FAMILY AND CONSUMER SCIENCES

FRANKLIN COUNTY COOPERATIVE EXTENSION OCTOBER 2025 NEWSLETTER

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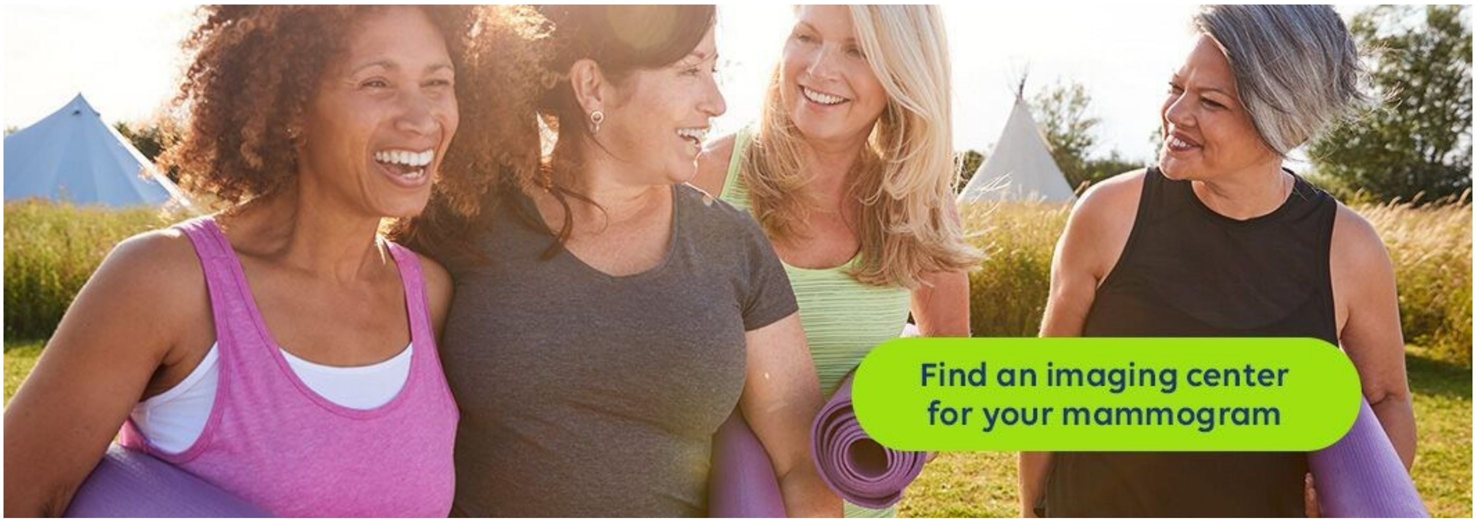

Protect your health with regular mammograms

Taking time for routine mammograms is an important part of staying healthy. One in eight women will develop breast cancer in her lifetime, and while mammograms can't prevent or cure cancer, they're the best tool to find it early, when it's easier to treat. These simple screenings are about putting yourself first, so you can be there for the ones you love.

Women of any race or ethnicity can get breast cancer, and it affects some groups differently than others.

What is a mammogram?

Mammograms are X-rays of your breast. Doctors can check those X-rays for signs of breast cancer, sometimes up to three years before there are any symptoms. As with other cancers, it's best to find it early, when there are more treatment options.

How often should I have mammograms?

