

# GREENUP COUNTY FAMILY AND CONSUMER SCIENCES NEWSLETTER

Cooperative Extension Service  
Greenup County  
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Lora Pullin, Greenup County Family & Consumer Sciences Agent

## KEHA ANNUAL MEETING TO BE HELD IN LOUISVILLE ON MAY 9-11, 2023

The 2023 KEHA Annual Meeting will be held on May 9-11, 2023 at the Crown Plaza Hotel in Louisville, KY. Registration information will come out in the Spring KEHA Newsletters, these will come directly to your mailbox from the state office. Rooms blocks are now open! Information can be found on the KEHA website for direct links and price information. Mark your calendar, and watch for more information in upcoming newsletters.

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## HOMEMAKER COUNCIL MEETING SET FOR MARCH 15

Just a friendly reminder that the next Homemaker Council Meeting will be held on Wednesday, March 15. The Executive Council will meet at 9:00a.m. in the Conference Room of the Extension Office. The Homemaker Council will meet at 10:00a.m. in the Large Meeting Room of the Extension Office. If Greenup County Schools are closed due to inclement weather, the meeting will be postponed to a later date.



# February 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

## SCHEDULE OF EVENTS

- Feb. 8: Quilt Guild Sit-N-Sew — 9:00pm at Extension Office
- Feb 9: Homemaker Leader Lesson— Making the Most of Meals while Traveling— 10am @ Extension Office
- Feb. 14: Valentine’s Day
- Feb. 22: Quilt Guild meeting— 10:00am at Extension Office

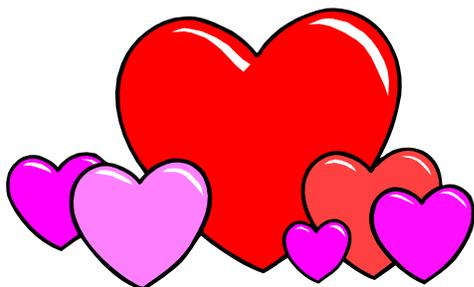


## ROLL CALL

February is National Bird feeding month. What is your favorite bird?

## THOUGHT FOR THE MONTH

*“No bird soars too high if he soars with his own wings.”*  
*William Blake*



# March 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

## SCHEDULE OF EVENTS

- March 8: Quilt Guild Sit-N-Sew—9am at Extension Office
- March 10: Easter Egg Candy Making Workshop— PRE-REGISTRATION REQUIRED
- March 15: Homemaker Executive Committee Meeting— 9:00am at Extension Office
- March 17: St. Patrick’s Day
- March 22: Quilt Guild Meeting — 10:00am at Extension Office

### Looking Ahead:

- April 28: County Homemakers Annual Meeting (tentative date)
- May 9-11: KEHA Annual Meeting Louisville, KY

## ROLL CALL

March is Women’s history month. Name a woman from history that you admire.

## THOUGHT FOR THE MONTH

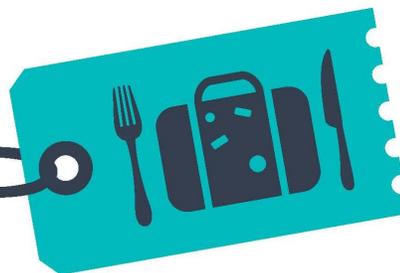
*“A woman is like a tea bag; you never know how strong it is until its in hot water.”*  
*Eleanor Roosevelt*





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

# MAKING THE MOST OF MEALS WHILE TRAVELING



For many, planning travel adventures can be just as fun as the trip itself. It is fun to daydream about where you will stay, how you will get there, and what you will do when you arrive. But what about the meals? It is estimated that meals can make up 25% of a travel budget. Planning and preparation may save money, as well as increase the nutritious meals eaten while traveling. This lesson will walk through simple and effective strategies to make the most of meals while traveling.

