

FCS Newsletter

August/September 2008

Cooperative Extension Service
Franklin County
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August Calendar

August 12

E Z Window Treatments

August 18

Sunny Morning will meet 8/18/08 at the Extension office for lunch with emphasis on obtaining new members. A person will demonstrate skin care and make up tips.

Thank you,
Donna Marston

August 26

Central KY Homemakers Quilt Guild, 7 p.m.,
Extension Office

August Homemaker Leader Training: Embracing This Present Moment

Sarah Talbott, Agent-at-Large Jessamine Co. will be here to share with us on how to enjoy our lives. Training is scheduled for **August 26 at 1:30 p.m.** at the Extension Office.

Homemakers Council, Officer Training & Pot Luck

August 28, 2008 6:30 p.m.-8:30 p.m.

Calling all new county officers, chairmen, club presidents, vice presidents, secretaries, treasurers and area & state officers & chairmen will meet to plan the new year. Club materials will be given out. We need current and past county officers to conduct a brief training session for

new officers from 5:00p.m. 6:00p.m. **Please volunteer to train future leaders by contacting Arlene or Tamera.**

If your club has not paid their dues, please send them to the County Treasurer, Liz Hutchinson 127 Westover Blvd., Frankfort, KY 40601, with the club and members names.

September Calendar

September 2

Meadows, 6:30 p.m., Teresa Abell

September 3

Louisville Road, 10 a.m., Martha Green

September 4

Springhill, 11:30 a.m., Carol Wilson
Switzer, 2 p.m., Anne Wesley Mays

September 8

West End, 6:30 p.m., Wanda Atha

September 10

Country Lane, 9:30 a.m., Pat Gorman

September 11

Ridgeview, 11 a.m., Barbara Butler

September 16

College Park, 1 p.m., Evelyn Williams
S & S, 6 p.m., Cindy Skinner

September 17

Indian Hills, 10 a.m., Janet Simpson,
Dorothy Wilson

September Homemaker Training Lesson: 24 Hours in a Day

Where does all the time go? This lesson will help you achieve your time management goals and objectives. The training is scheduled for **September 25th 10:00 a.m.**

2008-2009 Homemaker Training Dates

Sept. 25 10:00 a.m. 24 Hours in a day
Oct. 28 6:30 p.m. Appetizers 1-2-3
Nov. 18 10:00 a.m. Body Illusions
Jan. 27 1:30 p.m. Get it Together
Feb. 19 10:00 a.m. Nutty Knowledge
Mar. 23 10:00 a.m. Green & Clean
April 29 1:30 p.m. Ageless Exercise

A Message from Your County President

Fellow Homemakers:

Are you ready to start a new year? I am ready to go again and hope you are too. Sunday, July 27, 2008 the Franklin County Homemakers are hosting the celebration of the 100th anniversary of the Paul Sawyer Public Library with an Old Fashioned Ice Cream Social. Please come and join in the celebration. Thanks to Mildred Polsgrove who is heading the event for the Homemakers.

I'm looking forward to the Council Meeting with a potluck dinner on August 28, 2008 at 6:30 and maybe meet some new club officers. October is Homemaker month and I would like to have some kind of event to promote Homemakers that month. Bring your suggestions to the meeting for that event or any other event you would like to have during the year.

Again, hope you are ready and see you soon.

Arlene Fluegge
Franklin County Homemaker President

Homemakers Volunteers at the County Fair

Many thanks to all of the Franklin County Homemakers for their volunteer efforts at the county fair.



Saying Goodbye to Ann Gill

Our staff assistant, Ann Gill, is leaving us on July 30. Please come by and say good-bye or give her a call. Ann, we are certainly going to miss your friendly smile and kindness.

Best Wishes!

12th Annual Many Cultures- One Art Quilt Show

September 5- October 31, 2007
Hours: M-F 8:30 a.m.– 4:30 p.m.
Other times by appointment
Call (502) 597-63315
Gallery of Jackson Hall
Kentucky State University

Caring for Your Wooden Deck

A wooden deck can be an attractive addition to a home offering additional entertaining space during the year's warmer months. Decks can also be a major investment that with a little care can remain looking good for years.

It doesn't take much work to keep your wooden deck looking good. Regularly remove dirt, mildew, and tannin (plant) stains to help wood last and look better longer.

