

# Todd County Extension Family & Consumer Sciences Newsletter



**Todd County  
Office**

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## *How Financially Resilient Are You?*

The Consumer Financial Protection Bureau defines financial well-being as “a condition wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future, and is able to make choices that allow them to enjoy life.” Does this definition describe your household’s financial situation? If not, commit to making financial health, well-being, and resilience a priority.

Achieving financial well-being should be your household’s primary financial goal. Financial well-being can also be determined by the extent to which people feel that they:

- Have control over day-to-day, month-to-month finances.
- Have the capacity to absorb a financial shock.
- Are on track to meet financial goals.
- Have the financial freedom to make the choices that allow one to enjoy life.

When you consider your family’s financial well-being, it is important to understand your level of financial resilience, or your household’s capability to rebound when

facing a major financial challenge. To assess how easily you could handle a health, financial, or other type of life crisis, take the Personal Resiliency Resources Assessment Quiz

at <https://njaes.rutgers.edu/money/assessment-tools/personal-resiliency-resources-assessment-quiz.pdf>.

Reference: Financial Well-Being Resources, Consumer Financial Protection Bureau, <https://www.consumerfinance.gov/consumer-tools/educator-tools/financial-well-being-resources/>  
Source: Nichole Huff, Ph.D., Assistant Extension Professor, Family Finance and Resource Management



## *Welcome!*

Welcome to everyone receiving this Family & Consumer Sciences newsletter for the first time. In addition to FCS classes, I work with the Todd County Extension Homemakers Association. Classes are open to anyone who would like to attend. And, if you are interested in joining a Homemaker group, give me a call!

*Sincerely,*

*Jill B. Harris*

*Extension Agent for Family & Consumer  
Sciences Education*



## Homemade Flavored Oil Safety



Using flavored or infused oils adds a new dimension of flavor dips, salad dressings, marinades, or sauces. When bought at a retail store, commercially prepared flavored or infused oils are safe. The herbs and garlic have been acidified using an approved process to prevent bacterial growth. However, when you make them at home, fresh herbs and garlic can be contaminated with *Clostridium botulinum* (*C. bot*) spores, which cause botulism.

Mixtures of fresh herbs and/or garlic in oil stored at room temperature are at risk for developing botulism. Make garlic-in-oil mixtures and fresh-herb-infused oils fresh and store them in the refrigerator at 40 degrees F or below for no more than seven days. You can freeze the mixtures for several months. Put them in freezer-safe containers leaving a half inch of headspace. Label and date the containers before freezing them.

Mixtures of dried herbs and/or garlic in oil is a safer alternative to fresh. Fresh herbs introduce water into the oil, and bacteria need water to grow. Using dried herbs and garlic does not add water to the oil, so bacteria cannot grow. Start by selecting a good quality oil and heating it to 180 degrees F in a pot. Add your favorite dried herbs or garlic to a clean, sanitized container. Pour the oil over the herbs and let cool. Cover the container and store in a cool, dry, dark place for up to three months. Oil will go rancid, or spoil, faster if you store it near heat or in sunlight.

### References

Safe Homemade Flavored and Infused Oils <https://extension.umaine.edu/publications/4385e/>  
AskUSDA <https://ask.usda.gov/s/article/Can-you-get-botulism-from-garlic-in-oil> Source: Annhall Norris, Extension Specialist, Food Preservation and Food Safety

## Plate it Up KY Proud Fall Harvest Salad

### Fall Harvest Salad

5 cups torn leaf lettuce	4 teaspoons lemon juice	2 tablespoons balsamic vinegar
2 ½ cups spinach leaves	¼ cup dried cranberries	1 ½ teaspoons Dijon mustard
1 medium red apple, chopped	¼ cup feta cheese crumbles	2 teaspoons Kentucky honey
1 medium pear, chopped	½ cup chopped walnuts	½ teaspoon salt
	<b>Dressing:</b>	
	2 ½ tablespoons olive oil	

**Combine** leaf lettuce and spinach leaves in a large salad bowl. **Mix** apples and pears with lemon juice in a small bowl and add to lettuce mixture.

**Prepare** dressing by whisking together the olive oil, balsamic vinegar, Dijon mustard, honey and salt; **pour** over lettuce mixture and **toss** to coat.

**Sprinkle** salad with cranberries, feta cheese and walnuts. **Serve** immediately.

**Yield:** 8, 1 cup servings

**Nutritional Analysis:** 130 calories, 9 g fat, 1.5 g sat fat, 240 mg sodium, 12 g carbohydrates, 3 g fiber, 7 g sugar, 3 g protein.