*We look forward to seeing you!*

## February 9, 2023

10:00 AM

Greenup County Extension Office  
35 Wurtland Ave.  
Wurtland, KY 41144

For more information, contact Lora Pullin at 606-836-0201.



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LEXINGTON, KY 40546



Disabilities  
accommodated  
with prior notification.

**HOMEMAKER LEADER LESSON: MAKING THE MOST OF MEALS WHILE TRAVELING**

Come join us on February 9, 2023 at 10am and learn ways to plan and prepare nutritious meals while traveling. We know that consuming meals will happen while traveling and can consume a budget very quickly, we hope to provide you with strategies that can walk through simple and effective strategies for meals while traveling.

**KEHA CULTURAL ARTS AWARDS**

If you had an article that received 1st place at the Northeast Area Annual Meeting, please bring the article to the County Extension Office and it will be taken to the KEHA Annual Meeting in Louisville on May 9-11, 2023 . Have your article at the Extension Office by May 5, 2023; and have it properly labeled.

If you do not have a registration card, contact the Extension Office at 606-836-0201.

**2022 GREENUP COUNTY HOMEMAKERS ANNUAL MEETING**

The 2023 Greenup County Homemakers Annual Meeting will be held on Friday, April 28, 2023.

Registration is from 9:00am-10:00am with the meeting starting promptly at 10:00am.

The location will be at Greenbo Lake State Resort Park and the cost will be \$20.00 per attendee.

**CULTURAL ARTS CORNER: EASTER EGGS**

Join Greenup County Homemaker, Debbie Short, in a spring themed Cultural Arts Corner. Participants will learn a creative way to make Easter Eggs, to create a delicious chocolate egg for you or a friend! The workshop will be March 10, 2023 beginning at 10am or 1pm in the Extension Office large meeting room. Class fee is \$8.00, covering all supplies. Final project will be 2 chocolate covered, filled eggs.

Space will be limited, contact the Extension Office at 606-836-0201 and reserve your spot today.

Additional details on page 17 of this newsletter.

## January KEHA News and Notes

**2023 KEHA State Board Elections** – Credentials will be sought for a total of six positions to be elected in May 2023. All will serve from July 1, 2023, to June 30, 2026. Credentials must be sent certified mail and postmarked by April 8.

The following KEHA state officer and chair positions will be open for election:

- First Vice President (Program)
- Treasurer
- Environment, Housing, & Energy Chair
- Food, Nutrition, & Health Chair
- Leadership Development Chair
- Marketing and Publicity Chair

Credentials include the nomination form for the position – [Appendix pages 6-7](#) for state chair candidates; [Appendix pages 8-9](#) for state officer candidates; and treasurer candidates also need to complete [Appendix page 10](#). For more information, also review the qualifications listed on [page 12 of the Handbook](#) and the job descriptions on the KEHA website in the “[State Board](#)” section. Encourage qualified candidates to apply!

**Grants, Scholarships, and Contests** – March 1 is the entry deadline for several KEHA contests, scholarships, and grants. All details and requirements can be found in the [KEHA Manual](#). Be sure to submit your entries on time and to the correct address/email. For questions regarding any of these opportunities, contact the officer or chairperson listed in the Manual.

**KEHA Contests** – Entries are sent to the respective chairmen who oversee the contests, as noted in the [KEHA Manual](#). Contests include:

**Creative writing:** poetry, memoirs, and short story (Manual pages 37-39) – Due to Barbara Seiter, Cultural Arts and Heritage, 8669 Valley Circle Drive, Florence, KY 41042, [seiterbarbara@yahoo.com](mailto:seiterbarbara@yahoo.com).

**Adopt-A-Highway Awards** (page 49) – Linda Padgett, Environment, Housing and Energy Chair, 11307 Lakeview Drive, Union, KY 41091, [padgettky@gmail.com](mailto:padgettky@gmail.com).

