MAY/JUNE 2023



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

CLAY COUNTY EXTENSION NEWS

MEMORIAL DAY HONORING ALL WHO SERVED



PO Box 421/69 Jameson Rd Manchester, KY 40962 606-598-2789 or 2786 Fax: 606-598-2695 Email: <u>clay.EXT@uky.edu</u> Open: Monday-Friday 8am - 4 pm

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EXTENSION EVENTS

How can I stay up-to-date?

Monthly Newsletter

Call or email to be added to the monthly mailing or email list.

Facebook Page

"Like" our Facebook page - <u>Clay</u> <u>County Cooperative Extension Service</u> Go to our page & check out events.

Webpage

Check out the county webpage at <u>https://clay.ca.uky.edu</u>

 Cooperative Extension Service
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 Agriculture and Natural Resources
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 Family and Consumer Sciences
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 4-H Youth Development
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 Community and Economic 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 bellef, 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. LEXINSTON. KY 40546



https://ww

We are excited to announce that Ashley Adkins has accepted the position as our new County Agent for Ag/Natural Resources!

Ashley Adkins

Clay County Extension Agent for Agriculture/Natural Resources Ed.

Ashley will begin his new position on July 1st.

Please help us welcome Ashley back into our community!

You may remember Ashley from a few year ago. He was our 4-H Agent from 2011-2015. Ashley is currently an Agricultural teacher at South Laurel High School. Ashley said, "I am extremely excited to be back with the **Clay County Cooperative Extension** Service. It was a difficult decision years ago to leave but I always knew how much I enjoyed my job in Clay County because of the connections. and relationships with the wonderful people of the community. Although in a different role than before, I hope to use old connections, as well as new ones, to continue the impact **Cooperative Extension has had in the** past. I understand the leadership that has been involved and hope to continue the great work they have done and extend it into the future. This can only be done with us in Extension working together as a team, with local leaders, and volunteers. I remember hearing a saying once that, if there are problems in your community, there are solutions in your community. Only together can we move forward and can't wait to start working and meeting everyone!"



Clay County Beekeepers Meeting

May 25th & June 22nd 6:00 pm

EXCEL Building

Join us & find out what all the buzz is about!

CLAY COUNTY COMMUN

FARMERS MARKET

MAY 6TH

9AM-1PM

EXCEL - 86 MUDDY GAP RD

ENING

LOCAL

First National Bank London & Manchester

Farmers & Friends Appreciation Day Save the Date!

May 13th 10:00 a.m. - 2:00 p.m. 1211 West Fifth Street London, KY 40741

Laurel Co. Cattlemen Association will be cooking!

FRESH - LOCAL - DELICIOUS

SHOP

LOCAL

Family & Consumer Science



Co. Extension Agent for Family & Consumer Sciences Ed. Email: emilyf.boggs@uky.edu

Creative Connections Club 2nd Saturday - 10am - EXCEL

Homemaker Card Club 2nd Tuesday - 1:00 pm Extension Office

> Happy Homemakers 3rd Monday - 4:00 pm

Homemaker Pins & Needles

3rd Saturday -10am at EXCE

Easy Tortilla Breakfast Pizza



equal opportunity provider. This mate as partially funded by

The May recipe in our 2023 Nutrition Education Program calendar is "Easy Tortilla Breakfast Pizza". Come over to the Clay County Extension Office for our monthly Cooking Through the Calendar class on <u>May 23rd at 1:00 pm</u>. Please call 598-2789 to register. Free and open to the public.

Walking Wednesdays

Walking Wednesdays will be July 5th, 12th, **19th & 26th** at **10:00 am** at the Rawlings & Stinson Park. Join us as we walk at the park, youth will complete an activity and a healthy snack will be provided. FREE & open to families and youth ages 5-18. You must call 598-2789 to register by June 28th.

Blueberry Cheesecake Bars





equal opportunity provider. This material was partially funded by

The June recipe in our 2023 Nutrition **Education Program calendar is "Blueberry** Cheesecake Bars" which will be June 15th at 1:00 pm at the Extension Office. As always, please call 598-2789 to register.

MAY 2023 **HEALTH BULLETINS**

Adult Health Bulletin Topic: "Gardening Safety"

Youth Health Bulletin Topic: "Mental Health Matters!"

