



VOL. 23-09

Cooperative Extension Service

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Cooperative Extension Service

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MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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with prior notification.



Nutrition Notes.....

(Alta) Gaye Hutchison,
EFNEP Assistant

(Expanded Food and Nutrition Education Program)

September 2023

Nutrition

Education

Program

Calendar Recipe

One Pan Shrimp and Veggies



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

- Nonstick cooking spray
- 16 ounces frozen uncooked shrimp*, peeled and deveined
- 2 medium zucchini, halved and sliced
- 1/2 pound (8 ounces) mushrooms, sliced
- 1 medium red bell pepper, sliced
- 4 tablespoons sweet chili sauce
- 1 tablespoon oil
- 1 1/2 tablespoons lime juice
- 1 tablespoon low-sodium soy sauce
- 3 green onions, chopped (optional)
- 1/4 cup cilantro, chopped (optional)
- Brown rice (optional)

*Using frozen, precooked shrimp (pink in color) may result in shrimp having a dry texture. Frozen, uncooked shrimp (gray in color) is preferred.

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Rinse produce under cool, running water. Follow shrimp's package instructions for proper thawing.

3. Preheat oven to 400 degrees F. Spray a 15-by-10-inch baking pan with nonstick spray. Be sure to use a baking pan with a rim.
4. Place the shrimp, zucchini, mushrooms, and bell pepper on baking pan.
5. Wash your hands after handling raw shrimp.
6. Combine chili sauce, oil, lime juice, and soy sauce in a small bowl and pour over the shrimp and vegetables. Use tongs to toss and combine.
7. Bake 12 to 15 minutes, or until vegetables are tender and shrimp is cooked through and reaches 145 degrees F using a food thermometer. Shrimp will turn pink as it cooks.
8. Top with green onions and cilantro and serve over brown rice, if desired.
9. Store leftovers in the refrigerator within 2 hours.

Makes 5 servings
Serving size: 1 cup
Cost per recipe: \$9.97
Cost per serving: \$1.99

Nutrition facts per serving:

290 calories;
14g total fat; 2g saturated fat; 0g trans fat; 135mg cholesterol; 650mg sodium; 22g total carbohydrate; 2g dietary fiber; 10g total sugars; 1g added sugars; 17g protein; 0% Daily Value of vitamin D; 8% Daily Value of calcium; 10% Daily Value of iron; 10% Daily Value of potassium.

Source:

Margie Hernandez,
Russell County
SNAP-Ed Program
Assistant Senior

Potato Hash



Ingredients:

- 2 tablespoons olive oil
- 1 tablespoon butter
- 3 pounds petite red or gold potatoes, diced to ½ -inch cubes
- 2 diced onions
- 2 diced red bell peppers
- 1 tablespoon minced garlic
- Salt and pepper to taste

Directions:

1. Heat olive oil and butter in a large nonstick skillet over medium heat.
2. Add potatoes and toss to coat with oil.
3. Cover and cook for 10 minutes, stirring for time to time.
4. Add onion and peppers. Cook an additional 5 minutes or until golden brown.
5. Add garlic and cook 2 more minutes.
6. Season with salt and pepper.
7. Sprinkle with Parmesan cheese.

Nutrition Facts per serving:

160 calories; 4.5g total fat; 1.5g saturated fat; 0g trans fat; 5mg cholesterol; 75mg sodium 26g carbohydrate; 3g fiber; 3g sugar; 0g added sugar; 4g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 6% Daily Value of iron; 15% Daily Value of potassium.

Source: Teri King, Meade County EFNEP Assistant Senior



Extension Homemaker Club Meetings

Sunnybrook - September 7th @ 6:30 p.m. - Downstairs Meeting Room

Country Charmers - September 11th @ 6:00 p.m. - Downstairs Meeting Room

Pots & Pans - September 11th @ 6:00 p.m. - Upstairs Meeting Room

Charity - September 12th @ 5:00 p.m. - New Charity Baptist Church

Crafter's Anonymous - September 13th @ 1:30 p.m. - Downstairs Meeting Room

Odds 'N Ends - September 14th @ 12 noon - Downstairs Meeting Room

Creative Characters - September 19th @ 12:30 p.m. - Downstairs Meeting Room

Happy Chippers - September 21st @ 12:30 p.m. - Downstairs Meeting Room

Mudslingers - September 25th-Assigned Appointments Only-Contact Seth Hart

Mudslingers - September 26th @ 12:30 p.m. - Downstairs Meeting Room

Reminder: PLEASE turn in your monthly reports!