It's important to have regular mammograms, even if you don't have any family history of breast cancer, feel healthy, or have had clear mammograms in the past. In fact, nearly 90% of women

(Continued on pg. 2)

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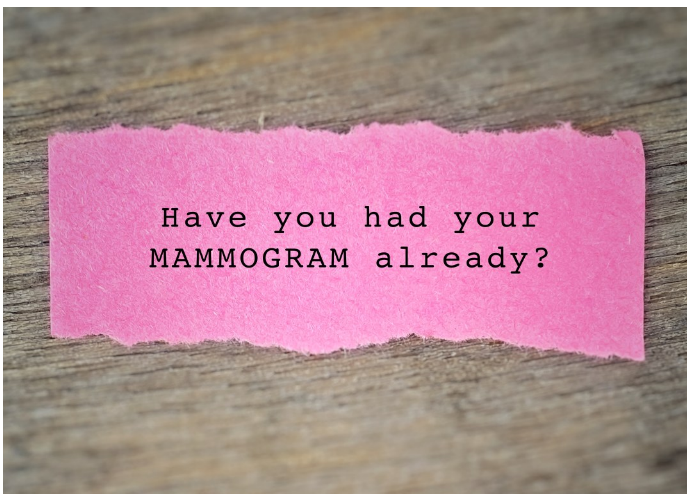
diagnosed with breast cancer don't have a family history of it. Additionally, the chance of developing it increases as you age.

You should talk to your doctor about what's right for you, but most women should begin having mammograms every one to two years starting at age 40. Once you turn 50, you should have a mammogram every year. Between mammograms, you should also perform breast self-exams to feel for lumps or changes about once a month. They're easy to do in just a few minutes at home.



What should I expect when I get a mammogram?

A mammogram only takes about 10 to 15 minutes During the screening, a technician will take pictures of your breasts with an X-ray machine. It's a safe, simple procedure. They will send the images to a radiologist (a doctor who specializes in reviewing X-rays), so they won't be able to tell you anything about your results during your visit. Radiologists will typically report results to you and your doctor within a few weeks.

What do my mammogram results mean?

The radiologist will check your X-rays for anything out of the ordinary and compare it with previous X-rays to look for changes in your breasts. Abnormal mammogram results don't necessarily mean there is cancer. There are many harmless causes of abnormal mammograms, such as dense breasts, minor cysts, or X-rays that were simply hard to read. If the results are abnormal, your doctor will likely ask you to come back in for more tests. You and your doctor will develop a treatment plan if more testing does find cancer. There are many options for treating breast cancer, especially when it's found in early stages.

How can I lower my risk of breast cancer?

There's no sure way to prevent breast cancer. Many risk factors are out of your control, such as getting older and a family history of cancer. In addition to regular mammograms, you can reduce your risk of breast cancer by staying healthy in these ways:

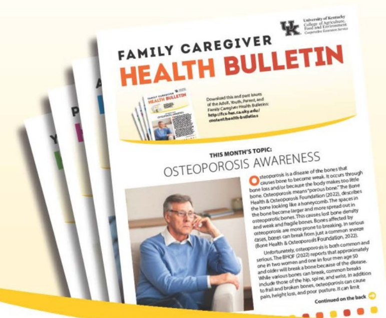
- Maintain a healthy weight
- Exercise regularly
- Drink alcohol in moderation, or not at all
- Learn more about lowering your risk of breast cancer.

Make your health a priority

If you're due for a mammogram, take the time to protect your health and schedule an appointment today. If you need to find a mammography center in your plan's network near you, the Find Care feature in the Sydney Health app or at anthem.com can help.

Cooperative Extension Service

FAMILY CAREGIVER HEALTH BULLETIN



OCTOBER 2025

Download this and past issues of the Adult, Youth, Parent, and Family Caregiver Health Bulletins: **http://fcs-hes.ca.uky.edu/content/health-bulletins**

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THIS MONTH'S TOPIC

WHAT IS A SENIOR ORPHAN? WHO IS A SOLO AGER?

Many people choose to live as single, childless adults, chasing careers or other personal goals. For others, life circumstances may make growing old solo a reality. According to the U.S. Census Bureau, about 16 million people age 50 and older were living alone in 2022. Living alone has been fueled by longer lifespans, divorce, childlessness, widowhood, smaller families, careers, geographic dispersion of family members, family feuds, and/or not wanting to be too close or too dependent on family.

