

Happy Thanksgiving month! I know the first thing I am thankful for this fall season is the fact we successfully accomplished a wonderful 2023 Bluegrass Annual meeting for our fellow homemakers. It’s hard to believe that we planned for nearly a year, but wow the compliments we received! Pat yourself on the back for your hard work and efforts. We hosted 171 individuals to showcase “the LITTLE town with the BIG heart.”

Now that we have the annual meeting behind us, it is time to look ahead at growing our memberships. Dues are due December 1, so we are just under a month to meet our goal of maintaining or EXCEEDING our 124 members. Share the good news about your club with neighbors, church members, men and women. They can join a club or they can be a mailbox member. Regardless, they will receive a monthly newsletter that has plenty of great info that we want to get in members’ hands. Also, share with them that a portion of their membership is helping to study ovarian cancer.

Lastly, be sure to check out all the events in this newsletter and join us soon. From craft classes to education to celebrate Fraud Awareness Month, to our Money Habitudes class to learn about your financial tendencies to get ready for those money related New Year’s resolutions.

*Ashley H. Vice*

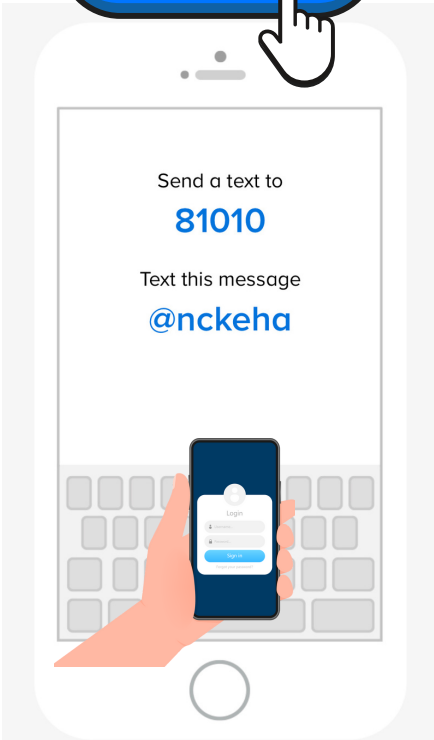


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**NOVEMBER 2023**

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**Cooperative  
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4-H Youth Development  
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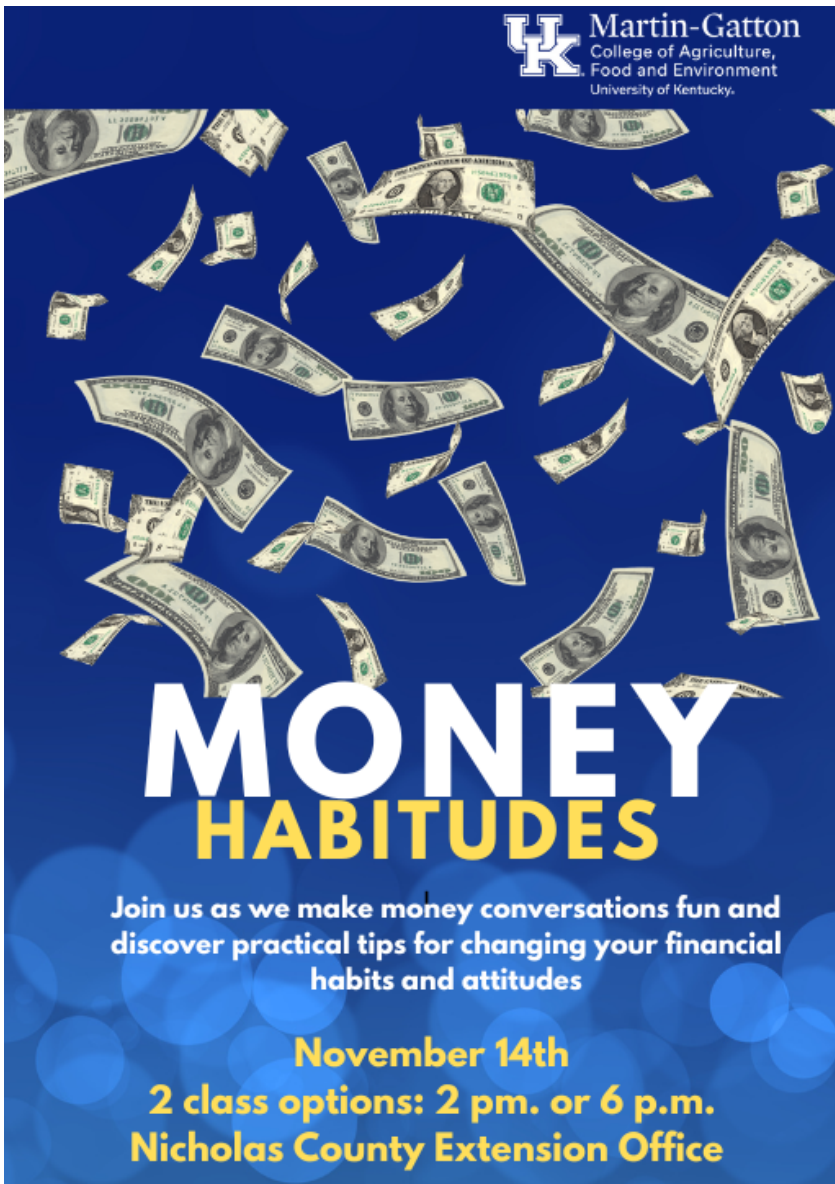


