

# Hopkins County Extension

*Family and Consumer Sciences*

**HOPKINS COUNTY  
COOPERATIVE  
EXTENSION SERVICES**  
75 CORNWALL DRIVE  
MADISONVILLE, KY 42431-8780  
(270)821-3650  
WWW.CA.UKY.EDU/CES



## WELCOME TO OCTOBER,

The cooler days are coming soon! I hope you can find time to get outside and enjoy the weather. There are several programs and activities coming up in the next few months at the Extension Office and around the community. October 9 through 15 is KEHA Week! Inside the newsletter this month there are a list of ways you can celebrate each day of the week. To keep up with announcements about programs and events be sure to follow the Hopkins County Family and Consumer Sciences Extension Facebook page.

## What's in this issue:

Stay Safe During  
Tailgating Season

Upcoming Extension Events &  
Classes

Homemaker Group Dates  
Cooking Through the  
Calendar  
Homemaker Fall Area  
Meeting  
Fall Garden Clean-Up Class  
Situational Awareness  
Houseplants & Propagation  
Workshop  
Christmas Door Hangers  
Fit-tober  
KEHA Week 2022

Money Wise  
Understanding Your Credit  
Score

Health Bulletin  
Breast Cancer Awareness



Following us online is an easy way to keep up with *Hopkins County Extension Family and Consumer Science*



*Amanda Dame*

AMANDA DAME

County Extension Agent for  
Family and Consumer Sciences





# *STAY SAFE DURING TAILGATING SEASON*

Tailgating has been a sporting tradition for decades. For many fans, football and tailgating go hand in hand. However, poor food handling procedures at your tailgating party could result in a foodborne illness. Take the following precautions to keep you and your visitors safe from foodborne illnesses.

Wash your hands or use hand sanitizer. Parking lots don't have access to running water so bring your own hand-wash station. Portable water jugs with a spigot can be found in the drinking water aisle of most grocery stores. Bring along liquid soap, paper towels and a bucket to catch wastewater. Wash your hands before and after preparing food and especially after using the portable restrooms. Always wash your hands before eating and encourage your tailgating friends to wash their hands before eating too.

Keep cold foods cold. Perishable food should be kept at temperatures below 40 degrees F. Use insulated coolers and plenty of ice or frozen gel packs to keep meat, poultry, sandwiches, dairy and deli salads cold. If you plan on grilling, keep the raw meat separated from ready-to-eat products and drinks. Use two coolers and designate one for raw ingredients and one for ready-to-eat.

Keep hot foods hot. Cooked foods should stay above 140 degrees F. Food can be kept hot in disposable pans on the grill. Insulated containers or Sterno heaters can also be used to keep casseroles and other cooked foods hot. If electricity is available, slow cookers are a great option for keeping foods like chili and homemade dips hot.

When grilling, use a metal-stemmed thermometer to ensure your meats reach the correct internal temperature before taking them off the grill. All poultry should be cooked to 165 degrees F and ground meats like burgers should be cooked to 160 degrees F. Roasts, steaks and chops of beef, pork, lamb and veal should be cooked to 145 degrees F. Hot dogs and bratwurst should be cooked to 165 degrees F. Never use color as an indicator of doneness.

Eat prepared food within two hours. If the outside temperature is higher than 90 degrees, consume the food within an hour.

Once you're finished with the pre-game celebrations, remember to throw away leftovers in trash cans with plastic liners and lids before heading into the stadium. After returning home, clean and sanitize all your food preparation equipment including coolers, thermometers and utensils.

More safety tips are available through the Hopkins County Extension office.

Source: Annhall Norris, Food Preservation Extension Specialist



## HOMEMAKER MEETINGS



### Piecemakers

Extension Office  
October 8th from 8:00a.m.-3:00p.m.  
October 25th from 2:00p.m.-8:00p.m.

### Needles & Yarn

Extension Office  
October 12th from 12:00p.m.-2:00p.m.

### Happy Homemakers

Extension Office  
October 19th at 1:00p.m.

