

May FCS Newsletter

Mason County
800 US 68
Maysville, KY 41056
mason.ext@uky.edu
606-564-6808

**FAMILY &
CONSUMER
SCIENCES**



Creating Healthy & Sustainable Families

Agent Update

Spring

April showers bring May flowers! Who is ready for this new month full of growth? My first month in office has flown by, and I feel that it was a very successful month. There are a lot of fun events coming up so be sure to check it out!

Abbigale Gray

Check It Out

Upcoming Events

3, May 2023 9:00-2:00 Grand Plant Sale @ Extension Office

3, May 2023 1:00 DIY Flowerpot Doll @ Extension Office

6, May 2023 8:00 AM Indoor Yard Sale @ Extension Office

23, May, 2023 11:00 AM Cooking Through The Calendar

24, May 2023 11:30-1:00 Lunch and Learn Healthy Talks @ Mason County Public Library

Visit our social media (*facebook*)
@MasonCoFCS



IN THIS ISSUE

- About Abby
- Indoor Yard Sale
- Cooking Through The Calendar Flyer
- DIY Dolly Flower Pot Doll
- Grand Plant Sale
- Lunch and Learn Healthy Talk
- Money Wise
- Health Bulletin
- Breakfast Hash Recipe

**MASON COUNTY
EXTENSION HOMEMAKERS
RAISED \$600.00 FOR 4-H
CAMPERS**



*Thank
you!*

Hi, I'm Abbigale Gray "Abby"

Western Kentucky University
Graduate Class of 2022
With a Family Consumer Science
Degree



Graduated From
Fleming County
Highschool 2018

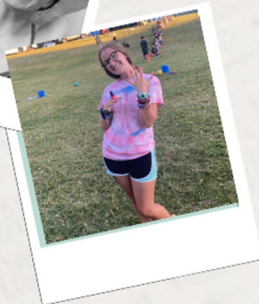
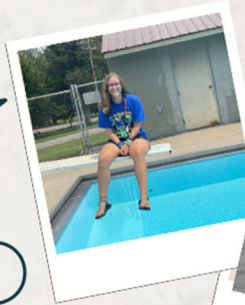


About me

I LIKE TO READ, DO
EMBROIDERY, AND SWIMMING.
I previously served on 4-H
Camp Staff, Substitute teach.



I love indoor gardening!



Have a love
for 4-H Camp





University of
Kentucky.

