

Family and Consumer Sciences Newsletter

Greetings From your FCS Agent

Happy 2024!! I hope the new year finds you well and you enjoyed the holidays with those you love. I enjoyed my time off with my family and I tried to relax as much as possible! Because of the Holiday break, I wasn't able to do a newsletter before January, so I am doing one newsletter for both January and February. This is also a slower time of year where I'm planning, attending a week long training, and working on award entries for my professional association. Don't worry, we still have some fun opportunities these next couple of months that I think you are going to be interested in!

It's the time of year where many people set goals and resolutions. Studies show that most people don't end up following through with their resolutions. I don't necessarily set a resolution, although I do have several goals I and have already adopted some new habits to achieve my goals. Remember not be too hard on yourself! Start off small and set measurable goals that can easily be achieved. If you set the bar too high, you will quickly get discouraged. And, make sure you have a plan! I'm doing "no spend January" and only buying the essentials for one month. After this month I will decide whether to continue into February. Having a budget and keeping track of every expense is really helping me stay on track. My other habits I've adopted are doing laundry every day and actually putting it away (exciting I know) and reading through the Bible. Having a plan and sticking to the routine is key! If you have health, financial, and time management goals and don't know where to start, I'd be happy to try to provide you with the resources to help achieve your goals. Little changes can make a big impact over time! !

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Whitney Morrow

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Mark Your Calendars

- January 5th-Sit and Sew 9-3
 - January 9th-District Board 10am
 - January 11th-Home Safety @Chapel House 11am
 - January 15th-Office Closed for Martin Luther King JR. Day
 - January 19th-Sit and Sew 9-3
 - January 26th-Laugh and Learn 10-12
 - January 30th-Sourdough Class 5pm \$10 Deadline to Register January 23rd
 - February 7th-Homemaker Council 10am
 - February 23rd-Laugh and Learn 10-12
 - February 29th-Cheese Making Class 3pm and 6pm \$5 Deadline to register Feb. 14th.
-
- Every Monday-Quilts for Veterans Sew Days 9-3



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





Homemaker News



Thank you all for getting in your dues, enrollment forms, and pecan money! I am so pleased to report that we increased in homemaker members this year! We are up to 200 members and that is quite a few more than last year. Just remember, if you have new people join your club they are welcome to at anytime, but we can't accept dues this part of the year. Just have them hold their money until next time, but you can send their info to the office and add them to the newsletter mailing list.

Special thanks to all of you for all of your hard work this year! I hope to get to visit all the clubs soon. Please contact me and let me know when would be a good time to join you!

Announcements

- We still have a few bags of pecans. If you know someone that wants some, please contact Shirley Carra
- Attention Clubs with checking accounts: Please bring your budget and financial report to the February council meeting to be audited. These have to be presented to the district board. This information is pages 101-115 of your booklet. Please call me if you have any questions.
- Be on the lookout for the state newsletter in the next couple of months. This will include the registration for the state meeting May 6-9 in Bowling Green. If you are interested in going, please let me know ASAP. I need to reserve rooms ASAP!
- KEHA contests are due March 1st if your club would like to enter! Scholarships are also due if you or your family members are going to college. All the applications are in your booklet.

Want to be a County Officer ?

We are in need of officer nominations for county officers. Carol Ann Fraley will move up to President and will swear in this spring, but we need credentials for Vice President, Treasurer, and Secretary. Shirley Carra is ready to fulfill her duties as treasurer, after doing an excellent job for several terms. At this time, no one has agreed to apply for that role. Would you please consider? The nomination form is on page 81 of your booklet. Please let me know if you have any questions.

Sourdough Class



**January 20th 5:00
pm at the
Carter County
Extension Ed
Building**

**Taught By Dawn
Holland**

**\$10 per Person-All
participants will
go home with their
own starter!**

**Spots are limited
Call 474-6686 to
signup**

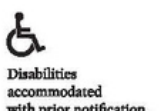
**Deadline to
register is January
23rd**

**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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CHEESE MAKING

February 29th

3:00 or 6:00

Must call 474-6686 to register

by February 14th

\$5 per person

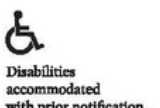


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CARBON MONOXIDE: EXPOSURE AND PREVENTION

WHAT IS CARBON MONOXIDE?

The Centers for Disease Control and Prevention (CDC) defines carbon monoxide (CO) as:

Carbon monoxide is an odorless, colorless, poisonous gas, often called the invisible killer. The greatest sources of CO to outdoor air are cars, trucks and other vehicles or machinery that burn fuels. A variety of items in your home such as unvented kerosene and gas space heaters, leaking chimneys and furnaces, and gas stoves also release CO and can affect air quality indoors.