Parent Health Bulletin Topic: "Talk To Your Child About Their Mental Health"

Family Caregiver Health Bulletin Topic: "Pamper With Pajamas"

If you would like a copy of these health bulletins, give us a call at 598-2789 and we will mail them out to you.

Lunch and Learn: Pathway to Wellnesss

Please mark these dates on your calendar for Lunch and Learn:

> May 3rd May 18th May 25th

All meetings will be held at the Clay County Extension Office at 12:00 pm



Join us at the Clay County Extension Office on May 3rd at 12:00 pm for the second lesson in a four-part series called Pathways to Wellness. If you're interested in the health of our community, how it affects us on an individual level, and learning more about it, please join us for lunch while we learn! Food will be provided at this program for free and is open to the public! Please call 598-2789 to sign up.

Sciences Extension



Health promotion program that combines the game of bingo with fall prevention exercises (seated or standing).

- Play bingo
- Participant in gentle exercise
- Learn techniques to reduce falls
- Increase cognition
- Improve health
- Have fun! •

FREE & open to the public!



Come have fun with us at the Clay County Extension Office every Wednesday and Friday, starting on May 17th and going until June 23rd. Please call 598-2789 to register.

3:00 pm



Colorful Quesadillas

Ingredients:

- 8-ounce package fat-free cream cheese, softened
- 1/4 teaspoon garlic powder
- 8, 8-inch whole wheat tortillas
- 1 cup red or green bell pepper, diced
- 1/2 cup red onion, diced
- 1 cup shredded low-fat cheese
- 2 cups fresh spinach leaves or 9 ounces frozen spinach, thawed and squeezed dry

Directions:

- 1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
- 2. Rinse spinach and pat dry. Gently scrub the bell pepper under running water.
- 3. Dice 1 cup bell pepper, 1/2 cup onion, and chop 2 cups of spinach.
- 4. In a small bowl, mix 8 ounces of cream cheese with 1/4 teaspoon of garlic powder.
- 5. Spread about 2 tablespoons of the cream cheese mixture on each tortilla using a butter knife.
- 6. Sprinkle about 2 tablespoons bell pepper, 1 tablespoon of onion, 2 tablespoons cheese and 1/4 spinach on one half of each tortilla.
- 7. Fold tortilla in half.
- 8. Heat a large skillet over medium heat until hot.
- 9. Put 2 folded tortillas in skillet and heat for 1-2 minutes, flip and heat another 1-2 minutes or until golden brown.
- 10. Remove quesadillas from skillet, place on platter and cover with foil to keep warm while cooking the remainder of the quesadillas.

11. Turn off the stovetop when done cooking. On a cutting board, use a knife or pizza cutter to cut each quesadilla into 3 or 4 wedges. Serve warm. Refrigerate leftovers within 2 hours. Eat with 3-4 days.

STAYING HEALTHY

IN THE SUMMER WITH DIABETES





June 21, 2023 1:00 pm Clay County Extension Office



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

VALUING PEOPLE. VALUING MONEY.

MAY 2023

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

This month's topic: Anyone can Bank

There are many people in Kentucky who do not use banks regularly. An estimated 5.2% of Kentucky households were "unbanked" in 2021. That means no one in the household had a checking or savings account at a bank or credit union.

According to the FDIC, the top two reasons for not having a bank account are not having enough money to meet minimum balance requirements and not trusting banks. Other reasons may include having made banking mistakes in the past or using non-bank services instead, such as PayPal, Venmo, or Cash App. Let's look at a few common barriers that keep people from banking and consider potential benefits.

MINIMUM BALANCE REQUIREMENTS

Not having enough money to meet minimum balance requirements is the most-cited reason for being "unbanked." This requirement can vary widely by financial institution or account. Checking accounts have minimum balance requirements to ensure there is enough money to cover check, debit, or ATM transactions.

Banks must disclose all account fees up front, so the fees should never be a surprise. Customers can shop around to see which banks or credit unions have an account that suits their specific financial needs. With the availability



of mobile and online banking options, you may even be able to use a bank outside of your town.

TRUSTWORTHINESS

Not trusting banks was the second-most cited reason for not having a bank account, followed by the desire for privacy by avoiding banks. Banks and credit unions provide deposit insurance for your accounts, which protects your money if anything happens to the institution. Also government agencies examine banks and credit unions to ensure safety, soundness, and consumer protection. The Bottom Line: Because banks are insured, a bank is a safer place to stash your cash than under your mattress or in a money jar.

