

McLean County Extension Newsletter

October 2025

October has arrived, bringing along delightful fall vibes! The McLean Extension Office is thrilled to participate in Harvest Day at Myer Creek. We will be hosting a pumpkin and gourd decorating contest, open to all 4-H aged children. We can't wait to see the amazing creations!

Before the contest, come and join us for an exciting team game! Winners will receive fun prizes and, of course, bragging rights. Don't miss out on the fun!

Harvest Day: October 4th @ Myer Creek Park

Team Game 2:00

Pumpkin/Gourd Judging @ 4:00



Ag Safety Day!

We would like to extend a huge shout-out to everyone who contributes to the success of our upcoming Ag Safety Day each year. Thanks to our wonderful community, we are thrilled to host all the fourth graders from McLean County for a day filled with fun and learning about agricultural safety!

Key topics include:

- Combine Safety
- Fire Safety
- ATV Safety
- Chemical Safety

And much more!



Farm to Fork

We are celebrating local farmers this year at Farm to Fork, and we would love to hear your family's story! If you're interested in contributing to this wonderful collection, please reach out to us at:

*Jessica.L.Johnson@uky.edu**



Homemakers Update!

Cooking Up a Good Time!

The McLean County Homemakers are back this year with another fantastic cookbook! This fundraiser is one of the most significant contributions of the year. Featuring delightful recipes ranging from beverages and appetizers to exquisite main dishes and desserts, be sure to keep an eye out!

Why We're Going Digital

Many Extension offices across Kentucky are making the switch to digital newsletters—and McLean County is joining them! We're excited to make this change because it means less waste, less cost, and a cleaner, healthier future for our world.

Here's how you'll still get your copy:

- Still want a paper copy? Let your club leader know and we will send them out!
- Digital Version: Everyone else will receive the newsletter by email.
- Office Pickup: Paper copies will still be available for pickup by the 5th of each month. (We will print as needed)

Why does this matter? Across all areas, our office alone was using 18,000 sheets of paper a year—that's over two trees gone just for newsletters. If every Extension office in Kentucky went digital, we could save over 270 trees a year—or more than 1,300 trees in just five years.

That's a lot of trees left standing, a lot of paper saved, and a big step toward leaving a greener, healthier future for our kids and grandkids. 🌍💚

OCTOBER LESSON INDOOR AIR QUALITY

Raise awareness and knowledge about indoor air quality, how it can be affected by things in our indoor spaces, how it can affect one's health, and steps for improvement.

Environment, Housing & Energy

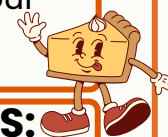


October 2025

Thought for the Day:

"Vegetables are a must on a diet. I suggest carrot cake, zucchini bread, and pumpkin pie." – Jim Davis

Roll Call: October is National Dessert Month. What is your favorite dessert?



HOMEMAKER CLUB DUES:

Reminder club dues are due the middle of November, see your club representative for more info!

GREEN RIVER ANNUAL DAY



Celebrating the Achievements of the McLean County Homemakers

The McLean County Homemakers have rocked it this year! They've earned lots of awards for their amazing contributions. Among their wins, they snagged two certificates of recognition. We're super thankful for all the hard work they put into our community, along with the donations they collect for cancer research and scholarships. Our homemakers are the heroes making McLean County a fantastic place!

THE PLANT SWAP EVENT WAS TRULY FANTASTIC!

We might have missed the Spring Plant Swap, but we certainly redeemed ourselves with the Fall Swap! The participation was remarkable, showcasing a variety of plants, including elephant ears, cacti, gourds, and much more.

Everyone departed with a propagation plant, and we even provided free plants and planters!

The extension office would like to extend our sincere thanks to everyone who participated and helped out. We are excited to share that the spring plant swap will be back next year! We can't wait to see all of you then!



Classes and More!



EVERYTHING Sourdough

COME AND JOIN US TO LEARN:
WHAT IS SOURDOUGH
HOW TO MAINTAIN SOURDOUGH
THE HEALTH BENEFITS OF SOURDOUGH
HOW TO MAKE A LOAF OF BREAD
USING SOURDOUGH DISCARD IN OTHER RECIPES

Saturday, October 18th

McLean County Extension Office

8:30 a.m.

REGISTRATION IS REQUIRED

Call (270) 273-3690 by Tuesday, October 14th to register

****Bring a 16-32oz. jar and take home some sourdough starter for yourself!****

McLean County
Homemakers

KEHA Reception

Join us for a reception
during KEHA Appreciation Week!

We're excited to see everyone

October 17th @ 10:00

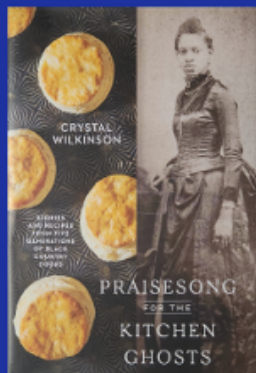
Please RSVP so we have
enough food and
other items.