**Roll Call and
Thought of the Day
for KEHA Monthly
Club Meetings
September 2023**



Thought for the Day: "Every leaf speaks bliss to me, fluttering from the autumn tree." - Emily Bronte

Roll Call: Fall begins in September. What is your favorite type of tree?

Blood Drive!

Tuesday, September 19, 2023

Aspire Center

Odds 'N Ends 12:45 p.m.-3:15 p.m.

Pots & Pans 3:15 p.m.-5:30 p.m.





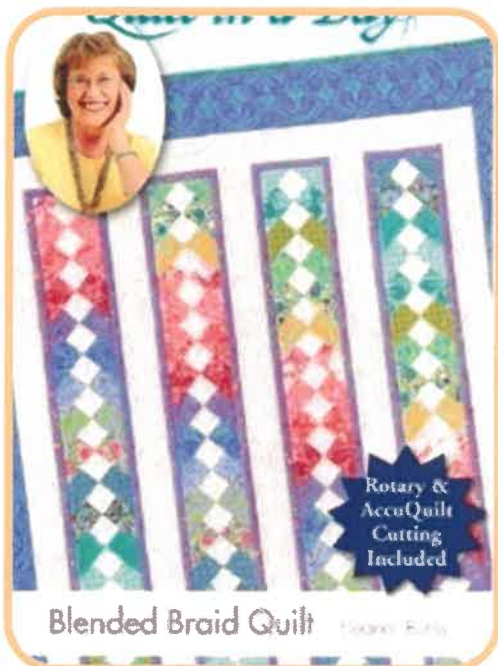
**Crafter's Anonymous
Extension Homemaker Club
Wednesday, September 13, 2023
1:30 p.m.**

**Downstairs Meeting Room
Canning Ring Rag Sunflower
Class Fee: None**

Join us to create these adorable no-sew canning ring rag sunflowers. These will be cute for fall decorating. To receive a craft kit, PLEASE call and let us know if you will be attending.

**Creative Writing Class
Instructor: Ranny Grady
Thursday, September 14, 2023
10:00 a.m.**

Small Upstairs Meeting Room
Class is FREE & open to the Public.
Everyone is welcome to attend.
Please call to register.



**In-Stitches Quilt Class
Blended Braid (Part 1)
Wednesday, September 20, 2023
10:00 a.m.**

Downstairs Meeting Room
Pattern & Wedge Ruler will be \$10
(\$5 for pattern & \$5 for ruler).
Call the Extension Office for details and
cutting instructions to be prepared
before for the class.

Project Helping Hands!

October 11th is our KEHA Week Community Service Day! The following Community Service Project opportunities will be available beginning at 10:00 a.m. in the Downstairs Meeting Room. You can choose the project that is best for your talents and interests. You don't have to pick just one, you can work at various projects throughout the day. You don't have to be an Extension Homemaker to participate, so please bring a friend! We will be providing lunch, so please let us know if you will be attending.

Option #1 - Soldier Pillow Buddies

Our local National Guard Unit is being deployed in the very near future. We need your help sewing Soldier Pillow Buddies for children whose parents are being deployed. All the materials are provided, we just need some helping hands. We need volunteers willing to: Sew, stuff pillows, iron, pin, etc. You don't have to have sewing skills to help. There is a task for everyone. Please let us know if you can help!



Option #2 - Autumn/Halloween Place Mats



Creating decorative Autumn/Halloween place mats for the nursing home. This is a paper craft type place mat that will be laminated. All supplies will be provided. However, if you have stickers, cutouts, and other paper craft items you would like to bring and use or share, that would be appreciated.