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



Disabilities accommodated with prior notification.

LEXINGTON, KY 40546

BANK ACCOUNTS ALSO OFFER EFFICIENT WAYS TO PAY BILLS BY WRITING CHECKS OR USING ONLINE OPTIONS



PAST BANKING MISTAKES

Banks use screening systems that provide information about the customer's banking history. If you have been denied an account because of past mistakes, there are steps you can take. Ask the bank denied. The Fair Credit Reporting Act requires them to tell you. You can also request a copy of the screening report and dispute anything that is incorrect.

If you have made past financial mistakes, look for an institution that offers a secondchance account or secured account. A second-chance account may have extra limits in place to guide you as you establish your account. A secured account requires a deposit from you in reserve. Basically, you fund your account for a set amount of time to show you are a good customer.

USING NON-BANK SERVICES INSTEAD

People may use non-bank products instead of banks, including services like Venmo, PayPal, Cash App, money orders, payday loans, prepaid cards, and more. Non-bank services may be handy in a pinch but may not be the most secure or the least expensive option to use. Prepaid cards can have high fees, and, like cash, can be lost or stolen. Money transfer sites offer convenience, but you should not use them to store funds because they do not offer insurance protections like banks or credit unions. Other services like money orders and payday loans can come with steep fees that you could avoid with a bank account.

A bank account offers you the convenience of direct deposit, which may give you access to your funds sooner than depositing a check. Bank accounts also offer efficient ways to pay bills by writing checksor using online options. This can be faster and less expensive than buying money orders. Using a bank or credit union can save you money over other services.

REFERENCES:

Federal Deposit Insurance Corporation (FDIC). (2022). https://www.fdic.gov/analysis/household survey/

May, K., et al. (2019). Recovering Your Finances, Unit 6: Understanding Banking. FRM-KM.008. University of Kentucky Cooperative Extension Service.

Written by: Kelly May I Edited by: Nichole Huff and Alyssa Simms I Designed by: Kelli Thompson I Images by: Adobe Stock

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Alissa Ackerman Alissa Ackerman Co. Extension Agent for 4-H/Youth Development Ed. Email: alissa.ackerman@uky.edu

NOTICE!!! YOU MUST CALL <u>598-2789</u> TO REGISTER FOR ANY PROGRAMS BY THE REGISTRATION DATE!

GET INVOLVED IN 4-H THIS SPRING AND SUMMER!

4-H Art Club

Interested in learning how to be creative? Mark your calendars for our next clubs that will meet <u>May 16th at 4:00 pm</u> & <u>June 20th at 2:00 pm</u> at the Clay County Extension Office. FREE & open to all youth ages 9-18. Must register by May 12th.

Let's Bake

Do you enjoy baking or want to learn more? Join us on <u>May 25th & June 1st at</u> 2:00 pm at the Clay County Extension Office. We will focus on KY State Fair recipes! Limited spots are available and you must register by May 17th. This program is free but you must be 9-18 years of age to participate.

4-H Memorial Day Community Service Project

Looking to show appreciation this Memorial Day? Participate in our 4-H community service project by creating and decorating cards for veterans. Cards will be delivered to the VFW. Please drop off your cards to the Clay County Extension Office by <u>May 23rd from 8 am - 4 pm.</u>

4-H Photography Days

Photography Days will be held June 5th, 8th & 21st at 11:00AM. We will meet at the Clay County Extension Office and travel to various areas for photo opportunities including—Salt Works, Chesnut House, Cumberland Falls & Levi Jackson Park. Spots are limited for transportation. You must register by May 31st. Parents/Guardians are welcome to transport your child to and from event. You must be 9-18 years of age & an enrollment form must be completed before traveling. Participants' best photos will be displayed at the 4-H Project Showcase. Winners may advance on to the KY State Fair. Deadline for photo submissions will be June 30th.

Basket Weaving

Want to learn a new skill? Join us and learn how to make your very own basket! The class will be held <u>June 6th & 7th at 1:30 pm</u> at the Clay County Extension Office and led by FCS Agent, Emily Boggs. Projects are encouraged to be entered for 4-H Showcase and potentially be entered for KY State Fair! You must be age 9-18. Call to register by May 31st, spots are limited.

