



FEBRUARY 2023

# CLAY COUNTY EXTENSION NEWS

*Happy,  
Valentine's  
Day*

**February 14, 2023**



## COOPERATIVE EXTENSION



# EXTENSION EVENTS

**How can I stay up-to-date?**

### Monthly Newsletter

Call or email to be added to the monthly mailing or email list.



### Facebook Page

"Like" our Facebook page - Clay County Cooperative Extension Service. Go to our page & check out events.



### Webpage

Check out the county webpage at <https://clay.ca.uky.edu>



*Clay County  
Cooperative  
Extension Service*

**PO Box 421/69 Jameson Rd  
Manchester, KY 40962  
606-598-2789 or 2786  
Fax: 606-598-2695  
Email: [clay.EXT@uky.edu](mailto:clay.EXT@uky.edu)  
Open: Monday-Friday  
8am - 4 pm**

Agriculture/Natural Resources - Family  
& Consumer Sciences - 4-H/Youth Dev.

**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



# Family & Consumer Science

*Emily F. Boggs*

Emily F. Boggs

Co. Extension Agent for Family & Consumer Sciences Ed.

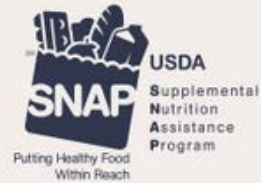
Email: [emilyf.boggs@uky.edu](mailto:emilyf.boggs@uky.edu)

**Creative Connections Club**  
1st Saturday - 10am - EXCEL

**Homemaker Card Club**  
2nd Tuesday - 1:00 pm  
Extension Office

**Happy Homemakers**  
3rd Monday - 4:00 pm

**Homemaker Pins & Needles**  
3rd Saturday - 10am at EXCEL



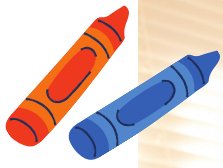
This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program – SNAP.

The February recipe in our 2023 Nutrition Education Program calendar is "Cajun Seasoned Fish with Rice". Come over to the Clay County Extension Office for our monthly Cooking Through the Calendar class on February 10th at 11:00am. Please call 598-2789 to register. Free and open to the public.

## Weather Reminder:

**All 4-H & Homemaker Programs are canceled if school is canceled!**

**Note: Checkout our Facebook page for updates, delays & closings!**



# LAUGH AND LEARN

February 27th at 11 AM  
Clay County Extension Office

This is a kindergarten-readiness program to help prepare your little ones for the beginning of their school experience. Bring them & yourself & we will have some fun activities, as well as a story to read. FREE & open to the public. Call 598-2789 to register.

## Eggroll in a Bowl

### Directions:

### Ingredients:

- 1 tablespoon oil
- 1 pound ground turkey or pork
- 2 teaspoons garlic powder
- 1 teaspoon ground ginger
- 1/4 cup low-sodium soy sauce
- 1 bag coleslaw mix (with carrots)
- 1 whole egg



1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Heat oil in a large skillet over medium heat.
3. Add the ground meat to the skillet and break it up until it is cooked through and has reached an internal temperature of 165 degrees F on a food thermometer. Drain any fat from the meat.
4. Add garlic, ginger, and soy sauce to the meat, and stir to combine.
5. Add coleslaw mix to the cooked meat. Cook until vegetables are tender.
6. Push mixture in the skillet to make a hole. Crack the egg in the open area, and scramble it until it is cooked through.
7. Stir all ingredients together and serve.
8. Store leftovers in the refrigerator within 2 hours