Option #3 - Healthy & Sweet Treats

In the morning, we will be creating healthy and sweet treats to be given to our local heroes that don't get recognized. In the afternoon, we will be creating healthy dog and cat treats for our local animal shelter. Supplies will be provide.



Option #4 - Creating Autumn Treat Bags for Head Start

We will be creating decorative paper bags that will be filled with items for our Head Start kiddos. We are asking for donations for these bags: Preschool age books, boxes of jumbo size Crayola crayons (please only Crayola), boxes of Crayola fat size markers, decorative autumn pencils, autumn "treasures" (squishy balls, etc.) Please keep in mind age appropriate and choking hazards for this age group. Bring things if you were a little kiddo, that you'd get excited about. We will be preparing 50 bags.

***Participation in these community service projects can count as volunteer service hours.*

"Book Towers"

We are very happy to report that our "**Book Towers**" are a HUGE success. Many families and community members are utilizing them.

The **Blue Book Tower** holds books and magazines.

The **Red Book Tower** holds games, puzzles, and media.

We are in need of puzzles for children, youth, and adults. Board games would be great too! We also need adult coloring books, coloring pencils, and puzzle books. We could use playdough, coloring books, crayons, markers, sketch paper, and puzzle books for children.

Thank you to everyone who has been donating! Stop by and check out what's available. Help spread the word it's FREE. Sharing & Caring!



County, Club, & Area Homemakers' Officer Event Day Trip & Lunch Out September 26th

- Must register!
- We have limited space in vans. If you would like to ride in the van, please get registered quickly. Van limit is 20 people.
- Arrive at Wayne County Extension Office no later than 8:15 a.m. The office will open at 8:00 a.m. We will return in time for our homemaker leader lesson at 5:30 p.m. so you won't have to miss out if you plan to attend.
- You will need money for lunch and personal purchases you wish to make.



**Extension Homemakers'
Fall Yard Sale & Bake Sale
Wayne County Extension Office
Saturday, September 30, 2023
8:00 a.m.-2:00 p.m. EST**



The Wayne County Extension Homemakers will be having a yard sale and bake sale on September 30th. Set-up will be September 29th from 12 noon-7:00 p.m. All items should be in good used condition. Items should be priced, however we can price for you. We CANNOT accept any toiletries, makeup, soaps or lotions, etc. If you would like your items that did not sell, you will need to pick them up at 2 p.m. on September 30th. All leftover items will be donated to "Good Samaritan." We are also having a bake sale during the yard sale. If you have taken the "Safe Food Handling" class, we would appreciate your goodies. Whatever you bring, we will sell. Cakes, cookies, bread, pies, or donut holes! \$1100.00 was made at our spring sale, so a goal of \$1200.00 is a manageable target for our fall sale. Let's get together as a team and clean out our closets and preheat our ovens!



**Beginner's Crochet Class
Wayne County Extension Office
Small Upstairs Meeting Room
Tuesday, October 24, 2023
3:00 p.m.-5:00 p.m.**

The Crafter's Anonymous Homemaker Club is hosting a beginner's crochet class. The class is being taught by Karen Helton, Peggy Bertram, and Connie Gaulzetti. There is no charge for the class, but you will need to bring a skein of cotton yarn and a H crochet hook. Make sure the yarn is cotton. Snacks and drinks will be provided. Please call the Extension Office to register. Class size limit: 20 People



Wayne County Extension Homemakers! Dates to Book in Your Calendar

September 14th - Creative Writing Class - 10:00 a.m. - Small Upstairs Meeting Room

September 20th - In-Stitches Class - Blended Braid - 10:00 a.m. - Downstairs Meeting Room

September 21st - Master Clothing Volunteer Event - Russell County

September 26th - Homemaker Officer Outing

September 26th - Emergency Preparedness - 5:30 p.m. - Downstairs Meeting Room

September 29th - Homemaker Yard Sale Setup - 12 noon-7:00 p.m.

September 30th - Homemaker Bake Sale & Yard Sale Fundraiser - 8:00 a.m.-2:00 p.m.

October 9th - 13th - KEHA Week! See details below in newsletter.

- 9th - HM Make & Take
- 10th - HM Movie Night
- 11th - HM Community Service Day
- 12th - HM Road Trip
- 13th - HM Grab & Go!

