

HUMPHREYS CO. FAMILY & CONSUMER SCIENCES EXTENSION NEWSLETTER

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Happy Easter!

April's newsletter provides general information and tips on proper egg safety around Easter time, the benefits of being happy, understanding your credit score, and what to do with your pets during an emergency.

Exercise Move of the Month

Dead Lift

1. Stand with feet shoulder-width apart holding free weights in front of your body with palms facing your legs.
2. With knees straight, lower weights towards the top of your feet by bending forward at the hips. (Only bend as far as your hips will flex; beginners aim for mid-shin.) Keep the weights close to your legs.
3. Keeping your back straight, slowly return to standing by raising the torso to stand upright.



The latest on this month's issue:

Exercise Move of the Month

Take egg-stra care this Easter with proper food safety

Happiness For Health and well-being

Understanding your Credit Score

Emergency Preparedness: Pets

Happy Birthday Baby Shower!

Skill Up Tennessee

Dates To Remember

Take egg-stra care this Easter with proper food safety

Easter is right around the corner, and while this holiday can mean different things to different people, many celebrate it with egg dyeing, Easter egg hunts and family meals.

That means food safety needs to be part of these springtime traditions too.

It's important to consider how dyeing eggs or leaving food out might affect how edible these Easter goodies actually are. The University of Georgia Extension has some tips for keeping Easter healthy and happy.

Dyeing eggs

The best dyed egg results come from careful preparation and a watchful eye. When you place your eggs in the water to boil, place them very carefully so that you don't crack them. Eggs should be boiled for about 12 minutes to ensure they are fully cooked.

If you plan on eating your eggs, it is crucial to use only food-grade dyes. Eggs may be left out for short time, but Andress warned that eggs should not be left unrefrigerated indefinitely.

“All perishable foods should be limited to a total of two hours in what we call the ‘temperature danger zone’ of 40 to 140 degrees Fahrenheit,” she said.

“That includes time during preparation, serving and the time until it is ready to put back in refrigeration.”

Easter egg hunts

Easter egg hunts are one of the most fun and kid-friendly traditions surrounding Easter. Searching for brightly colored dyed eggs is traditional, but using plastic eggs filled with yummy treats is a great alternative. That way there will be no ruined eggs or unfound ones left to rot in your yard.

If you are planning an Easter egg hunt with candy or other little treats, make sure to set it up shortly before the hunt begins. You do not want to leave candy in plastic eggs outside for too long, as it may attract unwanted pests.

Always make sure to hide eggs in safe spaces that are free of pesticides, chemicals, fertilizers and any other outdoor hazards to food.

For an egg hunt with “real” eggs, follow these simple tips.

- Hunt eggs for two hours or less — limit the hunt to one hour if the outdoor temperature is 90 F or higher.
- Only hunt eggs with uncracked shells that have been refrigerated.
- Hide eggs in areas that are clean and not highly susceptible to bacteria.
- Wash and refrigerate found eggs at 40 F or below if they are going to be eaten.
- Eggs must be eaten within seven days of cooking.



Ham

Ham is a classic staple at many Easter feasts. Here are some of the most common types of ham and how they should be handled.

- Fully cooked/spiral cut: These preprepared hams are readily available in grocery stores and specialty retailers. These hams can be served cold or reheated, but if reheated, the temperature should reach at least 140 F. Ham should not sit out after cooking for more than two hours.
- Uncooked, fresh ham: This uncooked cut of ham should reach an internal temperature of at least 145 F. This temperature should be reached by cooking it in an oven at 325 F or higher for 22 to 40 minutes per pound, depending on cut and size, according to www.foodsafety.gov/keep/charts/hamcookingchart.html.

Salads

In the South, Easter is often the time when the first homemade potato and pasta salads of the year hit the table. Coleslaw is also popular this time of year. Then there are those family-favorite salads that might include gelatin, cream cheese and cut-up fruit or vegetables. Today, many cooks are getting creative with all kinds of prepared vegetable and/or cooked grain side dishes.

These creamy, tangy, cool and colorful treats are a great part of Easter dinners and potlucks, but people need to remember that any salad or side dish that contains pastas, potatoes, cooked grains or cut-up vegetables needs to be handled safely. Follow the same rules as for Easter eggs and Easter ham — food items should not be on the counter, table or anywhere at room temperature for more than two hours total. Any foods that have prepared ingredients, or those needing refrigeration before using, should also be handled following the same refrigeration rule.



Happiness for Health and Well-being

Happiness can help you feel better and improve your health according to researchers at the Harvard Medical School. Their research demonstrates that positive emotions can help people live healthier and longer lives.

Many factors influence happiness including your genetic makeup, life circumstances, achievements, social connections, and relationships. But a lot of happiness comes down to personal control. For example, people tend to be happier when they set and meet goals, maintain meaningful relationships, find purpose, engage in challenging activities, and indulge in life's pleasures.

