



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

# LYON COUNTY HOMEMAKERS

FEBRUARY  
 2023

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Sincerely,

Angie York  
 County Extension Agent for Family & Consumer Sciences



# HAPPY VALENTINE'S DAY

Hello Homemakers.

I LOVE that we are starting this year with so many Homemaker activities. We need your help in the coming months to raise some funds and get started on projects that will help us get back to the way we have done Pretend Store in the past. We are also rounding the corner on this Homemaker year, so make sure you are keeping up with your volunteer hours from July 1, 2022 until June 30, 2023. These numbers are how we show the impact that Lyon County Homemakers are making in our county and around the Commonwealth. If you need volunteer hour forms, please reach out. We would LOVE to send them your way. Stay warm and cozy this month!

-Angie





March  
Leader  
Lesson

# Fermented Foods

LEARN MORE ABOUT YOUR GUT HEALTH AND HOW FERMENTED FOODS  
SUPPORT GOOD BACTERIA IN YOUR BODY.

## Lesson Dates and Times:

LYON COUNTY EXTENSION OFFICE - FEBRUARY 28, 2023 AT 10:00 AM  
TRIGG COUNTY EXTENSION OFFICE - FEBRUARY 28, 2023 AT 5:00 PM  
MUHLENBERG COUNTY EXTENSION OFFICE - MARCH 1, 2023 AT 10:00 AM  
TODD COUNTY EXTENSION OFFICE - MARCH 1, 2023 AT 2:00 PM  
ZOOM OPTION - FEBRUARY 28, 2023 AT 10:00 AM



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# Donations Needed

COMMUNITY EDUCATION DIRECTOR, QUICHE MATCHEN, NEEDS HELP COLLECTING PERSONAL HYGIENE PRODUCTS FOR THE STUDENTS AT THE LYON COUNTY MIDDLE SCHOOL. PICTURED ARE THE BOXES KEPT IN THE BATHROOMS FOR STUDENTS TO GRAB WHAT THEY NEED IN PRIVATE WITH NO EMBARRASSMENT. PLEASE PICK-UP AN ITEM OR TWO FROM THE WISH LIST AND DROP OFF AT THE LYON COUNTY EXTENSION OFFICE BY FEBRUARY 17, 2023. SUGGESTED ITEMS TO PURCHASE ARE:

### GIRLS:

- TAMPONS (USUALLY A VARIETY PACK LIGHT, REGULAR, SUPER)
- PADS (OVERNIGHT, LIGHT, TEEN)
- DEODORANT (TRAVEL SIZE)
- HAND WIPES

### BOYS:

- DEODORANT (TRAVEL SIZE)
- TOOTHPASTE (TRAVEL SIZE)
- TOOTHBRUSHES
- HAND WIPES







# SAVE THE DATE

**The Pennyriple Area Cultural Arts Competition will be held at the Christian County Extension Office on Friday, March 17, 2023. All projects need to be dropped off at the Lyon County Extension Office by close of business on March 14, 2023 to be tagged and loaded for transportation to the event. We also need 3 or 4 people who are willing to attend the event and volunteer to check-in and organize the entries. If you are willing to help, please let Angie know ASAP by calling 270-388-2341.**

## 2022-2023 CULTURAL ARTS EXHIBIT CATEGORIES

## 2022-2023 CULTURAL ARTS EXHIBIT CATEGORIES (continued)

### Categories and Subcategories

- 1. APPAREL
  - a. Accessory
  - b. Appliqued
  - c. Basic Sewing
  - d. Quilted
  - e. Specialty
- 2. ART, 3-Dimensional
  - a. Carving
  - b. Sculpture
- 3. ART, NATURAL
  - a. Wood
  - b. Other
- 4. ART, RECYCLED (Include a before picture)
  - a. Clothing
  - b. Household
  - c. Other
- 5. BASKETRY
  - a. Cane
  - b. Dyed Material
  - c. Miniature (under 4 inch)
  - d. Novelty
  - e. Plain
- 6. BEADING
  - a. Bead Weaving
  - b. Non-jewelry Item/Wearable
  - c. Miscellaneous
- 7. CERAMICS
  - a. Hand-formed
  - b. Molded
  - c. Pre-made
- 8. COUNTED CROSS STITCH
  - a. 14 Count & Under
  - b. 16-22 Count
  - c. Specialty Cloth (linens, et
- 9. CROCHET
  - a. Accessories
  - b. Fashion
  - c. Home Décor and Afghans
  - d. Thread
- 10. DOLL/TOY MAKING
  - a. Cloth
  - b. Handmade Toy other than Porcelain/China or Cloth
  - c. Porcelain/China
- 11. DRAWING
  - a. Pastels
  - b. Pen and Ink
  - c. Pen and Ink with Oil Roughing
  - d. Pencil or Charcoal-Black
  - e. Pencil-Color
- 12. EMBROIDERY
  - a. Basic
  - b. Candle Wicking
  - c. Crewel
  - d. Machine
  - e. Ribbon
  - f. Smocking
  - g. Swedish
  - h. Tatting/Lace Making
  - i. Miscellaneous
- 13. FELTING\*
  - a. Needle Method
  - b. Wet Method
- 14. HOLIDAY DECORATIONS
  - a. Autumn
  - b. Spring
  - c. Summer
  - d. Winter

