

Rowan County

Extension News

600 West Main Street, Morehead, KY 40351
Phone: (606) 784-5457; Fax: (606) 784-2407

FEBRUARY/ MARCH 2023

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Welcome to the New Year 2023!

Rowan County Extension Agents are teaming up with a joint newsletter. This information should enable everyone to have access to all three program areas (Agriculture & Natural Resources, Family & Consumer Sciences, and 4-H Youth and Development).



Peggy Jones

County Extension Agent for
Family & Consumer Sciences



Amanda Potter

County Extension Agent for
Agriculture & Natural
Resources

Extension Classes for February & March 2023

Family & Consumer Sciences – February 2023

NOTE: If schools are closed for inclement weather, all classes are canceled.

Class Title	Date	Time	Location
Painting Class (large sunflower) Cost- \$20.00 – Funds will be used for the Rowan County Homemaker Scholarship	February 6, 2023	5:00 P.M. – 7:00 P.M	Laughlin Health Building – 2 nd floor
Homemaker Leadership Day Lessons include: ● Making the Most of Meals While Traveling ● Tips for Managing Stress Eating ● Entertaining Little Ones	February 7, 2023	10:00 A.M. – 12:00 Noon	Mason County Extension Office
Area Homemaker Council Mtg.	February 7, 2023	After the Leadership Day Class	
Bingocize Exercise Program	February 9, 2023	2:00 P.M. – 3:30 P.M.	Fiscal Court Meeting Room
FREE Sewing	February 24, 2023	9:30 A.M. – 1:30 P.M.	Laughlin Health Building – 2 nd floor

Family & Consumer Sciences - March 2023

Class Title	Date	Time	Location
Quilt Class for the Quilt Show Cost - \$10.00 Learn how to make Bowl Cozies. Materials will be supplied, but you will need to bring a sewing machine, scissors, and thread	March 6, 2023	5:00 P.M. – 7:00 P.M.	Laughlin Health Building – 2 nd floor
Painting Class (Purple Watercolor) Cost- \$20.00 – Funds will be used to train Master Clothing volunteers	March 6, 2023	5:00 P.M. – 7:00 P.M	Laughlin Health Building – 2 nd floor
Bingocize Exercise Program	March 9, 2023	10:00 A.M. – 11:30 A.M.	Fiscal Court Meeting Room
Home Based Mico Processing (HBM)	March 15, 2023	9:30 A.M. – 2:30 P.M.	Fiscal Court Meeting Room
FREE Sewing	March 24, 2023	9:30 A.M. – 1:30 P.M.	Laughlin Health Building – 2 nd Floor

Agriculture and Natural Resources – February 2023

Class Title	Date	Time	Location
Strawberry 101 Production	February 2, 2023	6:00 P.M.	Fiscal Court Meeting Room
County Roundtable Discussion	February 7, 2023	6:00 P.M.	Fiscal Court Meeting Room

Agriculture & Natural Resources - March 2023

Class Title	Date	Time	Location
Garden Planning	March 2, 2023	6:00 P.M.	Fiscal Court Meeting Room
Master Gardener Informational Program	March 9, 2023	6:00 P.M.	Fiscal Court Meeting Room
IPM Program	March 30, 2023	5:00 P.M.	Fiscal Court Meeting Room

Integrated Pest Management in At Home Production

The Rowan County Extension Office has invited Dr. Johnathan Larson from the University of Kentucky Entomology Department to speak about integrated management in home crop production.

Date: Thursday, March 30, 2023
Time: 5:00 P.M.
Place: Rowan County Fiscal Court Meeting Room

Come Join the Round Table Discussion

for Future Extension Programs

February 7, 2023
6:00 P.M.
Rowan County Fiscal Court Meeting Room

Suggestions?

- Landscaping
- Fruit Trees
- Agronomy crops
- Beef Cattle
- Poultry
- Pesticides
- Gardening

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STRAWBERRY PRODUCTION 101

Join the Rowan County Extension Office in learning the ins and outs of at home strawberry production!

WHEN?

February 2nd, 2023

What Time?

6:00pm

WHERE?

Rowan County Fiscal Court Room

MASTER GARDENER INFORMATIONAL MEETING

THE ROWAN COUNTY EXTENSION OFFICE WILL BE HOLDING AN INFORMATIONAL MEETING ABOUT THE MASTER GARDENER PROGRAM

WHEN?
MARCH 9TH, 2023
6:00 PM

WHERE?
ROWAN COUNTY FISCAL COURT ROOM



4-H Youth Development

Save the Date!



LET'S GO
CAMPING
4-H SUMMER CAMP
JUNE 20-23, 2023



Homebased Microprocessing Workshop



March 15, 2023
9:30-2:30

Rowan County Court House Fiscal Court Room
600 West Main Street, Morehead

Pay on line when you register or pay by check in person.



