

Pulaski County Extension Office

# Homemaker Newsletter

## Dear Homemaker,

Thanks to all our officers and homemakers for a wonderful year. It's difficult to believe that it is June and the end of our fiscal year. It is exciting to think about what we want to do and accomplish the coming year.

With our beautiful new building and all the spacious rooms, we can accommodate more people and have more rooms available for special programs, and projects. Be mindful of events you would like for our homemakers to do, including special lessons, crafts, etc.

I hope you are excited about our Annual Meeting coming up. It takes everyone involvement to have a great program, and we know that all will be participating.

*Edith M. Lovett*

## Save the Date

KEHA 2026 State Meeting

May 12-14

Hyatt Regency Lexington

Stay in loop by visiting:

[www.facebook.com/OfficalKEHA](https://www.facebook.com/OfficalKEHA)

# Cultural Arts



Purple is the highest ribbon you can receive at the State Cultural Arts Competition. We didn't get any purple ribbons but Cynthia Kantor, Nancy Kincaid, Janet Moran and Kay Spillman received blue ribbons.



Members of Just Among Friends Extension Homemaker Club presented a monetary gift to Sky Hope Recovery Center as a part of the kick off of their Comfort Bag project to support women going into recovery.

Pictured: Melissa Estep, Center Director: Gwen Bland, Club President & Treasurer: Jana Brown, Club Vice President: Kay Keller



The Gourmet Gals donated items to the Alzheimer's Center. They can always use paper products and other items for their clients. Roundabout also shares items with the Alzheimer's Center each month.



Pulaski County decorated 5 tables at our State Meeting. The decorations were beautiful and the contents were enjoyed by all. (Candy, rings, necklace, etc.)



Melinda Hutchison, Marie Richardson, Vickie Paullus and Carol White attended the Mountain Quiltfest at Pigeon Forge, TN. Hundreds of dollars are awarded in 22 different categories at the show. Ninety-four quilts earned money for winning in their category. The best in show Large Quilt earned \$1,500 and the Small Quilt Best In the Show earned \$1,250. Eighteen categories had 5 places in each category earning up to \$500 for first place and most \$50 for the 5<sup>th</sup> place. Our quilters need to get involved and win lots of money next year.



Several of our Pulaski County Extension Homemakers attended the Lake Cumberland Area Extension Homemakers Annual Meeting. "Get In Tune with Homemakers" was the theme for the evening meeting, at the Clinton County Extension Office. Green County Extension Homemakers was the winner of the Name Tag Contest, and Taylor County was recognized with the most members present.

Four grants were awarded to area homemaker clubs.





The Hilltopper Homemakers Club once again sponsored Wendy's Warriors at the Relay for Life on Friday, June 13th. We want to thank each person who participated and donated to this. We hope all who purchased our homemade goodies were pleased.



Mary Ellis, Sheilah Childers, Susan Hansford and Edith Lovett attended our State KEHA Homemakers meeting in Lexington, Kentucky. The theme for the meeting was "Discover KEHA, A Hidden Treasurer." Before the meeting our homemakers had the opportunity to make 50 "Hidden Treasurers" to decorate 5 tables for the 500 homemakers in attendance. This was the Lake Cumberland Homemakers assignment and the other 9 counties decorated 5 tables too. Susan Hansford is a state officer, and our Material Girls received a State Grant. Pulaski County was recognized for having the 2nd largest increase in membership for the year. There were 741 entries in the Cultural Arts Competition. We had 8 entries and four earned blue ribbons. They were items made by Cynthia Kantor, Nancy Kincaid, Janet Moran, and Kim Spillman. Our quilt groups make and donated 12 quilt squares to the quilt project that raised more than \$2000. Homemakers donated \$43,077.40 to the Ovarian Cancer Research and Screening Program.

### "Evolving Leaders Forum"

A new way we are going to offer homemaker lessons this year. You are welcome to attend this forum at the Taylor County Extension Office on Friday, September 25. Those attending will receive materials and information on leading the Pulaski County Homemakers the first three months of this year, Building a Better Food Bowl, Mastering Mindfulness, and Stretching Your Dollar. You will be entertained with "What's in Your Leadership Toolbox" skit.

Those interested in attending should register by Wednesday, September 10.

**EVOLVING LEADERS FORUM**

**SEPTEMBER 25, 2025**  
Taylor County Extension Office  
1143 S Columbia Ave, Campbellsville

**EASTERN TIME**  
9:30-10:00 a.m. Registration  
10:00 a.m. Program Begins  
1:30 p.m. Closing Remarks

- Enhance Your Leadership Skills
- KEHA Leader Lesson Training

Register with your local Extension Office by September 10<sup>th</sup>

Cooperative Extension Service

Building a Better Bowl  
Mastering Mindfulness  
Stretching Your Dollar  
What's in Your Leadership Toolbox?

KEHA Homemakers

Our first Homemaker Lesson for the year will be taught by Dylan Gentry on Monday, August 25, starting at 1:00. This will be your homemaker lesson for September, "Radon a Silent Killer."

