



Powell County Extension News

October, 2022

Cooperative Extension Service
Powell County
169 Maple Street
Stanton, KY 40380
(606) 663-6405
powell.ca.uky.edu

Save the Date!

Monday, October 3rd

Dining with Diabetes

Tuesday, October 4th

4-H Teen Cooking Club

Monday, October 10th

Dining with Diabetes

Tuesday, October 11th

Clay City Homemakers

Tuesday, October 11th

4-H Livestock Club

Wednesday, October 12th

4-H Robotics Team

Monday, October 17th

Dining with Diabetes

Monday, October 24th

4-H Council Meeting

Wednesday, October 26th

4-H Robotics Team

Powell County Extension Service

Powell County Farmers' Market

Powell County Nutrition Education Program

Powell & Clark County Beekeepers

Powell County Livestock Producers



Follow us
on Facebook

URBAN FOREST INITIATIVE PRESENTS

TREE WEEK

OCTOBER 8-16, 2022

A CELEBRATION OF TREES AND ALL THE WAYS TREES AFFECT OUR LIVES!

JOIN WITH FRIENDS AND NEIGHBORS THROUGHOUT KENTUCKY TO CELEBRATE THE TREES & GREENSPACES AROUND US WITH EVENTS INCLUDING TREE PLANTINGS, TREE WALKS, TOURS AND HIKES, EDUCATIONAL PROGRAMS FOR YOUTH AND ADULTS, ART, YOGA, AND MUCH MORE. TREE WEEK 2022 WILL HIGHLIGHT THE COOLING EFFECTS AND ENVIRONMENTAL BENEFITS OF TREES AND OTHER GREEN INFRASTRUCTURE. PLEASE FOLLOW PUBLIC HEALTH GUIDELINES IN EFFECT IN YOUR COMMUNITY.

IN COMMUNITIES THROUGHOUT
- KENTUCKY -
UFI.CA.UKY.EDU/TREEWEEK





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

FAMILY AND CONSUMER SCIENCES

Building strong families. Building Kentucky. It starts with us.



Kendyl Redding

Kendyl Redding
Powell County Extension Agent for
Family and Consumer Sciences
Kendyl.redding@uky.edu



Air Fried Okra Tots with Tangy Dipping Sauce

- **12 ounces** okra stalks
- **2 tablespoons** olive oil
- **2 tablespoons** salt-free seasoning

Tangy Dipping Sauce:

- **1 cup** plain low-fat yogurt
- **3 tablespoons** mayonnaise
- **1 tablespoon** dried parsley
- **2 teaspoons** dried dill
- **1 teaspoon** garlic powder
- **1 teaspoon** onion powder
- **1/2 teaspoon** salt

Wash hands with warm water and soap, **scrubbing** for at least 20 seconds. **Cut** the ends off the okra. **Cut** the okra into 2-inch (tater tot sized) chunks. In a large bowl, **place** the cut okra, olive oil, and seasoning. **Toss** to coat. **Add** to the basket of your air fryer in a single layer. Depending on the size of your air fryer, you may need to cook in batches so the okra is in a single layer, which allows air to circulate and okra to be crispy. **Cook** at 350 degrees F for 10 minutes or until crispy, tossing halfway through. While the okra cooks, **prepare** the sauce by **mixing** all of the ingredients in a small bowl. **Refrigerate** the sauce until ready to serve. **Serve** okra tots with tangy dipping sauce. **Store** leftovers in the refrigerator within two hours.

Yield: 5 servings. **Serving Size:** 1/5 of recipe. **Nutrition Analysis for Okra Tots with Tangy Dipping Sauce:** 170 calories, 13g total fat, 2.5g saturated fat, 10mg cholesterol, 330mg sodium, 14g total carbohydrate, 2g fiber, 4g total sugars, 0g added sugars, 4g protein, 0% DV vitamin D, 10% DV calcium, 6% DV iron, 8% DV potassium. **Nutrition Analysis for Okra Tots (no sauce):** 70 calories, 6g total fat, 1g saturated fat, 0mg cholesterol, 0mg sodium, 10g total carbohydrate, 2g fiber, 1g total sugars, 0g added sugars, 1g protein, 0% DV vitamin D, 4% DV calcium, 0% DV iron, 6% DV potassium.





