

## *FCS Newsletter* *July 2008*

**Cooperative Extension Service**  
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### 75<sup>th</sup> KEHA State Meeting



More than 585 Kentucky Extension Homemaker Association members from across the state gathered in Louisville for the organization's 75<sup>th</sup> State Meeting May 12-15, 2008. With the theme of "Hats Off to Homemakers," the program celebrated KEHA's strong 75-year history committed to leading, learning, and serving.

Workshops, training sessions, and learning sessions conducted during the state meeting provided the opportunity for attendees to gain new knowledge. These sessions were conducted by homemaker members, University of Kentucky faculty, Extension professionals, and partnership groups. Topics covered ranged from induction cooking to protecting nursing home residents from abuse to quilt making and history. Training sessions empowered homemaker members to serve in leadership roles at the club, county, area, and state level.

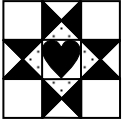
KEHA recognized members, clubs, and counties for their contributions to a variety of projects, including the Ovarian Cancer Research Program and Pennies for Friendship. This year, KEHA presented Dr. Edward Pavlik with the UK Ovarian Cancer Research Program with a check for \$70,235.18, the largest annual donation since the project began in 1977. Members dedicated to volunteer service were honored for giving of their time. Individual homemaker members reported more than 520,000 volunteer service hours this year,

with the value of that service totaling approximately \$8.3 million. KEHA demonstrated their commitment to higher education by awarding a total of \$4,000 in scholarship funds to one homemaker member currently pursuing a college degree and four high school seniors who will be entering college in the fall. Awards were also presented for a variety of educational programs and contests. Franklin County has four blue ribbons winners in the Cultural Arts competition - **Marilyn Clayton** won blue in three categories: counted cross stitch-specialty cloth, embroidery-miscellaneous, and quilts-machine pieced- (machine quilted). **Ruth Hilborn** won blue for drawing-pen & ink.

Arlene Fluegge, County President and Liz Hutchison, County Treasurer, Rene' Sira, past KEHA State President and Tamera Thomas, FCS Agent attended this year's state meeting.



## Central KY Homemakers Quilt Guild



July 22, 7:00 p.m. at the  
Extension Office. Visitors  
Welcome.

## MONEY AND MARRIAGE

With the summer wedding season in full swing, couples considering marriage have many things to think about before tying the knot. Two important issues are financial and legal decisions newlyweds face in Kentucky. It is important for both parties to be aware of and prepared to make these life changing decisions shortly after nuptials.

One of the biggest decisions a couple will make is whether or not to change their name once they are married. Historically, women have changed their last name to their husband's, but in today's world, many different name changing options exist including whether the wife or both should hyphenate the wife's and the husband's surnames, using the wife's last name as a middle name for one or both, both deciding on a new name, combining names or switching names with each other.

These decisions are personal and for the couple to make. When deciding on name changes, couples should weigh the importance of name recognition in professional and community circles, continuing a family name and all members of the immediate family, including any future children, having the same name.

If a person decides to change his/her name, they must make sure others are aware of the name change. The individual should update common records and organization memberships including driver's

license, motor vehicle registration, passport, credit cards, social security, Internal Revenue Service, bank accounts and loans, safe deposit box, insurance, retirement plans, voter registration and selective service. People who choose non-traditional names should review all legal documents to make sure marital status is clarified.

A common misconception is once a person is married they inherit their spouse's credit. This is not true. Credit depends on an individual's financial abilities and payment record. If possible, both parties should establish individual credit histories so they can acquire credit in the event of a spouse's death, separation or divorce. It is required by law for new joint accounts and loans to be in both spouses' names for credit purposes.

Each couple will have their own way of managing finances. Financial institutions have many different types of checking accounts available. Couples should review all options before selecting the best fit for them. Couples should remember that financial institutions make new account holders sign a signature card. The way a person signs the signature card determines the type of checking or savings account he/she has, or if someone has the power of attorney to act on their behalf.

Once married, spouses may want change their beneficiary options to list the other on their retirement plans and life insurance policies. Be sure to make the appropriate changes with your employer and insurance company. You should make a new will to designate what property will you will leave to your new spouse in the event of your death. If you don't make a new will, state laws will determine how your assets are distributed to your spouse and others.

Source: Sue Badenhop

## County Fair Information



The fair is July 14-19 at Lakeview Park. A big thank you to club members who will volunteer at the Exhibit Hall !

## Mark Your Calendar

The Fort Harrod Area Annual Meeting will be Thursday, October 16<sup>th</sup> at the Woodford Co. More details will be shared in the September Newsletter.