Even if you do not consider yourself particularly happy, research suggests that most people can increase their happiness. A study, printed in the June 2019 Psychological Bulletin, reported that something as simple as smiling makes people feel happy.

Happy people may live healthier and longer lives for a list of reasons:

- Happiness improves heart health.
- Happy people are more likely to engage in better exercise, sleep, and nutrition.
- Happy people are less likely to smoke and abuse alcohol and drugs.
- Happy people have stronger immune systems.
- Happiness combats stress.
- Happiness is associated with improvements in short- and long-term disease and disability.
- Happy people have better attitudes and outlooks.
- Happy people are more productive.
- Happy people are more likely to be successful.
- Happy people have a lower risk of depression.
- Happy people smile more.

It is not possible to be happy and upbeat all the time, but there are ways to boost positive emotions and mental health. Researchers at the University of Pennsylvania found that happiness and life satisfaction come from focusing on things that make you happy, being fully engaged in activities that trigger pleasurable emotions, and by deliberate intentions to do good.

Other ways to boost happiness, according to Harvard Health include:

- Look for meaningful social connections and emotional stimulation.
- Perform acts of kindness.
- Volunteer.
- Invest in experiences.
- Pick up hobbies and activities you enjoyed as a kid.
- Be grateful for big and little things.
- Take time to smell the roses.
- Add variety to your day or break up your routine.
- Minimize your decision-making and choice burden (limit options, set time limits for making choices, don't second guess).
- Embrace nature.
- Be with happy people.

Understanding your Credit Score

Do you know your credit score? Credit scores provide lenders with an estimation of your ability to pay back borrowed money. Credit scores often shape the terms of any loans we receive, such as auto loans, mortgages, or credit cards. To understand your credit score, it is important to understand the individual components that make up credit scores and the reasoning behind them.

CREDIT SCORE COMPONENTS

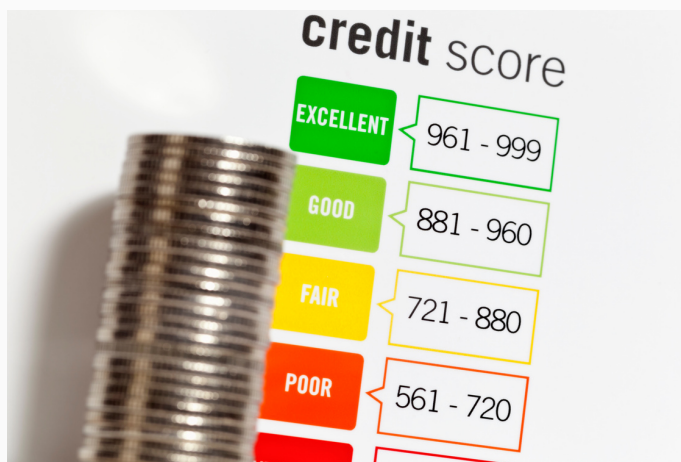
Calculating a credit score uses five categories:

- Payment history is the largest part of your credit score. More than a third, 35%, of your score is from your history of late and on-time payments. Consistent on-time payments can increase your score, while late payments often have a negative effect.
- Amounts owed is the second largest part, accounting for 30% of a credit score. This section consists of several factors: How much debt do you have overall? How much of your available credit are you using (such as on credit cards)? How many accounts do you have open?
- Length of credit history makes up 15% of your credit score. This category considers how long your accounts have been open. While other categories show how well you have been managing credit, this category shows how long you have been managing credit. If possible, keep long-standing accounts open — even if they go unused. Having a longer credit history may help you appear more reliable than consumers new to using credit.

- New credit accounts for 10% of a credit score. This category looks at the number of new accounts you have opened. Opening new accounts may briefly lower your credit score. It is wise to limit new accounts to only what is necessary for your current financial situation.

- Credit mix makes up 10% of your credit score and considers the different kinds of credit you are using. For example, do you have a mortgage, an auto loan, and two credit cards? Do you have five credit cards only?

CREDIT REPORTS PROVIDE DETAILED INFORMATION ABOUT YOUR CREDIT USE OVER TIME



CREDIT SCORE MEANING

Credit scores may range from 300 to 850. Higher scores signal that a borrower is lower risk to default on the loan and is more likely to pay on time. A higher score may allow you to receive lower interest rates when borrowing money. Each credit bureau uses a slightly different method to calculate your credit score, so your score may differ slightly between bureaus.

There are five general categories of scores ranging from poor to excellent or exceptional. Each bureau may differ slightly in how they categorize credit scores. Generally, FICO credit scores are: 800-850: Exceptional, 740-799: Very Good 670-739: Good, 580-669: Fair, 300-579: Poor

CREDIT REPORTS

Credit reports provide detailed information about your credit use over time. Three main credit bureaus provide credit reports: Equifax, Experian, and TransUnion. Federal law allows everyone to request one free credit report from each bureau per year at <https://www.annualcreditreport.com>.