4-H Summer Camp

Camp applications are due <u>June 9th</u> with deposit fee of \$65 to reserve your spot. Camping dates are <u>August 1st-4th</u> at J.M. Feltner 4-H Camp in London. Paperwork will be sent in the mail along with other important information. If you have never attended camp before, there will be a <u>mandatory camper/parent orientation</u>. A parent and camper must attend. You must call 598-2789 to sign up for orientations that will be held <u>July</u> <u>18th at 12:00 pm or July 20th at 3:30 pm</u>, at the Clay County Excel Building (beside McDonald's). You will only have to attend one orientation!

4-H Teen Conference

9th-12th graders are welcome to participate at Kentucky 4-H Teen Conference <u>June 13th-16th</u> at the University of Kentucky. This is a great opportunity for participants to experience campus, dorm life, participate in major/minor workshops, complete a service project and meet other youth from across the state! Applications are due <u>May</u> <u>17th.</u> To receive an application, please call the Clay County Extension Office or visit our website: https://clay.ca.uky.edu/4h-youth-development . Spots are limited, so please return application ASAP! For more information, contact the our office at 598-2789.



"Sew" Much Fun

Create 2 sewing projects this summer! Youth will learn basic sewing skills and have the opportunity to enter projects for our 4-H Project Showcase. These classes will take place <u>June 22nd</u> & <u>July 10th</u> at the Clay County Extension Office at 1:30 pm. FREE & open to all youth ages 9-18.



4-H Natural Resource & Environmental Science Academy

If you have applied for NRESci Academy, don't forget to submit your Timothy Warren scholarship application by **July 1st**. Visit our website: https://clay.ca.uky.edu/4h-youth-development to receive an application. Also, mark your calendars for our next event held **July 14th!**

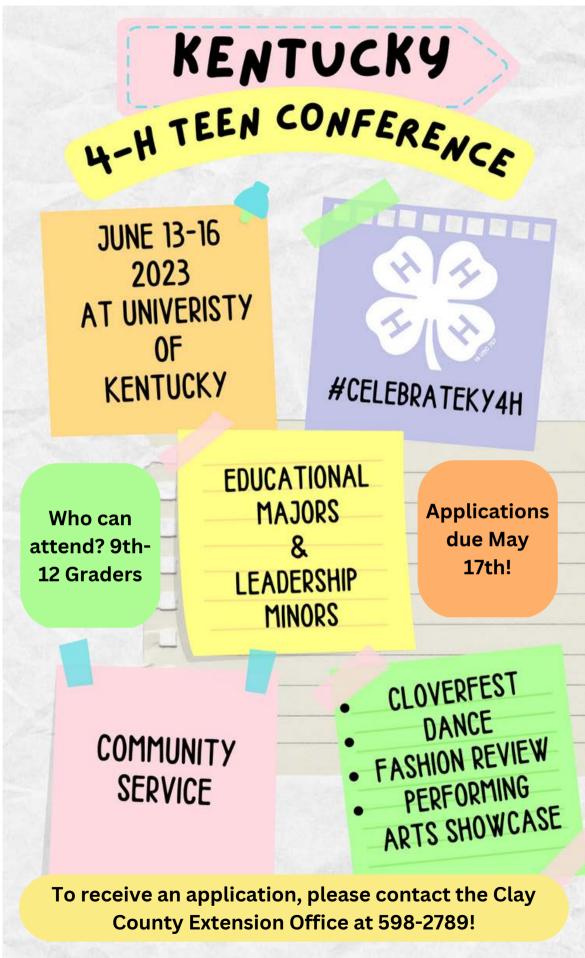
4-H Project Showcase

Youth are welcome to enter projects they have worked on throughout the year that can be related to a variety of topics—photography, sewing, art, horticulture, food preservation and more. This is an opportunity to show off your hard work! Enter projects <u>July 14th</u> at the Clay County Extension Office (8 am-4 pm). Projects will be on display 12:00 pm-4:00 pm, <u>July 17th</u>. Grand champs will be eligible for the KY State Fair entries.

4-H Embroidery

Learn basic embroidery skills and make 2 projects! Classes will be held <u>June 27th & 28th</u> at the Clay County Extension Office at <u>1:30 pm</u>. You must be 9-18 years of age.





