

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



Making a New Holiday Tradition

When it comes to the holidays, it is often our traditions that we think of first. Spending time with loved ones, making meals together, sharing in meals together, and even exchanging gifts or sentiments of love with one another. Sometimes over the years, traditions may end for any number of reasons, providing the opportunity to create new traditions. Here are some ideas of traditions you may want to start this holiday season:

- Volunteer as a family at a retirement home, share time with the guests, sing a song as a family, or put on a play.
- Write a letter to someone serving our country.
- Serve food at a local shelter or soup kitchen.
- Donate clothes or toys, or create hygiene kits for a holiday drive.
- Host a potluck and invite three families.
- Plan a seasonal treasure hunt (see treasure hunt information releases for Christmas and Halloween).
- Have a circle of thanks in which you each share what you are most thankful for this year, or who and why.
- Put on a talent show.
- Give massages or foot rubs.
- Put together an adult's night out.

There are many ways to make the holidays special, so start a new tradition in your family this year.

Source: David Weisenhorn, Ph.D.; Specialist for Parenting and Child Development

Upcoming Classes

Homemaker Happenings

Piecemakers
11/11 8:00-2:00
11/14 2:00-8:00

11/18 Quilt of Valor Presentation
1:00-3:00

Happy Homemakers
11/15 1:00-3:00

Needles and Yarn
11/8 12:00-2:00

Homemaker Leader Lessons:

*Healthy Eating Around the World-
November 1st at 10:00 at the Hopkins
County Extension Office*

*Our office will be closed for Thanksgiving
11/23-11/24*



AMANDA DAME
County Extension Agent for
Family and Consumer Sciences



Following us online is an easy way to keep up with [Hopkins County Extension Family and Consumer Science](#)





Soup & PANINIS

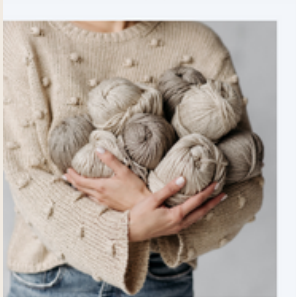
LEARN HOW TO ELEVATE YOUR SEASONAL SOUP EXPERIENCE AND PAIR IT WITH A DELECTABLE, FRESHLY PRESSED PANINI ON THE SIDE