Join us for our

# UPCOMING EVENTS

**Speaker**  
**BLAIR THOMAS-HESS**

**Entertainment**  
**TAB BROCKMAN**

Homemakers  
Fall Area Meeting

Our  
Kentucky Roadmap

Christian County Extension Office  
2850 Pembroke Rd  
Hopkinsville, KY 42240  
October 28th, 2022

**Food**  
**FOUR SEASONS  
BOXED LUNCHES**

Cost: \$15.00 due by October 14th

## COOKING

through the Calendar  
WITH MELISSA WEBB



### DATES

October 26  
November 30  
December 14



Join us on Facebook Live at

**HOPKINS COUNTY NUTRITION  
EDUCATION PROGRAM**



on Wednesday at 12:00 P.M. CT



## FALL GARDEN CLEAN-UP

LEARN ALL THE TIPS & TRICKS FOR  
CLEANING UP AND PREPARING YOUR  
LANDSCAPE AND GARDENS FOR NEXT YEAR



**OCTOBER 10TH - 5:30 P.M.**



HOPKINS CO. EXTENSION  
OFFICE



R.S.V.P BY CALLING  
270-821-3650

**FIT-TOBER  
FITBLUE CHALLENGE**

# SITUATIONAL AWARENESS

**JOIN US ON**

**OCTOBER 27TH**



**Guest Speaker:**

Major Charles Young from the  
Hopkins County Sheriff's Office

Farmers Market Pavilion at  
Mahr Park at 5:30P.M.

Call the Hopkins Co. Extension Office at 270-821-3650 to Register



## HOUSEPLANTS & PROPAGATION WORKSHOP

LEARN ABOUT DIFFERENT  
KINDS OF HOUSEPLANTS  
THAT WILL GROW WELL  
INDOORS AND HOW TO  
PROPAGATE THEM. TAKE  
HOME PROPAGATED  
PLANTS FOR FREE!

**November 14th at 5:30 p.m.**

- 📍 HOPKINS CO. EXTENSION
- 📞 R.S.V.P BY CALLING  
270-821-3650

## CHRISTMAS DOOR HANGERS

**THURSDAY, NOVEMBER 3RD  
5:30P.M.**

**\$15  
PER PERSON**

*Limited Spots  
Available*

- 📞 CALL 270-821-3650 TO REGISTER
- 📍 HOPKINS CO. EXTENSION OFFICE







COOPERATIVE EXTENSION



Hopkins County YMCA



# FIT-TOBER HOPKINS COUNTY



**OCTOBER 3 - OCTOBER 30**

**HOPKINS COUNTY PHYSICAL ACTIVITY CHALLENGE  
SIGN UP BETWEEN SEPTEMBER 12 AND OCTOBER 2**

## HOW TO SIGN UP:

- DOWNLOAD THE FITBLUE APP
- CLICK ON GAME MODE
- CLICK ON CHALLENGE
- SELECT JOIN CHALLENGE



- UNDER SEARCH CHALLENGE TYPE- Hopkins County
- Join the challenge- code: OA2INs

(\*lowercase L)

**No smartphone?  
Not a problem!**

**Contact the  
Hopkins Co. Extension Office  
to get a paper copy for a registration form  
and mile tracking form**



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

**Hopkins County Extension Office  
75 Cornwall Drive  
Madisonville  
Phone: 270-821-3650**

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.  
LEXINGTON, KY 40546



Disabilities  
accommodated  
with prior notification.

# FIT-TOBER HOPKINS COUNTY



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

The first 50 participants signed up will receive

**Milestone prizes:**

- 50 miles- stretch band set

-100 miles- T-shirt

Prizes sponsored by Owensboro Health



**Participants will get:**

-7 visit passes for Hopkins County YMCA

(to use during the challenge)

-1 month pass to use by December 2022

(for those who complete the challenge)

**-YMCA joining fee waved!**

(if one month pass is used in December 2022)

Sponsored by Hopkins County YMCA



**Walking Club:**

**Meet up every Thursday at 7:30AM**

**at Mahr Park**



Owensboro  
Health

COOPERATIVE EXTENSION



University of  
Kentucky  
College of Agriculture,  
Food and Environment



Hopkins County YMCA







Join this year's KEHA Week celebration "Let your light shine!" from October 9-15, 2022. We are celebrating learning, leading, and serving through KEHA. Review the schedule for the week and plan now to join in the fun. Respond to each daily theme as noted below.

### **MERIDIAN MONDAY**

- Share what guides you to confidently achieve your goals. Keep looking up like the meridian lines headed to the North Pole.

### **TIDAL WAVE TUESDAY**

- What is your BIG idea for moving your homemaker club membership to the next level? Remember to share your idea at your next club meeting. Just think what a "tidal wave" your county will experience if each club implements one idea.

