7, 2023 at the
Caldwell County Extension Office
1025 US-62, Princeton, KY 42445
9:00 AM to 3:00 PM

- LEARN TO MAKE 3 POT HOLDER DESIGNS GREAT FOR CHRISTMAS GIFT GIVING
- ALL SUPPLIES WILL BE PROVIDED.
- BRING YOUR SEWING MACHINE WITH MANUAL AND BASIC SEWING SUPPLIES
- BRING A SACK LUNCH



THE COST TO ATTEND IS \$15. SEATS ARE LIMITED. TO SIGN UP FOR SEW SIMPLE PLEASE CALL THE LYON COUNTY EXTENSION OFFICE AT 270-388-2341 AND PAY BY PHONE TO HOLD YOUR SEAT.

Bean Supper 2023

This year's Bean Supper and Quilt Raffle raised over **\$5,000** for ovarian cancer research at the University of Kentucky!

Tickets for the Quilt Raffle sold out in record time! Congratulations to Gail Davenport on being this year's winner of the drawing.



A Note from the President of Muhlenberg County Homemakers

Greetings ladies! I hope this finds you all enjoying this lovely weather and the beautiful colors of Fall. I am feeling renewed with just a few minutes I can grab at a time to enjoy and freshen my batteries. October has been such a busy month.

I want to say a BIG "Thank You" to everyone who helped with the Bean Supper! It was a huge success, and it is because of all of you, and of course the community coming together to support us. There were so many great silent auction gifts as well. We have really stepped it up in that area. I believe some people were able to

do some early Christmas shopping and help us out, which was great all the way around! I know we will be helping many women in Kentucky who are struggling with ovarian cancer. Thanks to all of you we are helping make such a big difference for all of those who need it.

As we are going into Fall and Thanksgiving is fast approaching, I hope we each stop and take time to reflect on the things we are thankful for and as we gather with family, we can slow down and take a deep breath and look at how much they have each blessed our lives. We all have so much to be thankful for and I am SO THANKFUL for EACH of you!

Tammy Dozer

Charcuterie 101

11 AM OR
5:30 PM



MUHLENBERG COUNTY EXTENSION OFFICE

3690 STATE ROUTE 1380 CENTRAL CITY, KY 42330

TUESDAY
DECEMBER 5
2023

ELEVATE YOUR CULINARY SKILLS AND BECOME A MASTER OF CHARCUTERIE BOARDS. JOIN US TO LEARN ALL YOU NEED TO KNOW ABOUT CREATING BEAUTIFUL & DELICIOUS CHARCUTERIE BOARDS FOR THE UPCOMING HOLIDAYS.

Sign up

\$5 FEE • ADULTS 18+

270-338-3124

Tennessee Cornbread Recipe

Fall is here, so I know soups will be on a lot of menus. Here is a recipe for Tennessee Cornbread, perfect with soups, stews, chili, and beans. Recipe submitted by Laura Buchanan.

Ingredients:

- 2 cups self-rising white cornmeal
- 1/2 tsp. baking soda
- 1 1/2 cups buttermilk
- 1 egg
- 1 TBSP vegetable oil

Directions:

Preheat the oven to 450 degrees Fahrenheit. Grease cast iron muffin cups and place in oven while preheating. Mix the cornmeal and baking soda in a bowl. Add the buttermilk, egg, and oil and mix well. Pour into the hot muffin cups, filling two-thirds full. Bake for 20 to 25 minutes or until golden brown. Note: The cornbread may be baked in a cast iron corn stick mold to make sixteen corn sticks or in a 8 or 9 in. cast iron skillet to make twelve wedges.

Thought for the Day

“The holiday season is a perfect time to reflect on our blessings and seek out ways to make life better for those around us.”
-Terri Marshall



**Sign up is important!
Don't forget to contact the Extension Office to let us know if you plan to attend upcoming events!**



Mailbox members should find copies of the handouts from the November 1 lesson on *Healthy Eating Around the World* included with this newsletter.

Contact Us



(270) 338-3124



Facebook Pages:

Muhlenberg County Cooperative Extension

Muhlenberg County Homemakers

Cooperative Extension Service

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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Lexington, KY 40506



Disabilities accommodated with prior notification.

A Note from your Family & Consumer Sciences Agent

Hello all! This past month has been a whirlwind of activity. We began with KEHA Week, celebrating Homemakers in style with a fantastic Birthday Bash. Our community came together for a Bean Supper fundraiser to support ovarian cancer research, and I want to extend my heartfelt gratitude to everyone who sold tickets, prepared and served food, and donated supplies. Your hard work made a real difference.

In addition to these events, we introduced some exciting new programs. Our “All About Apples” class drew a great crowd, and the Pickleball Club is now in full swing. If you haven’t already, there’s still time to join the club and get in on the fun.

To cap off this fantastic month, 15 Homemakers attended the Pennyriple Area Homemakers Meeting, a chance to connect and exchange ideas with Homemakers from neighboring counties.

Looking ahead, don’t forget to sign up for the Sew Simple event in Caldwell County on November 7 and our Digital Coupon Class on November 13. It’s shaping up to be another fantastic month, filled with opportunities and community engagement.



Alex Kelly

Muhlenberg County Extension Agent for Family & Consumer Sciences Education

Pennyriple Area Homemakers Annual Fall Meeting



Congratulations to Brandy Garcia on being named the new Pennyriple Area Homemaker President!



Healthy Eating Around the World

Interested in learning more about dietary guidelines, food, and flavor profiles around the world? Check out these resources.

For more information about the countries and people of the world, visit the World Fact Book at <https://www.cia.gov/the-world-factbook/>.

For food-based dietary guidelines around the world, visit the Food and Agriculture Organization of the United Nations at <https://www.fao.org/nutrition/education/food-based-dietary-guidelines>.

For a look at energy sources by country, visit the National Geographic, What the World Eats at <https://www.nationalgeographic.com/what-the-world-eats/>.

- Click on each country to see the sources change. When you click on the United States, sugar and fat become a larger portion of daily calories. Click on the arrow below each graphic to see how dietary patterns have changed for that country from the 1960s to 2011.

To view a photo gallery of what people eat around the world from photographers Peter and Faith Menzel, visit <https://www.menzelphoto.com/portfolio/G0000s3jj73.5TSs/I0000YLwafDeZGUk>.

For more Extension resources for descriptions and recipes of foods from around the world, visit these two sites:

- The Virginia Cooperative Extension Service <https://eatsmartmovemoreva.org/category/recipes/myplate-inspired-dishes-from-around-the-world/>
- Oklahoma State University Extension 4-H Programs <https://4h.okstate.edu/projects/nutrition-health-wellness/food-fun-4h/food-fun-4h-around-the-world-2021/index.html>

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MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

VOLUME 14 • ISSUE 11

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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