Senior orphans, also referred to as solo agers, can be at a disadvantage because of health concerns that come with aging, such as chronic disease, cognitive decline, and other physical and mental changes. Without informal or formal support, managing health and independence solo

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can be hard and can cause a faster decline. Research shows that older adults living alone are at greater risk for falling and self-neglect. They can also become socially isolated, depressed, and inactive. So, older adults living alone are more likely to be hospitalized and can face earlier-than-expected death.

The five stages of independence

According to Carol Marak, an aging expert and author of *Solo and Smart: The Roadmap for a Supportive and Secure Future©*, older adults living alone need to think about the five stages of independence and how these stages will evolve over time.

- **In Stage 1,** Independence, you are likely self-reliant and self-sufficient.
- **In Stage 2,** Interdependence, you may need help with basic everyday tasks like cleaning and other household chores or daily activity like walking the dog or grocery shopping. Adults in this stage might start to consider in-home help, downsizing, and independent living facilities.
- **Stage 3** is called Dependence. In this stage, you will likely need help with a combination of instrumental activities of daily living (regular daily tasks like cooking, cleaning, shopping, and managing finances) and activities of daily living (basic self-care tasks like walking, transferring, feeding, dressing, hygiene and grooming, and toileting). Older adults must be able to manage these key life tasks to be fully independent. When these tasks cannot be managed and people become more dependent, formal (paid) or informal (unpaid) care or a combination of both is needed.
- **Stage 4,** Crisis Management, can happen quickly and an older adult finds themselves completely dependent on health-care professionals and professional care.
- **The final stage, Stage 5,** is Institutional Care. During this stage you may need medical and personal care often in some sort of long-term care facility or even hospice. It is during this time, especially as a solo ager, that you need to be sure to have a designated and trusted person who oversees your medical care, health-care decisions, and end-of-life wishes. For people who don't have family or trusted friends, you can hire a legal, financial, or health-care professional.

Thriving as a solo or orphaned ager takes planning

- Take care of your physical and mental health (eat right, exercise, sleep, manage stress).
- Build a strong sense of community and a team of people who can help in times of need (think about accidents, getting to and from procedures when you are unable to drive yourself, running errands if you are not able, checking on a pet, or getting groceries if you are in the hospital, etc.).
- Give your trusted team access to your home, computer, passwords, contacts, etc.
- Create a solid financial plan to help you meet your changing needs as you age.
- Consider long-term care options, including what you will need and what you can afford long-term.
- Hire an elder care attorney to help organize and ensure legal affairs are in order, including the preparation of wills, advance directives, and powers of attorney.
- Hire a financial person to help organize finances and create a long-term financial plan.
- Stay educated about exploitation and neglect by seeking advice from financial and legal professionals.
- Participate in community activities to stay engaged.
- Combat loneliness and social isolation with purpose and connection.
- Identify a geriatric care manager who can serve as a health-care contact or coordinator.
- Create a medical alert system and plan in case of emergency.

Proactive planning ensures that reliable support systems are in place, giving solo agers peace of mind in later life.

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Cooperative Extension Service

MONEYWI$E

VALUING PEOPLE. VALUING MONEY.

OCTOBER 2025

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THIS MONTH'S TOPIC: USING TECHNOLOGY TO MANAGE YOUR MONEY

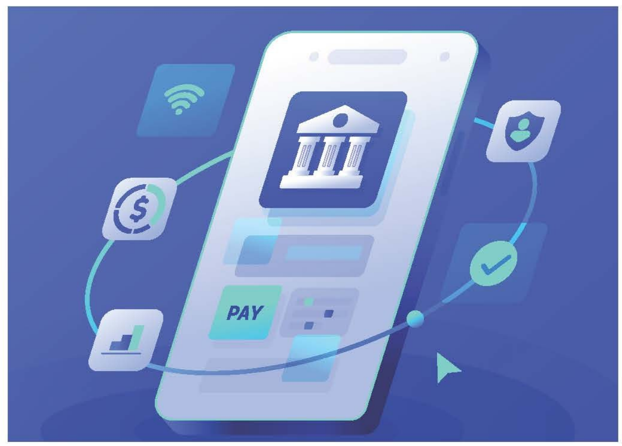
Financial technology, or "FinTech," is any virtual tool that lets users access, view, or manage their finances online. FinTech includes smartphone applications like mobile banking, payment apps, retirement calculators, and net worth trackers. These virtual – and often mobile – tools can help simplify money management.

