

October

Marion County FCS Extension Newsletter

Important Dates:

Thursday, October 2nd: Family Consumer Science Advisory Council Meeting from 1-2 PM

Thursday, October 9th: Area Lincoln Trail Homemaker Meeting beginning at 9:30AM. Registration fee is due by October 1st to the extension office

Wednesday, October 8th: Cultural Arts County winners drop off from 9-11 AM

October 13th - 17th: KEHA Week

Tuesday, October 14th: CEC Meeting at Extension office at 5 PM

Tuesday, November 4th: Barn Quilt Paint Party from 9AM - 3PM, **payment due Friday, October 3rd**

Monday, October 27th: Homemaker meeting at 3:30pm

Thursday, October 30th: Fall Wreath Workshop from 5:30-7:30 PM, RSVP by October 16th. Cost is \$12

Wednesday, October 29th: Homemaker Leader Lesson (Using Your Air Fryer) at 1:30PM with Marla Stillwell from Larue Co

Thursday, October 30th: Cooking Through the Calendar at 4:30 PM

Have you ever thought about joining the Marion County Homemaker Club?

KEHA Week is October 12-17. The Marion County Homemaker Club is not just for men and women who stay at home and keep the house. The Marion County Homemaker Club is open to individuals of all genders, races, and ages. KEHA-Kentucky Extension Homemaker Association is an organization of individuals who are eager to acquire new skills and gain knowledge to enhance the quality of life for themselves and their families.

Members can attend meetings and workshops that are backed by the latest research. Marion County Homemakers is part of KEHA, and together they work to build leadership skills and support the community. If you are interested in joining or would like more information about the Marion County Homemakers, please contact the Marion County Cooperative Extension office at 270-692-2421.

Rachel Mattingly
Family & Consumer Science Agent

**Cooperative
Extension Service**

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Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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Lexington, KY 40506



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News and Notes

2026 KEHA State Meeting Room Block Open Now - Next year's KEHA

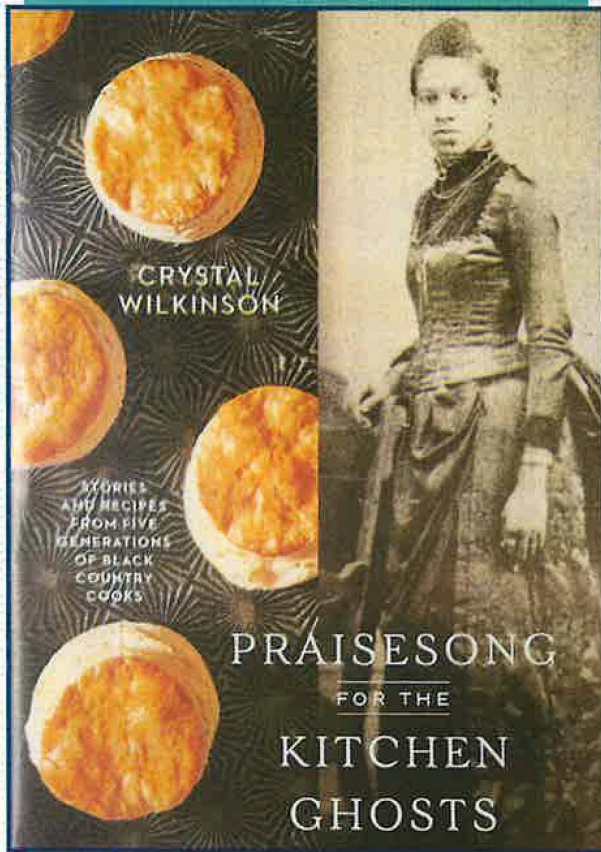
State Meeting will take place May 12-14, 2026, at Hyatt Regency in Lexington. The theme is "Hooray!! KEHA!" and Bluegrass Area is the host. Reserve your hotel room now in the KEHA group block! Find details at <https://keha.ca.uky.edu/content/state-meeting-information>.