**BIG BLUE
BOOK CLUB**

**SAVE
THE DATE**

October 27
November 3
November 10
November 17

@1:30 pm ET/12:30 pm CT
via Zoom



Registration opens **September 2, 2025**. Visit the
website, ukfcs.net/BigBlueBookClub, to register.

Heroes in Action

Discover the Vital Role of Firefighter Services in Your Community
And Sample some easy recipes with McLean County Extension/ FRCYS/Community Education

- ✓ Family Fun Night including a Bounce House
- ✓ Meet a Firefighter / Touch a Truck
- ✓ Small Meal provided

Where: Sacramento Fire Department
Date: November 18, 2025
Starting time 6:00 P.M

RSVP: McLean County Extension Office
270-273-3690

Farm to Fork

**FIELDS OF TIME: A TRIBUTE TO
MCLEAN COUNTY FARMERS**



Join the McLean County Extension in Celebrating Local Farmers

**Location: Myer Creek Park
Date: December 2nd, 2025
Time: 6:00 PM**

**A DONATION OF \$25 WILL ALLOW YOU TO
JOIN US FOR A WONDERFUL MEAL!**

Stop by the office to make a
donation:
335 West 7th Street Calhoun!

YOUNG FARMER'S ACADEMY



ALL ARE WELCOME

**Ben Hayden, McLean
County Ag Agent is hosting
and excited for this event.**

**DECEMBER 11
8:00 - NOON**

**PLEASE RSVP BY CALLING
THE MCLEAN COUNTY
EXTENSION
270-273-3690**



Presenters:

**Jeff Hagan, Waters Lab – “Managing Soils
for Profitability”**

**Ronan Cummins, Agronomy One –
“Innovative Tools for Success”**

**Kierston Wise, UK Plant Pathologist –
“Optimal Fungicide Applications”**

LUNCH WILL BE PROVIDED

McLean County Extension is an equal opportunity
organization.

FIRE PREVENTION DURING HARVEST IN DROUGHT CONDITIONS



In harvest season, there are so many responsibilities. Fire prevention should be on that list. Ensure fire extinguishers are charged and readily available on all equipment including semis, combine, and tractor pulling grain cart. Combines should be blown off daily by removing chaffs, especially from the engine and bearings. Check air filters daily and ensure they are clean, allowing the engine to run cooler and more efficiently. Visually look for hydraulic oil and fuel leaks. Proactive approaches are suggested such as keeping a tank of water with a pump on a trailer or truck in the field being harvested can help control a fire quickly before it spreads and causes crop loss or uncontrollable wildfire. Kits are available to mount a tank and pump to grain carts. Also, simply having a tractor hooked up to a cultivation tool and ready will save time if needed. A fire can double in size every 30 to 60 seconds depending on fuel, conditions, and wind. It's imperative to be prepared to prevent as much damage as possible caused by fires.



4-H News



Masterpiece Makers

Acrylic Painting
October 13th
9-11

3D Printing
October 13th
1-3

Sign up: 270-273-3690

McLean County 4-H Shooting Sports proudly represented at the Kentucky State Shooting Sports Competition!

Participants: Jack Evans, Erica Simon, Makenzie Davis, James Brooks, Megan Simon, Hunter Greenfield, Jasmine Phelps, Hailey Brooks, Elizabeth Toor, John Mark Toor, and Ruby Greenfield.

Team Award:

- 1st Place Archery Target Recurve Team – Hailey Brooks, Elizabeth Toor, John Mark Toor, Ruby Greenfield

Individual Awards:

- 1st BB Rifle (12-14): Megan Simon
- 1st BB Rifle (15-18): Jack Evans
- 2nd .22 Target Rifle (9-11): John Mark Toor
- 3rd Air Pistol (15-18): Erica Simon

Special Recognitions:

- Jack Evans – 25 straight in trap, personal best 94/100, and honored for his final 4-H shot after 10 years.
- John Mark Toor – personal best 15/25 in trap.

Thank you to coaches Ray & Jenny Toor, Andria and Jason Brooks, and Katie Evans for their dedication. McLean County Extension and 4-H are proud of these youth and their accomplishments!



Cooperative
Extension Service



HARVEST DAY PUMPKIN & GOURD DECORATING CONTEST

MCLEAN COUNTY EXTENSION

TEAM GAME

STARTS AT 2.00 PM –

Don't worry, we'll put teams together – just come and enjoy: *all ages.*

PUMPKIN & GOURD DECORATING CONTEST

DROP-OFF: 3:00 PM

JUDGING: 3:30 PM

PICK-UP: 4:30 PM

Prizes awarded to
contest winners.



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Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

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Lexington, KY 40506



Disabilities
accommodated
with prior notification.

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)

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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- 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>

Written by: Amy F. Kostelic, Associate Extension Professor, Adult Development and Aging

Edited by: Alyssa Simms

Designed by: Rusty Manseau

Stock images: Adobe Stock



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

OCTOBER 2025

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

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

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

Written by: Kristen Jowers | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu