

FAMILY & CONSUMER SCIENCES

Pike County Extension Office | 148 Trivette Drive | Pikeville, KY 41501-1271 | 606-432-2534



Keep Moving



So many wonderful things are happening! I am energized by events the Pike County Homemakers have planned (see details for Homemaking in the Mountains on **October 15th**) and all the work they do. We recently recognized Extension leaders from all program areas at a celebration dinner. It was enlightening and endearing to spend time with so many of you who make our programs special.

A very heartfelt acknowledgement to both Debra Rolan and Cathy Harville as they serve as Northeast Area Homemaker officers this year. Their leadership shines a beacon for us all. We are proud of you every day.

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KEHA Week

KEHA Week is **October 9th - 15th** this year. What a fun time to celebrate. You will find some fun activities enclosed in this newsletter for you. (More available at KEHA.org) Thank you for being a Kentucky Extension Homemaker member and for volunteering your time and expertise. You are so valuable!



Homemaking in the Mountains

Homemaking in the Mountains is practically here! Plan to be with us at the Breaks Interstate Park on **Saturday, October 15th from 10 a.m. - 3 p.m.** for a fun-filled event.

We have several new heritage skill demonstrators who plan to be with us that day, along with a few old favorites. Expect to see: Walker's Family Farms apple butter, EK3 Farm's grist mill, Opossum Fork Farms honey and beekeeping demonstration, and Whitaker family basketmaking. We expect demonstrations on wood working, painting, cookie decorating, and several types of embroidery.

Committee chairman Pam Smith has contacted homemaker clubs for information and work schedule needs. The office will be printing signs for each club for your craft kit sales. Please remember to bring lots of items for the cultural arts display area as well.

We can't wait to see you at the Rhododendron Lodge on **October 15th!**





Eight Pike County Homemakers attended the Northeast Area Annual Meeting in Salyersville on **Saturday, October 1st**. The Magoffin County Homemakers hosted the event at the Lloyd M. Hall Community Center in downtown Salyersville. We had a fun and rainy day of fellowship. Pike County also won many blue ribbons for cultural arts. (list of winners to come next month.)

Congratulations to Cathy Harville who was installed as the new Northeast Area President. She will serve a two-year term as well as serve on the KEHA state board. Debra Rolan was installed as Northeast Area Treasurer. She has done an outstanding job in that capacity and will continue in her current role.



OCTOBER 14-15 & 28-29 IN
THE ODDFELLOWS LODGE
MEETING HALL IN
PRESTONSBURG

OCTOBER 21-22 & 30-31 AT
THE BREAKS INTERSTATE
PARK

ARTISTS COLLABORATIVE
THEATRE PRESENTS

THE THIN PLACE

BY LUCAS HNATH

University of Kentucky

4-H TEEN COUNCIL

19
OCT

5:30
-
7 PM

<https://www.facebook.com/PikeCountyKY4H>

148 Trivette Drive
Pikeville KY 41501
606-432-2534

7th - 12th graders!
Join us if you dare
for leadership
activities, games &
food!

Disabilities
accommodate
with prior notice

Cooperative Extension Service
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and Consumer Sciences
Youth Development
Community and Economic Development

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LEXINGTON, KY 40546



FAMILY CAREGIVER

HEALTH BULLETIN



OCTOBER 2022

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:

OSTEOPOROSIS AWARENESS



Osteoporosis is a disease of the bones that causes bone to become weak. It occurs through bone loss and/or because the body makes too little bone. Osteoporosis means “porous bone.” The Bone Health & Osteoporosis Foundation (2022), describes the bone looking like a honeycomb. The spaces in the bone become larger and more spread out in osteoporotic bones. This causes lost bone density and weak and fragile bones. Bones affected by osteoporosis are more prone to breaking. In serious cases, bones can break from just a common sneeze (Bone Health & Osteoporosis Foundation, 2022).

Unfortunately, osteoporosis is both common and serious. The BHOFF (2022) reports that approximately one in two women and one in four men age 50 and older will break a bone because of the disease. While various bones can break, common breaks include those of the hip, spine, and wrist. In addition to frail and broken bones, osteoporosis can cause pain, height loss, and poor posture. It can limit

Continued on the back



Risk factors for osteoporosis include family history and disorders related to the autoimmune system, blood, hormones, and diet.

➔ Continued from page 1

mobility and increase risk for falling and long-term care placement. It can also lead to immobility, social isolation, and depression (BHOF, 2022).

Some refer to osteoporosis as a silent disease because you cannot necessarily feel it coming. Therefore it is important to recognize risk factors that may cause bone loss and increase the risk for osteoporosis. Some risk factors include family history and disorders related to the autoimmune system, blood, hormones, and diet. Various medical procedures and cancers can increase risk. Neurological disorders, like multiple sclerosis, strokes, and Parkinson's are associated with osteoporosis. In addition, various autoimmune disorders, digestive issues and other medical and mental health conditions can increase the risk for osteoporosis.

If you are a caregiver for someone living with osteoporosis or if you or someone you know is at risk or you wonder about risk, the Bone Health & Osteoporosis Foundation (BHOF) recommends finding a health-care provider qualified to diagnose and treat it.

In addition to primary care providers, the BHOF recommends the following specialists when it comes to prevention, diagnosis, and treatment. Be sure to ask if they treat osteoporosis.