Disabilities  
accommodated  
with prior notification.

# BUNCO

## CLUB???

If you would be interested in beginning a BUNCO club, please contact the office or me. Shelby County has began one and it has been a BIG hit. I know many of you already play, so this would be an extra opportunity for you.



**UK** Martin-Gatton  
College of Agriculture,  
Food and Environment  
University of Kentucky.

# MONEY HABITUDES

Join us as we make money conversations fun and discover practical tips for changing your financial habits and attitudes

**November 14th**  
**2 class options: 2 pm. or 6 p.m.**  
**Nicholas County Extension Office**

Cooperative Extension Service

Agriculture and Natural Resources  
Family and Consumer Sciences  
6-12 Youth Development  
Community and Economic Development

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University of Kentucky, Kentucky State University, U.S. Department of Agriculture and Kentucky Counties Cooperating



Disability accommodations with prior notification.

Lexington, KY 40506



# Knit Wits

Bow Making Workshop

Nicholas County Cooperative Extension Office  
November 7 at 6 p.m.





# Knit Wits

Macrame Angel Ornament Workshop

Nicholas County Cooperative Extension Office  
November 21st at 6 p.m.

# Upcoming Events



## AARP Safe Driver Course

November 6 12-4 p.m.

Call your insurance Agent to see what it can save you if you attend!



Knit Wits- 6 p.m. at the Office  
November 7th - Bow Making Class  
November 14th- Macrame Angel  
Ornament Class



## Fraud Prevention Class

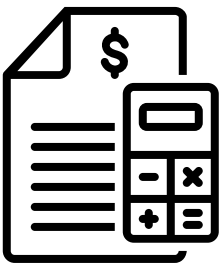
November 13th 11 a.m.

Join us to learn how to protect yourself against scammers and identity theft.



Cooking Through the Calendar  
November 13th at 11 a.m.

Buffalo Chicken Stuffed Sweet Potatoes- You don't want to miss this one!!!



## Money Habitudes Class

November 14th

2 p.m. OR 6 p.m.

Learn about your financial choices, habits, and attitudes.

## NOVEMBER AGENT RECOMMENDATION

*The Light Through the Leaves* by Glendy Vanderrough (2021)

In a moment of crisis, Ellis Abbey leaves her daughter, Viola, unattended—for just a few minutes. But when she returns, Viola is gone. A breaking point in an already fractured marriage, Viola's abduction causes Ellis to disappear as well—into grief, guilt, and addiction. Convinced she can only do more harm to her family, Ellis leaves her husband and young sons, burying her desperate ache for her children deeper with every step into the mountain wildernesses she treks alone.

In a remote area of Washington, a young girl named Raven keeps secrets inside, too. She must never speak to outsiders about how her mother makes miracles spring from the earth, or about her father, whose mysterious presence sometimes frightens her. Raven spends her days learning how to use her rare gifts—and more important, how to hide them. With each lesson comes a warning of what dangers lie in the world beyond her isolated haven. But despite her mother's cautions, Raven finds herself longing for something more.

As Ellis and Raven each confront their powerful longings, their journeys will converge in unexpected and hopeful ways, pulled together by the forces of nature, love, and family.

### KENTUCKY AUTHOR

*Miss Virginia and the Sweet Sisters* by Donna Lawrence

Growing up with different colored skin shouldn't be difficult. So why is it Lindsey always feels 'other than?'

These are the sentiments of mixed-race thirteen-year-old Lindsey Hollis, growing up in 1967 in small-town Kentucky where intra-racial racism proliferates and where a long-ago murder still haunts the town.

