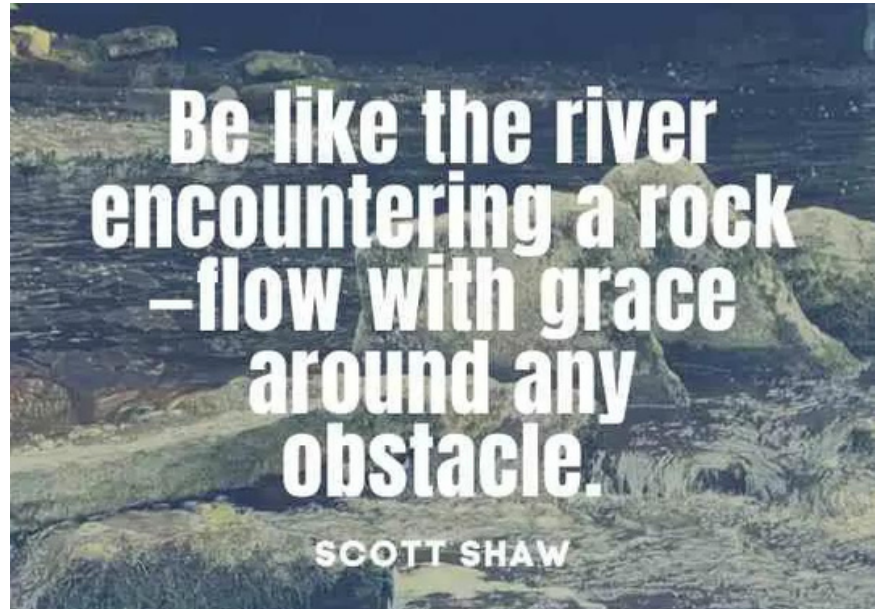


FCS Extension News

Hickman County
329 James H. Phillips Dr
Clinton, KY 42031
270-653-2231
www.ca.uky.edu/ces

March/April 2023

Spring has begun to be sprung. And with that change in season we are all readily preparing, or maybe dreading, for spring cleaning, taking care of outdoor projects, TAXES (your friendly reminder), and a list that never seems to end. Personally, it seems by the time I complete one task, at least two more appear on my list. It can be easy to get overwhelmed when looking only at the big picture. However, if you only look at the small picture, you may go down the wrong path with your task and need to start all over. Life is a balancing act trying to find time to complete all the big and little things we need to but when things get stressful, remember this quote from Scott Shaw, the late cartoonist of show like The Flintstones: "Be like the river encountering a rock - flow with grace around any obstacle."



Upcoming Dates

- 3/16 - Laugh and Learn @ Hickman County Public Library
- 3/21 - District Board Meeting
- 3/28 - Entertaining Little Ones @ Hickman County Extension Office
- 4/10 - Purchase Area Extension Homemaker Association Meeting @ Hickman County Extension Office
- 4/19 - Food Preservation Workshop @ Hickman County Extension Office (Registration Required)
- 4/20 - Laugh and Learn Hickman County Public Library
- 4/21-4/22 Chicken Fest 2023
- 4/28 - It Takes a Village group @ Hickman County Elementary School

Upcoming Lessons!!



Apr - Entertaining Little Ones

With Kelly Alsip - McCracken County FCS Agent

Keeping little ones entertained can be rather difficult at times. Learn three simple steps used to identify activities children enjoy. Then use that information to create a 5-day activity routine to keep little ones engaged active.

Graves County - 3/28 Marshall County - 3/30

Hickman County - 3/29 McCracken County - 3/31

May - Learn with a Purpose

With Mike Keller - Hickman County FCS Agent

Understanding why and how you - or your learners, if you are leading a group - learn best is the key to a positive learning experience.

Graves County - 4/25 Marshall County - 4/24

Hickman County - 4/26 McCracken County - 4/27

**NEXT YEARS LESSONS WILL BE
AVAILABLE SOON SO KEEP
TUNED!!!**

A full list of this year's classes, dates, and locations are listed on the next page. Please be sure to contact the Hickman County Cooperative Extension at 270-653-2231 if you would like to attend any of these lessons so we can have your paperwork prepared for you. If you plan to attend at a different county location, please be sure to stop by the Hickman County office to pick up your paperwork.

