

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

Cooperative Extension Service Daviess County

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DATES

November 4 Holiday Market at the Farmers' Market November 5 Fall Back 1 Hour November 9 What's an Extension Homemaker? November 13 Vegan Program at Library November 23-24 Office Closed for Thanksgiving December 2 "Christmas in the American Colonies" with Eddie Price December 19 Holiday Program December 25-29 Office Closed



The Office will be closed Thursday and Friday, November 23 and 24 for Thanksgiving. We will reopen at 8 a.m. Monday, November 27.

Cooperative Extension Service

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

How can we **serve you, Kentucky?**

Take a **ten-minute survey** to help us develop programs addressing needs in your community.

go.uky.edu/serveKY





IN THIS ISSUE

UPCOMING DATES OF INTEREST	1
COMMUNITY NEEDS SURVEY	1
MONTHLY CALENDAR RECIPE	2
UPCOMING EVENTS	2
HOLIDAY ONLINE SHOPPING SAVVY	3
AUTUMN HEALTH CONCERNS	3
HOMEMAKER HAPPENINGS	4-5
TURKEY SAFETY	6

Katie Alyander Katie Alexander

Daviess County Extension Agent for Family & Consumer Sciences Education

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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NOVEMBER RECIPE:

SLOW COOKER BUFFALO CHICKEN STUFFED SWEET POTATOES

Tune into WBKR 92.5 every 3rd Monday around 8:10am to hear our SNAP assistant, Catherine Dowdy, talk about the monthly recipe. **92.5** The Country Station!



Be sure to check out the Daviess County Extension Facebook page on the 3rd Thursday of the month for a cooking demonstration of the monthly recipe from our SNAP Nutrition Calendars!



November 4—Holiday Market

Have you ever wondered, "What's an Extension Homemaker?"

Come enjoy Homemaker information, snacks, and holiday planning tips.

Thursday, November 9th

TIME CHANGE

6:00 p.m.

Daviess County Extension Office

RSVP is appreciated, but not necessary. Please call 270-685-8480



Veganism 101

November 13, 2023 6:00-7:00 p.m. Daviess County Public Library Come learn about the vegan lifestyle and diet. Recipes will also be distributed, just in time for Thanksgiving!

Christmas in the American Colonies

Saturday, December 2, 2023 at 2:30 p.m. Daviess County Extension Office **Featuring Award-Winning Kentucky Author Eddie Price**

Fee: \$10 Stop by the Extension Office to purchase tickets

Sponsored by Daviess County Extension Homemakers



Holiday Program Save the Date

December 19, 2023



Holiday treats, homemade gift ideas, & more!

More info in December newsletter!

HOLIDAY ONLINE SHOPPING SAVVY

Source: Kelly May, Senior Extension Associate

The holiday season is quickly approaching and many of us will shop online for at least some of our holiday purchases. Being smart about when and where you shop online can help keep you from falling victim to cybercrime.

Only shop online when you know you have a secure internet connection. Shopping with an unsecure connection may make you an easy target for cyber thieves who can steal your credit card information. Remember public internet connections are not always secure, even if you are on your own device, and the public network's security software may not always be up -to-date.

When buying online, look for a padlock symbol on the page and shop from sites that start with https:// web address. The "s" after "http" shows that the website encrypts your information as it processes the transaction.

Use credit cards instead of debit cards to make online purchases. The Fair Credit Billing Act limits your responsibility to the first \$50 in charges if your credit card is used fraudulently, and many credit card companies will not hold you responsible for any fraudulent online charges . Review your statements and report any suspicious transactions to your credit card company. You may also request a free credit report from the three credit reporting agencies Experian, TransUnion and Equifax.

Create strong passwords and PIN numbers. Use different combinations of upper and lowercase letters, numbers and symbols to make your passwords hard to crack. Do not use personally identifiable passwords such as your address, birthday or name in your passwords, as these are easy for thieves to figure out. Keep your passwords private. Do not share them with others or keep them in your wallet or purse as these can be stolen. Try to use different passwords for each of your online accounts.

Automatically set updates on your device, apps, browsers and computer operating

systems to keep them current with the latest security features. Password protect your home internet connection to keep your personal network secure.

For more ways to protect your financial wellbeing, contact the Daviess County Extension office.