October 12th - Creative Writing Class - 10:00 a.m. - Small Upstairs Meeting Room

October 24th - Beginner's Crochet Class - 3:00 p.m. - Small Upstairs Meeting Room

October 24th - 26th - Extension Master Clothing Volunteer Training - Cave City

October 27th - LCA Holiday Event - Adair Co. - See enclosed flyer.

October 30th - Christmas Village Planning Committee Meeting-5:00 p.m.- Small Upstairs Room

October 31st - LCA Extension Homemaker Council Mtg. 10:30 am EST Adair Co.

October 31st - Transferring Cherished Possessions: Estate Planning for Non-Titled Property -
5:30 p.m. - Downstairs Meeting Room

November 1st - In-Stitches Class - 10:00 a.m. - Downstairs Meeting Room

November 9th - Creative Writing Class - 10:00 a.m. - Small Upstairs Meeting room

November 10th - Sit & Sew & Binding Class - Downstairs Meeting Room

November 16th - Christmas Village Prep

November 17th - Christmas Village Set-up

November 18th - Christmas Village - Wayne County Extension Office

November 23rd & 24th - Extension Office closed for Thanksgiving Holiday

November 28th - Holiday Make & Take - 5:30 p.m. - Downstairs Meeting Room

November 29th - In-Stitches Class - 10:00 a.m. - Downstairs Meeting Room

December - Club Choice - Leader Lesson

January 23rd - Make Your Heart Happy -Valentine's Hearts & Other Lovey Things!

February 27th - Cultural Arts Lesson

March 26th - Spring Cleaning Your Home & Finances

April 23rd - Entertaining Little Ones

May 28th - Healthy Food Choices



KEHA Week October 9th-13th!



9th – HM Make & Take

- 10am – 3:00 p.m. Downstairs Meeting Room (lunch included.)
- Registration fee: \$10.
- Please register by October 2nd so we can be prepared for you.

10th – HM Movie Night

- 5:30 p.m. at Theater in downtown Monticello – MUST register so we can be prepared for you! FREE movie & snacks! Please feel free to bring a friend ~ Good Homemaker recruitment event! Movie will start at 6:00 p.m. prompt! If you want a snack and to get seated, please arrive no later than 5:45 p.m.

11th – HM Community Service Day

- See Project Helping Hands listed on page 6.

12th – HM Road Trip

- MUST register! Big South Fork Scenic Railway ~ Experience the splendor of autumn color on this relaxing train ride thru the mountains!
- Registration fee: \$20- This includes your train ride, historic museum ticket tour, and sack lunch. Must be paid at time of registration. No refunds. If you register and cannot attend, it is your responsibility to find your replacement. Space is limited to 20 people.
- Any personal purchases will be “on your own”.
- MUST arrive at Extension Office no later than 8:15 am. Office will be open by 8:00 a.m.
- ***This is only for Extension Homemaker members who have paid their 2023-2024 membership dues.***

13th – HM Grab & Go!

- Drop by the Extension Office and ask for your FREE KEHA Celebration Bag!
Bags are only for Extension Homemaker members who have paid their 2023-2024 membership dues.

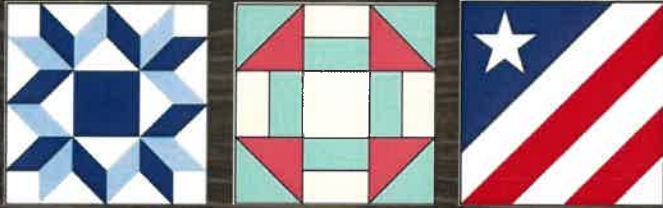


Seth Hart,
Program Assistant
for Community Arts

Barn Quilt Painting Workshop Friday, October 6, 2023

BARN QUILT PAINTING WORKSHOP

Instructor: Seth Hart



Friday,
October 06

10:00 am - 3:00 pm EST

Day Time Class

SIZE OPTIONS

2 ft x 2 ft ... **\$40.00**

4 ft x 4 ft ... **\$75.00**

DESIGNED OR ALL SKILL LEVELS

ALL MATERIALS AND SUPPLIES
WILL BE PROVIDED

\$5.00 DISCOUNT TO WAYNE COUNTY HOMEMAKER MEMBERS

CLASS SIZE LIMIT: 15 SPACES

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Deadline to Register:

Friday, September 22

PRE-PAYMENT REQUIRED

Due to limited spacing,
our waiting list fills
quickly. If you cancel, it
must be one week prior
to class in order to
receive a refund. This
will allow us adequate
time to notify someone
else who wants to join
the workshop.