For more information & to register:

ukfcs.net/HBM

or call 606-784-5457

Join our workshop!
Homebased microprocessors are farmers who grow and harvest produce to use in their value-added products. Homebased microprocessors are required to grow a predominant ingredient in the products they make. The first step to becoming certified as a homebased microprocessor is to attend a Homebased Microprocessor (HBM) workshop presented by the University of Kentucky. The cost of the workshop is \$50.00.

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

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Free Sewing

Bring an unfinished sewing project and sew for the day!

DATES: Friday, February 24, 2023
Friday, March 24, 2023

TIME: 9:30 A.M. - 1:30 P.M.::

LOCATION: Laughlin Health Building
2nd Floor

Bring a snack and come enjoy sewing help and friendship!

Call Peggy Jones at the Rowan County Extension Office (606)784-5457 to register by Monday prior to the date of the Sewing date

NOTE: If school is canceled for inclement weather, the class will be canceled.

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Painting Class

DATE: Monday, February 13, 2023

WHERE: Laughlin Health Building 2nd floor

TIME: 5:00 - 7:00 P.M.

COST: \$20 - all supplies are provided

- Brenda Hamm will be the instructor.
- Funds will be used for the Rowan County Homemaker Scholarship.
- Register by calling Peggy Jones at the Rowan County Extension Office (606) 784-5457.
- You will pay at the class.

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PAINTING CLASS

DATE: Monday, March 6, 2023

TIME: 5:00 - 7:00 P.M.

PLACE: Laughlin Health Building, 2nd floor

COST: \$20.00 - Pay at the class

- Instructor: Brenda Hamm
- Funds will be used for training the E7 Master Clothing Volunteers
- Register by calling Peggy Jones at the Rowan County Extension Office (606) 784-5457

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A BAD DEAL IN DISGUISE: TYPES OF SCAMS

A Bad Deal in Disguise: Types of Scams

By Kelly May
Family Finance and Resource Management

We all know to beware of things that sound "too good to be true." The trouble is, sometimes it is difficult to tell what is false from what is true. Especially since many times scammers appear in disguise or use other tricks to convince us to take part.

The Federal Trade Commission received 2.9 million fraud reports in 2021. Of those reports, about a quarter of them resulted in a loss, equaling a total of \$6.1 billion. The best way to avoid becoming one of these statistics is to learn more about different types of scams so you can avoid falling victim.

IMPOSTER SCAMS

Many scams start with a scammer in disguise. One in five people lost money to imposter scams, at a \$1,000 median loss, according to 2021 data from the Federal Trade Commission. In an imposter scam, the scammer pretends to be someone else – a trusted source or a business you probably already have dealings with – to trick you into sharing information or money.



Sometimes scammers will play on your trust, pretending to be someone you know, such as in a phishing attempt, grandparent scam, or romance scam. Sometimes they try to scare you into paying something they falsely claim you owe, such as in IRS, deputy sheriff, or tech support scams. If they ask for money, they typically want you to use a wire transfer or pay by gift card – which can't be tracked or reversed. Let us explore a few of these scenarios in greater detail.



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deputy sheriff scam, the Social Security scam, or the Medicare scam. Threats can sound scary, like your Social Security number being linked to "criminal activity" or a warrant for your arrest. Sometimes they may claim that your benefits will be suspended or that your identification will be revoked. They ask that you wire money or use gift cards to pay fees or settle accounts. If you have real concerns about any of these issues, contact local officials directly in a separate call using a verified office phone number.

ADVANCE FEE SCAMS

Other scams revolve around trying to get you to pay money up front in the hopes that you will receive a larger "reward" later. The Federal Trade Commission's top 10 fraud categories included advance fee scams such as online shopping, sweepstakes and lotteries, and fake check scams, among others.

Online purchase scams are on the rise according to the Better Business Bureau (BBB), making up more than 38% of scams reported to the BBB in 2020. More than a third of those reports were about pets and pet supplies, such as specific breeds of dogs. Most often, victims of this scam paid for a product or service and never received it. Others received a fake or lower-quality item or something else entirely. This could happen on an unfamiliar website, or when using seller platforms like Facebook Marketplace or Craigslist.

Government grant scams and fake loan scams work in a similar way. These claim to be loans or government grants for college, home repairs, home business costs, or other expenses. You may be asked for an advance payment for fees or taxes before you can receive the money. Alternatively, they may ask for your checking account information so they can "deposit the money" or "withdraw a one-time processing fee." Everyone has access to a free list of available federal grants at grants.gov; you should never have to pay for this list.

The prize, lottery, or sweepstakes scam continues to circulate, possibly because the idea of winning



sounds so tempting. Real prizes are free, and you have to enter to win. Scammers might surprise you with a "win" you weren't expecting. If you need to pay a fee, such as for taxes, processing, or shipping, then it is probably a scam. You also cannot increase your odds of winning by paying – that is another version of the scam.