College of Agriculture,
Food and Environment



College of Agriculture,
Food Science, and
Sustainable Systems

MASON CO. EXTENSION HOMEMAKER INDOOR YARD SALE

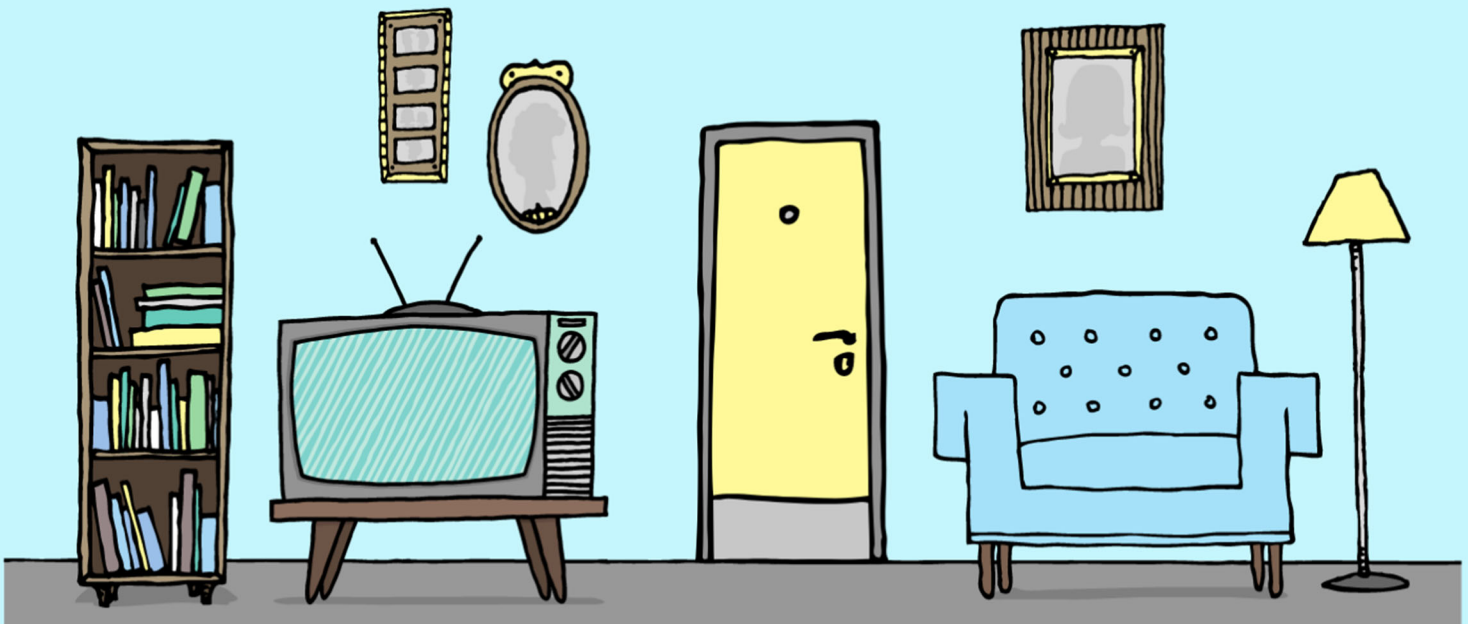
May 6th, 2023

8:00- 2:00PM AT MASON COUNTY
EXTENSION OFFICE

Donations can be dropped off on May 4th & 5th from 8-4

Proceeds going to Ovarian Cancer Research

NO EARLY SALES



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

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis 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. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

LEXINGTON, KY 40546



Disability
accommodations
with prior notice



23 May, 2023
11:00 AM

MASON COUNTY EXTENSION OFFICE
800 US HWY 68
MAYSVILLE, KY 41056

**REGISTRATION
PLEASE CALL
AHEAD TO
REGISTER
606-564-6808**

COOKING THROUGH THE CALENDAR

*Easy Tortilla
Breakfast Pizza*



COOPERATIVE EXTENSION



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

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THE GRAND PLANT SALE 2023



Brighten up your home and purchase some potted treasures from Master Gardeners!

All proceeds will go towards Master Gardener projects & education that benefits the community.

 **MAY 3RD 2023**
9:00 AM - 2:00 PM

 **Mason County Extension Office**
800 US Hwy 68
Maysville, KY 41056

COOPERATIVE EXTENSION



 **University of Kentucky**
College of Agriculture,
Food and Environment



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

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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

DIY Flower Pot Doll

Makes for a Great Gift



Accessories may vary



May 3rd, 10:00-12:00 P.M

\$25.00 call 606-564-6808 to RSVP

Mason Co Extension Office

(flowers provided for additional charge)

All proceeds will go towards Master Gardener projects and education that benefits the community



Kentucky Extension
Master Gardener



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

Cooperative Extension Service
Agriculture and Natural Resources
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LEXINGTON, KY 40546



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Lunch & Learn Healthy Talks

**Join us May 24, 2023
11:30 am to 1:00 pm
at the Mason County Public Library**

**Topic: Staying Sane in a Crazy World
with Deborah Weber, LCSW**

**Please call (606) 956-2090 to
reserve your seat by May 19, 2023**

Sponsored by:



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

MAY 2023

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

THIS MONTH'S TOPIC: ANYONE CAN BANK

There are many people in Kentucky who do not use banks regularly. An estimated 5.2% of Kentucky households were "unbanked" in 2021. That means no one in the household had a checking or savings account at a bank or credit union.