**Ovarian Cancer Fundraising and Promoting a Healthy Kentucky** (page 60) – Sharon K. Fields, Food, Nutrition and Health Chair, 216 Cedarwood Drive, Greenup, KY 41144, [scrawford@kih.net](mailto:scrawford@kih.net).

**Homemakers Support 4-H** (pages 64-65) – Denise Boebinger, 4-H Youth Development Chair, 3275 Bald Knob Road, Frankfort, KY 40601, [dboebinger@me.com](mailto:dboebinger@me.com).

## January KEHA News and Notes

**International contests and awards** (page 73) – Marilyn Watson, International Chair, 2286 Melwood Drive, Henderson, KY 42420, [Mjmw1315@twc.com](mailto:Mjmw1315@twc.com).

**Community Volunteerism Awards** (page 88) – Ann Porter, Educational Chair, P.O. Box 88, Washington, KY 41096, [annsporter42@gmail.com](mailto:annsporter42@gmail.com).

**KEHA Development Grants** provide areas and counties with the opportunity to obtain funding for projects. Applications must be submitted by KEHA members. The guidelines and application form are included in the KEHA Manual, Handbook section, pages 107-111, and on the [KEHA website](#). Applications must be sent by certified mail and postmarked by March 1. Send to Julie Hook, KEHA 2nd Vice President, 74 County Road 1021, Cunningham, KY 42035 or [julie.hook@carlisle.kyschools.us](mailto:julie.hook@carlisle.kyschools.us).

**KEHA Scholarships** – KEHA provides two educational scholarship programs.

**Evans/Hansen/Weldon Scholarship** is open to any full-time student attending a college or accredited undergraduate program in Kentucky and majoring in a Family and Consumer Sciences/Human Environmental Science degree program. Details and the scholarship application are included in the KEHA Manual, Handbook section, pages 94-98 and on the [KEHA website](#). Please promote this in your county. Applications are due by March 1 to the KEHA Leadership Development Chair. Send to: Ann Porter, P.O. Box 88, Washington, KY 41096 or [annsporter42@gmail.com](mailto:annsporter42@gmail.com).

**KEHA Homemaker Member Scholarship** is open to KEHA members with a minimum of 3 years of active membership. The scholarship may be used for any college or university, as well as for a trade or technical school. It is intended for students pursuing their first degree or certification. Details and the scholarship application are included in the KEHA Manual, Handbook section, pages 99-102 and on the [KEHA website](#). Please share this with your members. Applications are due by March 1 to the KEHA Leadership Development Chair. Send to: Ann Porter, P.O. Box 88, Washington, KY 41096 or [annsporter42@gmail.com](mailto:annsporter42@gmail.com).

**Leadership Academy** – There were 23 applicants statewide who were accepted to participate in the 2023 Leadership Academy. The March 1-3 training will emphasize building leadership capacity with the organization.

**2023 State Meeting** – The next KEHA State Meeting will take place May 9-11, 2023, at the Crowne Plaza in Louisville. The theme is “Let’s Take a Hike with KEHA.” Wilderness Trail Area will serve as the host area. The lodging room blocks are now open for reservations at a group rate of \$124/night. Because of rising prices, the registration pricing structure for 2023 has changed. Details for planning can be found on the [State Meeting](#) webpage. Full details and registration forms will be available in February when the state newsletter is issued.

## 2023 KEHA State Meeting

May 9-11, 2023

Crowne Plaza

Louisville, KY

<https://keha.ca.uky.edu/content/state-meeting-information>



We are planning an exciting state meeting with all the features you know and love! Because of rising prices, we have had to change the pricing structure. We are keeping prices as low as we can to make sure you get the most bang for your buck! Below is a sneak peek at the new pricing structure and all the features it will include. Look for full details and registration information coming this February in your state newsletter!