WHY USE FINANCIAL TECHNOLOGY

Technology and money can both feel overwhelming, but many FinTech tools are made for everyday users. These tools can complement your existing money management system. In some cases, they can replace manual tasks by offering features like automation, visual trackers, and reminders. FinTech may help you save time by streamlining common money tasks such as budgeting, tracking spending, investments, and even paying off debt.

MOBILE BANKING

You may be using FinTech already, without knowing it. Mobile banking, for example, is a website or smartphone application that shows details about your checking and savings account balances and can be useful for providing on-the-go access to your



money. Some mobile banking apps will allow bill payments, money transfers, mobile check deposits, and include information about bank locations and other products or services your bank offers.

PAYMENT APPS

Another popular FinTech tool is peer-to-peer (P2P) payment apps such as Venmo, PayPal, and CashApp. About 76% of Americans use them to send money or buy things. These apps make transfers easy but do not replace a regular bank or savings account. It's a good idea to move money from these accounts into an FDIC-insured bank or federally insured credit union.

CREDIT MONITORING

Credit monitoring is a type of FinTech tool that helps you track your financial health over time. It can provide insights into your accounts, payment history, and any issues like liens or delinquencies. Credit scores range from 300 to 850 and are usually offered in reports from the three big credit bureaus or through online monitoring systems. Free credit reports are available weekly. Check yours easily at https://www.annualcreditreport.com.

FREE EXTENSION TOOL

While some financial apps focus on spending or saving, others can help with debt repayment. The Utah State University Extension's virtual tool, PowerPay (https://extension.usu.edu/powerpay/), is a free debt elimination simulator. You can use the web-based tool to log your debts and see how different payment strategies affect timelines and savings. The tool can also factor in changes in income, like getting a bonus or tax return, to see how that would affect the overall repayment timeline.

HABIT BUILDING

FinTech tools can fit into your current money management system or help you start new habits. Take time to add digital tools into your routine. Some apps may require regular engagement to keep things up to date.
Like other technology we rely on every day, FinTech offers convenience and can help you make informed money decisions. To get started, choose tools wisely by knowing what you need, testing them out, and being aware of any costs.

REFERENCES

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https://finred.usalearning.gov/Blog/FinancialPlanningFinTech

Military Family Spotlight

Military families can use FinTech tools to stay connected to their finances while navigating military life. The SEN$E mobile app was designed uniquely to support military transitions, like frequent moves, deployments, and spouse employment transitions. The app includes a short quiz to assess current financial well-being and learning modules on topics like saving, retirement, and deployment pay. By offering financial education resources and calculators through the SEN$E mobile app, military families – who are often on the move – can access reliable tools and information anytime, anywhere. Visit https://finred.usalearning.gov/ToolsAndAddRes/Sen$e to learn more.

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KENTUCKY COOPERATIVE EXTENSION

MANAGING CONCERNS ABOUT FALLS

A Matter of Balance

MANAGING CONCERNS ABOUT FALLS

Beginning October 9
1:00 Pm

Matter of Balance is an 8-week course designed to help participants reduce their fear of falling so they can be more active. Participants will:

- Understand their own beliefs about falling
- Learn fall prevention strategies
- Practice fall prevention and ASSERTIVENESS
- Recognize fall hazards in the home and community

Join Matter of Balance and reduce your own fear of falling while learning some exercises and information to increase your balance.