HOMEMAKER Happenings

Lesson for the Month

Carbon Monoxide -This is an Environment, Housing, & Energy Lesson

Roll Call

In November, we celebrate Thanksgiving. Name one of your blessings this year OR how you plan to b a blessing for others.

Thought of the Month

"The holiday season is a perfect time to reflect on our blessings and seek out ways to make life better for those around us."

- Terri Marshall



Foyer Decorations





The Extension Office helped us celebrate KEHA week.

Maceo, you are up for November.

SAVE THE DATE!

May 7-9, 2024

2024 KEHA State Meeting at Sloan Convention Center and Holiday Inn University Plaza

Bowling Green, Kentucky

Room blocks are now open for reservations!

(group code **KEH** for conference rate)



PAGE 4

Lots of events happened in October!

Thanks to everyone who visited our booth at the Harvest Fest









In lesson leader training, we learned about the dangers of Carbon Monoxide and the excitement of Pickle Ball





A big thanks to Merritt Bates-Thomas for sharing her knowledge. Seasonal recipes with a healthy twist was a deliciously fun

time.







ADULT HEALTH BULLETIN



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: KNOW YOUR FAMILY HEALTH HISTORY



Lexington, KY 40506

HEALTH BULLETIN

THIS MONTH'S TOPICS

Nov. 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.

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Disabilities accommodated with prior notification. 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.

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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



ADULT HEALTH BULLETIN Written by: Katherine Jury, MS Edited by: Alyssa Simms Designed by: Rusty Manseau Stock images: Adobe Stock



PARENT HEALTH BULLETIN



NOVEMBER 2023

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TEACHING YOUR CHILD TO BE GRATEFUL



The upcoming holiday season is the perfect time to teach your children a very important life lesson about gratitude that can last well past Thanksgiving.

Gratitude, or being thankful, is a high-level concept that can be tricky for children to grasp. Children are naturally self-focused in their early years of development, but as children grow, they become more aware of the needs and feelings of others. This is the perfect opportunity to teach children to shift their focus from just thinking about people and things that they love and appreciate, to thankfulness and gratitude of those people and things.

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When we teach our children to appreciate the people, places, and things that they love, we are helping them become happier, healthier people for life.

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With that in mind, how do we teach our children to be grateful? One way to start is to talk with them about what they are thankful for. It can be easier to help children think about what they are thankful for in terms of people, places, and things.

- 1. Teach them to say thank you to the people who do things for them. Model gratitude in the world around you and encourage them to do the same. This could be toward a server at a restaurant, a sibling who helped them clean up a mess, or a friend who gives them a gift.
- 2. Tell your kids why you are grateful for them. Be specific in letting your children know they are special and loved. For example: "I appreciate the way you speak kindly to your sister," or "I am thankful to spend time with you practicing baseball."
- **3. Talk about the things you are grateful for.** You can do this in many ways, from a blessing before dinner to keeping a family gratitude journal or taking turns sharing what you are thankful for out loud.
- **4. Support a charitable cause.** Whether you donate clothes or toys, participate in a food drive, or raise funds for an organization, involve your child in the process, and talk to them about what those actions mean to those who receive the kindness.
- **5. Be consistent.** Like all skills, gratitude is not learned in one lesson. Look for ways to weave the concept of gratitude into daily conversations and routines.

Gratitude leads to caring actions and helps build more positive relationships. When we teach our children to feel and express heartfelt gratitude, it increases our bond with them and their ability to bond with others.

Research shows that grateful people are usually more optimistic. They tend to be less stressed out and depressed. When we teach



our children to appreciate the people, places, and things that they love, we are helping them become happier, healthier people for life.

REFERENCE:

https://www.firstthingsfirst.org/first-things/ teaching-young-kids-about-gratitude

ADULT HEALTH BULLETIN

Written by: Katherine Jury, MS Edited by: Alyssa Simms Designed by: Rusty Manseau Stock images: Adobe Stock



VALUING PEOPLE. VALUING MONEY.

NOVEMBER 2023

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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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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-tipsusing-mobile-payment-services-and-avoiding-riskymistakes/

National Credit Union Administration. https:// mycreditunion.gov/about-credit-unions/productsservices/mobile-payments-wallets/person-toperson-payment-apps

Taxpayer Advocate Service. https://www. taxpayeradvocate.irs.gov/news/tas-tax-tip-usecaution-when-paying-or-receiving-payments-fromfriends-or-family-members-using-cash-paymentapps/

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