According to the FDIC, the top two reasons for not having a bank account are not having enough money to meet minimum balance requirements and not trusting banks. Other reasons may include having made banking mistakes in the past or using non-bank services instead, such as PayPal, Venmo, or Cash App. Let's look at a few common barriers that keep people from banking and consider potential benefits.

MINIMUM BALANCE REQUIREMENTS

Not having enough money to meet minimum balance requirements is the most-cited reason for being "unbanked." This requirement can vary widely by financial institution or account. Checking accounts have minimum balance requirements to ensure there is enough money to cover check, debit, or ATM transactions.

Banks must disclose all account fees up front, so the fees should never be a surprise. Customers can shop around to see which banks or credit unions



have an account that suits their specific financial needs. With the availability of mobile and online banking options, you may even be able to use a bank outside of your town.

TRUSTWORTHINESS

Not trusting banks was the second-most cited reason for not having a bank account, followed by the desire for privacy by avoiding banks. Banks and credit unions provide deposit insurance for your accounts, which protects your money if anything happens to the institution. Also government agencies examine banks and credit unions to ensure safety, soundness, and consumer protection. The Bottom Line: Because banks are insured, a bank is a safer place to stash your cash than under your mattress or in a money jar.

BANK ACCOUNTS ALSO OFFER EFFICIENT WAYS TO PAY BILLS BY WRITING CHECKS OR USING ONLINE OPTIONS



PAST BANKING MISTAKES

Banks use screening systems that provide information about the customer's banking history. If you have been denied an account because of past mistakes, there are steps you can take. Ask the bank employee why you were denied. The Fair Credit Reporting Act requires them to tell you. You can also request a copy of the screening report and dispute anything that is incorrect.

If you have made past financial mistakes, look for an institution that offers a second-chance account or secured account. A second-chance account may have extra limits in place to guide you as you establish your account. A secured account requires a deposit from you in reserve. Basically, you fund your account for a set amount of time to show you are a good customer.

USING NON-BANK SERVICES INSTEAD

People may use non-bank products instead of banks, including services like Venmo, PayPal, Cash App, money orders, payday loans, prepaid cards, and more. Non-bank services may be handy in a pinch but may not be the most secure or the least expensive option to use.

Prepaid cards can have high fees, and, like cash, can be lost or stolen. Money transfer sites offer convenience, but you should not use them to store funds because they do not offer insurance protections like banks or credit unions. Other services like money orders and payday loans can come with steep fees that you could avoid with a bank account.

A bank account offers you the convenience of direct deposit, which may give you access to your funds sooner than depositing a check. Bank accounts also offer efficient ways to pay bills by writing checks or using online options. This can be faster and less expensive than buying money orders. Using a bank or credit union can save you money over other services.

REFERENCES:

Federal Deposit Insurance Corporation (FDIC). (2022). <https://www.fdic.gov/analysis/household-survey/>

May, K., et al. (2019). Recovering Your Finances, Unit 6: Understanding Banking. FRM-KM.008. University of Kentucky Cooperative Extension Service.

Written by: Kelly May | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

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



ADULT HEALTH BULLETIN



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service



MAY 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: GARDENING SAFELY



The warm spring weather has many people excited to get outside and begin seasonal yard and garden work. Gardening is a great way to be physically active, enjoy the outdoors, and beautify your home or yard. There are added health benefits to growing your own vegetables, fruit, and herbs, as well. As with any activity though, it is important to know how to move prudently, use equipment properly, and interact with nature responsibly.

According to the Consumer Product Safety Commission (CPSC), more than 400,000 people visit emergency rooms each year for injuries related to outdoor

Continued on the next page →

Wearing the proper gloves will help reduce blistering and protect your skin from chemicals, bacteria, and fungi that live in the soil.

