

NEWSLETTER

SEPTEMBER 2022

August Recap-

Salsa Canning Class- We had a great turn out for my first class. We had 17 people attending which was unreal to think about! I want to thank everyone that was able to come and enjoyed the salsa! Cannot to see you all at more classes! Below are some photos that Tyrone snuck in to take!



Nancy Newton and Priscilla Newton went with the Adair County Homemakers and Agent; Dylan Gentry to help with the flood areas in Eastern KY. From my understanding they helped organize items, distribute them to the community and much more! Thank you all for the help.

This Month's Recipe
Honey Mustard Chicken Tenders



MARK YOUR CALANDERS

- September 1: Help Hope and Hands 9am
- September 5: Labor Day (office closed)
- September 7: Budgeting Course 10am- Call 270-932-5311 to register your spot!
- September 8: Help Hope and Hands 9am
- September 13: Summersville 5:30pm at Summersville Baptist Church
- September 15: Help Hope and Hands 9am
- September 19: Homemaker Council Meeting 4pm
- September 22: Help Hope and Hands 9am
- September 22: Homemaker Kickoff 5:30p- Call 270-932-5311 to purchase your ticket! \$10

- September 24: Russell Springs Quilt Exhibit (see page 5 for more info)
- September 27: Homemaker Trip to Jackson's Orchard (view flyer on page 3)
- September 27: Circle of Friends 4:30pm at Extension Office
- September 28: Cooking from the Calendar 11am
- September 29: Help Hope and Hands 9am
- September 29: Lesson Leader Training- Mason Jar Scarecrows- Debbie Shephard



National Honey Month



Did you know that a single worker honeybee produces approximately 1/12 of a teaspoon of honey in her lifetime. That means around 22,700 bees are needed to fill a single jar of honey! The reasoning behind September being National Honey Month is because this is the month that bees are staying secure in their hives as they prepare for the winter.

<https://www.agfoundation.org/news/september-is-national-honey-month>

Honey is not only used for food but it is also known to be a health aid. During ancient times, honey was used for its medicinal purposes so the next time that you have a cough, try reaching for the jar of honey to coat and soothe that throat irritation. Honey is even known to help heal canker sores and relive dry skin.

<https://nationaltoday.com/national-honey-month/>

What's your favorite recipe using honey?

If you don't have a favorite honey recipe, join us on September 28th for Cooking from the Calendar. Honey Mustard Chicken Tenders are on the menu!

FALL IS IN THE WEATHER

September 22nd marks the first day of fall! I don't know about you but that makes me want to scream and jump around all at once. September is the time to break out those fall decorations and get to making your house feel cozy! Below are some of my favorite fall DIY decorations, if you have any DIY decorations that you have made for fall, post them on Facebook and tag Green County Family and Consumer Sciences! I would love to see all of your beautiful creations!



Patchwork Pumpkin Pillow
Scrap Fabric Pumpkins
Mason Jar Scarecrows

<https://www.thepioneerwoman.com/home-lifestyle/crafts-diy/g36890184/diy-fall-decorations/?slide=16>



Programs in September:



Homemaker Trip to Jackson's Orchard

September 27th with tour starting at 10:30


\$7 to participate in Hayride, Picking 1 Pumpkin, and Apple Picking





MONEY MANAGEMENT: HOW TO MAKE YOUR MONEY GO FURTHER

LEARN HOW TO BE SUCCESSFUL WITH YOUR MONEY USING BUDGETING METHODS SUCH AS PLANNING YOUR SPENDING, CATEGORIZING YOUR PRIORITIES, AND DEVELOPING YOUR OWN BUDGETING SYSTEM

September 7th 2022
10am until finished expected to last 2 hours
Green County Cooperative Extension Services
298 Happyville Rd
Greensburg KY 42743



To Register call 270-932-5311 or email katelyn.traughber@uky.edu
There is limited availability so make sure to reserve your spot! Each person attending will receive their own budgeting folder!



Money Management Budgeting Course

September 7th at 10am

Develop your budgeting system, categorize your priorities, and plan your spending.

Must reserve a spot as availability is limited for supplies. Each person attending will receive their own budgeting folder.

Green County Annual Homemaker Kickoff

September 22nd at 5:30pm CST



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

Being a Homemaker is
☺ Groovy ☺

Green County Annual Homemaker Kickoff
September 22nd, 2022
5:30PM CST



- New KEHA Manuals
- KEHA Book List
- Program of Work Info



JOIN FOR FOOD AND FUN!

Tickets are required: \$10
Purchase Now until September 16th
Call Extension Office at 270-932-5311 to purchase

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



Tickets are \$10 call the Extension Office to purchase until September 16th

COME IN YOUR BEST DRESSED 60'S AND 70'S GEAR! LET'S GET GROOVY!

