

Taylor County FCS

Extension Newsletter

January 2023

Cooperative Extension Service
Taylor County
1143 South Columbia Avenue
Campbellsville, KY 42718
(270) 465-4511
Fax: (270) 789-2455

Staying Safe From Radon



Radon is a naturally occurring radioactive gas that you can't see, taste, or smell. Radon exposure is harmful to your health. It is the second leading cause of lung cancer. People who are exposed to both radon and tobacco smoke are 10 times more likely to develop lung cancer. Kentucky leads the nation in the number of new lung cancer cases and lung cancer deaths.

Radon comes from the breakdown of uranium in the soil, in rock, and water. Radon is found in every region of the country, but levels vary widely by geographic area. The Environmental Protection Agency lists radon as the No. 1 cause of lung cancer among nonsmokers. The gas is responsible for about 21,000 deaths from lung cancer every year.

How To Stay Safe From Radon

Test Your Home

The EPA and the U.S. surgeon general recommend you test your home for radon. Testing is easy and inexpensive. Learn more about testing your home, including how to get an easy-to-use test kit at www.epa.gov/radon/find-radon-test-kit-or-measurement-and-mitigation-professional. There is no known safe level of radon, and you should always aim to have the lowest level. The EPA recommends fixing your home if radon levels are above 4 picocuries per liter of air (pCi/L).

Spread The Word

Use National Radon Action Month to encourage others to learn about radon and to test their homes, schools, and workspaces. Tell your family and friends about the health risk of radon. Other possibilities are:

- Write a letter to the editor of your local newspaper about radon.
- Use social media to spread the word about radon and its dangers.
- Work with others in your community (local officials, health departments, schools, builders, etc.) to raise radon awareness.

Mitigate (fix) Your Home

Lowering high radon levels requires technical knowledge and special skills. To find a qualified contractor in your area, visit <https://certifiedradonpros.org/ky.html>. Radon is a preventable cause of death in Kentucky, and these steps can make your home and indoor environment easier to breathe in.

Source: Hardin Stevens, Senior Extension Associate, University of Kentucky, College of Agriculture, Food and Environment, March 2022

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Money Wise Insert

Patricia Z. Handberg

Sincerely,

Taylor County Contact
Agent for FCS



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

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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

Taylor County Primary School &
Taylor County Intermediate School
are collecting can tabs for the
Ronald McDonald House.

They will be collecting these through the
end of the school year.

These can tabs can be from soda cans or
canned food lids!

If you would like to donate, please drop off at one
of the schools or at the Extension Office!

WALLY CAT WANTS YOU TO BE HEALTHY!



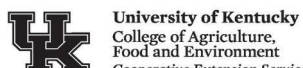
WASH YOUR HANDS OR USE A HAND SANITIZER OFTEN!

- ▶ After coughing or sneezing
- ▶ Before touching your food
- ▶ After using the bathroom
- ▶ After handling animals or their waste



YOU CAN REMOVE UP TO 99.9% OF THE GERMS THAT GET ON YOUR HANDS IF YOU:

- ▶ Use clean warm water
- ▶ Apply soap
- ▶ Rub your fingers and hands together
and scrub for 20 seconds
(sing Happy Birthday twice)
- ▶ Rinse with clean warm water
- ▶ Dry hands with a clean towel or paper towel



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Biscuits & Gravy Workshop

Tuesday, January 10
1:00 PM
or
5:30 PM

Taylor County
Extension Office
1143 South Columbia Avenue
Campbellsville, KY 42718



Heart Painting

Join us in painting
this Heart Door
Hanger!

January 31
5:30 PM

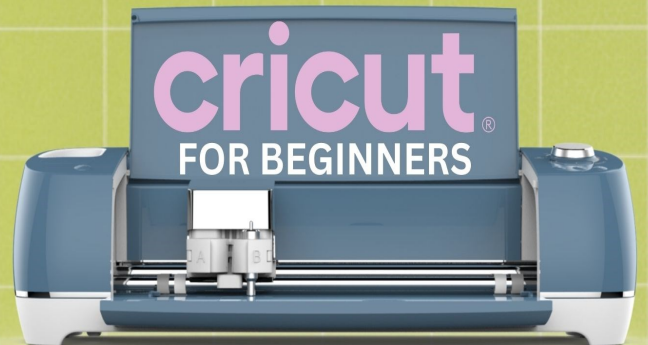
Limited Spots
Available!

\$20 includes:
Wood
Paint
Hanging Wire
Bow

Please purchase your
ticket by

Friday, January 27

at the Taylor County
Extension Office
1143 South Columbia Ave.
Campbellsville, KY 42718



January 30th
1:00 PM
OR
5:30PM

Limited to
10 spots
for each
workshop

Participants will make a personalized pouch



Signup by Calling the Extension Office at (270) 465-4511

Book of the Month

The Santa Suit by Mary Kay Andrews: September 29, 2021

Ivy Perkins buys some an old farmhouse more or less sight unseen. She is hoping to spend time alone fixing it up to flip as she recovers from a bitter divorce. She just wants to be left alone to lick her wounds in peace. Instead, while cleaning out the previous owners things, she finds a Santa suit on the top shelf of the closet which sets her on a quest to find out more about the owners and the suit. What she finds is a welcoming community that helps solve a mystery and reunites a family! And, maybe has another chance at love!!