The following lessons will be offered this year by the University of Kentucky Specialist for you to teach to your homemakers. Remember you want to meet the needs of your club, so you can always offer another lesson.

Just remember, we always have a lesson available for your club.

**HOMEMAKER  
LESSON**

**Homemaker Lessons for the 2025-2026 Year**

**September Lesson 'Radon A Silent Killer'**

**October Lesson Building a Better Food Bowl'**

**November Lesson Mastering Mindfulness**

**December No Lesson**

**January Mail Out Lesson 'Time Well Spent' (De-Cluttering)**

**February Stretching Your Dollar: What to Do When the Ends Don't Meet**

**March Laughter Is a Must in Marriage**

**April Yoga-ta- Try This**

**May The Big Freeze for Food Preservation**

Free Food Preservations publications are available at the office. Just come by and pick up what you need. If you need help with any of your canning just give me a call. You can have your Pressure Canner Gauge on your lid checked free at the office.



**CALENDAR FOOD CLASS TUESDAY, JUNE 24 AT 11:30  
IN THE KITCHEN. WE WILL BE SAMPLING AND MAKING  
RICE AND BEAN SALAD.**

**WEIGH IN CLASS EACH MONDAY  
AT 6:00 AT THE EXTENSION  
OFFICE**

## Lake Cumberland Farmers Market



Lake Cumberland Farmers Market is open uptown Somerset until 1 pm and Woodstock Community Center is open until 12 noon on Saturdays.

Visit other Farmers Markets in our County, and those Farmers that are selling produce from their farms in the county. Let's all help our farmers.





# July



July 4: Office Closed for 4th of July.

Each Saturday.. Farmers Market downtown Somerset and Woodstock Center

## Pulaski County Fair July 19-26

Entries accepted Wednesday, July 16th, 5:00 to 7:00 at the fair grounds and again on Thursday 9:00 to 11:30 at the fair grounds.

You can also bring your items to the office if it is more convenient for you. Items must be at the office by Wednesday.

## Eubank 4-H Celebration: July 5

Homemakers are invited to set up a table or booth at the Eubank 4-H Celebration.

They would love you to be involved by showing off your handmade quilts, crafts, foods, and canning products. Can set up at 8:00 a.m.

## Food Calendar Class: July 22 at 11:30:

Chicken Burgers. Pulaski County Extension Office



## Christmas Quilt Donations

Come by and give a \$5 donation for a chance to win this beautiful quilt donated by Material Girls Quilt Guild.

Drawing will be held at the Pulaski County Extension Tasting.

**\*\*Attend the County Annual Meeting to be on on the first donations.**





# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JULY 2025

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | [nichole.huff@uky.edu](mailto:nichole.huff@uky.edu)

## THIS MONTH'S TOPIC: INVESTING FOR EVERYONE

Benjamin Franklin is credited with saying, "A penny saved is a penny earned." But is this principle true? In today's economy, not necessarily. If we put a penny (or dollar) under a mattress, it may be worth less than a penny (or dollar) tomorrow or next year. Because of inflation, goods and services usually cost more in the future than they do today. This is why even people who are good at "saving" can fall behind financially. Investing your money is one way to battle inflation.

### GROW YOUR MONEY

Saving is not investing. Investing is a way to make your money grow. Once you have an emergency fund in place for unexpected expenses, you should consider investing any extra money. Invest as much as your "risk tolerance" will allow. The U.S. Securities and Exchange Commission (SEC) defines risk tolerance as *"an investor's ability and willingness to lose some or all of an investment in exchange for greater potential returns."* There is risk involved when investing, but with research and careful choices, your money should grow steadily over time.



### COMPOUNDING INTEREST

Anyone who has had a revolving balance on a credit card knows that for an item that originally cost \$100, you could pay back more than \$100 with interest. Credit card companies take advantage of compounding interest by charging extra for every purchase not paid off in full each statement. Then, they charge you interest on top of that interest, sometimes daily! This illustrates the principle of **compounding interest**, which is why getting out of debt can be hard. However, when investing, compound interest is a great thing! It helps your money grow faster. Learn more at [ukfcs.net/MoneyWise2-23](http://ukfcs.net/MoneyWise2-23)

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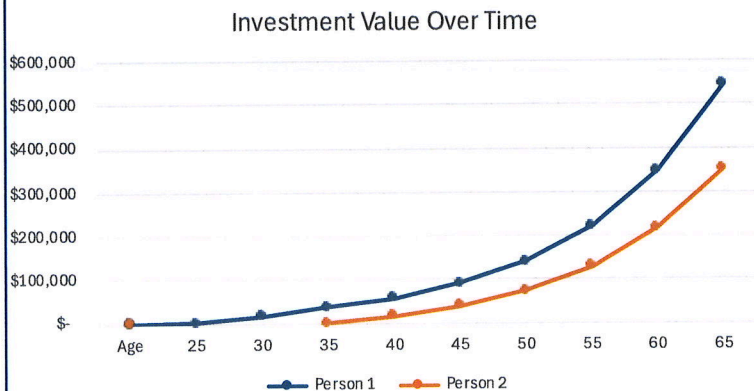
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## MANY PEOPLE THINK THAT TO INVEST YOU NEED THOUSANDS OF DOLLARS, WHICH IS A MYTH