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NATIONAL EXTENSION WORKING GROUP

LEARN THE BASICS ABOUT DIABETES.

MAKE HEALTHIER VERSIONS OF FAMILIAR FOODS.

LEARN NEW COOKING TECHNIQUES.

SAMPLE HEALTHY RECIPES.

Monday Nights 5:30 - 6:30 p.m.

September 26, Living Well with Diabetes

October 3, Carbs and Sweeteners

October 10, Fats and Sodium

October 17, Putting it All Together

Powell County Extension Office

169 Maple Street, Stanton



****Registration required****

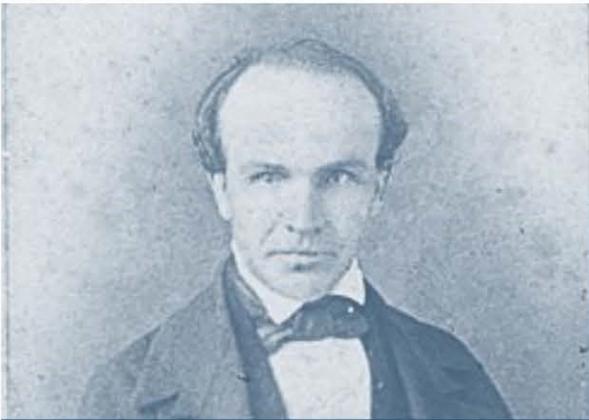
Cooperative Extension Service
Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

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Disabilities
accommodated
with prior notification.



COOPERATIVE EXTENSION

UK University of
Kentucky
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Bluegrass Area Extension Homemakers' Annual Meeting October 20, 2022



Spotlighting Berea, Ky Featuring Obadiah Ewing-Roush, a Chautauquan, portraying John Fee



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Lunch Menu:

McAlister's Deli will be catering—your box lunch selection includes a side, cookie, pickle, and drinks. Please make your selection from:

McAlister's Club: Smoked turkey, Black Forest ham, bacon, sharp cheddar, Swiss, lettuce, tomatoes, mayo and honey mustard on wheat bread.

Harvest Chicken Salad Sandwich: A Southern classic chicken salad dressed with spring mix and tomatoes, served on a croissant. **NOTE: Contains pecans.**

Black Forest Ham Sub: Black Forest Ham on sub bun with lettuce, tomatoes, and cheese.

Veggie Wrap: (Vegetarian) Spinach, tomatoes, crisp cucumbers, balsamic red onions, house roasted multicolored peppers, avocado and herb mayo in a wheat wrap.

Drinks



Please Join Us:

When:

October 20, 2022

Where:

Madison County Fairgrounds
3237 Old Irvine Road
Richmond, KY 40475
(Note, gravel parking lot, no pavement)

Time:

9:00 a.m.—Registration
9:30 a.m.—Call to Order

Registration Deadline:

October __, 2022

Registration Fee & Payable to:

\$15 registration fee

Bluegrass Area Cultural Arts:

Available for viewing in Willis Hall, before, during, and after event

For Questions:

Call 859-623-4072, or email
Jessica Hunley, Madison Co. FCS Agent,
Hunley.jessica@uky.edu

Bluegrass Area Homemaker Annual Meeting Registration

Complete & return by **October** __, with your check payable to "_____"

Name: _____ Phone: _____

Email: _____

Club Name: _____ Mailbox Member _____ Guest _____

Lunch Box Selection (check one):

- McAlister's Club Harvest Chicken Salad Black Forest Ham Veggie Wrap





4-H Youth Development



Emilee Hager

Emilee Hager

Powell County Extension Agent 4-H Youth Development

Emilee.hager@uky.edu

POWELL COUNTY 4-H

VOLUNTEERS NEEDED

interested in cooking, camp, leadership, outdoor adventure, or livestock?

JOIN US!

Find out how you can lead a club or volunteer with us today!

emilee.hager@uky.edu 606-663-6405



4-H Basics

The 4-H Symbol

A green 4 leaf clover with a white "H" on each of its leaves.