For more information, contact

Seth Hart

Extension Program Assistant for Community Arts

Wayne County Cooperative Extension Service

255 Rolling Hills Blvd.

Monticello, KY 42633

606-348-8453

seth.hart@uky.edu



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Lexington, KY 40506



Disabilities
accommodated
with prior notification.



Joy McGinnis

FCS Program Assistant



Autumn Health Concerns

There are many things to love about autumn: The air begins to cool down a bit, leaves change colors, and there are many special foods and fragrances that we associate with this time of year. However, autumn can also bring specific health concerns for some people. You can address your health concerns and still enjoy the season and all it has to offer.

- **Dry Skin** - As the air cools, some people have more dry skin. To prevent cracking and itching, try to stay hydrated by drinking plenty of water, continuing to wear sunscreen when outdoors, and use a lotion or cream skin barrier to help moisturize skin when you get out of the bath or shower.
- **Decreased Immune Function** - You may find yourself getting sick more as the seasons change. Stay up to date on all vaccines, wash your hands, and check with your doctor if allergy or cold symptoms become persistent.
- **Sleep Disturbances** - Even though the days are becoming shorter, you may find that you are getting less sleep at night. This can happen as the season change affects circadian rhythms. Try to establish a consistent bedtime routine, plan to get at least seven to eight hours of sleep per night and avoid screens once you turn off the lights.
- Take advantage of the change in seasons to catch up on needed annual health exams as well. If you have not done so, schedule an annual physical, dental cleaning, and vision check.

These strategies combined can help you have an enjoyable autumn and end the year well.

Reference: <https://www.cdc.gov/chronicdisease/resources/infographic/healthy-fall.htm>

Source: Katherine Jury, Extension Specialist for Family Health





Joy McGinnis

FCS Program Assistant



September is National Preparedness Month

Since the tragic events of September 11, 2011, the federal government has named September as National Preparedness Month. This is to remind and encourage all Americans to be prepared for emergencies and disasters either man-made, weather-related, or caused by other sources.

The National Weather Service encourages all households, business, and communities to take the following steps to prepare for a possible disaster or emergency.

1. **Learn Your Risks and Responses** - Be and stay informed.
2. **Make a Plan** - Practice your plan regularly so everyone is clear about their roles.
3. **Build a Supply/Emergency Preparedness Kit** - Maintain items by checking on expiration dates and updating items as needed or based upon your needs (young children, older adults, pets, etc.)
4. **Get Involved** - Before a disaster strikes, volunteer with your business or local community.

National Preparedness Month ends September 30, which is National Preparedness Day. In the time of a disaster or emergency, you may be on your own for 48 to 72 hours or longer before power returns or help can arrive, so prepare now so you can be ready and vigilant when the time comes.





September is **APPLE** Month
Try some of these delicious recipes!



Apple Berry Salsa with Cinnamon Chips

Servings: 12

Serving Size: 3 tablespoons salsa/4 chips

Nutrition facts per serving:

Salsa: 30 calories; 0g total fat; 0g saturated fat; 0g trans fat; 0mg cholesterol; 0mg sodium; 8g carbohydrate; 1g fiber; 7g sugar; 0g protein.

Chips: 150 calories; 3.5g total fat; 1g saturated fat; 0g trans fat; 0mg cholesterol; 320mg sodium; 27g carbohydrate; 0g fiber; 4g sugar; 4g protein.

