

Hart County Homemaker Newsletter



University of
Kentucky®

College of Agriculture,
Food and Environment

November-
December 2023



Upcoming Events

Healthy Living
Every Monday at 1 pm at the
Extension Office

Bonnieville Club
November 8
December 13

Cub Run Club
November 15
December 20

Outreach Too
November 14
December 19

Quilt Club- Sew & Sew
November 16
December 21

Waterloo
November 10
December 14

Hardyville
November 16

ART with Allison
November 27 @ 2:30PM

A Note from Sonya

With the Holidays coming up, we have many events to look forward to. Check out the newsletter to read about upcoming events.

Congratulations to all of our participants in the Mammoth Cave Cultural Arts contest. Our county had many blue ribbons! Congratulations to JoAnne Douglas and Sheryl Bailey who had projects to move on to the area level!

Remember, November brings holidays and Homemaker Fundraising. We will be selling Poinsettias and Pecans.

Sonya Carter

Extension Agent for
Family and Consumer Sciences

Cooperative Extension Service

Agriculture and Natural Resources
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4-H Youth Development
Community and Economic Development

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Disabilities
accommodated
with prior notification.



Holidays are Here!

Art with Allison

On Monday, November 27, Allison Denny, KSU Area Art agent, will be providing an Art Class. We will be making clay ornaments. Call the office to sign up so we can prepare for supplies.

Christmas Party Time

The Christmas Party is scheduled for December 14 at 10AM. Mark your calendar and make plans to attend. It will be a joyous time!

Homemaker Dues

Homemaker Dues are due this month. Please bring your \$10 dues to the office by November 21.

Homemaker Fundraising

POINSETTIA sales will begin in November. Be sure to offer the beautiful poinsettias to family and friends. The order form is enclosed in this newsletter.

PECANS will be in soon. We will let you know the moment they arrive! The pecans will be \$12. Don't forget these will make great holiday gifts!

Training for Leaders

On November 1, there will be a Leadership Training at the Warren County Extension Office for Club Officers and Committee Chairs. The training will be from 10AM until noon. If you are a county officer or committee chair, please try to attend. Anyone interested in leadership is welcome to come! We always learn so much at this event.



From Everyone at Hart County Extension Office, Happy Holidays!!



POINSETTIAS

HART COUNTY HOMEMAKERS FUNDRAISER

ORDERS DUE MONDAY, NOVEMBER 20, 2023

PICK UP ON FRIDAY, DECEMBER 1, 2023

\$12 EACH

RED

WHITE

PINK

6 ½ INCH POTS



**JUST IN TIME FOR THE HOLIDAY SEASON!!
PERFECT TO GIVE AS A GIFT OR DECORATE YOUR HOME!!**

HART COUNTY EXTENSION OFFICE

PHONE: 270-524-2451



**HART COUNTY HOMEMAKERS
POINSETTIA FUNDRAISER**

ORDERS DUE BY MONDAY, NOVEMBER 20, 2023
PICKUP ON FRIDAY, DECEMBER 1, 2023 @ THE
EXTENSION OFFICE IN MUNFORDVILLE

<u>NAME & PHONE NUMBER</u>	<u>RED</u>	<u>WHITE</u>	<u>PINK</u>	<u>PAID</u>

PLEASE MAKE CHECKS PAYABLE TO HART COUNTY HOMEMAKERS. PAYMENT DUE AT TIME OF ORDER.

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

NOVEMBER 2023

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

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.

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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/>

Written by: Miranda Bejda | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: 123RF.com

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SEPTEMBER / OCTOBER 2023

HEALTHY CHOICES FOR HEALTHY FAMILIES

 Cooperative
Extension Service



This material was partially funded by USDA's Supplemental Nutrition Assistance Program — SNAP. This institution is an equal opportunity provider.



This work is supported by the Expanded Food and Nutrition Education Program from the USDA National Institute of Food and Agriculture.

Reducing the risk of food allergies

The number of food allergies has been rising, and it's normal to wonder about how food allergies could harm your child. Studies show that one in 13 children have food allergies; that is about two children in each classroom.