PURCHASE LESSON SCHEDULE 2022-2023

	Lesson Hubs 10:00am	Graves	Hickman	Marshall	McCracken
Lesson	Making the Most of Meals While Traveling- Brooke Hogancamp				
SEPT		8/24	8/23	8/26	8/25
Lesson	Accessories- The Finishing Touch- Sarah Drysdale				
OCT		9/27	9/26	9/29	9/28
Lesson	Charcuterie Boards- Anna McCoy				
NOV		10/27	10/25	10/26	11/1
Lesson	The Art of Mindful Eating and Managing Stress Eating -Denise Wooley				
JAN		12/1	11/28	11/29	11/30
Lesson	Heart Health- Mail out				
FEB		1/26	1/25	1/27	1/23
Lesson	Transferring Cherished Possessions- Vicki Wynn				
MAR		2/27	2/28	3/2	3/1
Lesson	Entertaining Little Ones - Kelly Alsip				
APR		3/28	3/29	3/30	3/31
Lesson	Learn with a Purpose: Understanding Learning Styles-Mike Keller				
MAY		4/25	4/26	4/24	4/27
Lesson	Reducing the Risk of Identity Theft- Mail out				
JUNE					





Vegetarian Taco Soup



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

- 2 tablespoons olive oil
- 1 large onion, diced
- 1 can (46 ounces) no-salt-added tomato juice
- 2 cans (15 ounces) pinto beans, drained and rinsed
- 1 can (15 ounces) black beans, drained and rinsed
- 1 can (15 ounces) no-salt-added corn, drained
- 1 can (15 ounces) no-salt-added diced tomatoes
- 3/4 cup dry brown rice
- 1 packet reduced-sodium taco seasoning mix
- 2 tablespoons garlic powder
- 1/2 tablespoon cumin
- 4 cups water

Optional toppings: cilantro, cheese, diced onion, crushed tortilla chips, sour cream, jalapeno, hot sauce, or avocado.

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Heat olive oil in a large pot on the stovetop over medium heat.
3. Add diced onion and stir well.
4. Cook and stir for 4 to 5 minutes or until the onion starts to turn clear. Add remaining ingredients and bring to a boil.
5. Reduce heat to low. Cover and simmer for 40 minutes, or until rice is tender.
6. Just as you would a taco, top each bowl of soup with ingredients like cilantro, cheese, diced onion, crushed tortilla chips, sour cream, jalapeno, hot sauce, or avocado.
7. Refrigerate leftovers within 2 hours.

Makes 14 cups
Serving size: 1 cup
Cost per recipe: \$9.11
Cost per serving: \$0.65

Nutrition facts per serving:
220 calories;
3.5g total fat;
0g saturated fat;
0g trans fat; 0mg cholesterol; 340mg sodium; 40g total carbohydrate; 5g dietary fiber; 6g total sugars; 0g added sugars; 10g protein; 0% Daily Value of vitamin D; 6% Daily Value of calcium; 10% Daily Value of iron; 15% Daily Value of potassium.

Source:
Andrea Wilde, Staff Support, Northern KY; and Martha Yount, Nutrition Education Specialist, University of Kentucky Cooperative Extension



Homebased Microprocessing Workshop



Wednesday, April 19th

9:30am-2:30pm

Hickman County Extension Office

329 James H. Phillips Dr., Clinton, Ky



University of Kentucky
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Cooperative Extension Service

For more information & to register:

ukfcs.net/HBM

or call 270-653-2231

Join our workshop!
Homebased
microprocessors are
farmers who grow and
harvest produce to use in
their value-added products.

Homebased
microprocessors are
required to grow a
predominant ingredient in
the products they make.
The first step to becoming
certified as a homebased
microprocessor is to attend
a Homebased
Microprocessor (HBM)
workshop presented by the
University of Kentucky.

The cost of the workshop is
\$50.00.

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



Disabilities
accommodated
with prior notification.

Attention

Homemakers

As you know, Extension relies heavily on community volunteers to assist with our programs. If you are interested in assisting with any of our programming (not just Family and Consumer Sciences please let us know. I am starting a quick list for areas of interest to assist, especially with youth programming. This is a great way to make a difference in a child's life, and **a great way to get volunteer service hours to fill up your volunteer service hours booklet.** If you need a booklet to assist with tracking you hours, lets us at the Hickman County Extension Office know and we will have on ready for you to pick up at the desk. We want the whole state (and nation!) to know the name Hickman County Kentucky when they think of those who give back and volunteer!





1st Session will be Friday April 28th!!!

A
PASTA
GROUP

IT TAKES A VILLAGE

LET'S WORK TOGETHER!

Raising children can be difficult, especially when unexpected situations present themselves. PASTA is a group centered around non-traditional families and giving each other the support we need to handle the daily stresses of childrearing. Come spend an hour with similar individuals and discuss the different ways to help the child you raise become the best individual possible.

Meetings will be held at 10am on the last Thursday of the month at the Hickman County Elementary School unless otherwise noted. Follow the Hickman County Cooperative Extension Service on Facebook to stay up to date.



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CONTACT:

- ✉ MIKE.KELLER@UKY.EDU
- ☎ 270-653-2231
- ♡ [HICKMAN COUNTY EXTENSION ON FACEBOOK](#)



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.