Ingredients:

- 1 medium granny smith apple
- 3/4 cup strawberries
- 1 small orange
- 1/2 can crushed pineapple
- 1/2 tablespoon brown sugar
- 1 tablespoon orange juice
- *12 (8-inch) fat free tortillas
- *2 teaspoons cinnamon
- *1/4 cup sugar
- *Vegetable cooking spray

Directions:

Apple Berry Salsa

1. Wash, core, and dice apple, with peel.
2. Wash, hull, and dice strawberries.
3. Wash, peel, and dice orange.
4. Pour pineapples in a bowl along with the apple, strawberries, and orange. Stir gently.
5. In a small separate bowl, mix orange juice and brown sugar with a fork until combined.
6. Pour over fruit and refrigerate while making cinnamon crisps.

**Cinnamon Chips:

- Preheat oven to 350 degrees.
- Spray each side of tortillas with vegetable spray.
- Sprinkle with cinnamon and sugar.
- Cut into 4 wedges.
- Place on baking sheet. Bake 10 minutes.

Source: Eat Smart to Play Hard : University of Kentucky Cooperative Extension Service,
Nutrition Education Program

Apple & Chicken Salad



Servings: Makes 6 servings **Serving Size:** 1 cup

Recipe Cost: \$6.42 **Cost per Serving:** \$1.07

Nutrition facts per serving:

240 calories; 3g fat; .5g saturated fat; 0g trans fat; 35mg cholesterol; 250mg sodium; 12g carbohydrate; 2g fiber; 35g sugar; 0g added sugar; 17g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 10% Daily Value of iron; 15% Daily Value of potassium.

Ingredients:

- 2 red apples
- 2 stalks celery
- 1/2 cup raisins
- 1/4 cup plain non-fat Greek yogurt
- 1/4 cup light mayonnaise
- 1/4 teaspoon salt
- 1/8 teaspoon ground black pepper
- 2 cups cooked chicken, chopped
- 18 lettuce leaves



Make it a Meal

Apple and Chicken Salad
Whole grain bread
Skim milk

Directions:

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. If needed, cook chicken using the [How to Cook Chicken](#) recipe (from [planeatmove.com](#))
3. Rinse all fresh produce under cold water in a colander. Scrub celery and apples with a vegetable brush.
4. Using the cutting board and knife, dice 2 stalks of celery.
5. Chop 2 red apples, remove the core and seeds.
6. Combine chopped apples, celery, and 2 cups diced chicken in a bowl.
7. Add 1/4 cup Greek yogurt, 1/2 cup raisins, 1/4 cup light mayonnaise, 1/4 teaspoon salt and 1/8 teaspoon pepper to bowl.
8. Stir all ingredients together.
9. Arrange 3 lettuce leaves on a plate and top with 1 cup of apple and chicken salad mixture.
10. Store leftovers in bowl with a lid in refrigerator for 3-4 days.

Source: Adapted from United States Department of Agriculture, *What's Cooking* USDA Mixing Bowl. March 2015. www.usda.gov/whatscooking



Crunchy Fruit and Chicken Salad

Servings: 6 **Serving Size:** 1 cup

The pineapple and apples pair well with the chicken in this surprisingly simple salad.



Ingredients:

- 2 cups chicken, cooked and diced
- 2 apples, diced
- 1 cup pineapple chunks, drained
- ½ cup celery, diced
- ¼ cup vanilla or plain yogurt
- ¼ cup chopped nuts, optional

Directions:

- Mix all ingredients and chill for at least one hour. Serve cold.
- Garnish with raisins if desired.

Make it a Meal

- Crunchy Fruit and Chicken Salad
- Fresh Greens
- Carrot sticks
- Whole grain crackers
- Low-fat milk

Nutrition facts per serving: 130 calories; 2g total fat; 0.5g saturated fat; 0g trans fat; 40mg cholesterol; 45mg sodium; 14g carbohydrate; 2g fiber; 15g protein; 2% Daily Value of vitamin A; 10% Daily Value of vitamin C; 4% Daily Value of calcium; 4% Daily Value of iron

Source: Rita May, Senior Extension Associate, Nutrition Education Program, University of Kentucky Cooperative Extension Service

Debbie Shepherd, CEA FCS
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DS/vm



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A BAD DEAL IN DISGUISE: TYPES OF SCAMS

A Bad Deal in Disguise: Types of Scams

By Kelly May

Family Finance and Resource Management

We all know to beware of things that sound “too good to be true.” The trouble is, sometimes it is difficult to tell what is false from what is true. Especially since many times scammers appear in disguise or use other tricks to convince us to take part.