There are no mild or harsh food allergies — only mild to harsh reactions. Food that caused a mild result in the past may lead to a harsh result in the future, and vice versa. How a child reacts to food can be bad. That's why it's good to know the facts and what you can do to help cut your child's risk.

What is a food allergy?

A food allergy result happens when the immune system attacks a food protein and mistakes it as a threat to the body. Watch for itching or swelling of the mouth, throat, face, or skin. You may also have trouble breathing or stomach pain. Loose



stools, or an upset belly are also signs. A bad food allergy can threaten life.

A doctor should decide whether you have a food allergy. You should not label yourself or your child with a food allergy. The only way to stop a

food allergy is to fully skip the food and any product that may have it.

Food intolerance does not affect the immune system. It is not the same as a food allergy. A child who is lactose intolerant (lacking the enzyme to break down a natural sugar in milk), may be able to eat or drink small amounts of dairy.

Common allergens

About 8% of children in the U.S. have a food allergy. The most common food allergies in children are milk, eggs, soy, wheat, peanuts, and tree nuts. These foods, along with fish, crustacean shellfish, and sesame are most of all food allergy reactions. While your child may outgrow milk, egg, soy, or wheat allergies, food allergies to peanuts, tree nuts, fish, and shellfish tend to be for life.

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Lexington, KY 40506

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Tips for reducing a child's risk of developing food allergies

Take special care with feeding habits during your child's first years. If a parent or brother or sister has an allergy, take steps to find out more about your child's risk. Certain feeding tips cannot promise a child will not get a food allergy but may help cut the risk.

The American Academy of Pediatrics says total nursing for the first three to four months lowers how often babies have itchy redness of the skin. If a mother breastfeeds beyond that time, even if it is not all the time, it may help against wheezing and lower the risk of asthma. Using soy-based baby formula does not appear to play a role in stopping allergies.

Waiting to start foods beyond 4 to 6 months of age does not appear to keep children from getting food allergies. In fact, research suggests slowing the start of likely allergy foods may even raise the risk of a food allergy.

Research suggests starting foods that have peanuts in forms safe for infants as early as 4 to 6 months of age. This could help stop a peanut allergy. For infants with harsh skin rashes or an egg allergy, testing may be needed before starting foods that have any form of peanuts. Be sure to talk with your child's doctor to see what is best for you and your baby. Call your baby's doctor right away if your baby reacts badly to food. Results could be quickly getting a skin condition, wheezing, vomiting, or diarrhea. Call the doctor if you have any reason to suspect a food allergy.

At this time, there is no proof to suggest avoiding certain foods (like fish, eggs, or peanuts) by mothers during pregnancy or while nursing will protect against food allergies.

For more information on food allergies, visit Food Allergy Research & Education at foodallergy.org.

Adapted from eatright.org

Contributors: Dayle Hayes, MS, RD; Diane de Jesús, RD; and Sarah Klenm, RDN, CD, LDN

Published May 4, 2022

FOOD FACTS

Stretch your food dollar with soups

A pot of homemade soup is healthy and a money saver. In winter, a steaming bowl of soup is comfort food in the purest sense. It is a great meal for helping to stay healthy. With veggies, whole grains, and lean proteins, homemade soup is a balanced one-pot meal.

By making and freezing batches of soups, you can save time and have a healthy dish when you want. Soups can be money savers because they don't call for pricey foods. Plus, you can load soups with veggies, giving your family the healthy meal, they need. Use canned, frozen, or fresh veggies, add some broth and turn on your slow cooker for a super soup dinner.

Making homemade soups can help you control what's in your food, such as less sodium.

Adapted from: Michigan State University Extension

BASIC BUDGET BITES

Are you overspending at the store?

Do you and your family know how much to budget monthly for groceries? A new tool is free on the UK Plan Eat Move website. It can help you find the cost for your family to eat healthy without breaking the bank. The Grocery Budget Calculator will show you how to enter your family's data. It will show you how much to budget for your household. Compare these findings to what you now spend

on food. There are helpful ideas to make changes to your spending plan. Find the tool at <https://www.planeatmove.com/budget-calculator>. While looking at the website, don't forget to check out healthy, low-cost ways to help with meal planning.