- 15. JEWELRY
  - a. Beaded
  - b. Mixed Media (wire, chain maille, mixed with beads)
  - c. Original Design
- 16. KNITTING (HAND)
  - a. Accessories
  - b. Fashion
  - c. Home Décor and Afghans
- 17. KNITTING (OTHER)
- 18. NEEDLEPOINT
  - a. Cloth Canvas
  - b. Plastic
- 19. PAINTING, ART
  - a. Acrylic
  - b. Oil
  - c. Watercolor
- 20. PAINTING, DECORATIVE
  - a. Metal
  - b. Wood
  - c. Other
- 21. PHOTOGRAPHY
  - a. Black & White (mounted & framed)
  - b. Color (mounted & framed)
- 22. QUILTS\*\*
  - a. Baby-size or Lap-size (hand quilted)
  - b. Baby-size or Lap-size (machine quilted)
  - c. Hand Appliqué (hand quilted)
  - d. Hand Pieced (hand quilted)
  - e. Machine Appliqué (machine quilted)
  - f. Machine Pieced (hand quilted)
  - g. Machine Pieced (machine quilted)
  - h. Novelty (stenciled, embroidered, miniature, etc.) (hand quilted)
  - i. Novelty (stenciled, embroidered, miniature, etc.) (machine quilted)
  - j. Technology Based (hand or machine quilted)
  - k. Miscellaneous (hand or machine quilted)
- 23. PAPER CRAFTING
  - a. Card Making
  - b. Origami
  - c. Quilling
- 24. RUG MAKING
  - a. Braided
  - b. Hooked
  - d. Scrapbooking\*\*\*
- 25. WALL or DOOR HANGING
  - a. Fabric
  - c. Punch Needle
- 26. WEAVING
  - a. Hand (macrame, caning)
  - b. Loom
  - d. Woven
- 27. MISCELLANEOUS (Items not included in other categories listed, otherwise they will be disqualified.)

\* All felted items should be entered in the Felting category under one of the subcategories. Items that have been knitted or crocheted and wet felted should not be entered in Knitting or Crochet.

\*\*Quilts must be completely done by the KEHA member exhibitor. This includes quilting.

\*\*\* Scrapbooking entries are limited to 1 or 2 pages. If the entire scrapbook is sent, please designate pages to be judged.





# IT'S HOMEMAKER FUNDRAISER TIME

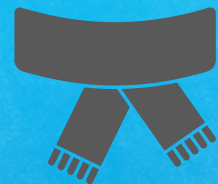
The Lyon County Homemakers will be offering their pie and cake fundraiser again this year. The desserts will be baked and packaged on Friday, April 7, 2023 and the public will be able to pick up their cakes and pies on Saturday, April 8, 2023 from 9 AM to 11 AM. Baking and dessert pick-up will be at the Lee S. Jones Community Building. Order Forms will be sent in the March newsletter. You will have until Monday, April 3, 2023 to sell to yourself, neighbors, family, and friends as order forms will be due on the 3rd. We will also need your help to bake the desserts and get them ready for pick-up on the 7th. Please mark your calendars to help make this a successful fundraiser for our group!



## PRETEND STORE WORK DAY

We need your help to prepare fabrics for creating child sized scarves to be used for Pretend Store 2023. The workday will be at the Lyon County Extension Office. We will need people for cutting with scissors, cutting with rotary cutters, and for packaging. You don't need to know how to sew to help.

Date: February 15, 2023  
Time: 10:00-12:00



**Community HEALTH FAIR**

Tuesday, February 7  
at Lyon County Elementary School Gym  
4:00 - 6:00 PM

Get Free Items & Health Information

FREE sports physical  
Prizes and giveaways  
Snacks  
Health Fair bag  
Health information

Come to our Community Health Fair to learn about local health and wellness information. Public is invited.

For more information:  
+270-388-9715 ext 407

### Senior Citizen's Nutrition Class

**JOIN ME FEBRUARY 16, 2023 AT THE LYON COUNTY SENIOR CITIZEN'S FOR THE MONTHLY NUTRITION LESSON. WE PLAY GAMES, TASTE TEST RECIPES, AND GAIN VALUABLE KNOWLEDGE ALONG THE WAY. NO NEED TO SIGN-UP, JUST COME BY AT 10:30.**

### Bingocize - Save the Date

Starting March 7, 2023, Bingocize will be taught at the Lyon County Senior Citizen's. The classes will be from 9:30 AM to 10:30 AM on the following dates.

March 7, 9, 14, 16, 21, 23, 28, 30  
April 4, 6, 10, 11, 18, 20, 25, 27,  
May 2, 4, 16, 18



# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

FEBRUARY 2023

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

## THIS MONTH'S TOPIC: PUT COMPOUND INTEREST TO WORK FOR YOU

The current rising interest rates may mean higher costs for mortgages and other variable rate credit, such as credit cards. However, it also means higher interest paid on savings. Take advantage of compound interest and put those rates to work for you to earn more on your money.