	Early-Bird Rate (By 4/10/22)	Late Registration (By 4/24/22)
Full Conference Registration	\$140	\$175
2-Day Conference Registration	\$120	\$140

### Full Conference Registration Includes:

- Everything!
- Two meals – Tuesday opening luncheon banquet (New!) and Thursday awards luncheon
- All three days of conference activities\*
- Opportunities to register for learning seminars covering a wide variety of interesting topics
- Opportunities to register for hands-on creative classes
- Cultural Arts viewing
- Quilt square viewing and auction
- Trade show vendors and KEHA merchandise store
- Basket raffle and silent auction
- Homemaker showcase
- Business meeting
- Wednesday night choir performance
- Thursday officer trainings and educational chairman workshops – all are welcome to attend. Learn what it means to lead!

### 2-Day Conference Registration Includes:

- Tuesday/Wednesday registration OR Wednesday/Thursday registration
- One meal (either opening luncheon banquet (New!) or closing awards lunch)
- 2 days of conference activities\*
- Opportunities to register for learning sessions and hands-on creative classes as available on the days you select

\* NOTE: All sessions and classes require advanced registration and are subject to availability. Registration is first-come, first-served with payment. Hands-On Creative Classes and paid sessions *may* include an additional charge.



# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

FEBRUARY 2023

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

## THIS MONTH'S TOPIC: PUT COMPOUND INTEREST TO WORK FOR YOU

The current rising interest rates may mean higher costs for mortgages and other variable rate credit, such as credit cards. However, it also means higher interest paid on savings. Take advantage of compound interest and put those rates to work for you to earn more on your money.

### UNDERSTANDING COMPOUND INTEREST

When interest is compounded, you earn profit on the money you save, as well as on the interest you have already earned. The money you save is known as the principal. Compound interest offers an advantage over simple interest where you only earn profit on the principal and not any interest paid.

Compound interest helps your money to grow faster over time. The more frequently it is compounded, the greater the compound interest will be. For example, an account that compounds daily will build faster than an account that compounds monthly or annually.

### PROS AND CONS OF INTEREST

Compounding interest can work for or against you, depending on the products you use. Compound interest on a savings account, especially a high-yield account, provides benefits. The larger the account or the higher the interest rate earned, the faster your money will grow. If you are able to withstand the risk, an investment account or retirement account may be able to offer this opportunity.



However, when used on a loan product or a credit card, compounding may cause your debt to build faster. Be aware of the terms of all accounts you have. If you have high-interest debt, work to pay that off as quickly as possible.

### RISING INTEREST RATES

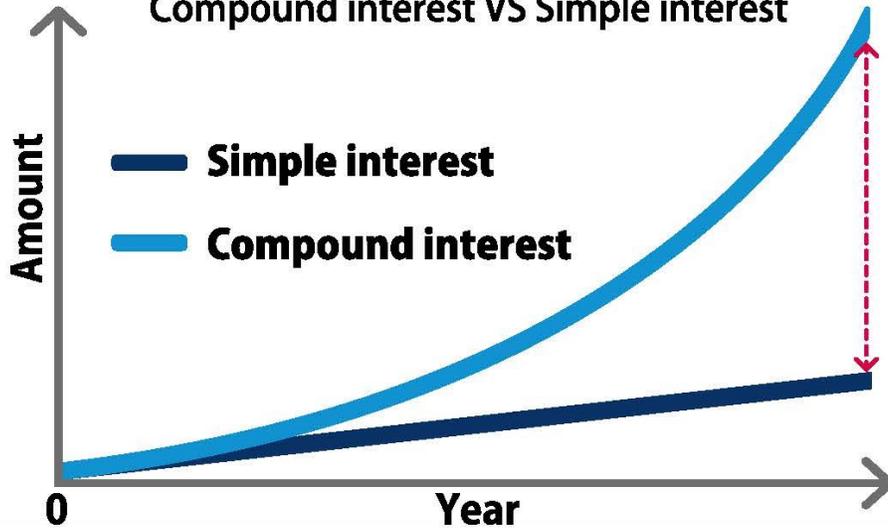
The Federal Reserve's Federal Open Market Committee has raised the federal funds rate seven times in 2022 to combat inflation. Currently it is between 4.25% and 4.5%, up from near zero in 2020 to combat the pandemic's effect on the economy. Average bank interest rates on savings accounts are still low in the U.S., at a national average annual percentage yield, or APY, of 0.30%. However, high-yield accounts may earn between 3% and 4% for those who qualify. Talk with a representative from your financial institution to see what products they offer with compounding interest.