SEPTEMBER

24

9 AM - 3 PM



Quilt Exhibit

by

Russell Springs Piecemakers Quilt Guild

at

Russell County Middle School Cafeteria

**Featured Quilter:
Daisy Owens Luttrell,
from the Windsor community**

*Numerous quilts on display

*demonstrations, hands-on activities and Make & Takes

*For Sale: 2 large and 2 small quilts; All proceeds go to the Quilt Guild and for donations to local organizations

Russell County Extension Homemakers

\$3

entrance fee
cash only

UK CES Green County
298 Happyville Road
Greensburg KY 42743-9498

RETURN SERVICE REQUESTED



Honey Raisin Muffins

½ cup + 2 tablespoons all purpose flour	¼ teaspoon baking soda	1 cup skim milk
½ cup + 2 tablespoons whole wheat flour	1 teaspoon ground cinnamon	½ cup honey
¾ teaspoon baking powder	¼ teaspoon salt	2 egg whites
	2 cups bran flake cereal with raisins	3 tablespoons unsweetened applesauce
		2 tablespoons canola oil

- 1. Combine** flours, baking powder, baking soda, cinnamon and salt in a bowl and set aside.
- 2. In** a large mixing bowl, **combine** cereal, milk and honey; let stand for 2 minutes to soften. **Stir** in egg whites, applesauce and oil; **mix** well.
- 3. Add** dry ingredients and stir until moistened.
- 4. Fill** a greased or paper-lined muffin pan $\frac{3}{4}$ full.
- 5. Bake** at 400°F for 15-18 minutes.
- 6. Cool** 10 minutes before removing from pan.

Yield: 12 muffins.

Nutrition Analysis:
 150 calories, 3 g fat, 0 mg cholesterol, 170 mg sodium, 30 g carbohydrate, 2 g fiber, 15 g sugar, 4 g protein.

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





MONEYWISE

VALUING PEOPLE. VALUING MONEY.

SEPTEMBER 2022

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THIS MONTH'S TOPIC: PREPARING FOR RETIREMENT

Understanding the basics of saving for retirement is an important step in planning for your financial future. With the average American living to nearly 80 years old or older, a person could spend 20 to 30 years in retirement. The Internal Revenue Service estimates you may need up to 80% of your current income to retire comfortably. Thankfully, there are a variety of plans and options available to help you save today for a more secure tomorrow.



START SAVING EARLY

Retirement plans are designed to help you financially prepare for your future. It is important to start saving for retirement as early as possible, especially if you want to maintain the standard of living to which you are accustomed. If you don't have a lot to invest currently, know that a little money invested with compounding interest can go a long way.

The IRS offers examples of the value of future retirement savings:

Monthly Savings, 6%	5 years	15 years	20 years
\$50	\$3,506	\$14,614	\$23,218
\$200	\$14,024	\$58,455	\$92,870
\$500	\$35,059	\$146,136	\$232,176

UNDERSTANDING SOCIAL SECURITY

Don't expect government benefits to finance your retirement. The average monthly benefit paid by the Social Security Administration is \$1,200. To estimate your retirement benefits at different ages (such as ages 62, 65, 67, or 70), visit <https://www.ssa.gov/myaccount/retire-calc.html> or log in to your "my Social Security" account. This is an important decision, especially since no one age works for everyone because of differing lifestyles, finances, personal needs, and retirement goals.

TYPES OF RETIREMENT ACCOUNTS

IRAs, otherwise known as Individual Retirement Arrangements or Accounts, can help you save for retirement above Social Security benefits. Three common retirement plans are the traditional IRA, Roth IRA, and traditional 401(k). The minimum age to begin receiving benefits differs depending



IT IS IMPORTANT TO START SAVING FOR RETIREMENT AS EARLY AS POSSIBLE



on the plan and circumstances (and can range from age 55 to 59 ½ to 72, for example). Talk to a licensed financial advisor at a bank, credit union, or a licensed brokerage firm as you consider what is best for your finances and retirement goals.

A **traditional IRA** is an individual retirement account that allows you to make pre-tax contributions. This means you don't pay taxes on IRA deposits or earnings until retirement. Then in retirement, the withdrawals you make are taxed as income. Traditional IRAs can be beneficial if you expect to be in a lower tax bracket when you retire.

A **Roth IRA** is an individual retirement account where your contributions are made with funds that have already been taxed. This means the earnings and withdrawals you make during retirement are tax-free.

A **traditional 401(k)** is an employer-sponsored retirement plan that allows employees to make pre-tax contributions through payroll deductions. This means deposits go directly from your paycheck to your account. Most 401(k) plans also offer employees a choice of investment options. Some employers will match your contributions. It is important to take full advantage of employer matching to maximize your retirement savings. Employee and employer contributions to a 401(k) plan, as well as any earnings from the investments,

are tax-deferred. This means you pay taxes only when you withdraw the savings.

REQUIRED MINIMUM DISTRIBUTIONS (RMDs)

You cannot keep money in your retirement accounts indefinitely. Most traditional IRA or 401(k) retirement plans require you to begin making withdrawals (or "required minimum distributions") when you reach a particular age. (It's generally 70 ½ or 72, depending on your birth year. See <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-required-minimum-distributions-rmds> for more information.)

PLANNING AHEAD

It is up to you to plan for your retirement. Investing in retirement savings allows you to take charge of your financial future. Whether retirement is a few years or a few decades away, using the resources and advisors available through your workplace or financial institution can help make the process less intimidating. For more information online, visit <https://www.irs.gov/retirement-plans>.

Also, consider using free online tools offered by the U.S. Department of Labor to help you establish financial goals and priorities, create a cash flow spending plan, reduce debt, and save for retirement. These are available at <https://www.askebsa.dol.gov/SavingsFitness/Worksheets>.

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