Vehicles or generators running in an attached garage can also produce dangerous levels of carbon monoxide.

By being aware of carbon monoxide exposure and knowing the steps to prevent it, you can save lives.

WHERE DOES CARBON MONOXIDE COME FROM?

Carbon monoxide is produced whenever you burn fuel of any type whether in engines, furnaces, fireplaces, grills, stoves, or gas ranges. Since you can't see, taste, or smell carbon monoxide, the gas can reach dangerous levels undetected, especially in enclosed spaces. This is the reason you should never leave your vehicle running in the garage or try to heat your home with a grill or a portable gas stove when your electricity is out. Each year, exposure to carbon monoxide gas causes hundreds of accidental deaths and makes thousands more ill.



SYMPTOMS OF CARBON MONOXIDE EXPOSURE

The CDC reports the most common symptoms of carbon monoxide poisoning are:

- Headache
- Dizziness
- Weakness
- Upset stomach
- Vomiting
- Chest pain
- Confusion
- Flu-like symptoms

High levels of exposure can lead to passing out or death, especially if you are asleep or drunk.

If you think you are suffering from carbon monoxide exposure, get into fresh air at once, contact emergency personnel, and seek medical help.

STEPS OF PREVENTION

What steps can you take to prevent your exposure to carbon monoxide?

1. Install a carbon monoxide detector in your indoor space.
2. Each year, have a qualified technician service your heating system, water heater, and other appliances fueled by gas, oil, or coal.
3. Have your chimney serviced each year by a qualified technician to prevent CO buildup.
4. Never use a charcoal grill or portable gas stove indoors.
5. Never use a gas range or oven for indoor heating.
6. Don't use a generator inside your home, basement, garage, or less than 20 feet from any window, door, or vent. Experts recommend using an extension cord that is longer than 20 feet to keep the generator at a safe distance.
7. Never leave a gas-powered motor running (car, truck, motorcycle, lawn mower, etc.) running in the garage even if the garage door is open.

CARBON MONOXIDE DETECTORS USAGE AND PLACEMENT

Carbon monoxide detectors are very similar to smoke detectors in appearance but serve a different purpose. They give warning of carbon monoxide rather than indicating the presence of smoke or fire. As with smoke detectors, a good rule of thumb is to change carbon monoxide detector batteries when you change your clocks each year. Test your detectors monthly and follow all manufacturer's instructions regarding the installation and maintenance of your detector.



The Environmental Protection Agency (EPA) recommends placing a detector on each floor of your home. Place an alarm near your sleeping areas with the alarm loud enough to wake you up when sleeping.

Carbon Monoxide exposure causes many accidental deaths and hospitalizations each year. It is important for all Kentuckians to be aware, knowledgeable, and ready to take action to reduce carbon monoxide exposure in their homes and indoor living spaces. By reducing exposure to carbon monoxide, you and your loved ones can breathe easier.

REFERENCES:

<https://www.cdc.gov/co/faqs.htm#:~:text=CO%20is%20found%20in%20fumes,and%20animals%20who%20breathe%20it.>

<https://www.cdc.gov/co/guidelines.htm>

<https://www.epa.gov/indoor-air-quality-iaq/where-should-i-place-carbon-monoxide-detector>