# 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.



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

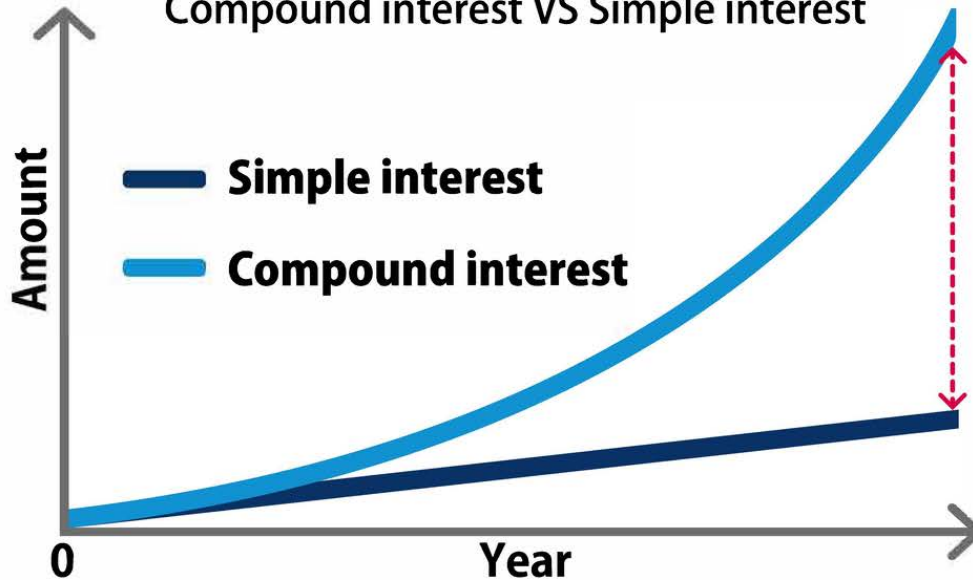
The Federal Reserve's Federal Open Market Committee has raised the federal funds rate seven times in 2022 to combat inflation. Currently it is between 4.25% and 4.5%, up from near zero in 2020 to combat the pandemic's effect on the economy. Average bank interest rates on savings accounts are still low 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)
<b>Initial Deposit (Year 0)</b>	\$500.00*
<b>Year 1</b>	\$515.00
<b>Year 2</b>	\$530.45
<b>Year 3</b>	\$546.36
<b>Year 4</b>	\$562.75
<b>Year 5</b>	\$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>

Written by: Kelly May | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: 123RF.com

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



Become a fan of **MONEYWISE** on Facebook! [Facebook.com/MoneyWise](https://Facebook.com/MoneyWise)

*VALENTINE'S DAY  
COOKIE DECORATING*

February 13th at 4:00pm  
Extension Office



A perfect Valentine's Day activity for everyone. Bring your family to decorate sugar cookies to be Valentine-themed! This is free and open to the public, but spots are limited! Please call and register by February 10th.



# 4-H Events



*Alissa Ackerman*

**COME & ENJOY THE FUN IN 4-H!**

**Alissa Ackerman**

**Co. Extension Agent for 4-H/Youth Development Ed.**

**Email: [alissa.ackerman@uky.edu](mailto:alissa.ackerman@uky.edu)**

## 4-H Community Service Project

*This Valentines Day, share your love by donating ready to eat food items to Clay & Leslie County 4-H!*

**These items will be delivered to Knott Co. Extension Office & donated to flood victims at local food drives**

**Drop-off:**

**Clay County Extension Office or Leslie County Extension Office**

**February 1st-14th**

**8:00AM-4:00PM**

**UK Cooperative Extension Service**

*Join us as we make Valentine Day treats!*



## **4-H COOKING CLUB**

*Age 5-18*

February 9th

Clay County Extension Office

4:00PM

**You must call to register at 598-2789!**



*Celebrate Heart Health Month!*

## **4-H GRAB & GO BAGS**

Bags will include physical  
activity items, recipes and more!

Age 5-18

You must call to claim your bag of items  
by February 7th at 598-2789!

Pick-up: Clay County Extension Office  
February 9th, 10th, 13th (8-4PM)

 Cooperative  
Extension Service





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

**4-H SUMMIT**  
MIDDLE SCHOOL LEADERSHIP CONFERENCE

**MARCH 16-18**

MEET MIDDLE SCHOOLERS FROM ACROSS THE STATE! CHOOSE WORKSHOPS OF INTEREST TO YOU, PARTICIPATE IN A COMMUNITY SERVICE PROJECT AND MUCH MORE!

Contact the Clay County Extension Office for more information at 598-2789. Deadline to register is February 24th. Limited spots are available.

**FEBRUARY 2023 HEALTH BULLETINS**

**Adult Health Bulletin**  
*Topic: Heart-Healthy Choices Every Day*

**Youth Health Bulletin**  
*Topic: Eating A Variety Keeps Us Healthy*

**Parent Health Bulletin**  
*Topic: Encouraging Healthy Relationships*

**Family Caregiver Health Bulletin**  
*Topic: Selecting Sheets for Restful Sleep*

To check out these topics, please visit our website at: <https://clay.ca.uky.edu/healthbulletins>.