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

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J.M. Feltner 4-H Camp London, KY







University of Kentucky College of Agriculture, Food and Environment Cooperative Extension Service 24-H Youth Development

606-598-2789



CAMP DATES / FECHAS DE CAMPAMENTO

CALL YOUR EXTENSION OFFICE / LLAMA A LA OFICINA

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

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FREE & open to all

youth ages 9-18

July 14th - 8:00am - 4:00pm Clay County Extension Office

Want to show off your talents? Enter items for 4-H Project Day! Items include photography, crafts, woodworking, foods, sewing, geology and much more! Projects will be judged and participants will receive ribbons. Those receiving Grand Champion will be eligible to enter items for Kentucky State Fair.

Call 598-2789 to receive a packet of ideas and to register! You can also check out the Kentucky State Fair Catalog at https://4-h.ca.uky.edu/content/state-fair-catalog, to view all categories and rules for entering.



All projects will be judged and on display to the public: July 17th from 12:00 pm – 4:00 pm Clay County Extension Office

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LEXINGTON, KY 40546

CCMS Jag Program completed mock job applications and learned basic skills and qualities of a good employee. Students also participated in a 4-H community service project by collecting food items for local food pantries in Knott County to help those affected by the flood this past summer.



School Clubs

4-H in-school clubs are coming to a close and many classrooms completed a windowsill gardening project this past month. Students learned the basic parts of a seed, planted tomato seeds and sampled canned salsa from a local farmer!



4-H Painting Everyone enjoy another great painting class led by Kenna Spears! We would like to thank the Clay County FRYSC for sponsoring! Stay tuned for our next class this summer. Don't forget to enter your canvas paintings for 4-H Project Showcase!

4-H Red Bird Christian Art Showcase

Clay County 4-H would like to thank numerous students for participating in the Red Bird Christian Art Showcase and Ms. Smallwood for leading and teaching these projects! Great job, everyone!! We would also like to congratulate our Grand Champion Winners:





SET Leadership Board We would like to recognize Emma

We would like to recognize Emma Dickerson for participating and presenting at the Ignite by 4-H STEM Conference in Washington DC! Way to go, Emma!

Congrats, Class of 2023!

Clay County 4-H would like to congratulate Emma Dickerson! She will be attending the University of Louisville and majoring in Biomedical Engineering. Emma has been involved in 4-H for over 9 years, and she has served on the 4-H SET Leadership Board, Teen Club & served as a teen counselor at 4-H Camp for numerous years. Emma states, "The thing I enjoyed most was 4-H Camp each summer where I met new people and tried new things." Congratulations, Emma!



4-H Communications Day



Demonstrations:

Foods: Junior – How to Make Brownies–Sarah Fee (Grand Champ) Foods: Junior–Heavenly Oreo Dessert–Layla Estep (Blue Ribbon) Performing Arts–How to Play the Saxophone–Preston Wells (Grand Champ)

Animal Science-- Shelby Davis—How to Saddle a Horse (Grand Champ)

Science & Natural Resources--- Braxton Asher—How to Process a Deer (Grand Champ)

Science, Engineering & Technology–Model Trains–Hayden Jackson (Grand Champ)

Crafts–Origami Boat–Bryan William Smith (Grand Champ)

Speeches:

9 yr. old—My Magical Trip to Disney World—Jace Smith (Grand Champ)

9 yr. old---God Bless the Broken Road—Elijah Simpson (Grand Champ)

10 yr old—Mythical Mermaids—Gracen Caldwell (Grand Champ) 10 yr. old---My Adventurous Trip to Gatlinburg—Arabella Smith (Blue Ribbon)

10 yr. old—My Crazy Trip to Florida---Piper Whitehead (Blue Ribbon) 10 yr. old—Greek Mythology—Jaxon Collins (Blue Ribbon) 10 yr. old—All About Labrador Retrievers--- Nicolas Wagers (Blue Ribbon)

Senior General Division - Friends - Sydney Nolan (Grand Champ)





Clay County P.O. Box 421, 69 Jameson Road Manchester, KY 40962-0421

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WELCOME RECEPTION/ RETIREMENT PARTY July 7th 2-5:00 PM Clay County Extension Office

Ashley Adkins

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Judy Asher