### **WAKE WEDNESDAY**

- Sharing ourselves is a core value of KEHA as a volunteer organization. What are you doing to leave a mark on your community? The ripples will spread like the wake behind a boat.

### **TRUE WIND THURSDAY**

- Which way is the wind blowing? Take a moment to reflect on what your club is doing well and what things you might change. Are you sharing those things you're doing well and taking steps to change the others?

### **FATHOM(ABLE) FRIDAY**

- What can you hardly fathom that you want to achieve? Could you run for club president or county president? Write down your dream and have the confidence to make it a reality.

### **STARBOARD SATURDAY**

- Leading and encouraging others are integral to KEHA. What are three things that you are doing RIGHT to build confidence in your fellow homemakers?

## **SHARE YOUR RESPONSES**

Post each day on the Hopkins County Family and Consumer Sciences OR  
Complete the milestone journal (can be picked up at the Extension Office)  
and mail or drop off at:

Hopkins County Extension Office  
75 Cornwall Drive, Madisonville, KY 42431

# KEHA WEEK

## OCTOBER 9-15, 2022

*Join us for*

### KEHA WEEK HOMEMAKER TRIVIA

Stop by the Hopkins County Extension Office to answer the question of the day during KEHA week to be entered for a gift certificate to a local business!

#### **MERIDIAN MONDAY**

Can you name three Hopkins County Homemaker Clubs?

#### **TIDAL WAVE TUESDAY**

What year did Kentucky Extension Homemaker Association become an organization?

#### **WAKE WEDNESDAY**

How much were the first membership dues?

#### **TRUE WIND THURSDAY**

How many years has KEHA partnered with Ovarian Cancer Research?

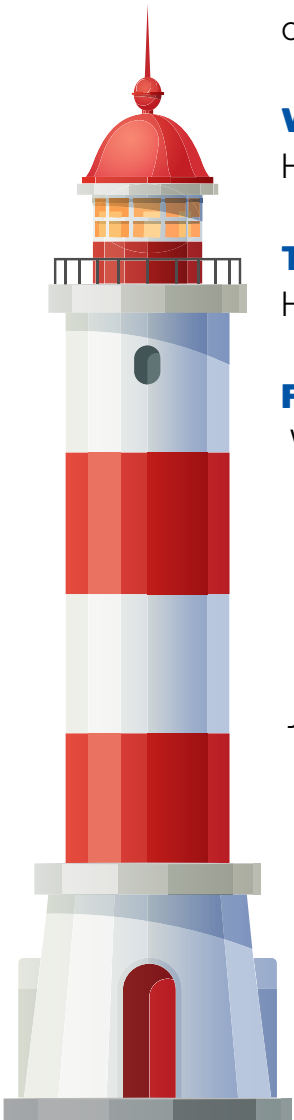
#### **FATHOM(ABLE) FRIDAY**

What is your favorite memory from being a Homemaker?

### HOMEMAKER HANGOUT

Join us on Thursday, October 13th from 1:00 pm to 3:00 pm to celebrate KEHA week! What better way is there to celebrate?

Stop by to visit with friends, play bingo and enjoy some popcorn.







# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

OCTOBER 2022

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## THIS MONTH'S TOPIC: UNDERSTANDING YOUR CREDIT SCORE

Do you know your credit score? Credit scores provide lenders with an estimation of your ability to pay back borrowed money. Credit scores often shape the terms of any loans we receive, such as auto loans, mortgages, or credit cards. To understand your credit score, it is important to understand the individual components that make up credit scores and the reasoning behind them.

### CREDIT SCORE COMPONENTS

Calculating a credit score uses five categories:

- **Payment history** is the largest part of your credit score. More than a third, 35%, of your score is from your history of late and on-time payments. Consistent on-time payments can increase your score, while late payments often have a negative effect.
- **Amounts owed** is the second largest part, accounting for 30% of a credit score. This section consists of several factors: How much debt do you have overall? How much of your available credit are you using (such as on credit cards)? How many accounts do you have open?
- **Length of credit history** makes up 15% of your credit score. This category considers how long your accounts have been open. While other categories show how well you have been



managing credit, this category shows how long you have been managing credit. If possible, keep long-standing accounts open — even if they go unused. Having a longer credit history may help you appear more reliable than consumers new to using credit.