### UNDERSTANDING COMPOUND INTEREST

When interest is compounded, you earn profit on the money you save, as well as on the interest you have already earned. The money you save is known as the principal. Compound interest offers an advantage over simple interest where you only earn profit on the principal and not any interest paid.

Compound interest helps your money to grow faster over time. The more frequently it is compounded, the greater the compound interest will be. For example, an account that compounds daily will build faster than an account that compounds monthly or annually.

### PROS AND CONS OF INTEREST

Compounding interest can work for or against you, depending on the products you use. Compound interest on a savings account, especially a high-yield account, provides benefits. The larger the account or the higher the interest rate earned, the faster your money will grow. If you are able to withstand the risk, an investment account or retirement account may be able to offer this opportunity.

Investing



However, when used on a loan product or a credit card, compounding may cause your debt to build faster. Be aware of the terms of all accounts you have. If you have high-interest debt, work to pay that off as quickly as possible.

### RISING INTEREST RATES

The Federal Reserve's Federal Open Market Committee has raised the federal funds rate seven times in 2022 to combat inflation. Currently it is between 4.25% and 4.5%, up from near zero in 2020 to combat the pandemic's effect on the economy. Average bank interest rates on savings accounts are still low in the U.S., at a national average annual percentage yield, or APY, of 0.30%. However, high-yield accounts may earn between 3% and 4% for those who qualify. Talk with a representative from your financial institution to see what products they offer with compounding interest.

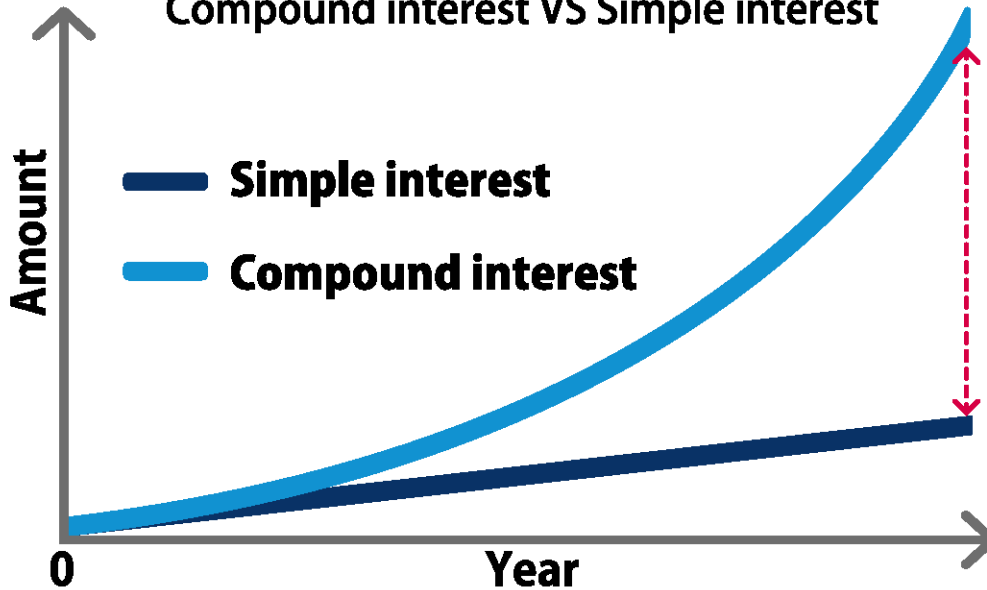




## THE MORE OFTEN THE INTEREST COMPOUNDS, THE FASTER IT WOULD GROW

### THE POWER OF COMPOUNDING

Compound interest VS Simple interest



#### COMPOUND INTEREST AT WORK

This chart shows how much money you would earn if you deposited \$500 in an account that earns 3% compounded annually. If no other deposits are made, the account owner would earn \$79.64 on the initial deposit after five years.

Years	Future Value (Compounded at 3% annually)
Initial Deposit (Year 0)	\$500.00*
Year 1	\$515.00
Year 2	\$530.45
Year 3	\$546.36
Year 4	\$562.75
Year 5	\$579.64

*\*Chart assumes no further deposits are made.*

The more often the interest compounds, the faster it would grow. And if you add additional funds to the account, the interest would be compounded on the new principal as well.

Commit to saving today by taking the Kentucky Saves Pledge at [www.kentuckysaves.org](http://www.kentuckysaves.org). The pledge is a personal commitment to save money, reduce debt, and build wealth over time. You simply type your name, choose a savings goal, and pledge how much you plan to save each month to reach your goal. There is no commitment, and you will receive free information on ways to save via email or text message.

#### REFERENCES:

Federal Open Market Committee meeting calendars, statements, and minutes (2022). Washington, DC. Board of Governors of the Federal Reserve System. <https://www.federalreserve.gov/monetarypolicy/fomccalendars.htm>

Personal savings rate (2022). Washington, DC: U.S. Bureau of Economic Analysis: <https://fred.stlouisfed.org/series/PSAVERT>

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