→ Continued from the previous page

garden tools. It is important to stay safe when working with outdoor tools. The American Society of Surgeons of the Hand (ASSH) recommends taking the following precautions when gardening:

- **Wear gardening gloves:** Wearing the proper gloves will help reduce blistering and protect your skin from chemicals, bacteria, and fungi that live in the soil. Hands and fingers are prone to small cuts and scrapes that can become easily infected when exposed to dirt and germs. Leather gloves protect against thorns, poisonous plants, insect and animal bites, and other skin irritants in the garden. Gloves also prevent sun damage.
- **Avoid strenuous repetitive motions:** Unless you are used to the activity, repetitive motions such as digging, raking, trimming hedges, pruning bushes, or planting bulbs may cause muscle or skin damage. Rotate gardening activities every 15 minutes with a brief rest in between so the same muscles are not overused.
- **Be aware of your grip:** Grip strength is at its maximum when the wrist is in a relaxed or neutral position. Studies have shown that people lose up to 25% of their grip strength when their wrist is bent. Only use hand tools with the appropriate hand, for example, do not grip a right-handed tool with your left hand. Try to square up your shoulders in front of where you are working instead of reaching across your body.
- **Use proper equipment and tools:** Use a hand shovel or rake rather than your hands for digging. Sharp objects and debris buried in the soil may cut you. If possible, remove clear sharp objects like broken glass, old labelling stakes, and unused tools from the work area before beginning the task to avoid causing damage. Additionally, avoid accidents by using tools for their intended purposes only.

Other important tool tips:

- When purchasing pruners, loppers, or shears, look for pairs that feature a safety lock.



- Avoid products with form-fitting handles. These tools only fit one size of hand perfectly. If your hand is too large or too small, it will put more stress on your hand.
- Always follow the manufacturer's instructions for the tool.
- Keep sharp tools away from children at all times.
- Always unplug electrical tools and power off gas-powered motors when not in use.

If you do end up with an injury, keep the following guidelines in mind to know when to seek emergency medical care. Seek medical attention immediately if:

- Continuous pressure does not stop the bleeding after 15 minutes.
- You notice persistent numbness or tingling in the fingertip or have trouble moving the finger.
- You are unsure of your tetanus immunization status.
- You are unable to thoroughly clean the wound by rinsing with a mild soap and plenty of clean water.

REFERENCE:

<https://www.assh.org/handcare/safety/gardening>

ADULT
HEALTH BULLETIN

Written by:
Katherine Jury, MS
Edited by: Alyssa Simms
Designed by: Rusty Manseau
Stock images:
123RF.com





Mason County

800 US Highway 68

Maysville, Kentucky 41056

Return Service Requested

Breakfast Hash

Ingredients:

- 2 tablespoons olive oil
- 1/2 pound breakfast sausage
- 1 small onion, chopped
- 1 bell pepper, chopped
- 1 large sweet potato, chopped
- 1/4 teaspoon paprika
- 1/4 teaspoon black pepper
- 6 eggs

Directions:

1. **Add a tablespoon of olive oil to one skillet and set aside.**
2. **In another skillet, add sausage and break into small pieces. Cook over medium heat. Once browned, add onion and bell pepper. Cook for another 2-3 minutes. Remove skillet from heat.**
3. **In the skillet with olive oil, add chopped sweet potato, paprika and black pepper. Cook and stir until the potatoes begin to brown slightly. Cover and let potatoes continue to cook, stirring occasionally, for another 5 minutes.**
4. **Scrape potatoes to one side of skillet and add half of the sausage mixture into the potatoes. Do the same with the potatoes and move half of the potatoes to the sausage skillet. Mix each skillet until ingredients are combined and then create 3 spaces in each skillet for the eggs.**
5. **Crack eggs into spaces, cover the skillets and cook over medium-low heat until eggs are cooked firm.**

260 calories; 19g total fat; 5g saturated fat; 0g trans fat; 200mg cholesterol; 430mg sodium; 8g carbohydrate; 1g fiber; 3g sugar; 0g added sugar; 14g protein; 6% Daily Value of vitamin D; 4% Daily Value of calcium; 10% Daily Value of iron; 4% Daily Value of potassium.