Note, this is the only federally authorized source from which to receive free credit reports. Be wary of other sites or companies when pulling your credit report or disclosing personal financial information.

Credit reports may include information such as the types and balances of accounts, dates the accounts were opened, and payment history for the account. Inquiry information also is shown, letting you know who has requested your credit report. Credit report inquiries are often run when applying for a loan or opening a new account. If you have filed for bankruptcy, this information is also included. Sometimes the credit reporting bureaus make mistakes. If something seems wrong on your credit report, report it to the bureau.

Inaccuracies may be in error, or they could be a sign of fraud or identity theft. Always promptly report suspected errors so they can be corrected or investigated. For information about reporting and disputing false information on your credit report, visit <https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports>.

REFERENCES:

- https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_all-about-creditscores_handout.pdf
- <https://www.usa.gov/credit-reports>

Emergency Preparedness: Pets

Introduction

Pets often are an important part of people's lives. If you are like many animal owners, your pet is an important member of your family. The likelihood that you and your animals will survive emergencies or disasters such as a fire, earthquake, flood, tornado or terrorist attack depends largely on emergency planning. Because animals can influence a person's decision to take protective actions, understand how to manage animals in emergencies.

- The Pets Evacuation and Transportation Standards Act of 2006 requires state and local emergency plans to address the needs of individuals with household pets and service animals.

Animal issues are important in emergency planning:

- Animal issues can impact public health and safety.
- Protecting animals in emergencies involves a public and private coordinated effort.
- The average U.S. household is estimated to have 1.2 pets, excluding wild or exotic pets.
- Treating domesticated/rescued animals may spread zoonotic (able to be transmitted between humans and animals) diseases if personnel are not properly protected.
- Decontaminating animals is difficult to manage if community plans and necessary resources are lacking.
- If animals aren't evacuated when disasters occur, they may remain untended for weeks or be placed in a secure facility.
- Often the disaster results in substantial debris, contaminated food or water supplies, downed fences and damaged structures, with abandoned animals facing significant hazards after the event.

If emergencies or disasters force you to evacuate your home, take your pets with you if possible. However, if you are going to a public shelter, understand that animals may not be allowed inside. Red Cross disaster shelters cannot accept pets because of health safety regulations. Service animals that assist people with disabilities are the only exception. Make plans for shelter alternatives that will work for both you and your pets.

Have plans in case you cannot get home to care for your animals. Arrange for a neighbor who is frequently at home to take care of your pets or evacuate your pets is issued while you're gone.

Pet Emergency Supply Kits:

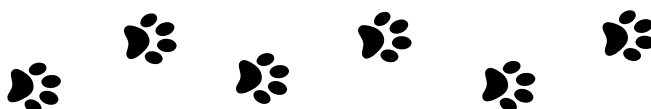
To prepare, assemble animal emergency supply kits and develop a pet-care plan that will work whether you decide to stay put in an emergency or evacuate to a safer location. Keep in mind that what is best for you is typically best for your animals. Create Animal Emergency Supply Kits for each pet for at least three days, carrier that's ready to go.

Kits should include:

- Pet identification securely attached and current photos of your pets in case they get lost.
- Medications, first-aid kit and veterinary records (stored in a waterproof container.)
 - Sturdy leashes, harnesses, and/or carriers to transport pets safely and ensure that your animals cannot escape.
- Three days' food supply (one ounce/per pound each day), potable water, bowls, can opener if canned food.
- Pet towel or blanket; pet beds and toys if easily transportable.
- Plastic bags for waste.
- Information on feeding schedules, medical conditions, behavior problems, and the name and number of your veterinarian in case you have to foster or board your pets.

In the event of evacuation, do not leave pets behind. However, if it's impossible to take them, make sure plenty of dry food and water are available.

Information Sources: www.extensiondisaster.net , www.fema.gov, www.ready.gov



Happy Birthday Baby Shower!



8TH ANNUAL

Happy Birthday Baby Shower

Free to all expecting Moms, Dads, New Parents (babies up to 1 year), and Grandparents!

**APRIL 15
10:00-12:00**

**115 W MAIN ST,
WAVERLY, TN 37185**



Door Prizes



Vendor Booths



WIC representative



FREE gifts and diaper giveaway



Community Services



Grand Prize Giveaway



and MORE!!





In Humphreys County, TN, the current unemployment rate is 7.4%. Based on the US Census Bureau, the state of Tennessee unemployment rate is 9.9%. About 315,000 Tennesseans are unemployed.

WHAT IS SKILL UP TENNESSEE?

Skill Up Tennessee provides SNAP Employment and Training. We help SNAP participants gain the training and skills needed to get a good job. Our goal is to help you prepare for employment.