**THE MORE OFTEN THE INTEREST COMPOUNDS,  
THE FASTER IT WOULD GROW**

**THE POWER OF COMPOUNDING**

Compound interest VS Simple interest



**COMPOUND INTEREST AT WORK**

This chart shows how much money you would earn if you deposited \$500 in an account that earns 3% compounded annually. If no other deposits are made, the account owner would earn \$79.64 on the initial deposit after five years.

Years	Future Value (Compounded at 3% annually)
<b>Initial Deposit (Year 0)</b>	\$500.00*
<b>Year 1</b>	\$515.00
<b>Year 2</b>	\$530.45
<b>Year 3</b>	\$546.36
<b>Year 4</b>	\$562.75
<b>Year 5</b>	\$579.64

\*Chart assumes no further deposits are made.

The more often the interest compounds, the faster it would grow. And if you add additional funds to the account, the interest would be compounded on the new principal as well.

Commit to saving today by taking the Kentucky Saves Pledge at [www.kentuckysaves.org](http://www.kentuckysaves.org). The pledge is a personal commitment to save money, reduce debt, and build wealth over time. You simply type your name, choose a savings goal, and pledge how much you plan to save each month to reach your goal. There is no commitment, and you will receive free information on ways to save via email or text message.

**REFERENCES:**

Federal Open Market Committee meeting calendars, statements, and minutes (2022). Washington, DC. Board of Governors of the Federal Reserve System. <https://www.federalreserve.gov/monetarypolicy/fomccalendars.htm>

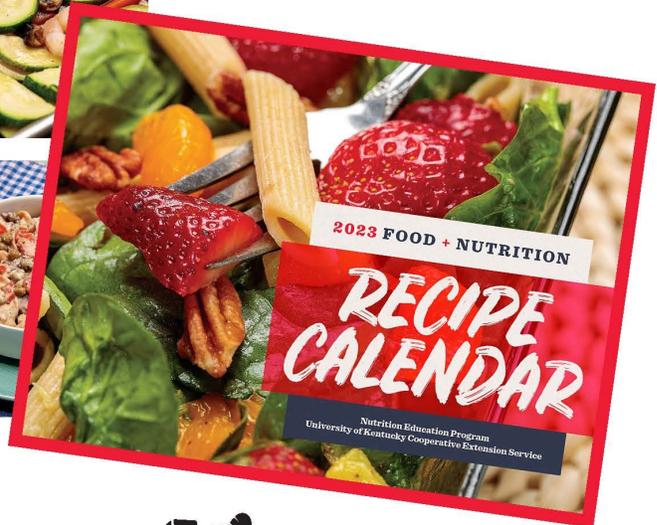
Personal savings rate (2022). Washington, DC: U.S. Bureau of Economic Analysis: <https://fred.stlouisfed.org/series/PSAVERT>

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

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# COOKING THROUGH THE CALENDAR



For more information on how you can attend these **FREE** cooking classes, please contact your local Cooperative Extension office:

Location: Greenup County Extension Office

Date: Third Friday of each month beginning February 17

Time: 11am-1pm

Registration Required- Call 606-836-0201 to register

(Dates subject to change)