Investing



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

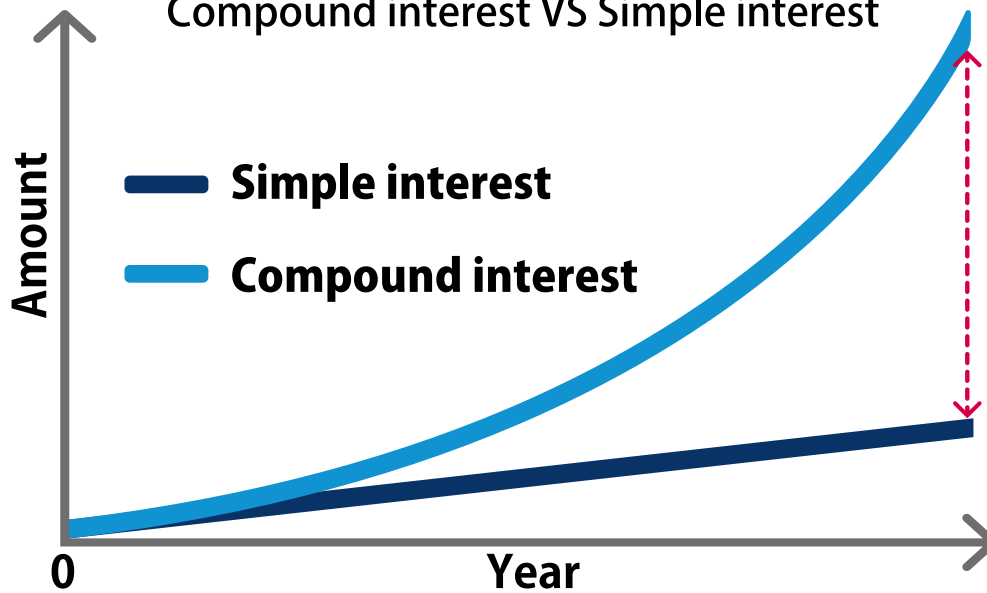
The Federal Reserve's Federal Open Market Committee has raised the federal funds rate seven times in 2022 to combat inflation. Currently it is between 4.25% and 4.5%, up from near zero in 2020 to combat the pandemic's effect on the economy. Average bank interest rates on savings accounts are still low 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)
Initial Deposit (Year 0)	\$500.00*
Year 1	\$515.00
Year 2	\$530.45
Year 3	\$546.36
Year 4	\$562.75
Year 5	\$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. 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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Become a fan of **MONEYWISE** on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)

Mental Exercises!!!

Keeping you mind active is another very important thing. One thing i like to do to keep my mind active is to do Sudoku puzzles. If you have never done one, the goal is to fill in each box with a number 1-9, without repeating the same number is any of the smaller boxes, or the row/column as well. They can be difficult but rewarding.

7			5			2	8	
5	1	8		2				7
	9			8	7	6		1
		9				1		4
	3						2	
2		6				9		
3		1	7	6			9	
6				5		3	1	8
	2	5			8			6

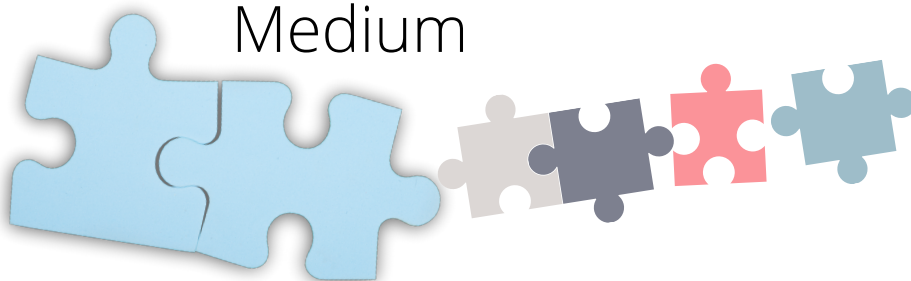
Easy

	3	1			6			
		4			7	1		
		2		9		6		3
5			6					8
			9	8	2			
2					3			6
9		7		6		5		
		3	1			7		
			7			3	6	

Medium

9			2				6	8
				1				
		6			9			3
	9			3	6		8	2
				2				
8	2		4	5			1	
7			3			2		
				8				
3	6				2			5

Hard



Stay Connected

Homemakers Association

State Website: <http://keha.ca.uky.edu/>

Local Facebook Groups: Purchase Area at Home

Hickman County Extension Homemakers

Follow us on Facebook

Hickman County Cooperative Extension Service

Hickman County Cooperative Extension Family and Consumer Sciences

Contact Us

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Mike Keller

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If there is anything else you would like to see in these newsletters, or if you ever have any questions, please feel free to reach out to Mike Keller at 270-653-2231 or via email at mike.keller@uky.edu. Your input is very important.



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