The Federal Trade Commission received 2.9 million fraud reports in 2021. Of those reports, about a quarter of them resulted in a loss, equaling a total of \$6.1 billion. The best way to avoid becoming one of these statistics is to learn more about different types of scams so you can avoid falling victim.

IMPOSTER SCAMS

Many scams start with a scammer in disguise. One in five people lost money to **imposter scams**, at a \$1,000 median loss, according to 2021 data from the Federal Trade Commission. In an imposter scam, the scammer pretends to be someone else – a trusted source or a business you probably already have dealings with – to trick you into sharing information or money.



Sometimes scammers will play on your trust, pretending to be someone you know, such as in a phishing attempt, grandparent scam, or romance scam. Sometimes they try to scare you into paying something they falsely claim you owe, such as in IRS, deputy sheriff, or tech support scams. If they ask for money, they typically want you to use a wire transfer or pay by gift card – which can't be tracked or reversed. Let us explore a few of these scenarios in greater detail.

In **phishing scams**, the scammer pretends to be someone else to trick you into sending money or to get your information, such as a password, account number, or Social Security number. Most people know your bank will never ask for your account number – they already have that information on file. However, when you get an email or text message that looks like it is from your bank and requests information, it is tempting to reply. The scammer is counting on this reaction.

Phishing attempts come in many forms. Someone may claim to be a long-lost relative or a prince from a far-away land with an inheritance to share. It may look like a well-known shipping service with a link to track “your order” that you don’t recall placing. It may appear that a service you subscribe to, like a television streaming service or utility, has “declined” your payment, with a request to update your credit card information. Sometimes the scammer claims to be a well-known company or store and says they need to access your account to “investigate fraudulent charges.”

Always beware of clicking on links in emails and on websites. These could lead to false websites with malware, malicious software that could damage your computer, phone, or tablet or make your information vulnerable. Check links and email addresses by hovering your mouse over them and waiting for the box to pop up to show where the link really goes.

A “**grandparent**” scam often targets seniors. A caller on the phone claims to be the senior’s grandchild (or other relative) in trouble. In this scenario, the false relative has been arrested or stranded and needs money immediately. Often, they will ask for suspicious forms of payment, such as a wire transfer, pre-paid credit cards, or gift cards. The caller stresses urgency and secrecy, not wanting to upset “mom and dad.” If you get a call like this from a “grandchild” or someone supposedly representing a relative, hang up. If you want to verify, you can contact the relative or relative’s family directly to make sure they are safe.

Romance scams are another type of imposter scam that often begins through online contact. Typically romance scams will use social media,



dating platforms, or messaging apps. A scammer may research you and pretend to have common interests or use a profile you might find attractive. If your new romantic interest is reluctant to meet in person that could be a red flag. Another red flag is if the relationship moves along very quickly – although some scammers are quite patient. After some time and trust has built, your new love interest needs money. The premise might be that they are in trouble, or they need money to settle accounts or pay for travel to visit or move closer. Watch out if payment methods are those that can’t be tracked or reversed.

Imposter scams may prey on your urge to help others in need, or they may pretend to offer you help. For example, people are often generous in times of tragedy or natural disaster. Scammers know this and may pretend to represent a charity. **Charity scams** may take the form of false charities asking for money transfers. On the other hand, in **tech support scams**, the imposter pretends to “assist” you with computer issues you may not have known about – because they don’t exist. This may happen through phishing, phone calls, pop-up ads, or via a locked screen providing a number to call and “fix” it.

Finally, sometimes imposters use a disguise to threaten or scare you into paying money or revealing information. Reported disguises have included the **Internal Revenue Service (IRS) scam**, sheriff or

deputy sheriff scam, the **Social Security scam**, or the **Medicare scam**. Threats can sound scary, like your Social Security number being linked to “criminal activity” or a warrant for your arrest. Sometimes they may claim that your benefits will be suspended or that your identification will be revoked. They ask that you wire money or use gift cards to pay fees or settle accounts. If you have real concerns about any of these issues, contact local officials directly in a separate call using a verified office phone number.