In *Miss Virginia and the Sweet Sisters*, we are immersed in the world of Kentucky bluegrass horse country, coming-of-age wonders, and the mysteries of life experienced by young Lindsey Hollis. The backdrop of murder and the seedy side of small-town life heightens the suspense interwoven with the racial tension of late 1960s Kentucky. With the specter of sinister premonitions and secrets that need to be kept, Lindsey must find a way to bridge the social and racial divides that separate before the killer strikes again... And time is running out.

## Quilting Club November

Dates:

November 14

November 28th

10 a.m.- 12 p.m.

**FRAUD PREVENTION 101**  
November 13th at 11 a.m. Lunch will be served

- Reducing identity theft
- Protecting your Social Media accounts
- Reducing credit card fraud

**LEARN ABOUT:**

## 2023-24 HOMEMAKER LESSONS

November	Healthy Holiday Meals
December	Christmas Celebrations
January	Savor the Flavor- Spices
February	Self-Care and Pampering
March	Coping with Trauma after Natural Disaster
April	Planning Thrifty Meals
May	Savor the Flavor- Herbs

### COOKING THROUGH THE CALENDAR-

NOVEMBER 13TH AT 11 A.M.

Slow Cooker Buffalo Chicken Stuffed Sweet Potatoes

October 31st at 11 a.m.

Nicholas County Extension Office  
Costumes Welcome





WELCOME TO OUR GARDEN

ENROLLMENT FORM  
FOR

NICHOLAS COUNTY EXTENSION HOMEMAKERS ASSOCIATION

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
(Street) (City - State - Zip)

E-mail: \_\_\_\_\_

Name of Club: \_\_\_\_\_

Phone: Home (\_\_\_\_) \_\_\_\_\_ Cell (\_\_\_\_) \_\_\_\_\_

Where do you live?  On Farm  In country, but not farm  Town under 2,500  Town over 2,500

Birth year: \_\_\_\_\_

Race: White African American Asian/Pacific Islander

American Indian/Alaska Native Other

Ethnicity: Hispanic Non-Hispanic

Gender (please circle): Female Male

Total years of Membership: \_\_\_\_\_ First year of KEHA membership: \_\_\_\_\_

I, (print full name) \_\_\_\_\_ hereby grant permission to the University of Kentucky, including its affiliates and subsidiaries, and Kentucky Extension Homemakers Association, Inc., to interview, photograph, and/or videotape me; and/or to supervise any others who may do the interview, photograph, and/or videotaping, and/or to use and/or permit others to use information from the aforementioned interview and/or the aforementioned images in educational and promotional activities and publications without compensation.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Witness: \_\_\_\_\_ Date: \_\_\_\_\_

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To claim your free gift membership, cut on the dotted and return this form to:

**Nicholas County Extension Office**

368 East Main Street

Carlisle, Kentucky 40311

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone number: \_\_\_\_\_ email: \_\_\_\_\_

Gift membership given by: \_\_\_\_\_

Club name: \_\_\_\_\_

# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

NOVEMBER 2023

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

## THIS MONTH'S TOPIC: MONEY TRANSFER APPS

Money transfer apps are a convenient way to send money to others. Despite the benefit of convenience, there are tax implications and risks to using money transfer apps. When using these services, be careful to avoid payment mishaps and scams. Always research money transfer apps before using them to ensure that the app you choose is reputable.

### WHAT ARE MONEY TRANSFER APPS?

You may have heard of apps such as Venmo, Cash App, Zelle, or PayPal. These apps allow for person-to-person money transfers directly from your account to the recipient. Convenience is a large draw for these apps, as they make it easy to send money without having to carry cash or swipe a card. For example, you can easily repay a friend for covering your lunch if you forget your wallet, or you might pay a babysitter when you don't have cash on hand.

### TAX IMPLICATIONS

Money transfer apps often allow you to make a note of what the payment is for or indicate if a transaction is personal or for business. The app might need to report transfers related to a business expense. So, labeling transfers can keep personal transactions from being counted as income, such as a friend paying you back for dinner.



### PAYMENT MISHAPS

Have you ever sent an email or text message to the wrong person? This mistake can happen with money transfer apps too, but with your money! Only use money transfer apps for people you know well and can verify their identity.

Some apps have security measures built in to avoid paying the wrong person, such as with a recipient's phone number or email address. Always double check that the recipient is who you intend them to be before sending money. Some apps allow the recipient to send you a request for payment. Others will allow you to add friends or contacts. Consider sending a small "test" amount first, such as \$1, to ensure it goes to the correct person before sending larger sums.