FOR MORE INFORMATION OR TO REGISTER, PLEASE CONTACT ROBIN OR MEG: **502-223-5794**
101 LAKEVIEW COURT, FRANKFORT KY 40601

KEHA News and Notes

2026 KEHA Leadership Academy – KEHA members are encouraged to apply for the third KEHA Leadership Academy, March 4-6, 2026! This leadership training will benefit the individual as well as county and area programs. Applications are due to the Area President by Oct. 1, 2025. The Area will select up to two nominees and one alternate by Nov. 1, 2025. Additional information, the application form, and fliers are available online at https://bit.ly/KEHALeadershipAcademy. Share the news with the

2026 KEHA State Meeting Room Block Open Now – Next year's KEHA State Meeting will take place May 12-14, 2026, at Hyatt Regency in Lexington. The theme is "Hooray!! KEHA!" and Bluegrass Area is the host. Reserve your hotel room now in the KEHA group block! Find details at https://keha.ca.uky.edu/content/state-meeting-information.

YOU Could Speak at State Meeting! – The call for session proposals at the 2026 State Meeting is now online. Homemakers who have a topic to share are encouraged to submit a proposal. The form is due Oct. 15 to First Vice President Ann Porter at alport1941@gmail.com and copy k.may@uky.edu. Details and a fillable form are at https://keha.ca.uky.edu/content/state-meeting-information.

KEHA Week Materials Available Now – Now is the time to start planning for KEHA Week Oct. 12-18, 2025. Refreshed materials following the theme *Stitched Together: A Plan for the Future*, are available now at https://keha.ca.uky.edu/celebrate-keha-week. This theme aligns with the new KEHA presidential Program of Work. The KEHA Week online digital resource kit includes a planning worksheet, sample proclamation, milestone journal, membership gift certificate, social media graphics, and more. It is also a great time to start your county membership drive and dues collection.

KEHA Dates to Remember

- Oct. 12-18 – KEHA Week 2025
- Oct. 15 – Deadline for submitting session proposals for the 2025 KEHA State Meeting.
- October 31 – Due date to send Area KEHA Officer Directories to the KEHA President and State Advisor (Appendix pages 12-13).
- Nov. 15 – Due date to nominate new members for the Master Farm Homemakers Guild.
- Nov. 15 – Due date for 990N (e-postcard) or 990 tax return for 501(c)(3) groups with a fiscal year ending June 30.
- Dec. 15 – County dues due to the KEHA State Treasurer and Area Treasurer (use remittance form found in the KEHA Manual Appendix page 18). Please send remittance to Patsy Kinman, KEHA Treasurer, 310 Falmouth St., Williamstown, KY 41097.

FCHA Dates to Rember

- October 12 - 18, 2025 - Homemakers' Week - Upcoming Events will be announced at a later time .
- November 22, 2025 - Children's Holiday Store
- November 24, 2025 - Homemakers' Dues must be turned in to the Homemaker Treasurer. Please drop them off at the office.
- **December 16, 2025 - Homemakers' Council Meeting - 1:00 p.m.**
- March 17, 2026 - County Cultural Arts - 9:00 a.m.
- **March 17, 2026 - Homemakers' Council Meeting - 5:00 p.m.**
- May 12 - 14, 2026 - KEHA State Meeting in Lexington.
- May 19, 2026 - Annual Meeting - Registration starts at 5:30 p.m.
- **June 16, 2026 - Homemakers' Council Meeting - 1:00 p.m.**

Homemaker's Week is coming up and we have planned a couple of things for all of us to do.

First we have planned a lunch at The Ashbrook Hotel in downtown Frankfort on **October 15th** at 11:30. If you have not already told us you are planning to attend please do so by October 10th so we will know how many to make the reservation for. You can visit their website to look at the menu at https://www.ashbrookhotel.com/dining .