Mary Kay Andrews has been a favorite author of mine for years. The Santa Suit does not disappoint!

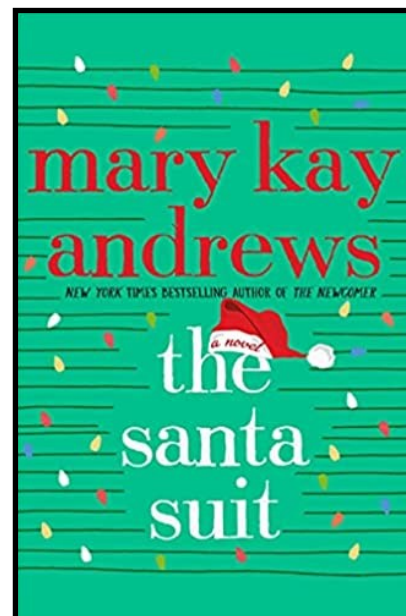
Her third Christmas themed novel is as fun and funny as the first two; but, with some added suspense and a little drama.

Even though this book review is after Christmas, I recommend *The Santa Suit* as a fun...and funny light read for the holidays (and beyond)!

This book is not listed on the KEHA Booklist; but, can be listed under fiction and can be found at the TC Library!

I hope you had a Merry Christmas and May peace be with you in the new year!

Patti Sears: Homemaker member of the Mannsville Club.



APRON MAKING WORKSHOP

Tuesday, January 24

1:00 PM

or

5:30 PM

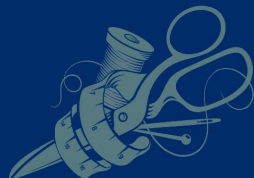


Taylor County Extension
Office

1143 South Columbia Ave.
Campbellsville, KY 42718

Please call the Extension
Office to RSVP at
(270) 465-4511

We will be creating
an apron in the
style seen above!



SHUTTLE TATTING WORKSHOP

TUESDAY, JANUARY 17

1:00 PM OR 5:30 PM

Taylor County Extension Office
1143 South Columbia Avenue
Campbellsville, KY 42718



Please call the Extension
Office at (270) 465-4511
to RSVP.

If you have a tatting
shuttle please bring it to
the class with you!

Quilting Group

We will be meeting the
first Tuesday of each
month from
9:00 AM - 4:00 PM

Our first meeting will be
Tuesday, January 3

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FRAUD SEMINAR

Listen to industry expert, Mr. Chris Hubbuch, FBI Special Agent, discuss the most recent trends in fraud impacting Kentuckians, as well as others across the U.S.

January 11, 2023
11:00 AM

Taylor County Extension Office
1143 South Columbia Avenue
Campbellsville, KY 42718

Lunch will be provided.

Please RSVP to
(270)465-4511

by Monday, January 9.

You will learn about spotting red flags in popular scams targeting, unsuspecting victims through email, mobile phones and text, social media, and even through mail. Don't miss this informational session that could protect your money and even your personal information.



SPONSERS



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Happy New Year
2023



The Taylor County Extension
Office will be closed December
26, 2022—January 2, 2023. We
will reopen on January 3, 2023.

Cultural Arts and Heritage

Guidelines for Creative Writing Contest

All entries should be submitted to the Taylor County

Extension Office by **February 22nd**.

- > Only one entry per person is allowed in each category
- > Entries are open only to members of KEHA
- > All entries must be original
- > Entries should not contain words of profanity
- > The KEHA Executive Board reserves the right to not print any entry due to content
- > Entries should be typed, however legible hand written entries will be accepted if there is no way the entry can be typed
- > Entries submitted in electronic format, preferably in Microsoft Word, are encouraged
- > Each entry should be submitted for state judging in with the completed Cultural Arts and Heritage Creative Writing Contest Cover Sheet and Author Release Form. This is found on KEHA Handbook page 39.
- > Entries will not be returned; be sure to make a copy

Cultural Arts and Heritage Exhibits

Each article must be the work of an Extension Homemaker member and must have been completed during the past 2 years. For 2021-2022 county, area and state exhibits, items completed during the past 3 years will be eligible. The rules will revert back to 2 years effective July 1, 2022.

All entries must be at the Taylor County Extension Office

by **February 22nd**.



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.