**NOTE:** Both investors contribute \$2,000 per year once they start investing. The example assumes a 9% fixed rate of return, compounded monthly. Reference: Investor Protection Trust. *The Basics of Saving and Investing: Investor Education 2020*. <https://www.tn.gov/content/dam/tn/commerce/documents/securities/posts/The-Basics-of-Savings-and-Investing.pdf>

### CAN I AFFORD TO INVEST?

Many people think that to invest you need thousands of dollars, which is a myth. You can invest as little as a dollar a month. Almost anyone can open a brokerage account. This account is like a savings account but with a brokerage company allowed to sell “holdings” like stocks, bonds, mutual funds, and Exchange Traded Funds (ETFs). The U.S. Securities and Exchange Commission offers a beginner’s guide to investing at <https://www.investor.gov/introduction-investing>.

Check with your employer to see if they offer a retirement plan such as a 401(k). If they do, start contributing as much as you can each pay period. Your employer can take this amount from your pay and put it into a brokerage account for you. Many companies also “match” contributions up to a certain amount. This means that for every dollar you put in, the company also adds a dollar. This is free money! Try to maximize this amount each year. There also can be tax benefits depending on the type of account you have.

Once the money is in your brokerage account, you can decide what to buy (e.g., stocks, bonds, annuities). Try to learn as

much as you can about the products you are buying, but don’t wait to start investing. There are investment professionals who can help you figure out which purchases are less risky. Make sure your investment portfolio is diversified. That means you should invest in a variety of different things so you have more “eggs” in your “basket.” On average, inflation has been 3.51% each year since 1950, so you should aim to earn at least 3.51% or more on your investments (<https://www.officialdata.org/us/inflation/>).

### SLOW AND STEADY

Once you start investing, use the “buy and hold” strategy to sit back and watch your money grow over time. If you earn 9% interest (assuming a strong market), your money will double in 8 years! Then it will double again in the next 8 years, and so on. The sooner you invest, the sooner that can happen. So, whether you can invest \$5 a month or \$5,000, just get started. Your future self will thank you.

### REFERENCE:

Office of Financial Readiness. *Investing Basics: Bonds, Stocks, Mutual Funds and ETFs*. <https://finred.usalearning.gov/Saving/StocksBondsMutualFunds>

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# Strawberry Cheesecake Smoothie

Servings: 2 servings Serving Size: about 2 cups

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## Ingredients:

- 1 cup low-fat cottage cheese
- 1 cup fresh or frozen strawberries
- 1/2 cup low-fat milk
- 1/2 cup ice
- 1/2 teaspoon vanilla extract (optional)
- 1/2 sheet graham crackers or 3-5 pretzels, crushed

## Directions:

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Place cottage cheese, strawberries, milk, ice, and vanilla extract in a blender.
3. Blend until smooth and creamy.
4. Pour into two cups and top with crushed graham crackers or pretzels. Serve and enjoy.
5. Refrigerate leftovers within 2 hours.

Source: Source: Jeannie Najor, MS, RD, Program Coordinator II, University of Kentucky Cooperative Extension Service

Nutrition facts per serving: 150 calories; 3 g total fat; 1.5 g saturated fat; 10 mg cholesterol; 350 mg sodium; 16 g total carbohydrate; 1 g dietary fiber; 12 g total sugars; 1 g added sugars; 17 g protein; 6% Daily Value of vitamin D, 20% Daily Value of calcium; 0% Daily Value of iron; 8% Daily Value of potassium.

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# Cooperative Extension Service

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## Scrumptious Strawberry Salad

<b>5 cups</b> spinach	<b>Dressing</b>	<b>3 tablespoons</b>
<b>½</b> large cabbage head, chopped	<b>¾ cup</b> plain non-fat	olive oil
<b>1 cup</b> golden raisins	Greek yogurt or	<b>½ teaspoon</b>
<b>1 cup</b> halved red grapes	plain regular yogurt	Dijon mustard
<b>1 pint</b> sliced strawberries	<b>3 tablespoons</b>	<b>1 teaspoon</b>
<b>½</b> small red onion, sliced	honey	poppy seeds
<b>½ cup</b> toasted and chopped	<b>6 tablespoons</b>	<b>1 teaspoon</b> salt
pecans (optional)	apple cider vinegar	<b>½ teaspoon</b> pepper

**Combine** all salad ingredients together in a large bowl. Prepare salad dressing by **mixing** all ingredients together in a jar, **cover**, and **shake** well to combine. **Pour** dressing over salad mixture and **toss** to combine.

**Yield:** 8, 2-cup servings

### Nutritional Analysis:

240 calories, 10g fat, 1g saturated fat, 0mg cholesterol, 340mg sodium, 33g carbohydrate, 4g fiber, 27g sugar, 6g added sugars, 5g protein