Second we have planned an evening painting pottery at Broadway Clay. You can choose and purchase the item you wish to paint ($10 and up). The charge to glaze it is $10 an hr and it can take 1 to 2 hours. You will have to leave it and then come back later to pick it up. We are going to do this on **October 20th** at 6:00 p.m. Please let us know by October 16th if you will be joining us. You can look at some of what is available on their website https://broadwayclaypay.square.site/shop/BisquePainting/16

We were hoping to do a cooking class but that will happen at another time in the future.

Hope to hear from all of you soon. These outings are always so much fun.

Elizabeth Collins
Franklin Co Homemakers' President

UPCOMING events

For more information on upcoming events visit our website at https://franklin.ca.uky.edu/events.

Martin-Gatton College of Agriculture, Food and Environment

HOLIDAY BAZAAR

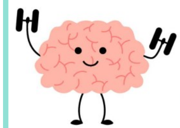
9 a.m. - 3 p.m.
October 18th, 2025
Anderson County Extension Office
1026 County Park Road
Lawrenceburg, KY 40342

SPONSORED BY THE ANDERSON COUNTY EXTENSION HOMEMAKERS

Cooperative Extension Service

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Sanders-Brown Center on Aging | First Baptist Church Frankfort | Cooperative Extension Service



HAPPY & HEALTHY: ALL ABOUT THE BRAIN

SPEAKER:
IMA EBONG, MD
UK NEUROLOGIST

OCTOBER 22, 2025 1:30PM - 3:00PM
100 CLINTON STREET
FRANKFORT, KY 40601

- Discover brain health tips and tricks from UK neurologist Dr. Ima Ebong
- Snacks and activities provided by UK Cooperative Extension Service

DR. IMA EBONG

Healthy Aging Workshop Series

First Baptist Church Frankfort

HEALTHY AGING WORKSHOPS 2025

Sanders-Brown Center on Aging
Cooperative Extension Service

Event Topics

4.23.25
Caring for Loved Ones with Memory Loss

summer

9.24.25
Healthy Habits

10.22.25
Brain Health

11.12.25
A Day for Family Caregivers

12.17.25
Healthy Eating & Weight Management

Special Events

June
Unity in the Community Health Fair

Memory Sunday with Sanders-Brown Center on Aging

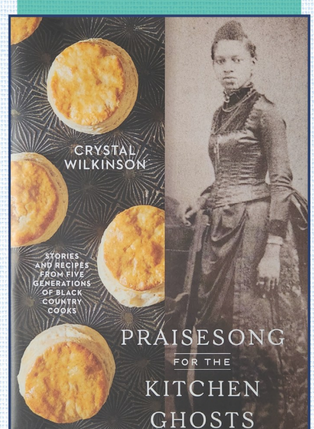
Where & When

First Baptist Church Frankfort
Fellowship Hall
100 Clinton Street
Frankfort, KY 40601

4th Wednesday
1:30-3:00 PM

Please note: Topics may change!

Cooperative Extension Service



BIG BLUE BOOK CLUB

A LYRICAL CULINARY JOURNEY FROM THE FORMER POET LAUREATE OF KENTUCKY.

Big Blue Book Club is back via Zoom!

October 27
November 3
November 10
November 17

1:30 pm Eastern/12:30 pm Central

Visit the Big Blue Book Club Website to register: https://ukfcs.net/BigBlueBookClub and click on the book cover!