ADVANCE FEE SCAMS

Other scams revolve around trying to get you to pay money up front in the hopes that you will receive a larger “reward” later. The Federal Trade Commission’s top 10 fraud categories included **advance fee scams** such as online shopping, sweepstakes and lotteries, and fake check scams, among others.

Online purchase scams are on the rise according to the Better Business Bureau (BBB), making up more than 38% of scams reported to the BBB in 2020. More than a third of those reports were about pets and pet supplies, such as specific breeds of dogs. Most often, victims of this scam paid for a product or service and never received it. Others received a fake or lower-quality item or something else entirely. This could happen on an unfamiliar website, or when using seller platforms like Facebook Marketplace or Craigslist.

Government grant scams and **fake loan scams** work in a similar way. These claim to be loans or government grants for college, home repairs, home business costs, or other expenses. You may be asked for an advance payment for fees or taxes before you can receive the money. Alternatively, they may ask for your checking account information so they can “deposit the money” or “withdraw a one-time processing fee.” Everyone has access to a free list of available federal grants at [grants.gov](https://www.grants.gov); you should never have to pay for this list.

The **prize, lottery, or sweepstakes scam** continues to circulate, possibly because the idea of winning



sounds so tempting. Real prizes are free, and you have to enter to win. Scammers might surprise you with a “win” you weren’t expecting. If you need to pay a fee, such as for taxes, processing, or shipping, then it is probably a scam. You also cannot increase your odds of winning by paying – that is another version of the scam.

Another type of advance fee scam is the **home improvement scam**, which preys on victims of natural disasters. When a weather event leaves destruction behind, there may be door-to-door construction workers who claim to have “leftover” materials they want to use, and they offer a “discount” for their work. Often, they take the deposit but never complete the project.

Fake check scams, conversely, are like an advance fee scam in reverse. Someone sends you a check or money order that is “accidentally” more than the purchase price. The sender says to deposit the check and wire transfer the extra money back to them. However, that check could be counterfeit or may bounce.

Similarly, **employment scams** may involve an “employer” who sends “the employee” a check and asks for money to be sent back in return. Or the

employer promises to reimburse your costs and fees for doing a service, but never pays. In another version, the company may require up-front money for license, registration, or insurance. The false employer may even provide forms or contracts that are very convincing.

TIPS TO AVOID SCAMMERS

No matter who you're dealing with, it pays to **do some research**. Verify online businesses through a trusted outside source before paying. When shopping online, **use sites that are encrypted**. Look for the "s" in https in the website address and/or for the lock symbol. Finally, don't trust people who contact you unsolicited. They probably don't have your best interests at heart.

Don't pay with a gift card, wire transfer, or cryptocurrency. The Kentucky Attorney General's Office reports that in 2021, victims most often paid with a gift card or other reloadable card. Scammers will ask for these forms of payment because they cannot be tracked or reversed. In short, **never send money to get money**. Also, don't deposit a check into your account and then pay it back to someone else. You could lose your money if the check doesn't clear.

We can all help prevent scams **by reporting fraud attempts** to the authorities. Unreported scams will continue to thrive and cost us all. Report suspected scams to the following authorities:

- Kentucky Attorney General at ag.ky.gov/scams or 888-432-9257
- Federal Trade Commission at reportfraud.ftc.gov or 877-FTC-HELP
- Better Business Bureau at bbb.org/scamtracker

- Cybercrime such as online phishing – Internet Crime Complaint Center (IC3) at www.ic3.gov
- Identity Theft – IdentityTheft.gov

Learning to check it out when something sounds “too good to be true” can be a real money saver. Reporting scam suspicions to the authorities could prevent future fraud attempts. These are some of the best ways to keep yourself safe from scams.

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Adair County Extension Office
409 Fairground Street, Columbia

Registration begins at 9:00 am CST
Program begins at 9:30 am CST

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