New Merchandise/Marketing Items - KEHA has new branded merchandise available for purchase. Several new items in a range of prices are available including an apron, stainless steel tumbler, travel first aid kit, and fold-up fan. Prices of several of the older items have been reduced to clear inventory. Contact 1st Vice President Martha Colley to check availability before placing an order. View items and find the order form and contact information at <https://keha.ca.uky.edu/marketing-items>.

Dates to Remember

- **October 12-18** - KEHA Week 2025
- **December 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.





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

BIG BLUE BOOK CLUB

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!



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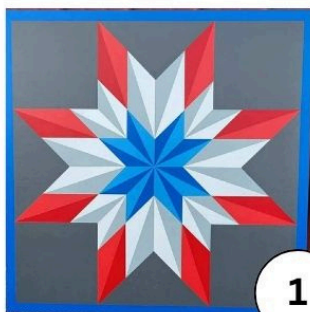
BARN QUILT PAINT PARTY

BY: LIZ'S BARN QUILTS & MARION CO. EXTENSION OFFICE



TUESDAY NOVEMBER 4, 2025
MARION CO. EXTENSION OFFICE

9 AM - 3 PM



1



2



3

Indoor or Outdoor Signs:

2'x2' = \$130, 3'x3' = \$190, 4'x4' = \$270

Prices include:

- All supplies (boards, brushes, paint, etc.)
- Boards primed and ready to paint
- Paint colors can be decided day of event
- Lunch (please advise if you have special dietary needs)
- Must be paid in **full** by **October 3, 2025**



Sorry **NO** refunds on missed event - alternate arrangements will be available
Please bring your own drink, hair dryer and .94" Frog Tape

Call to register, space is limited: 270-692-2421



4



5



6

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Lincoln Trail Area Extension Homemakers



College of Agriculture,
Food and Environment
Cooperative Extension Service

Annual Meeting

Come to celebrate the treasures of the past
year and look forward to the new year.

OCTOBER

9

9:30 REGISTRATION & SNACKS
10:00 EST MEETING/LUNCH

\$20 Registration Fee due by October 1 to your county

Please select ham, fried chicken, or vegetarian

St. Gregory Church Event Center
350 St. Gregory Church Rd
Cox's Creek, KY 40013

Cultural Arts county winner drop off
October 8, 9-11 EST
St. Gregory Church Event Center



DIY Fall Wreaths using Grapevine Wreaths

Thursday, October 30th

5:30 - 7:30 PM

Please RSVP by October 16th

270-692-2421



*Workshop fee: \$12
due by October 30th*

Marion County Extension Office
416 Fairgrounds Rd, Lebanon KY 40033

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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

VOLUME 16 • ISSUE 10

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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.

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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

<https://www.pewresearch.org/short-reads/2022/09/08/payment-apps-like-venmo-and-cash-app-bring-convenience-and-security-concerns-to-some-users/>

<https://connect.extension.org/blog/dangers-of-leaving-money-in-payment-apps?sort=popular>

<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](https://finred.usalearning.gov/ToolsAndAddRes/Sen$e) to learn more.

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FAMILY CAREGIVER HEALTH BULLETIN



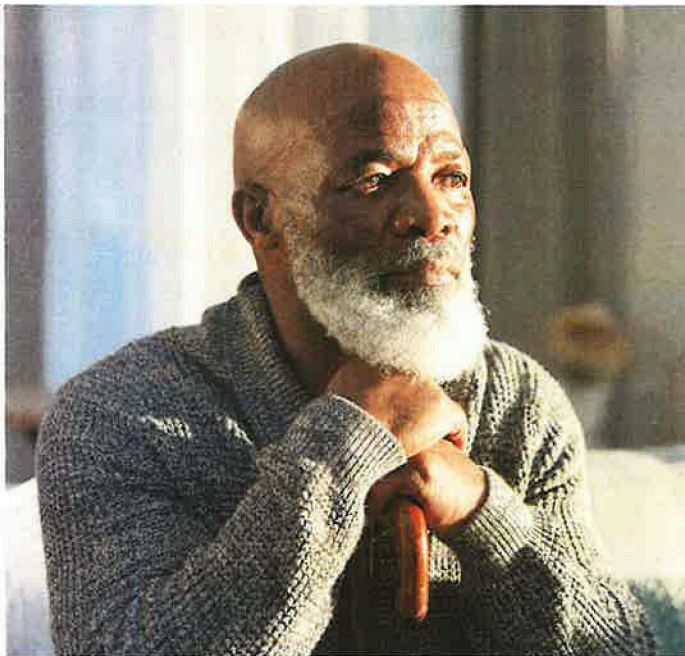
OCTOBER 2025

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

NAME County
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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.