Homemakers
KENTUCKY COOPERATIVE EXTENSION
Franklin County Homemakers
CHILDREN'S HOLIDAY STORE
NOVEMBER 22, 2025 | AT 9AM-12PM
CHILDREN AGES 4-12 WILL SHOP PRIVATELY WITH AN ELF TO PURCHASE HANDCRAFTED ITEMS WITHIN THEIR BUDGET.
• ITEMS COST BETWEEN .25 CENTS AND $5.00
• CASH ONLY - SMALL BILLS ($1, $5, $10)
Franklin County Cooperative Extension
101 Lakeview Court, Frankfort KY
502-695-9035
Cooperative Extension Service
MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT


2026
KEHA
LEADERSHIP ACADEMY
Inspiring Leaders through Workshops and Networking Opportunities
MARCH 4, 5, & 6, 2026
AT BLUE LICKS BATTLEFIELD STATE RESORT PARK
Explore New Experiences
Discover opportunities that broaden your horizons and enrich your life.
Engage with KEHA
Get more involved with KEHA and contribute to your community.
Enjoy Learning
Have fun gaining new knowledge and skills in an engaging environment.
Enhance Leadership Skills
Develop leadership abilities to become a more effective and inspiring leader.
KENTUCKY EXTENSION HOMEMAKERS ASSOCIATION
KEHA
Homemakers
Each area may choose two nominees and one alternate to attend!
Find the overview, application, and more at www.keha.org and at your local Extension Office.
All applications must be returned to your area president by October 1, 2025.


An equal opportunity organization
ukfcs.net/TalkingFACS8-13
Cooperative Extension Service
Now on Talking FACS!
Many Roads to Recovery
with Alex Elswick, PhD
Assistant Extension Professor | Substance Use Prevention and Recovery
Martin-Gatton College of Agriculture, Food and Environment
School of Human Environmental Sciences


An equal opportunity university
ukfcs.net/TalkingFACS8-12
Cooperative Extension Service
RETIREMENT
NOW on Talking FACS!
with Caroline Francis, EdS
UK Alumni Association | Alumni Career Services
The Four Pillars of a Fulfilling Retirement

Quilts Across America - Quilt for Kids

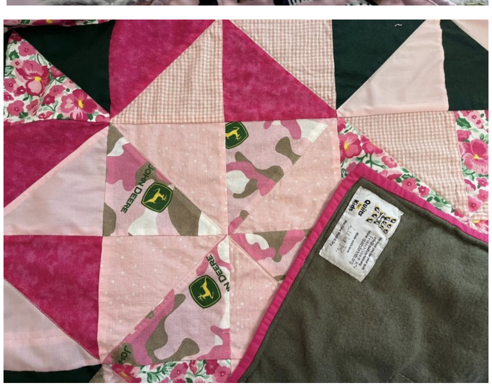
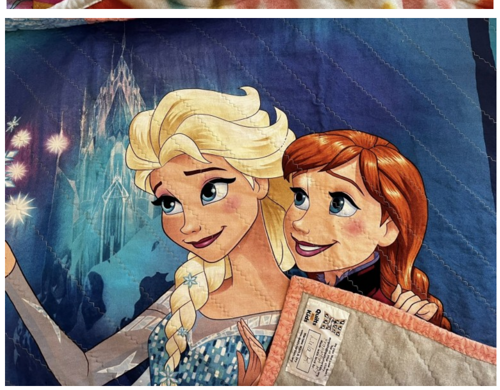
Quilts Across America, led by Toni Raynolds, meets in the Willow Room on the **third Sunday of each month** from **1:30 PM to 6:00 PM**. The group creates quilts to accompany beds made for children ages **3 to 17** who do not have one. **Quilt kits are provided**, and **everyone is welcome** to join in this meaningful effort.










Healthier baked goods

This month we start to think about cooler weather and coming holidays. Maybe we think about getting together with family and friends. We think about the sweet treats and baked goods we will soon enjoy. Many baked goods are high in saturated fats (butter and oil). They are also high in sugar and calories. Does this mean we should skip our favorite dessert when we meet? The answer is no! The key to proper eating habits is not eating too much at one time. Learn how to prepare your family's favorite baked goods with healthy ingredients. Your family will thank you.

Here are a few easy swaps you can use when making most baked goods. These changes will lower added sugars and saturated fats and result in moist treats. Keep portion sizes small when you enjoy the baked goods.