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Disabilities accommodated with prior notification

## MONEY TRANSFER APPS ARE AN EASY TARGET FOR SCAMMERS BECAUSE OF THE QUICK NATURE OF THE TRANSACTIONS



### AVOIDING SCAMS

Money transfer apps are an easy target for scammers because of the quick nature of the transactions and the difficulty of getting money back once it has been sent. Common scams include promise of product, loved one in need, and fake customer support scams.

**Promise of product** scams are when a scammer requests payment and promises a product with no intention to deliver. Promised items might include concert tickets, puppies, or other items sold on online marketplaces. Always research a seller to ensure they are reputable or wait until you have the product in hand before transferring money.

**Loved one in need** scams involve a scammer pretending to be a loved one in crisis requesting you immediately send money. These scams prey on your emotions. Always take time to verify the situation before acting. For example, if you received a message on social media, their account may have been hacked. Call your loved one before you consider transferring money.

**Fake customer support** scams can be tricky to spot. Scammers pose as representatives from a money transfer app or company. They

send emails, texts, or make phone calls that seem legitimate, but they ask for your personal information or account details. Always seek customer support directly through the app or company website, and never disclose personal information if you receive unsolicited contact.

If you suspect a scam, report it to help stop the scammer. Visit <https://reportfraud.ftc.gov/> to file a report with the Federal Trade Commission.

### REFERENCES:

- Consumer Financial Protection Bureau. <https://www.consumerfinance.gov/about-us/blog/helpful-tips-using-mobile-payment-services-and-avoiding-risky-mistakes/>
- National Credit Union Administration. <https://mycreditunion.gov/about-credit-unions/products-services/mobile-payments-wallets/person-to-person-payment-apps>
- Taxpayer Advocate Service. <https://www.taxpayeradvocate.irs.gov/news/tax-tip-use-caution-when-paying-or-receiving-payments-from-friends-or-family-members-using-cash-payment-apps/>

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NOVEMBER 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>

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Carlisle, KY 40311  
(859) 289-2312

THIS MONTH'S TOPIC:

KNOW YOUR FAMILY HEALTH HISTORY



**N**ov. 23 is National Family Health History Day, and what better topic to bring up at Thanksgiving or other holiday family gathering than your shared health history.

Family health history is the record of the diseases and health conditions in your family. You and your family members likely share genes. You may also have behaviors in common, such as exercise habits and what you like to eat. You may live in the same area and encounter similar things in the environment, now or in the past. Family history includes all these factors, all of which can affect your health.

Continued on the next page →



Family health history information, even if incomplete, can help your doctor decide which screening tests you need and when those tests should start. You may also be a better candidate for certain types of preventative care.

Continued from the previous page

You may know a lot about your family health history or only a little. To get the complete picture, it can be helpful to use family gatherings as a time to talk to relatives about gaps in your knowledge. Collect information about your parents, siblings (whole and half), children, grandparents, aunts, uncles, nieces, and nephews. Include information on major medical conditions, causes of death, age at disease diagnosis, age at death, and ethnic background. If family members are no longer living, you may use legal records such as death certificates or medical records to help fill in those blanks. Be sure to update the information regularly and share what you've learned with your family and with your doctor.

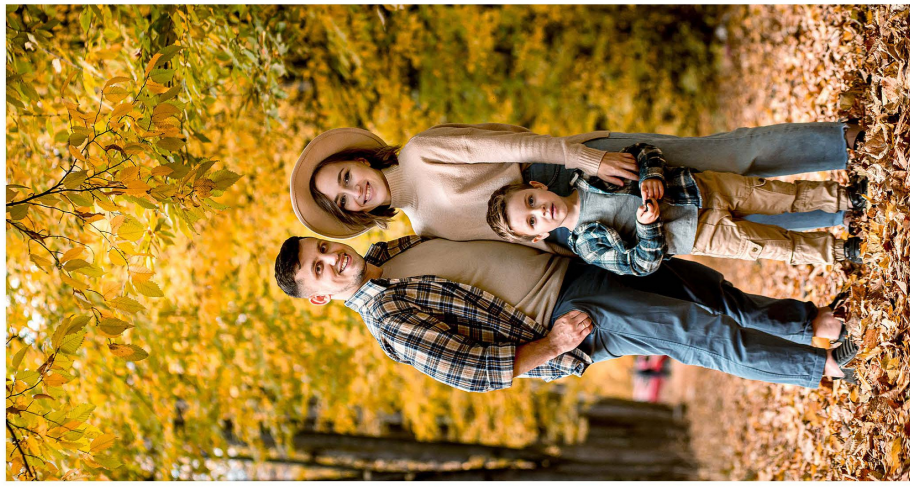
Most people have a family health history of at least one chronic disease, such as diabetes, cancer, or heart disease. If you have a close family member with a chronic disease, you may be more likely to develop that disease yourself, especially if more than one close relative has (or had) the disease or a family member got the disease at a younger age than usual.