**TUESDAY,
DECEMBER 5TH
11:00A.M. & 5:30P.M.**

CALL THE HOPKINS CO. EXTENSION OFFICE TO SIGN UP AT 270-821-3650



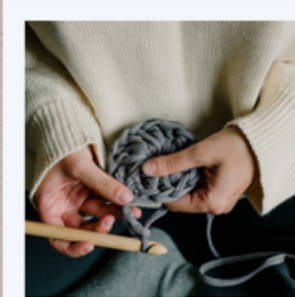
Crochet Club



BEGINNERS



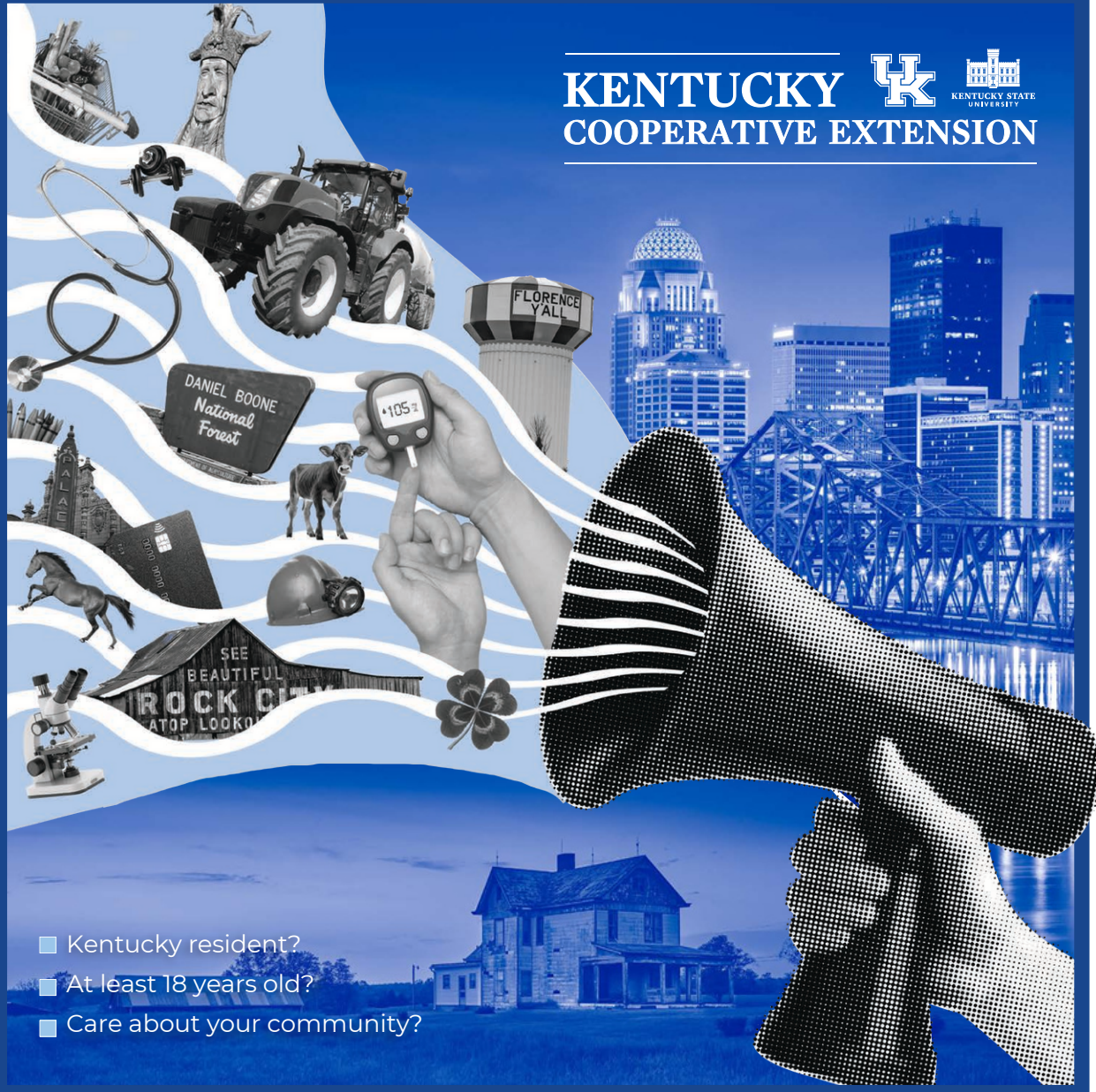
REFRESHER



ADVANCED

BRING YOUR YARNS & J-HOOKS AND JOIN US FOR SOME CROCHET FUN HERE AT THE HOPKINS CO. EXTENSION OFFICE ON THE 1ST & 3RD TUESDAY OF THE MONTH AT 5:30P.M.
SIGN UP BY CALLING 270-821-3650

KENTUCKY
COOPERATIVE EXTENSION



- Kentucky resident?
- At least 18 years old?
- Care about your community?



HOW CAN WE serve you??

Take our ten-minute survey to help us develop programs addressing needs in your community. Scan the code above or visit:

go.uky.edu/serveKY

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MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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Disabilities accommodated with prior notification.

Contact your local Extension Office for a paper copy of the survey.



CHRISTMAS ORNAMENTS

MONDAY, NOVEMBER 27TH
5:30P.M.



\$7



\$7



\$5

PERSONALIZED



\$7



\$7

CALL 270-821-3650 TO REGISTER
MUST PAY BY NOVEMBER 20TH
HOPKINS CO. EXTENSION OFFICE
75 CORNWALL DRIVE, MADISONVILLE, KY

For ages 5 and under accompanied by an adult

LAUGH & LEARN

Fun & Creative Playdate for Pre-Schoolers

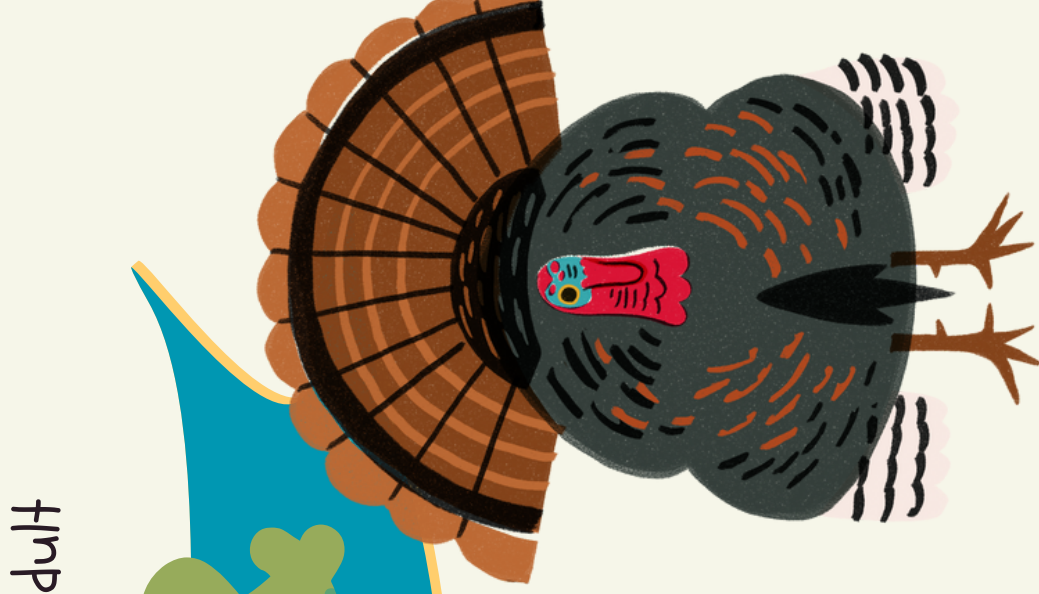
Games, Story Times, Sensory & Developmental Activities



JOIN US

**Thursday,
November 9th at 11:00 a.m.
to learn about turkey!**

Sign up by calling 270-821-3650
or scanning the QR code



HOPKINS COUNTY -
MADISONVILLE PUBLIC LIBRARY
425 East Center Street
Madisonville, KY 42431



Disabilities
accommodated
with prior notification.



Martin-Gatton
College of Agriculture,
Food and Environment
University of Kentucky.

LOVE TRYING NEW RECIPES, JOIN OUR NEW

RECIPE CLUB



ONCE A MONTH YOU WILL GET RECIPES
DELIVERED TO YOUR MAILBOX!

SIGN UP FOR OUR RECIPE CLUB!

Scan the QR code

OR

Call the Hopkins County Extension Office

at 270-821-3650



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

NOVEMBER 2023

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

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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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.

Continued on the next page 



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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.

➔ Continued from the previous page

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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Adobe Stock