- **Add fruits or veggies:** Test the recipe by adding pureed or shredded fruits or veggies. Try apples, carrots, banana, avocado, pumpkin, or shredded zucchini.
- **Use healthy dairy foods:** Use nonfat Greek yogurt instead of sour cream. Use low-fat milk instead of full-fat milk.
- **Add whole grains:** Replace half of the all-purpose flour with unbleached whole-wheat flour.
- **Choose heart healthy:** Use heart healthy oil such as olive, avocado, or canola oil instead of butter. You can also use unsweetened apple sauce.
- **Try natural sweeteners:** Use honey, maple syrup, or sorghum in place of white sugar.
- **Spices and extracts:** Try flavors such as vanilla, mint, or lemon extract. Cinnamon, nutmeg, and other spices can also add flavor and sweetness.

Source: Adapted from https://www.eatright.org/ food/planning-and-prep/cooking-tips-and-trends/healthy-baking-alternatives

Sorghum Gingerbread Pear Muffins

- *1 cup whole-wheat flour*
- *1/2 teaspoon baking powder*
- *1/2 teaspoon baking soda*
- *1/2 teaspoon ground cinnamon*
- *1/2 teaspoon ground ginger*
- *1/4 teaspoon salt*
- *1 egg*
- *1/2 cup buttermilk*
- *1/2 cup sorghum syrup*
- *1/2 cup unsweetened applesauce*
- *1 pear, peeled, cored, and diced*

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Preheat oven to 375 degrees F.
3. Grease 12 muffin cups or line with paper liners.
4. In a mixing bowl, combine the flour, baking powder, baking soda, cinnamon, ginger, and salt.
5. In a separate bowl, mix together the egg, buttermilk, sorghum syrup,
6. Add the egg mixture to the flour mixture and combine until the batter is just moistened.
7. Gently fold in the diced pears.
8. Fill the muffin cups with the mixture. They will be full.
9. Bake in the preheated oven until a toothpick inserted in the center of a muffin comes out clean, about 20 minutes.

Serving size: 1 muffin. Makes: 12 muffins
Nutrition facts per serving: 90 calories; 1g total fat; 0g saturated fat; 0g trans fat; 15mg cholesterol; 140mg sodium; 20g total carbohydrate; 2g dietary fiber; 13g sugars; 10g added sugars; 2g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 6% Daily Value of iron; 4% Daily Value of potassium.

Source: Plate it Up! Kentucky Proud Project

Martin-Gatton College of Agriculture, Food and Environment

Pardon Our Mess...

Our bathroom facilities are antiquated, dating back to the 1990s! Please be patient with us as we endure a long needed upgrade.

The building and meeting rooms will be open as usual but the available restrooms may be on a different floor than where you're meeting.

Sorry for the inconvenience caused & Thank You for your patience!

Roasted Pumpkin Seed Snack Mix

A quick and tasty snack mix you can toss together and enjoy instantly while you are on the go, no cooking required.

- *2 cups crispy rice or wheat cereal squares*
- *1/2 cup roasted whole pumpkin seeds*
- *1/3 cup slivered almonds*
- *1/2 cup dried cranberries*
- *1/2 cup raisins*

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Mix all ingredients together and serve.

Serving size: 1/2 cup
Makes 8 servings

Nutrition facts per serving: 199 calories; 11g total fat; 2g saturated fat; 0g trans fat; 0mg cholesterol; 121mg sodium; 23g total carbohydrate; 2g dietary fiber; 11g sugars; 4g added sugars; 6g protein; 0% Daily Value of vitamin D; 2% Daily Value of calcium; 6% Daily Value of iron; 4% Daily Value of potassium.

Source: USDA MyPlate. https://www.myplate.gov/recipes/supplemental-nutrition-assistance-program-snap/roasted-pumpkin-seed-snack-mix

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