Another type of advance fee scam is the home improvement scam, which preys on victims of natural disasters. When a weather event leaves destruction behind, there may be door-to-door construction workers who claim to have "leftover" materials they want to use, and they offer a "discount" for their work. Often, they take the deposit but never complete the project.

Fake check scams, conversely, are like an advance fee scam in reverse. Someone sends you a check or money order that is "accidentally" more than the purchase price. The sender says to deposit the check and wire transfer the extra money back to them. However, that check could be counterfeit or may bounce.

Similarly, employment scams may involve an "employer" who sends "the employee" a check and asks for money to be sent back in return. Or the



In phishing scams, the scammer pretends to be someone else to trick you into sending money or to get your information, such as a password, account number, or Social Security number. Most people know your bank will never ask for your account number – they already have that information on file. However, when you get an email or text message that looks like it is from your bank and requests information, it is tempting to reply. The scammer is counting on this reaction.

Phishing attempts come in many forms. Someone may claim to be a long-lost relative or a prince from a far-away land with an inheritance to share. It may look like a well-known shipping service with a link to track "your order" that you don't recall placing. It may appear that a service you subscribe to, like a television streaming service or utility, has "declined" your payment, with a request to update your credit card information. Sometimes the scammer claims to be a well-known company or store and says they need to access your account to "investigate fraudulent charges."

Always beware of clicking on links in emails and on websites. These could lead to false websites with malware, malicious software that could damage your computer, phone, or tablet or make your information vulnerable. Check links and email addresses by hovering your mouse over them and waiting for the box to pop up to show where the link really goes.

A "grandparent" scam often targets seniors. A caller on the phone claims to be the senior's grandchild (or other relative) in trouble. In this scenario, the false relative has been arrested or stranded and needs money immediately. Often, they will ask for suspicious forms of payment, such as a wire transfer, pre-paid credit cards, or gift cards. The caller stresses urgency and secrecy, not wanting to upset "mom and dad." If you get a call like this from a "grandchild" or someone supposedly representing a relative, hang up. If you want to verify, you can contact the relative or relative's family directly to make sure they are safe.

Romance scams are another type of imposter scam that often begins through online contact. Typically romance scammers will use social media,



dating platforms, or messaging apps. A scammer may research you and pretend to have common interests or use a profile you might find attractive. If your new romantic interest is reluctant to meet in person that could be a red flag. Another red flag is if the relationship moves along very quickly – although some scammers are quite patient. After some time and trust has built, your new love interest needs money. The premise might be that they are in trouble, or they need money to settle accounts or pay for travel to visit or move closer. Watch out if payment methods are those that can't be tracked or reversed.

Imposter scams may prey on your urge to help others in need, or they may pretend to offer you help. For example, people are often generous in times of tragedy or natural disaster. Scammers know this and may pretend to represent a charity. Charity scams may take the form of false charities asking for money transfers. On the other hand, in tech support scams, the imposter pretends to "assist" you with computer issues you may not have known about – because they don't exist. This may happen through phishing, phone calls, pop-up ads, or via a locked screen providing a number to call and "fix" it.

Finally, sometimes imposters use a disguise to threaten or scare you into paying money or revealing information. Reported disguises have included the Internal Revenue Service (IRS) scam, sheriff or



employer promises to reimburse your costs and fees for doing a service, but never pays. In another version, the company may require up-front money for license, registration, or insurance. The false employer may even provide forms or contracts that are very convincing.

TIPS TO AVOID SCAMMERS

No matter who you're dealing with, it pays to do some research. Verify online businesses through a trusted outside source before paying. When shopping online, use sites that are encrypted. Look for the "s" in https in the website address and/or for the lock symbol. Finally, don't trust people who contact you unsolicited. They probably don't have your best interests at heart.

Don't pay with a gift card, wire transfer, or cryptocurrency. The Kentucky Attorney General's Office reports that in 2021, victims most often paid with a gift card or other reloadable card. Scammers will ask for these forms of payment because they cannot be tracked or reversed. In short, never send money to get money. Also, don't deposit a check into your account and then pay it back to someone else. You could lose your money if the check doesn't clear.

We can all help prevent scams by reporting fraud attempts to the authorities. Unreported scams will continue to thrive and cost us all. Report suspected scams to the following authorities:

- Kentucky Attorney General at ag.ky.gov/scams or 888-432-9257
- Federal Trade Commission at reportfraud.ftc.gov or 877-FTC-HELP
- Better Business Bureau at bbb.org/scamtracker

- Cybercrime such as online phishing – Internet Crime Complaint Center (IC3) at www.ic3.gov
- Identity Theft – IdentityTheft.gov

Learning to check it out when something sounds "too good to be true" can be a real money saver. Reporting scam suspicions to the authorities could prevent future fraud attempts. These are some of the best ways to keep yourself safe from scams.