### Non-Discriminatory Statement

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Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English.

Inquiries regarding compliance with Title VI and Title VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments, Section 504 of the Rehabilitation Act and other related matter should be directed to:

Equal Opportunity Office, Martin-Gatton College of Agriculture, Food and Environment, University of Kentucky, Room S-105, Agriculture Science Building, North Lexington, Kentucky 40546,

the UK Office of Institutional Equity and Equal Opportunity, 13 Main Building, University of Kentucky, Lexington, KY 40506-0032

or US Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410.

# Upcoming Classes & Activities

## Homemaker Leader Training

"Healthy Eating Around the World" will be taught **Wednesday, November 1, 10:00 a.m.** at the Todd County Extension Office Meeting Room or by Zoom at 5:00 p.m. (please contact the Todd County Extension Office for the 5:00 p.m. Zoom link).

## Todd County Homemaker Council Meeting

Todd County Homemakers Council will meet **Monday, October 23, 5:00 p.m.**, in the Todd County Extension Office Meeting Room.

## Sponsors Needed for Stovetop Covers

In order to protect the ceramic glass stovetops at the office, we would like to have oak wooden cutting boards custom made to cover the stovetops when they are not in use. They look similar to the picture below except they will have handles on both sides (they can also be used as serving trays). Each cutting board costs \$166.46. If you are willing to sponsor one or more of the stovetop covers, please contact me at the Todd County Extension Office at 270-265-5659.



## Todd County Homemakers Annual Meeting

Save the date! Todd County Homemakers Annual Meeting is **Tuesday, December 5, 5:00 PM.** At the Todd County Extension Office, 240 Pond River Road, Elkton.

## Cooking Thru the Calendar

The Todd County Health Coalition will be hosting "Cooking Thru the Calendar" Facebook live demonstrations on the first Thursday of each month, around noon. We will be demonstrating how to make the recipe of the month and having guests assist with food preparation and sharing tips for healthy eating. Watch for the first episode on **Thursday, January 4, 2024.**

## Pennyrile Area Homemaker Annual Meeting

The Pennyrile Area Annual Meeting will be held on **Friday, October 27, 2023, 10:30 a.m.**, at Marion Baptist Church CLC, Marion, KY (Crittenden County). The theme will be *Old Kentucky Hayride Musical* and the program will be provided by the musical group, Classy and Grassy. Lunch will be catered by Marion Pit BBQ. The registration fee is \$15.00/person and is due to the Todd County Extension Office by end of day on October 13.



*Scone: : a rich quick bread cut into usually triangular shapes and cooked on a griddle or baked on a sheet, commonly served with clotted cream and jam.*

### **Scones Baking Class**

Learn how to make basic scones in this hands-on class on **Tuesday, November 14, 5:00 p.m.**, at the Todd County Extension Office, 240 Pond River Road, Elkton. There is a \$5.00 registration fee for supplies. Pre-registration and payment required by November 6; limit of 16 people. Pre-register by calling the Todd County Extension Office at 270-265-5659 or email [jill.harris@uky.edu](mailto:jill.harris@uky.edu).

### **How Can Extension Serve you Better?**

Kentucky Cooperative Extension Service recently launched a statewide survey with hopes of reaching thousands across the Commonwealth.

With more direction from you and others in our community, we can continue real work that matters to real people. We hope you'll take our ten-minute survey found at [go.uky.edu/serveKY](http://go.uky.edu/serveKY) or you can go to it by scanning the QR Code with your camera and clicking the link. We want to hear from *all* Kentucky citizens ages 18 and up.



## SCONES BAKING CLASS

November 14, 2023, 5:00 PM  
Todd County Extension Office,  
240 Pond River Road, Elkton, KY



You will learn how to make basic scones in this hands-on class.

\$5.00 registration fee for supplies.  
Class size is limited to 16 people.  
Pre-registration & payment required by November 6.

To register, call the Todd County Extension Office at 270-265-5659  
or email [jill.harris@uky.edu](mailto:jill.harris@uky.edu).

Every voice matters. Please know your time is greatly appreciated! Paper copies of the survey are available at the Todd County Extension Office.

An equal opportunity organization

# TODD COUNTY

How can we serve you?

Take a ten-minute survey to help us develop programs addressing needs in our community.



[go.uky.edu/serveKY](http://go.uky.edu/serveKY)

KENTUCKY  
COOPERATIVE EXTENSION