<https://www.cdc.gov/co/guidelines.htm>

Hardin Stevens
Senior Extension Associate, Family & Consumer Sciences Extension

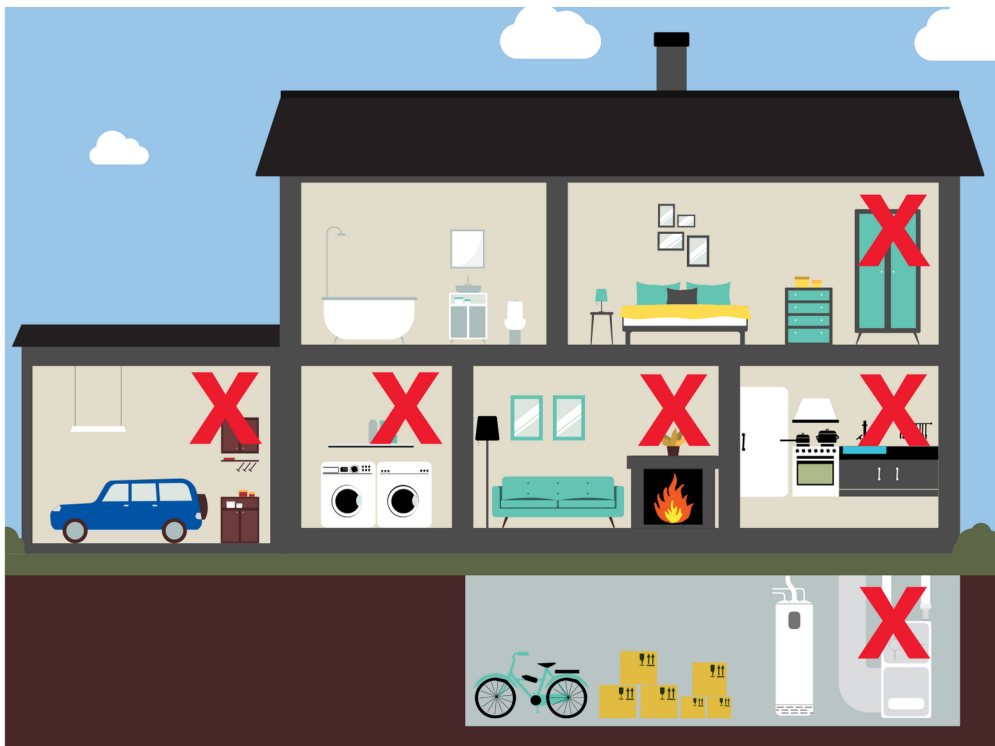
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CARBON MONOXIDE: EXPOSURE AND PREVENTION

“X” MARKS THE SPOT ANSWER KEY

Carbon monoxide is an odorless, colorless and toxic gas. Because it is impossible to see, taste or smell the toxic fumes, CO can build up before you are aware of its presence in your home. The effects of CO exposure can vary greatly from person to person depending on age, overall health and the concentration and length of exposure.

-Environmental Protection Agency (EPA)



KITCHEN – From the CDC,

- Install and use an exhaust fan vented to outdoors over gas stoves.
- Never use a gas range or oven for heating. Using a gas range or oven for heating can cause a build up of CO inside your home.

LIVING ROOM (FIREPLACE) - The CDC recommends,

- Having your chimney checked or cleaned every year. Chimneys can be blocked by debris which can cause CO to build up inside your home.
- Open flues when fireplaces are in use.
- Choose properly sized wood stoves that are certified to meet EPA emission standards. Make certain that doors on all wood stoves fit tightly.

LAUNDRY ROOM – Any fuel-burning appliances and devices such as a clothes dryer can be a source of carbon monoxide.

GARAGE - Never leave a gas-powered motor running (car, truck, motorcycle, lawn mower, etc.) in the garage even if the garage door is open.

BASEMENT – From the EPA,

- Have a trained professional inspect, clean and tune-up central heating system (furnaces) annually. Repair any leaks promptly.
- Have your gas water heater inspected annually.
- Install an alarm on every level of your home.

BEDROOM – FEMA recommends installing CO alarms in a central location outside each separate sleeping area and on every level of your home.

From the EPA, carbon monoxide alarms are designed to warn you of any unusual build-up of CO in your home. These higher levels of CO may occur from improperly maintained, installed or used fuel-burning appliances, backdrafting appliances or fireplaces, or idling cars in garages. If a CO alarm is to be installed:

- Make sure the device is certified to the most current Underwriters Laboratory (UL) standard 2034 or the International Approval Services (IAS) 6-96 standard.
- Install a CO alarm in the hallway near every separate sleeping area.
- Be aware of all instructions and warnings associated with the CO alarm.

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

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JANUARY 2024

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THIS MONTH'S TOPIC: UNDERSTANDING THE COST OF CONVENIENCE

Our society moves at a fast pace. Most any purchase is available at the push of a button, making delayed gratification a concept of the past. The question is ... what does all this convenience really cost?

SPENDING LEAKS

Benjamin Franklin is noted for saying, "Beware of little expenses. A small leak will sink a great ship." Spending leaks are small, seemingly innocent purchases that add up over time. These spending habits have the potential to drain our budgets if gone unchecked. Spending leaks can be part of our normal routines, which can make them difficult to spot.

Examples of common spending leaks include specialty coffees, takeout food, delivery services, impulse and "one-click" buys, digital downloads, streaming services, alcohol, or even hobbies. When we add up these costs, it can be surprising to see how much money we could save by making different choices.