The 4-Hs

HEAD

HEART

HANDS

HEALTH

MOTTO

"To Make the Best Better"

SLOGAN

"Learn by Doing"

PLEDGE

I pledge my head to clearer thinking, My heart to greater loyalty, My hands to larger service, And my health to better living, For my club, my community, my country and my world.

COLORS

Green and White

Green represents springtime

White represents innocence



Interested in Livestock Club?

COME JOIN US ON OCTOBER 11TH @ 6 PM

- Livestock NOT required
- Educational Opportunities!
- Come join us if you are interested in showing livestock animals next summer, curing a country ham or just learning!



Contact Emilee @663-6405 for more info!

POWELL COUNTY 4-H

4-H

cloverbud club

For
Ages 5
to 8

Fun & Creative
Activities

Meeting the 4th
Tuesday of each
month
5:30 to 6:30

at Powell County Extension
Office, 169 Maple Street

interested in leading this
club??

- contact the office
today!

Register
Today!



For more information:
emilee.hager@uky.edu
Call 606-663-6405



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Teen Cooking Club



open for 6th - 12th grade students

(students can ride bus to the office from school)

We will meet on 1st Tuesday of each month 4-5:30 PM

call 663-6405 or use the link to sign up!

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Enroll in Kroger's FREE Community Rewards Program:

- Have your Kroger Plus Card ready!
- Visit kroger.com/communityrewards
- Sign in to your online Kroger Plus Card account, update, or create one
- Scroll down to ENROLL NOW in the Community Rewards Program
- Find POWELL COUNTY 4-H Council, select, and save/enroll to complete

Powell County 4-H's NPO # is ER490



REMINDER



4-H ART CLUB ON 3RD TUESDAY OF EACH MONTH 5:30 PM

**AGES 5-18 ARE WELCOME!
169 MAPLE STREET
POWELL CO. EXTENSION OFFICE**

Call 606-663-6405 to sign up!
emilee.hager@uky.edu



I Pledge

my **HEAD**
to clearer thinking,

my **HEART**
to greater loyalty,

my **HANDS**
to larger service, and

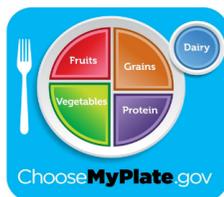
my **HEALTH**
to better living, for

my **Club**, my **Community**,
my **Country**,
and my **World**.



Nutrition

- One serving of this salad has more than double the recommended amount of vitamin K. Vitamin K is important for blood clotting and healthy bones and also has other functions in the body.
- One-fourth of a day's recommended amount of folate is included in one serving of this salad. The body needs folate to make DNA and other genetic material.



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Cooking Tips

- Try adding white beans, shrimp, lentils, shredded chicken, or tuna to this salad for lean protein options.
- We all have a favorite type of apple. Try using different types of apples in this recipe. Different dried fruit can also be used instead of dried cranberries. Raisins would be a good substitute.
- This salad dressing is called a vinaigrette. You can use this dressing recipe as a base for other types of vinaigrettes. Use different types of vinegars for different flavors. Add dried or fresh herbs for some brightness. Use sorghum, maple syrup, or brown sugar instead of honey. There are tons of different combinations to try.
- The various nutrient needs for pregnant women makes this a good recipe to use for soon to be mothers.

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Recipe of the Month



Recipes from the
2022 Food And Nutrition
Recipe Calendar



University of Kentucky
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APPLE SPINACH SALAD



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

Nutrition facts per serving:

250 calories;
19g total fat; 2g saturated fat; 0g trans fat; 0mg cholesterol; 110mg sodium; 20g total carbohydrate; 4g dietary fiber; 13g total sugars; 0g added sugars; 2g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 10% Daily Value of iron; 4% Daily Value of potassium.

Sources: Brooke Jenkins, Extension Specialist; and Jean Najor, Program Coordinator II, University of Kentucky Cooperative Extension Service

- 1 (10-ounce) bag baby spinach
- 1 large apple, diced
- 1/2 small red onion, thinly sliced
- 2 medium carrots, shredded
- 1/2 cup chopped pecans
- 1/2 cup dried cranberries

Dressing

- 1/3 cup olive oil
- 1/4 cup apple cider vinegar
- 1 tablespoon Dijon mustard
- 1/2 teaspoon honey
- 1/2 teaspoon garlic powder
- Salt and pepper to taste

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.