If you're ready to move forward on your career path, we're here to help. To be eligible, participants must:

- Receive SNAP benefits
- Not receive TANF (Families First) cash assistance
- Be willing and able to work upon completion

HOW CAN WE HELP?

Things like training, testing, and uniforms cost money, and we can help. We focus on short-term training leading to credentials that are in demand. We will pair you with a Career Navigator who will work with you on your journey to help you meet your goals.

Supportive Services

Depending on need, participants may receive financial supports such as these for approved program activities:

- Gas Cards for Transportation
- Uniforms
- Testing Fees
- Textbooks

AVAILABLE AT NO COST TO PARTICIPANTS:

Take the NEXT step today.

- Help to find the training that's right for you and the support you need
- Access to adult education and vocational training
- Work Readiness Training to help you gain professional skills valuable for employment
- Support to help you get started in your new job

Sign Up Today!

Follow this link to see if you are eligible and preregister:



tiny.utk.edu/SkillUpTN

To learn more about Tennessee Association for Family and Community Education

TAFCE Webpage:
<https://www.tafce.org>

Central Region Webpage:
<https://tafcecr.wixsite.com/2020crfce>

Eastern Region Webpage:
<https://eastern.tennessee.edu/eastern-region-fce/>

Western Region Webpage:
<https://western.tennessee.edu/family-and-community-education/>

Facebook Groups:

Tennessee Association for Family and Community Education (TAFCE)

TAFCE Masks of Love Volunteers

TAFCE, Central Region

Eastern Region FCE

Western Region Family & Community Education

Typically TAFCE designates an "issue or cause" to educate the members and to support at the local, county, region and/or state level. Most recently, members have become more knowledgeable about human trafficking awareness, the opioid epidemic, and suicide awareness and prevention.

If you are interested in becoming more involved in your community, learn new skills and make new friends.... check out FCE!

Tennessee Association for Family and Community Education is in partnership with the University of Tennessee Extension.



For information regarding local FCE Clubs, please contact:

Tennessee Association for Family and Community Education



What is TAFCE?

The Tennessee Association for Family and Community Education (TAFCE) is an organization of volunteers who work together to build strong families and communities. Local FCE clubs throughout the state of Tennessee are divided into three regions: western, central and eastern. Educational materials are created and utilized to strengthen knowledge and expertise. Resources are provided to develop leadership skills, enabling people to make a difference. Ultimately, FCE strives to make our homes and communities a better place in which to live!



Strengthening Families

TAFCE Mission: To strengthen the home and community by improving the quality of life of individuals and families through continuing education, leadership development, and community service.

To Learn

During hands-on workshops and monthly meetings, educational programs are presented. Topics are varied and relate to current issues, changes in technology, health, safety, nutrition, family economics, and more.

To Lead

Members have the opportunity to lead by serving as officers or on committees. Family and Community Leadership (FCL) training is offered to prepare members to contribute to public policy and decision making.



To Serve

Each year FCE offers projects designed to make a difference in the lives of families in the local or broader communities in which we live. FCE members have the opportunity to share and serve, working closely with other local organizations.

To Have Fun!

Fun, laughter, and friendship abound at every FCE gathering. Meetings, work sessions, camp or retreat, trips, conferences...all are occasions for fellowship and exploration of new places, activities, and new ideas!

State Projects

TAFCE encourages participation in state projects in the areas of education, community action and leadership. A long-time emphasis in education has been the support of literacy, libraries, and the Dolly Parton Imagination Library. There are countless opportunities for community service, often determined by specific, local community need. The leadership area has recently been added to encourage teaching, mentoring, and assisting with 4-H programs and the Family and Community Leadership (FCL) program.

A recent statewide community service project was Masks of Love. In response to covid-19, members from across the state of Tennessee made facemasks in their homes for Emergency Management Departments, hospitals, health and rehab centers, first responders, community workers, school students, family and friends.



TAFCE member, sewing facemasks.



SUN	MON	TUE	WED	THU	FR	SAT
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30						

Dates to Remember

04/01/2023: Happy April Fool's Day!

04/03/2023: SSSH Level 1 & 2

04/03/2023: National Food Awareness
Week Food Drive Begins.

04/05/2023: FCE County Council Meeting

04/06/2023: SSSH Level 1 & 2

04/07/2023: Good Friday! Office Closed.

04/09/2023: Happy Easter!

04/10/2023: SSSH Level 1 & 2

04/14/2023: SSSH Level 1 & 2

04/15/2023: Happy Birthday Baby Shower!

04/17/2023: SSSH Level 1 & 2

04/19/2023: SSSH Level 1 & 2

04/21/2023: FCE Cluster Training - Dickson

04/24/2023: SSSH Level 1 & 2

04/26/2023: SSSH Level 1 & 2