

Marshall County FCS NEWS



Marshall County
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marshall.ca.uky.edu

(270) 527-3285

Upcoming Events

- November 6 - Homemaker Advisory Council meeting 9:30**
- November 8 - Olive Club meeting 10:00**
- November 9 - Sharpe Club meeting 9:30**
- November 13 - Maker Monday 9:00-noon, work on HUGS Veteran projects and cards for Marcella's Kitchen**
- November 13 - Busy Bees meeting 1:00**
- November 14 - Hardin Club meeting 10:00**
- November 14 - Sewing with Robynn, Adult Sewing Class 2:00**
- November 16 - Sewing with Robynn, Quilting Group 11am-3pm**
- November 23-24 - Office closed**
- November 29 - Learning Session--Time Well Spent: Organizing Tips for Increased Productivity**
- December 5 - Homemaker Advisory Council meeting & Holiday Party 9:30**
- December 5 - Sewing with Robynn, Adult Sewing Class 2:00**
- December 6 - Gifts from the Kitchen, MCPL@Hardin 10:00**
- December 7 - Sewing with Robynn, Quilting Group 11am-3pm**
- December 11 - Maker Monday, Barn Quilt Class 9am-3pm**
- December 11 - Busy Bees Club meeting 1:00**
- December 12 - Hardin Club meeting 10:00**
- December 13 - Olive Club meeting 10:00**
- December 14 - Sharpe Club meeting 9:30**
- December 25 - January 1 - Office closed**

There are many opportunities to get involved with FCS Extension this fall and winter.

Homemaker Clubs always welcome new members and have educational activities for everyone to experience!

Robynn with the **Master Clothing Volunteers** has classes for those interested in sewing and quilting. Even if you have little to no experience, it's never too late to learn!

November's **Maker Monday** will focus on HUGS Veteran project and cards for Marcella's Kitchen, everyone is welcome to participate.

If you need help with organizing, there is a **Learning Session** just for you! Bring a friend and learn tips to become more productive!

Everyone is welcome to attend the Extension Homemakers' **Holiday Party** on December 5. A short **Advisory Council** meeting will be followed by a potluck brunch and games. Bring something from the list for Veterans in lieu of a gift exchange.

The **Barn Quilt painting class** is almost to capacity. This is a great opportunity to make a project that can be enjoyed for years to come!



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Sorghum Gingerbread Pear Muffins

1 cup whole-wheat flour	½ teaspoon ground ginger	½ cup sorghum syrup
½ teaspoon baking powder	¼ teaspoon salt	½ cup unsweetened applesauce
½ teaspoon baking soda	1 egg	1 pear , peeled, cored, and diced
½ teaspoon ground cinnamon	½ cup buttermilk	

Preheat oven to 375 degrees F. **Grease** 12 muffin cups or line with paper liners. In a mixing bowl, **combine** the flour, baking powder, baking soda, cinnamon, ginger, and salt. In a separate bowl, **mix** together the egg, buttermilk, sorghum syrup and applesauce until smooth. **Add** the egg mixture to the flour mixture and **combine** until the batter is just moistened. Gently **fold** in the diced pears. **Fill** the muffin cups with the

mixture. They will be full. **Bake** in the preheated oven until a toothpick inserted in the center of a muffin comes out clean, about 20 minutes.

Yield: 12 muffins. Serving size, one muffin.

Nutritional Analysis: 90 calories, 1g fat, 0g saturated fat, 0g trans fat, 15mg cholesterol, 140mg sodium, 20g carbohydrate, 2g fiber, 13g total sugars, 10g added sugars, 2g protein

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Nov/Dec 2023

ADULT HEALTH BULLETIN



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>

THIS MONTH'S TOPIC:

KNOW YOUR FAMILY HEALTH HISTORY



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

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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

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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.



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/tas-tax-tip-use-caution-when-paying-or-receiving-payments-from-friends-or-family-members-using-cash-payment-apps/>

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