Even if you don't know all your family health history information, share what you do know with all your medical providers. Family health history information, even if incomplete, can help your doctor decide which screening tests you need and when those tests should start. You may also be a better candidate for certain types of preventative care.

Being aware of your family health history can also help you make healthy choices moving forward! You cannot change your genes, but you can change certain behaviors, such as smoking, activity level, and eating habits, and start participating in health screenings. Finding disease early can often mean better health in the long run, for you and your family members.

REFERENCE:  
[https://www.cdc.gov/genomics/famhistory/famhist\\_basics.htm](https://www.cdc.gov/genomics/famhistory/famhist_basics.htm)

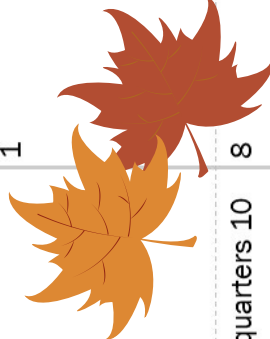



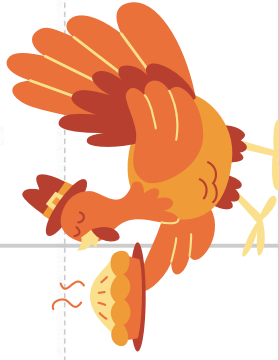

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Stock images:  
Adobe Stock





# November 2023



Sun	Mon	Tue	Wed	Thu	Fri	Sat
 5 Daylight Savings Time			 1	2 Ellisville 11 a.m. Moorefield 11:30 am Domestic Divas 6pm	 3 4	
6 AARP Safe Driver Course 12-4 p.m.	7 Headquarters 10 a.m. Knit Wits Bow Mak-	8	9 National Fried Chicken Sandwich Day	10	11 Veteran's Day 	
12 13 Fraud Prevention Program 11a.m. with Cooking through the Calendar	14 Money Habitudes 2 and 6 pm	15 Ashley gone to attend KEAFCS Conference	16	17		18
19 	20 21 Knit Wits Angel Ornament Class 6 pm	22	23 Happy Thanksgiving Office Closed	24 Black Friday Office Closed	25 Shop Small Saturday	
26 27 Cyber Monday	28 Giving Tuesday	29 Throw Out Your Leftovers Day	30			



# Sweet Potato Crisp

- |   |                                     |                                 |
|---|-------------------------------------|---------------------------------|
| <b>3 large</b> fresh sweet potatoes, cooked until tender. | <b>1 teaspoon</b> vanilla           | <b>½ cup</b> all-purpose flour  |
| <b>8 ounces</b> reduced fat cream cheese, softened        | <b>1 tablespoon</b> ground cinnamon | <b>¾ cup</b> quick cooking oats |
| <b>1 cup</b> brown sugar, divided                         | <b>2 medium</b> apples, chopped     | <b>3 tablespoons</b> butter     |
|   |                                     | <b>¼ cup</b> chopped pecans     |

- Preheat** oven to 350° F. Lightly spray a 13 x 9 x 2 inch pan with non-stick spray.
- Mash** sweet potatoes. Add cream cheese, ¾ cup brown sugar, vanilla and cinnamon. Mix until smooth.
- Spread** sweet potato mixture evenly into pan.
- Top** sweet potatoes with chopped apples.
- In a small bowl, **combine** flour, oats, and ½ cup brown sugar. **Cut** in butter until mixture resembles coarse crumbs. **Stir** in pecans.
- Sprinkle** mixture over apples.
- Bake** uncovered for 35-40 minutes or until

topping is golden brown and fruit is tender.

**Yield:** 16, ¾ cup servings.

**Nutritional Analysis:**  
 240 calories, 6 g fat, 3 g sat fat, 5 mg cholesterol, 200 mg sodium, 44 g carbohydrate, 4 g fiber, 20 g sugar, 4 g protein.



Buying Kentucky Proud is easy. Look for the label at your grocery store, farmers' market, or roadside stand.

# HAPPY THANKSGIVING

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