Written by: Amy Singleton, MS, RDN; Source: Planeatmove.com

COOKING WITH KIDS

Chicken and Dumpling Soup

- 2 tablespoons olive oil
- 1 medium yellow onion, chopped
- 2 stalks celery, chopped (including some leaves)
- 4 medium carrots, peeled and chopped
- 2 quarts fat-free, low-sodium chicken broth
- 2 cups chicken breast, cooked and shredded
- 1/2 teaspoon whole black peppercorns
- 2 teaspoons dried thyme leaves
- 2 bay leaves
- 2 cups all-purpose flour
- 2 teaspoons baking powder
- 3/4 cup low-fat milk
- 1 egg
- 2 cups coarsely chopped fresh kale leaves (any greens can be used.)

1. In a large soup pot, sauté onions, celery, and carrots in olive oil over medium-low heat about 5 minutes or until tender.
2. Add broth, chicken, peppercorns, thyme, and bay leaves. Reduce heat to low. Simmer partially covered for 20 minutes.
3. Meanwhile, in a small bowl, mix flour, baking powder, milk, and egg until well blended. Roll out with a rolling pin and make strips or simply drop small spoonful of dough into simmering soup.
4. Cover soup and allow dumplings to cook about 20 minutes. They will rise to the top of the soup as they cook.

5. Stir in kale, cover soup and simmer 5 additional minutes. Remove bay leaves and peppercorns before serving soup. Tip: If you'd rather not make dumplings, add egg noodles 8 minutes before serving.

Makes 10 servings
Serving size: 2 cups

Nutrition facts per serving 200 calories, 4.5g total fat, 1g saturated fat, 0g trans fat, 40mg cholesterol, 390mg sodium, 25g carbohydrate, 2g dietary fiber, 4g total sugar, 0g added sugar, 13g protein, 0% Daily Value of vitamin D, 15% Daily Value of calcium, 10% Daily Value of iron, 6% Daily Value of potassium.

Source: University of Kentucky's Nutrition Education Program, Cook Together, Eat Together



RECIPE

Autumn Sweet Potato Chili

- 1 can (15 ounces) sweet potatoes (do not drain)
- 1 tablespoon chili powder
- 1 jar (16 ounces) salsa
- 2 cans (15 ounces) black beans (do not drain)
- Water to achieve desired consistency
- 1/2 cup reduced-fat sour cream
- Sharp cheddar cheese, shredded
- Fresh cilantro, chopped

1. Combine sweet potatoes, chili powder, and salsa in a large saucepan.
2. Bring to a boil, reduce heat to simmer, and cook until heated through, stirring as needed.
3. Add beans with liquid and cook another 3 minutes to blend flavors.

4. Thin with water if needed. Heat through.
5. Serve with sour cream, cheese, and cilantro on the side.

Option: To reduce sodium, use vegetables canned without added salt.

Makes 8 servings
Serving size: 1 cup

Nutrition facts per serving: 160 calories; 0g total fat; 0g saturated fat; 0g trans fat; 0mg cholesterol; 790mg sodium; 32g carbohydrate; 9g fiber; 12g total sugar; 0g added sugars; 7g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 10% Daily Value of iron; 6% Daily Value of potassium.

Source: Jeffrey Hines, former Graphic Artist for Nutrition Education Program, University of Kentucky Cooperative Extension Service

SMART TIPS

Walking for wellness

Adults should get at least 150 minutes of moderate-aerobic activity each week. Children should be active for at least 60 minutes each day. Being active can add to total health and cut the risk of long-term health issues such as heart disease, cancer, or high blood sugar.

Walking is a great way to stay active and in good health. Walking does not call for any special skills. You do not need to go to a gym or use high-priced gear. A single bout of mid-to-brisk walking can help with sleep and memory. Go on a walk today and ask your family to join you.

RETURN SERVICE REQUESTED

42765-0367

Munfordville, KY

P.O. Box 367

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