REFERENCES:

- Marak, C.L. (2022). *SOLO AND SMART: The Roadmap for a Supportive and Secure Future*®. Carol Marak LLC.
- Retirement Daily. (2025). Historic Numbers of Americans Live by Themselves as They Age. Retrieved 7/7/25 from <https://www.thestreet.com/retirement-daily/lifestyle/historic-numbers-of-americans-live-by-themselves-as-they-age>
- Seniorliving.org. (2025). Seniors Living Without Family: How to Thrive as a Solo Ager. Retrieved 7/7/25 from <https://www.seniorliving.org/health/aging/no-family>

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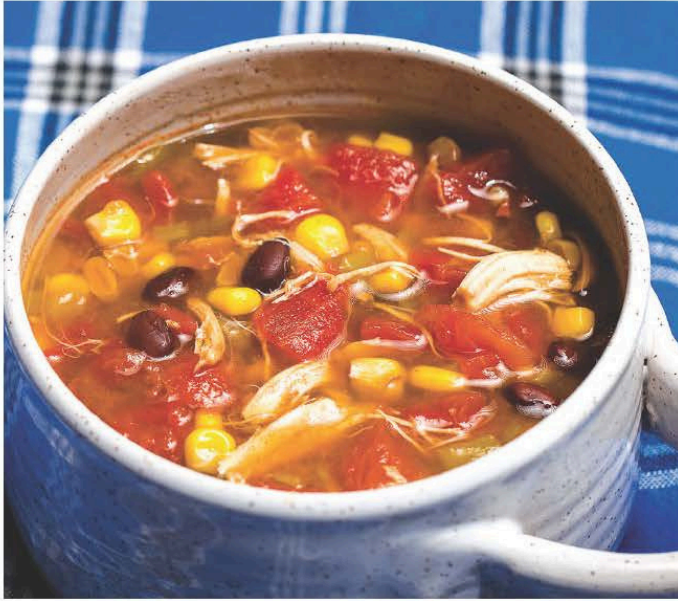
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Slow Cooker Chicken Santa Fe Soup

Servings: 8 Serving Size: 2 cups



Ingredients:

- 4 thawed boneless, skinless chicken breasts
- 1 (7 ounce) can chopped green chilies
- 1 (8 ounce) bag frozen corn
- 1 (28 ounce) can diced tomatoes, no salt added
- 1 (15 ounce) can black beans
- 1 (14 ounce) can or box vegetable broth, no salt added
- 1 (32 ounce) box low-sodium chicken broth
- 3 tablespoons low sodium chili seasoning mix

Directions:

1. Place all ingredients in slow cooker and simmer on low 6-8 hours or 3-4 hours on high.
2. Remove cooked chicken and shred with two forks.
3. Return chicken to soup and it is ready-to-serve.

Make it a Meal

- Slow Cooker Santa Fe Soup
- Fresh orange
- Crusty French bread
- Low-fat milk

Source: Connie Duncan, Fayette County Extension Volunteer

Tips

- Eat about 5 cups of red, orange and dark-green vegetables each week. Tomatoes, carrots, sweet potatoes, broccoli and leafy dark green vegetables, such as kale and spinach, are good choices.
- Vegetable broth can be replaced with chicken broth.

Nutrition facts per serving: 180 calories; 2.5g total fat; 0.5g saturated fat; 0g trans fat; 35mg cholesterol; 740mg sodium; 23g carbohydrate; 4g fiber; 6g sugar; 17g protein; 10% Daily Value of vitamin A; 15% Daily Value of vitamin C; 4% Daily Value of calcium; 8% Daily Value of iron



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