 Cooperative  
Extension Service

For more details and to receive  
a packet of categories & rules,  
please call the Clay County  
Extension Office at 598-2789!

**Age: 9-18**



# 4-H COMMUNICATIONS DAY CONTEST

## APRIL 24TH

### 9:00AM

## RED BIRD CHRISTIAN SCHOOL REGISTRATION DUE BY APRIL 17TH

Junior Speeches: 3-5 minutes (Age 9-13)

Senior Speeches: 5-7 minutes (Age 14-18)

Junior & Senior Demonstrations: (5-15 minutes)



# Cookies with Santa

The Clay County Extension Office would like to thank all sponsors and volunteers for making this day successful! Special thanks to Daniel Boone, AdventHealth, Clay County FRYSC, Save the Children and Forgiven Logistics for donations!



# 4-H Cooking Club

Members enjoyed learning how to make fresh fruit salad and homemade granola bars! We look forward to seeing everyone at our next meeting on February 9th!



# In School 4-H Clubs

4-H Club members have been busy this past month! Students learned the importance of soil, different layers, how to enrich and 3 major soil particles. Everyone enjoyed making "edible soil" at the end of each club lesson.



**4-H Art Club: Art Club member created handmade ornaments, cards and sock snowmen and penguins for the holidays! All projects turned out wonderful! Join us for our next meeting on February 21st!**

Save the Date!

## 4-H SUMMER CAMP

August 1-4, 2023

JM Feltner 4-H Camp  
Applications open April 3rd



UK Cooperative Extension Service





## AGRICULTURE & NATURAL RESOURCES



# Apple & Peach Tree Pruning

**Saturday, February 11th  
at 10 AM**

Will Bowling will be teaching an Apple & Peach Tree Pruning Workshop at his farm, 156 Laurel Branch Rd, Manchester. FREE & open to the public. Call 598-2789 to register & for directions.

### ROOTSTOCK

We are taking orders for Apple and Pear Rootstock at \$2.00 each. Rootstock is not a fruit tree that can be planted. Rootstock must have scion wood grafted onto it to be a tree. Call the Extension Office at 598-2789 for more information about grafting and to place your order.





**EXCEL  
Building**

## **Clay County Cattlemen's Meeting**

**February 21, 2023**

**6:00 PM**

Please call 598-2789 to register

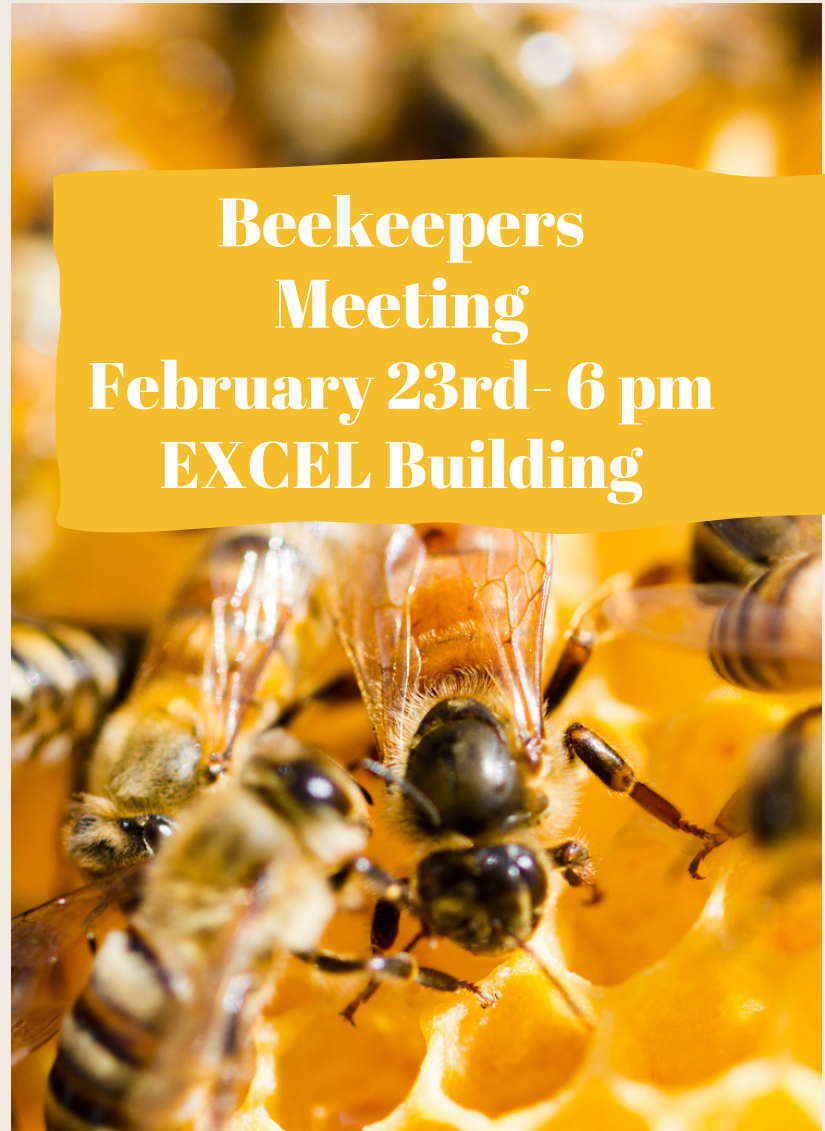
## **2023 Mid-South Stocker Conference is Feb. 21-22 in Bowling Green**