- Endocrinologists
- Family physicians or general practitioners
- Geriatricians
- Gynecologists
- Internists
- Orthopedists
- Physiatrists
- Rheumatologists

Other health providers knowledgeable about low bone density and osteoporosis include nurses, nurse practitioners, physical and occupational therapists, pharmacists, physician assistants, and registered dietitians. If you do not have someone to call or cannot find help, contact your local Extension agent, or call a local hospital and ask for referral services or for the department that treats osteoporosis.

Prepare for your visit

To make the most of your visit, BHOF recommends several tips, including attending the appointment with your loved one so that you can listen, take notes, and/or ask questions.

- **Write things down.** Before the appointment, write down all of your questions and concerns in rank order of importance. Be sure to take a pen and paper with you to the appointment to write down the answers or recommendations.
- **Ask questions.** If you do not understand something or additional questions come up during the appointment, ask for clarification.
- **Bring a list of current medications,** including over-the-counter, supplements, and herbal remedies. In some cases, certain medications may lead to bone loss and/or increase fall risk.
- **Be honest about lifestyle habits.** Truthful information about diet, exercise, family history, smoking, and drinking can help health-care providers more accurately assess bone health.

For a specific list of questions to ask your health-care provider, the BHOF created a printable checklist: <http://www.bonehealthandosteoporosis.org/wp-content/uploads/Talking-with-your-Healthcare-Provider-checklist-2.pdf>

REFERENCES:

- Bone Health & Osteoporosis Foundation (BHOF). (2022). Communication with your doctor and healthcare team. Retrieved August 19, 2022 from <https://www.bonehealthandosteoporosis.org/patients/communication-with-your-doctor>
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FAMILY CAREGIVER
HEALTH BULLETIN

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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

OCTOBER 2022

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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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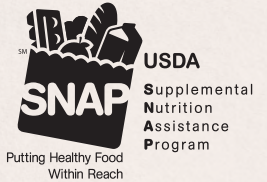
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APPLE SPINACH SALAD



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





KEHA Week 2022

Join this year's KEHA Week celebration "Let your light shine!" from October 9-15, 2022. We are celebrating learning, leading, and serving through KEHA. Review the schedule for the week and plan now to join in the fun. Respond to each daily theme as noted below.

Meridian Monday - Share what guides you to confidently achieve your goals. Keep looking up like the meridian lines headed to the North Pole.

Tidal Wave Tuesday - What is your BIG idea for moving your homemaker club membership to the next level? Remember to share your idea at your next club meeting. Just think what a "tidal wave" your county will experience if each club implements one idea.

Wake Wednesday - Sharing ourselves is a core value of KEHA as a volunteer organization. What are you doing to leave a mark on your community? The ripples will spread like the wake behind a boat.

True Wind Thursday - Which way is the wind blowing? Take a moment to reflect on what your club is doing well and what things you might change. Are you sharing those things you're doing well and taking steps to change the others?

Fathom(able) Friday - What can you hardly fathom that you want to achieve? Could you run for club president or county president? Write down your dream and have the confidence to make it a reality.

Starboard Saturday - Leading and encouraging others are integral to KEHA. What are three things that you are doing RIGHT to build confidence in your fellow homemakers?

Share Your Responses

Post each day on the <https://www.facebook.com/PikeFCS>
OR Complete the enclosed milestone journal and mail it to:

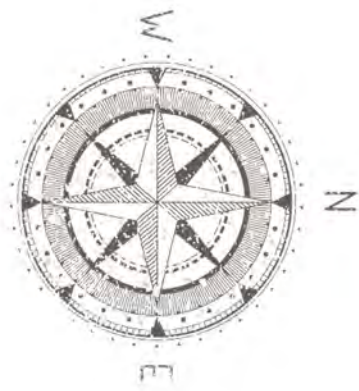
Pike County Extension Service

148 Trivette Drive

Pikeville, KY 41501



KEHA is an important part of your story. Use this Milestone Journal to guide your thoughts and feelings as you reflect on the many ways that your experience with your fellow homemakers has anchored and shaped you to confidently become the person you are today!



Meridian Monday

Share what guides you to confidently achieve your goals. Keep looking up like the meridian lines headed to the North Pole.

Meridian:
 a. a great circle on the surface of the earth passing through the poles
 b. a high point

Tuesday Tidal Wave

What is your BIG idea for moving your homemaker club membership to the next level? Remember to share your idea at your next club meeting. Just think what a "tidal wave" your county will experience if each club implements one idea.

Invite three friends to take the plunge and join KEHA!

My friends' names:

_____	YES	NO
_____	YES	NO
_____	YES	NO

(Remember, gift certificates are available for giving the gift of membership.)

Wednesday Wake

Sharing ourselves is a core value of KEHA as a volunteer organization. What are you doing to leave a mark on your community? The ripples will spread like the wake behind a boat.



Thursday *The Wind*

Which way is the wind blowing? Take a moment to reflect on what your club is doing well and what things you might change. Are you sharing those things you're doing well and taking steps to change the others?



Let Your Light Shine!

Friday *Fathom (able)*

fathom:
a: a unit of length equal to six feet used especially for measuring the depth of water
b: to penetrate and come to understand

What can you hardly fathom that you want to achieve? Club president, county president? Write down your dream and have the confidence to make it a reality.



Saturday *Starboard*

Leading and encouraging others is integral to KEHA. What are three things that you are doing RIGHT to build confidence in your fellow homemakers?

starboard:
a: the right side of a ship looking forward
b: to turn or put to the right



1. _____
2. _____
3. _____

NAME: _____