Keep debris from collecting in the gaps and joints. This allows the wood to stay dry by exposing it to the sun and air. Otherwise, pressure-treated wood may darken and mildew while other woods may rot and eventually require replacement.

Occasionally sweep or hose foliage and other large debris off your deck. Remember, the longer sticks and decaying leaves sit on the surface, the more chance they have to stain and rot the wood.

Twice a year, lightly scrub your deck using a solution of warm water and a few squirts of liquid dishwashing detergent and a stiff-bristle brush. Check with a home improvement store for a deck brush with a broom handle so you don't have to do this on your hands and knees. Every two years or so, give your deck a more thorough cleaning. You can use a two-step scrubbing method as outlined in the UK publication, *Hit the Deck! Care and Maintenance of Outside Decks*, or, if you're handy with tools, you can power spray.

Decks take a great deal of abuse from rain, snow, wind and sun. Although you can't change the weather, you can prolong the life of your deck by applying a finish. Ideally, wooden decks should be refinished in the fall, if needed, and kept clear of snow and ice during the winter.

Before applying a finish, clean the deck's surface. If the deck has previously been finished with a sealer, you will need to sand off any glossiness using a stiff fiber brush and a mild detergent. Otherwise, the wood won't absorb the finish. Rinse well and allow time to dry.

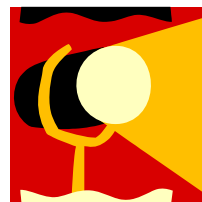
Time your work to avoid direct sunlight when applying the finish. Don't apply a finish if rain is expected within 24 hours. Allow enough time to complete the job, based upon your basic mechanical skills and speed. For an 8-foot by 10-foot deck, time estimates range from four hours for an experienced person to eight hours for a beginner.

You have two choices for penetrating materials for finishes – sealers and stains. Sealers are transparent unless you buy a pigmented sealer. They prevent wood from absorbing water and delay the effects of weathering. Select one with a mildewcide to prevent mildew and rot. Stains both color and seal the wood. They are useful for covering up the green tinge of pressure-treated lumber. Semi-transparent stains tint the wood but allow the wood grain to show. Solid-color stains can be as opaque as paint.

You have options for applying the finish. A paint brush will take longer than either a standard roller or an airless sprayer. However, a brush is easier for some people. Many professionals use an airless sprayer. Although it's fast and easy to use, be sure to protect the siding of the house and the ground underneath in case of overspray. Also, choose a day with little or no breeze. It's wise to start by spraying the understructure of the deck first. This gives you a chance to learn the technique before doing the more conspicuous upper side.

Source: Linda Adler, extension specialist for home furnishings

In the Spotlight



If your club is planning or completed an activity or event that you want to share in the newsletter send your

submission and pictures by e-mail to Tamera at tamera.thomas@uky.edu.

Recipe of the Month

Sincerely,

A handwritten signature in cursive script that reads "Tamera Thomas". The signature is written in black ink on a light blue rectangular background.

Tamera Thomas, County Extension Agent
for Family and Consumer Sciences



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How Asset Portfolios Evolve After Retirement

Households decrease their ownership of most asset classes as they age. Subtle health shocks have equally strong, although more gradual, impacts on the asset choices of the elderly.

Assets held at retirement represent a resource that may be used to help finance routine consumption during retirement and to weather financial risks in old age. Research studies generally have found that the elderly are reluctant to sell their homes, except in the case of a shock such as the death of a spouse.

Other asset classes that decline with age are vehicles, financial assets such as IRAs, stocks, and bonds. On the other hand, assets invested in bank accounts and certificates of deposit rise with age. Health shocks for chronic or acute illnesses as well as loss of a spouse all contribute to this shift in asset holdings. There are some indications that families are drawing down their resources to deal with out-of-pocket medical expenditures. Other indications are that assets such as a residence, a vehicle, and stocks and bonds are too difficult to manage after a health shock. Thus the assets are transferred to a more liquid and manageable asset such as a bank savings account or a certificate of deposit.

Reference: Courtney Coile and Kevin Milligan. How Portfolios Evolve After Retirement: The Effect of Health Shocks, Center for Retirement Research at Boston College, December 2005.

Source: Suzanne Badenhop, Extension Specialist for Family Resource Management, University of Kentucky, College of Agriculture