2. Gently scrub apple, red onion, and carrots with a clean vegetable brush under cool running water before preparing them.
3. Add all salad ingredients to a large bowl.
4. Add all dressing ingredients to a small jar with a lid. Shake well to combine. Pour the dressing over the salad and toss well to combine.
5. Serve immediately, and store leftovers in the refrigerator within 2 hours.

Makes 6 servings

Serving size: 2 1/2 cups

Cost per recipe: \$9.13

Cost per serving: \$1.52

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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

OCTOBER 2022

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

THIS MONTH'S TOPIC: UNDERSTANDING YOUR CREDIT SCORE

Do you know your credit score? Credit scores provide lenders with an estimation of your ability to pay back borrowed money. Credit scores often shape the terms of any loans we receive, such as auto loans, mortgages, or credit cards. To understand your credit score, it is important to understand the individual components that make up credit scores and the reasoning behind them.

CREDIT SCORE COMPONENTS

Calculating a credit score uses five categories:

- **Payment history** is the largest part of your credit score. More than a third, 35%, of your score is from your history of late and on-time payments. Consistent on-time payments can increase your score, while late payments often have a negative effect.
- **Amounts owed** is the second largest part, accounting for 30% of a credit score. This section consists of several factors: How much debt do you have overall? How much of your available credit are you using (such as on credit cards)? How many accounts do you have open?
- **Length of credit history** makes up 15% of your credit score. This category considers how long your accounts have been open. While other categories show how well you have been



managing credit, this category shows how long you have been managing credit. If possible, keep long-standing accounts open — even if they go unused. Having a longer credit history may help you appear more reliable than consumers new to using credit.

- **New credit** accounts for 10% of a credit score. This category looks at the number of new accounts you have opened. Opening new accounts may briefly lower your credit score. It is wise to limit new accounts to only what is necessary for your current financial situation.
- **Credit mix** makes up 10% of your credit score and considers the different kinds of credit you are using. For example, do you have a mortgage, an auto loan, and two credit cards? Do you have five credit cards only?



CREDIT REPORTS PROVIDE DETAILED INFORMATION ABOUT YOUR CREDIT USE OVER TIME



CREDIT SCORE MEANING

Credit scores may range from 300 to 850. Higher scores signal that a borrower is lower risk to default on the loan and is more likely to pay on time. A higher score may allow you to receive lower interest rates when borrowing money. Each credit bureau uses a slightly different method to calculate your credit score, so your score may differ slightly between bureaus. *There are five general categories of scores ranging from poor to excellent or exceptional.* Each bureau may differ slightly in how they categorize credit scores. Generally, FICO credit scores are:

800-850: Exceptional, **740-799:** Very Good
670-739: Good, **580-669:** Fair, **300-579:** Poor

CREDIT REPORTS

Credit reports provide detailed information about your credit use over time. Three main credit bureaus provide credit reports: Equifax, Experian, and TransUnion. Federal law allows everyone to request one free credit report from each bureau per year at <https://www.annualcreditreport.com>. Note, this is the only federally authorized source from which to receive free credit reports. Be wary of other sites or companies when pulling your credit report or disclosing personal financial information.

Credit reports may include information such as the types and balances of accounts, dates the accounts were opened, and payment history for the account. Inquiry information also is shown, letting you know who has requested your credit report. Credit report inquiries are often run when applying for a loan or opening a new account. If you have filed for bankruptcy, this information is also included.

Sometimes the credit reporting bureaus make mistakes. If something seems wrong on your credit report, report it to the bureau. Inaccuracies may be in error, or they could be a sign of fraud or identity theft. Always promptly report suspected errors so they can be corrected or investigated. For information about reporting and disputing false information on your credit report, visit <https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports>.

REFERENCES:

https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_all-about-credit-scores_handout.pdf

<https://www.usa.gov/credit-reports>

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