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Tex Mex Spaghetti Squash Casserole

1 small (about 2 pounds) spaghetti squash	2 teaspoons dried cumin	1 (4 to 5 ounce) can chopped mild green chilies
1 pound lean ground beef	¼ teaspoon ground cayenne pepper	1½ cups low fat cheddar cheese
½ cup chopped onion	½ teaspoon salt	1 tablespoon chopped cilantro
½ cup chopped red bell pepper	1 cup chopped fresh tomatoes	
1 teaspoon minced garlic		

Preheat oven to 350 degrees F. **Prepare** the squash by carefully **cutting** it in half lengthwise with a sharp knife and **scooping** out the seeds. **Place** on a lightly greased baking sheet, cut-side down and **bake** for 30-35 minutes, or until a sharp knife can be easily inserted into the rind. **Remove** the squash from the oven and **cool**. Use a fork to **scrape** out the stringy flesh from the shell and **place** in a colander. **Press** out as much liquid as possible. **Place** squash in a medium bowl and keep warm. In a skillet, **cook** the ground beef over medium heat until browned. **Add** the onion, red bell pepper and garlic. Continue to **cook** until the vegetables are tender. **Add** the cumin, cayenne pepper and salt. **Drain** well and set aside. In a small bowl

combine the chopped tomatoes and green chilies. **Spray** a 9-by-13-inch baking pan with non-stick coating. **Layer** half of the spaghetti squash in the bottom of the pan. **Spread** half the meat mixture on top of the squash. **Layer** half of the tomatoes and chilies on top of the meat and **top** with half of the cheese. **Repeat** the layers. **Bake** at 350 degrees F until the casserole is hot all the way through and the cheese is bubbly, 15-20 minutes. **Sprinkle** with the cilantro and serve.

Yield: 9 servings.

Nutritional Analysis: 140 calories, 4 g fat, 1.5 g saturated fat, 30 mg cholesterol, 400 mg sodium, 11 g carbohydrate, 3 g fiber, 5 g sugars, 17 g protein.





MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JANUARY 2023

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

PAYING OFF DEBT: USING THE DEBT SNOWBALL AND DEBT AVALANCHE METHODS

Many Kentuckians have some form of debt, such as mortgages, auto loans, student loans, credit card debt, or medical bills. Debt can weigh heavily on our minds and can restrict our budgets. If you want to pay off debt in the new year, there are two tips to keep in mind. First, create a plan to reduce your debt. Then, change your borrowing and spending habits, and be careful not to take on new debt while you pay off existing debt.

MAKE A PLAN TO REDUCE DEBT

Goals are rarely reached by luck or coincidence. Rather, you achieve goals when you are intentional in your planning and follow-through. The same principles hold true when setting a goal to reduce debt. The first step to paying off debt is to make a plan. To do this, create a main list of all the debts you have. Writing down the information in this chart will help you decide which debt repayment strategy is best for you. Your list should include the following rows:

Name of Debt	Credit card	
Total Owed	\$7,500	
Creditor	Acme Credit	
Interest Rate of loan or line of credit	17.74%	
Minimum Monthly Payment	\$150	
Current Monthly Payment	\$200	



DEBT REPAYMENT STRATEGIES

There are two main methods or strategies for repaying debt: **debt avalanche** and **debt snowball**. Both options require you to pay the minimum payment on all your debts and put any extra income toward one debt at a time. The difference between the debt avalanche and debt snowball methods is which debt you focus on repaying first.

The **debt avalanche** method focuses on paying debts with higher interest rates first. Because these debts accumulate interest quickly, they increase the amount you owe. That means paying them off first will help you save money in the long run. One downside of this method is that if your debt with the highest interest rate is large, it may take a while to feel like you are making any progress toward paying it off.

The **debt snowball** method starts with the smallest debt, regardless of interest rate, and works toward



PAY OFF SMALLER DEBTS BY INTEREST RATE AND WORK YOUR WAY UP TO LARGER SUMS



paying off debts from smallest to largest amounts. Because this method does not consider interest rates, you will not save money initially, but it can be motivating to see the progress of more quickly paying off debts. Paying off small loans may help you build momentum and confidence to tackle your larger debts later.

You can also consider a **combination of the two**. Pay off smaller debts by interest rate and work your way up to larger sums. Regardless of which method you choose, be intentional about putting any extra monthly income you have toward the selected debt until you pay that debt off. Then, take the money you have been paying on that loan, as well as any extra monthly income, and apply it to the next debt in your plan. Continue doing this until you pay off each of your loans or credit lines.

CHANGE YOUR FINANCIAL HABITS

After you have created a plan to reduce your debt, you must change your borrowing and spending habits if you plan to achieve these goals. To start, compare your income to your expenses to determine how much money you can put toward debt repayment each month. To effectively pay off debt, your income needs to be more than your expenses. If this is not true for you, you need to identify ways to reduce your spending or increase your income. Also, try not to take on any new debt while you pay off existing debt.

REFERENCE

<https://www.consumerfinance.gov/about-us/blog/how-reduce-your-debt/>

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