- **New credit** accounts for 10% of a credit score. This category looks at the number of new accounts you have opened. Opening new accounts may briefly lower your credit score. It is wise to limit new accounts to only what is necessary for your current financial situation.
- **Credit mix** makes up 10% of your credit score and considers the different kinds of credit you are using. For example, do you have a mortgage, an auto loan, and two credit cards? Do you have five credit cards only?



## CREDIT REPORTS PROVIDE DETAILED INFORMATION ABOUT YOUR CREDIT USE OVER TIME



### CREDIT SCORE MEANING

Credit scores may range from 300 to 850. Higher scores signal that a borrower is lower risk to default on the loan and is more likely to pay on time. A higher score may allow you to receive lower interest rates when borrowing money. Each credit bureau uses a slightly different method to calculate your credit score, so your score may differ slightly between bureaus. *There are five general categories of scores ranging from poor to excellent or exceptional.* Each bureau may differ slightly in how they categorize credit scores. Generally, FICO credit scores are:

**800-850:** Exceptional, **740-799:** Very Good  
**670-739:** Good, **580-669:** Fair, **300-579:** Poor

### CREDIT REPORTS

Credit reports provide detailed information about your credit use over time. Three main credit bureaus provide credit reports: Equifax, Experian, and TransUnion. Federal law allows everyone to request one free credit report from each bureau per year at <https://www.annualcreditreport.com>. Note, this is the only federally authorized source from which to receive free credit reports. Be wary of other sites or companies when pulling your credit report or disclosing personal financial information.

Credit reports may include information such as the types and balances of accounts, dates the accounts were opened, and payment history for the account. Inquiry information also is shown, letting you know who has requested your credit report. Credit report inquiries are often run when applying for a loan or opening a new account. If you have filed for bankruptcy, this information is also included.

Sometimes the credit reporting bureaus make mistakes. If something seems wrong on your credit report, report it to the bureau. Inaccuracies may be in error, or they could be a sign of fraud or identity theft. Always promptly report suspected errors so they can be corrected or investigated. For information about reporting and disputing false information on your credit report, visit <https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports>.

### REFERENCES:

[https://files.consumerfinance.gov/f/documents/cfpb\\_building\\_block\\_activities\\_all-about-credit-scores\\_handout.pdf](https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_all-about-credit-scores_handout.pdf)

<https://www.usa.gov/credit-reports>

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# ADULT HEALTH BULLETIN



OCTOBER 2022

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: BREAST CANCER AWARENESS



October as National Breast Cancer Awareness Month. This month is devoted to educating everyone about breast cancer and the importance of early detection and timely, high-quality care. Other than skin cancer, breast cancer is the most common cancer among American women.

### Fast facts about breast cancer

- 1 in 8 women will be diagnosed with breast cancer in her lifetime — that's one person every 12 minutes in the U.S.
- The two greatest risk factors of breast cancer are **being female** and **getting older**.
- Most breast cancers are found in women who are 50 years old or older, but breast cancer also affects younger women.
- Men also get breast cancer, but it is not very common. About 1 out of every 100 breast cancers diagnosed in the United States is found in a man.

Continued on the back →



# ***For those at average risk, doctors recommend getting a mammogram every year starting at age 40.***



➔ **Continued from page 1**

## **Symptoms of breast cancer**

- Any change in the size or the shape of the breast
- Pain in any area of the breast
- Nipple discharge other than breast milk (including blood)
- A new lump in the breast or underarm

If you have any of these signs, see your doctor right away. Keep in mind that some people diagnosed with breast cancer have no symptoms.

## **Know your risks**

Knowing your family history is vital. Talk to your family and share that family health history information with your doctor to see how that history influences your risk of breast cancer. You and your doctor can create a personalized plan to monitor for signs of the disease.

## **Get screened**

For those at average risk, doctors recommend getting a mammogram every year starting at

age 40. If there are any signs of breast cancer, finding it early and treating it early can save your life.

## **Make healthy lifestyle choices**

Living a healthy lifestyle may lower your risk of breast cancer. Maintain a healthy weight, limit alcohol intake, and exercise regularly.

## **Know your normal**

It is important to know what is normal for you and your body. If you notice something that does not look or feel right, notify your health-care provider. Early detection and effective treatment are critical to reducing breast cancer deaths.

### **REFERENCES:**

- <https://www.cdc.gov/cancer/dcpc/resources/features/breastcancerawareness>
- <https://www.cancer.org/cancer/breast-cancer/risk-and-prevention.html>

**ADULT**  
**HEALTH BULLETIN**

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