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



# Cajun Seasoned Fish with Rice

- 1 tablespoon paprika
- 1 tablespoon dried oregano
- 1 tablespoon garlic powder
- 1 teaspoon ground black pepper
- 1 teaspoon salt
- 1 tablespoon butter
- 1 package (10 ounces) frozen vegetable blend with onions, celery, peppers, and parsley
- 3 cups cooked brown rice
- Nonstick cooking spray
- 1 1/2 pounds thawed fish fillets, any type
- 1 lime (optional)

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Combine paprika, oregano, garlic powder, pepper, and salt in a small bowl. Set aside.
3. Melt butter in a medium saucepan.
4. Add frozen vegetable blend.
5. Cook and stir over medium heat for 5 to 8 minutes or until vegetables are tender.
6. Add cooked rice and 1 teaspoon of prepared seasoning mix. Cook and stir until rice is heated through, about 3 to 5 minutes.
7. Reduce heat to very low. Cover rice mixture and keep warm while preparing fish.
8. Spray fish fillets on all sides with cooking spray and coat with seasoning mix. Remember to wash your hands after handling raw fish.
9. Place a large cast iron skillet or other heavy, nonstick skillet on the stovetop over medium high heat. Let the pan preheat until it's very hot but not smoking.
10. Place fish fillets in a single layer in the pan. The pan will smoke a little.



11. Cook fish over medium-high heat for 3 minutes. Use a spatula to carefully turn the fish over. The seasoning mixture will make a dark brown crust on the fish.
12. Cook the fish on the other side for 3 more minutes, or until it is solid white and flakes easily with a fork, or registers at least 145 degrees F when tested in the thickest part.
13. Divide fish into six portions and serve each piece over 1/2 cup of cooked rice.
14. Optional: Sprinkle fish with juice from one lime.
15. Refrigerate leftovers within 2 hours.

**Variations:** Add 1/4 teaspoon cayenne pepper or chili powder for a spicier mix.

**Makes 6 servings**

**Serving size: 1 fish filet and 1/2 cup rice**

**Cost per recipe: \$11.44**

**Cost per serving: \$1.91**



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

## Nutrition facts per serving:

260 calories; 5g total fat; 2g saturated fat; 0g trans fat; 60mg cholesterol; 460mg sodium; 28g total carbohydrate; 3g dietary fiber; 2g total sugars; 0g added sugars; 26g protein; 20% Daily Value of vitamin D; 4% Daily Value of calcium; 10% Daily Value of iron; 10% Daily Value of potassium.

## Source:

Martha Yount, Nutrition Education Specialist, University of Kentucky Cooperative Extension Service



# ADULT HEALTH BULLETIN



**FEBRUARY 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>

Greenup County  
Extension Office  
35 Wurtland Ave  
Wurtland, KY  
41144  
(606) 836-0201

## THIS MONTH'S TOPIC:

# HEART-HEALTHY CHOICES EVERY DAY



**E**very February, the American Heart Association sponsors American Heart Month to increase awareness about heart disease. During February, and throughout the year, the AHA encourages all Americans to consider ways they can increase their heart health and decrease their risk of cardiovascular disease.

Heart-healthy living involves understanding your risk, making healthy choices, and taking steps to reduce your chances of getting heart disease. By taking action, you can lower your risk of heart disease and improve your overall health and well-being.

**Continued on the next page** →





# Easter Egg Candy Making Class

Friday, March 10th  
10:00AM OR 1:00PM



Greenup Extension Office  
35 Wurtland, KY 41144  
Call 606-836-0201

Class fee of **\$8.00**, checks payable to **Debbie Short**  
will cover all supplies.

**Deadline to register is Friday, February 24th.** Class  
size is limited so call today!



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

Greenup County Extension Services  
35 Wurtland Avenue  
Wurtland, KY 41144

RETURN SERVICE REQUESTED

Sincerely,

Lora Pullin,  
Greenup County  
Extension Agent for  
Family and Consumer  
Sciences

#### PUBLIC NOTIFICATION OF PROCEDURE FOR FILING A COMPLAINT

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#### DISCRIMINATION COMPLAINT PROCEDURE

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