## Phantom load a drain on your wallet

Sources: Robert Fehr, extension professor, Department of Biosystems and Agricultural Engineering; U.S. Environmental Protection Agency; Reader's Digest

A dripping faucet can make a water bill soar, so rather than watch money go down the drain, you'd probably grab a wrench or call a plumber. But there are equally expensive leaks elsewhere in your house, and you probably aren't aware of them. They're called phantom loads, and they're constantly draining electric current.

The term phantom load refers to the amount of energy electronic devices and appliances use when you think they're turned off. Instead, these devices go into standby or sleep modes. And though it's just a trickle, it can end up costing you a great deal over the course of the year.

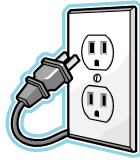
You may think you've turned off your television, DVD player or computer, but the fact is, as long as the device is plugged into the wall, it is pulling current to run timers, remote sensors or programming. It is estimated that 25 percent of the electricity used by home electronics is consumed when the device is "off."

Some of those energy-sucking devices may surprise you. A cordless phone base pulls nearly 29 kilowatt hours of electricity over the course of a year. That's the equivalent of 483 60-watt light bulbs burning for one hour. A DVR uses 111 kilowatt hours. Constantly keeping your desktop computer plugged in eats 311 kilowatt hours of electricity a year. And a plasma TV? It's the all-time winner, drawing 1,452 kilowatt hours per year or the equivalent of using 24,200 60-watt light bulbs for one hour.

Not only is that a drain on the bank account, but it's hard on the environment. Depending upon your total energy usage, up to 10 percent could be going toward maintaining home electronics and appliances when you're not using them. Multiply that amount by every home in the state and then every home in the country. That's a lot of fossil fuel being burned to generate electricity, not to mention the resulting carbon dioxide emissions into the atmosphere.

What's the answer? Unplug electronic devices when not in use. A convenient way to do that is to plug multiple devices into a power strip, which you can easily turn off when you're finished using the equipment. Group devices that have common usage.

For instance, plug a computer hard drive, monitor, modem and printer into the same power strip. With one touch, the entire system is taken off the grid.



And don't forget about a laptop computer's transformer. If you disconnect the cord from the computer, but leave it plugged into the wall, it will still draw power. Unplug it to cut the current.

In the kitchen, unplug the coffee maker and microwave when not in use. In the garage, don't keep the battery chargers plugged into the wall after the batteries are recharged. They will continue to pull a trickle of current.

Though you may not be able to unplug every device in your home, every little bit counts. In the long run, those little bits will make a big difference for both your budget and Mother Earth.

### **Recipe of the Month**

#### Strawberry Dream

- 2 ½ cups strawberries
- ¼ cup sugar
- 1 envelope unflavored gelatin
- 2 Tbsp, frozen limeade concentrate or lemonade concentrate
- 3 egg whites, lightly beaten
- 1 Tbsp. tequila or orange juice
- 1 3 oz. pkg. ladyfingers, split
- 2 Tbsp orange juice
- ½ of 8oz. container light frozen whipped topping, thawed.

Place strawberries in blender or food processor. Cover and blend or process until nearly smooth (1 ½ cups). In medium saucepan, combine

sugar and gelatin. Stir in blended strawberries and limeade concentrate. Cook and stir over medium heat until gelatin is dissolved and mixture is bubbly.

Slowly stir about half of the gelatin mixture into egg whites; return to remaining gelatin mixture. Cook and stir over low heat about 3 minutes until slightly thickened. Pour into medium bowl; stir in tequila. Cover and chill about 2 hours or until mixture mounds when lifted with a spoon, stirring constantly.

Cut half of the ladyfingers in half crosswise. Stand on ends around edge of 9-in tart pan with removable bottom or 9-in springform pan. Arrange remaining ladyfingers in bottom of pan; drizzle with orange juice. Fold whipped topping into chilled strawberry mixture. Spoon into prepared pan. Cover and chill for 2 to 24 hours.

Nutritional Analysis: 113 cal, 2 g total fat (2g sat. fat), 31 mg chol, 5mg sodium, 18 g carb., 1 g fiber, 5g protein.



I hope you are having a wonderful summer. Stay tuned for information about our Officer Training in August. I want to also thank many of you for your continued support and words of encouragement

Sincerely,

A handwritten signature in cursive script that reads "Tamera Thomas".

Tamera Thomas, County Extension Agent for Family and Consumer Sciences



## **Upcoming Special Interest Classes**

### **E-Z Window Treatments**

**August 12<sup>th</sup> at 5:30p.m.**

**Cost: \$5.00**

**Minimum 10**

### **Canning/Food Preservation Basics**

**July 29, 2008**

**3:00p.m-5:00p.m.**

**Cost \$5.00**

**Minimum 5**

**Call the office to enroll (502) 695-9035**