Sources and References

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- Federal Trade Commission's Consumer Sentinel Network. *Data Book 2021 Snapshot*. Data as of Dec. 31, 2021. (Retrieved March 15, 2022, from data published Feb. 22, 2022.) <https://public.tableau.com/app/profile/federal.trade.commission/viz/ConsumerSentinel/Infographic>
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- Kentucky Office of the Attorney General. (2020) *Consumer Alerts*. Retrieved March 2, 2022, from <https://ag.ky.gov/Resources/Consumer-Resources/Consumers/Pages/Consumer%20Alerts.aspx>.



INSECT PESTS OF CUCURBIT CROPS



Aphids



Cucumber Beetles



Cuc. Beetle Damage



Cucumber Beetle Damage



Squash Bug



Squash Bug Eggs



Squash Bug Nymphs



Squash Bug Nymphs



Squash Bug Injury



Two-spotted Spider Mite



Whiteflies



Squash Vine Borer



Squash Vine Borer Moth



Squash Beetle



Melonworm

Smart Tips

Fruit and Vegetable Peels Contain Many Nutrients



Eating fruits and vegetables are important for a healthy diet. But, what about the peel? Many times, we just throw it away. Turns out, you might want to rethink that.

Most of the time, eating produce with a peel

intact can give you higher amounts of vitamins, minerals, and fiber. Apples and potatoes are good examples. Eating the peel of a kiwi fruit gives you 50% more fiber.

Eating fruits and vegetables with the peel does provide more nutrients. It is always important to think about food safety. Make sure you wash any fruit or vegetable really well to get rid of dirt or germs.

Source: Heather Norman-Burgdorf, University of Kentucky Extension Specialist in Food and Nutrition, September 2021/ Healthy Choices Newsletter January/February 2023

This image shows two price tags on shelf. Based on the unit price, you can see that the large container is a better buy because you get more for your money.

How is the unit price found?

Total Price ÷ Size = Unit Price

Source: Adapted from <https://www.myplate.gov/eat-healthy/healthy-eating-budget/shop-smart>
Healthy Choices Newsletter January/February 2023

Winter is a Great Time for Families

The winter months are a great time to catch up on much needed family time. Yes, it's cold. No, you cannot get outdoors as much. But inside your home you can create meaningful family experiences and lots of wonderful memories.

Family time promotes positive emotional health in children. Experts say it leads to a greater likelihood that they will avoid risky behaviors such as drug use. They will also have a lower risk of depression.

Here are some ideas to think about doing with your children:

- **Story time:** Let your imagination run wild as you make up stories together. Make up a silly story to tell your children or involve them in the creation of a silly story.

- **Kitchen time:** Spend family time cooking in the kitchen. Whip up something sweet to share for an after-meal treat. Have your children help you prepare food items. You will be teaching them valuable math and life skills.

- **Dance party:** Dancing to music is a great way to improve everyone's mood and get your heart pumping. Let each have a turn selecting a song. Keep music at the right age level for young children.

Source: David Weisenhorn, University of Kentucky Extension FCS senior specialist for parenting and child development education, December 2021
Healthy Choices Newsletter January/February 2023

Basic Budget Bites

Unit Pricing

What is unit pricing? The price tag on the shelf includes a lot of helpful information.



Learn what the numbers mean.

Retail price: This is the price you pay for each item.

Unit Price: This tells you how much an item costs per pound, ounce, quart, etc. It can be very useful when comparing two items.



Rowan County Extension Office
600 West Main Street
Morehead, KY 40351

RETURN SERVICE REQUESTED



Roasted Root Vegetables

6 medium beets
2 large sweet potatoes
3 parsnips
2 tablespoons olive oil

1 teaspoon salt
1 teaspoon black pepper
Dressing (recipe follows)

Dressing

1/3 cup white wine vinegar
1/4 cup olive oil
2 tablespoons horseradish
1 tablespoon Dijon mustard
2 teaspoons honey
1/2 teaspoon salt
1/2 teaspoon pepper

Stir together and set aside.

Preheat oven to 400° F.

Peel beets, sweet potatoes and parsnips. Cut into 1/2 inch thick cubes.

Toss vegetables with olive oil and place in a single layer on a greased baking sheet.

Sprinkle with salt and pepper.

Bake at 400°F for 20 to 25 minutes, or until tender. Cool. Arrange vegetables on a serving dish and drizzle with dressing.

Yield: 6 servings

Nutritional Analysis: 210 calories, 10 g fat, 1.5 g sat fat, 3 g protein, 30 g carbohydrate, 0 mg cholesterol, 750 mg sodium, 7 g fiber.

Buying Kentucky Proud is easy. Look for the label at your grocery store, farmers' market, or roadside stand.



Source: USDA

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