CONVENIENCE IS COSTLY

Examples of spending leaks common to many individuals and families are food and grocery



deliveries. Services like DoorDash, Uber Eats, GrubHub, Instacart, or even local pizza and grocery delivery, have become household staples. Using these "convenient" services significantly increases the final bill when you consider additional charges such as service and delivery fees and driver tips.

OTHER COMMON LEAKS

Other common convenient spending leaks include unused auto-drafted memberships and subscriptions. For example, streaming or cable services. You could save \$150 to \$200 a year by cutting one rarely used streaming service with an average cost of \$15 a month. Or maybe you joined a gym but never go. If monthly membership is \$55, that's \$660 automatically deducted from your account each year.



WHAT IS CONVENIENCE COSTING YOU?

Delivery Service	Base Cost for Order	Added Fees, Delivery Cost, & Driver Tip	Total Cost for Delivery	Total Cost for Convenience	Annual Cost for Convenience if Only Ordered Weekly
To-go meal dashed to your house	\$25.57	<i>Service Fee</i> \$ 2.56 <i>Delivery</i> \$ 5.99 <i>15% Tip</i> \$ 5.12	\$ 39.24	Extra \$13.67 (35% of bill)	\$ 710.84
Groceries instantly delivered	\$78.03	<i>Service Fee</i> \$ 3.90 <i>Delivery</i> \$ 8.49 <i>15% Tip</i> \$13.56	\$103.98	Extra \$25.95 (25% of bill)	\$1,349.40
Pizza store delivery for Friday night	\$37.79	<i>Delivery</i> \$ 4.99 <i>15% Tip</i> \$ 6.42	\$ 49.20	Extra \$11.41 (23% of bill)	\$ 593.32

Use the chart above to take a closer look at a few estimated costs of convenience and what you could save annually by choosing pickup verses delivery.

PLUG SPENDING LEAKS

Track purchases. Keep a spending diary to become more mindful of your spending habits. Track every purchase regardless of size, including recurring bills, and note your method of payment (e.g., cash, debit card, credit card, app, online payment check). Look for possible “leaks” among frequent purchases.

Examine receipts. If deliveries are common in your household, use app or email receipts to review past orders. Then determine how much extra you paid in recent service and delivery charges. What could you have done with this money instead?

Analyze auto-drafts. List monthly and annual auto-drafts, then assess how frequently you use each service. Be wary of sneaky online subscriptions that “hide” in other accounts, such as through PayPal, Apple settings, or Amazon Prime. Or they may include “free” trials you forgot to cancel. Review monthly bank, credit card, and/or money transfer app statements to help you identify any unused auto-draft service, subscription, or membership that you should cancel.

Say “No” to Easy Pay. Disable one-click purchase options that save your financial information. Instead, enter your information at checkout. The less convenient it is for you to make an online purchase, the less likely you are to make impulse buys.

Written by: Nichole Huff | Edited by: Kelly May and Alyssa Simms | Designed by: Kelli Thompson | Images by: 123rf.com

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Educational

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Visit the CES Program and Staff Development website for additional guidance.

Questions may be directed to Stacy Miller at Stacy.miller@uky.edu or (859) 257-1727.



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Green Bean and Ham Soup

4 cups fresh green beans, trimmed and cut into 1-inch pieces	3 whole carrots, peeled and sliced	¼ teaspoon black pepper
3 cups russet potatoes, unpeeled and cubed	1 pound fully cooked ham, cut into bite-sized pieces	1 teaspoon garlic powder
2 small onions, thinly sliced	9 cups water	2 tablespoons corn starch
	1 teaspoon salt	¼ cup cold water

Place green beans, potatoes, onions, carrots, ham and the nine cups water into a large soup pot; **cover** and bring to a **boil**. **Reduce** heat to medium and **simmer**, uncovered, about 45 minutes or until the vegetables are tender. **Remove** the pot from the heat and **add** the salt, black pepper, garlic powder and half and half. **Return** to heat and bring to a **simmer** again. **Combine** corn starch and

the ¼ cup cold water in a small bowl. When simmer begins, **combine** the corn starch mixture into the soup and stir well. Allow the soup to remain on the heat for 5-7 more minutes while it thickens.

Yield: 12, 1 cup servings

Nutritional Analysis: 140 calories, 4.5 g fat, 2 g saturated fat, 25 mg cholesterol, 670 mg sodium, 14 g carbohydrate, 3 g fiber, 3 g sugar, 10 g protein



Buying Kentucky Proud is easy. Look for the label at your grocery store, farmers' market, or roadside stand.

<http://plateitup.ca.uky.edu>