The 2023 Mid-South Stocker Conference will return to in-person format Feb. 21-22 in Bowling Green. The conference will offer educational sessions, demonstrations, and opportunities for beef producers to network with industry representatives. For more information and to register, visit <https://midsouthstockerconference.utk.edu/>

**Eastern KY Farmer Conference;**  
February 24 – 25 in Pineville, KY.  
Register at <https://cfaky.org/2023-eastern-kentucky-farmer-conference/>

**EKY Grower Buyer Farmer Meet Up** (A Pre-EKY Farmer Conference Event) will be on Friday, February 24th from 10AM – noon at Pine Mountain State Park. Check in starts at 9:30 AM. KY Farmers - Are you interested in expanding into new market channels? KY Retail Buyers and Chefs – Are you interested in purchasing locally-produced food for your business or restaurant? Pre-registration is required. Register at:

<https://www.eventbrite.com/e/2023-eky-grower-buyer-meetup-tickets-523919566527>



**Beekeepers  
Meeting  
February 23rd - 6 pm  
EXCEL Building**

# 2023 Plant Order Form



Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City, State, Zip Code: \_\_\_\_\_  
 Telephone: \_\_\_\_\_  
 Email: \_\_\_\_\_

**Clay Co. Cooperative Extension Service**  
 PO Box 421 / 69 Jameson Rd  
 Manchester, KY 40962  
 (606) 598-2789 Fax: (606) 598-2789  
 Web page: clay.ca.uky.edu

Quantity	Item	Unit Price	Total
_____ bundles	Strawberries (Allstar) (June bearing—larger berry)	\$5.00 (bundle of 25)	
_____ bundles	Strawberries (Earliglow) (June bearing—smaller, sweeter berry)	\$5.00 (bundle of 25)	
	Blackberries (Natchez)	\$4 each	
	Blueberries (Duke) (two varieties needed for pollination)	\$8 each	
	Blueberries (Chandler) (two varieties needed for pollination)	\$8 each	
	Raspberries (Prelude) - Bare root	\$4 each	
	Bristol Black Raspberries	\$4 each	
	Asparagus (Millennium)	\$1 each	
_____ bundles	Onion plants (Candy)	\$5 (bundle of 60)	
		<b>Total Due</b>	

Mail completed form & payment to: Clay County Extension Office, PO Box 421, Manchester, KY 40962. Plants should be at the Extension Office sometime the first week of April 2023. We will contact you when they arrive. **Money is due in advance when you order your plants. Orders will not be submitted if plants have not been pre-paid.** Make checks payable to: Clay County Extension Office. We are not responsible for plants not picked up in a timely manner.

Payment Information  
 Amounts Paid: \_\_\_\_\_  
 Date: \_\_\_\_\_  
 Received by: \_\_\_\_\_  
 Check No: \_\_\_\_\_ or Cash \_\_\_\_\_

**Notice: We have publications on these plants at the Extension Office if you would like to come by and pick one up. This way you can have your ground ready before your plants arrive.**





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

*Clay County  
P.O. Box 421, 69 Jameson Road  
Manchester, KY 40962-0421*

NONPROFIT ORG  
US POSTAGE PAID  
MANCHESTER KY  
PERMIT 96

RETURN SERVICE REQUESTED