



BUSY BEE BUGLE

www.extension.purdue.edu/dearborn



October 2020

Dear EH Members,

Pumpkins, gourds, squash, oh my! It is October. October has once again arrived with beautiful color and weather. I encourage you to enjoy outside activities, while we have the beautiful landscape and weather.

After celebrating October with these activities, plan a special activity for IEHA week October 19-23. What will you do for Make a Difference Day? Send me an email or picture. I hope to share your activities in the November Bugle.

In the October Bugle, you will find information about naming your car and creating a safe home environment. What modifications did you make to your home for safety? Tell me about a vehicle that you named. You will also find information about your credit score. In the foods and nutrition, the Do's and Don'ts of cheesecakes, as well as a seasonal pumpkin cheesecake recipe. Plus I have cookie recipes to celebrate Cookie month. I close with Breast Cancer Awareness month. I have included facts and information on breast cysts.

Stay safe!! Stay Well! We will get through this together.

Sincerely,
Marcia Parcell
Extension Educator, Health and Human Sciences



PS: Check out the Dearborn County Extension homemaker Facebook page.

Dates to Remember

- November 4, 2020 Homemaker's Council Meeting
- November 4, 2020 Holiday Program – Elves **Cancelled**



FROM THE KITCHEN OF JAN

I didn't attend the 2020 Madison District Retreat. I have been working on the fair for 2021. The Bake-off will be cherry. We are hoping for a bigger and better fair in 2021. I attended the Extension Board annual meeting. Would you like to have a council meeting in November?

We will be hosting the Fall Madison District meeting in 2021. We will need some ideas for centerpieces, favors, give away bags, etc. Decatur County wanted to host it in the spring since it was cancelled in 2020.

I'm going to hate to see zucchini, tomatoes, cucumber, bell peppers, green beans, and all the other vegetables come to an end. I could eat tomatoes at every meal.

Is anyone walking with Marcia???

Enjoy Halloween and don't eat too much candy.

Jan Uhlmansiek, Dearborn County Extension Homemakers President

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OCTOBER 2ND WAS NATIONAL NAME YOUR CAR DAY

1. **Name your car.** Some people name their cars based on its make or model. Does the Volkswagen Bug sound familiar? Other folks give their cars popular old school names like Fred, Suzy, or Betsy. Then again, there are descriptive names based on the appearance of the car like "Black Bart" or "Purple People Eater." Whatever name you give your car should make your car feel special to you.
2. **Love up your car.** If you haven't washed your car in such a long time that people are writing "wash me" on your windows, then you need to use National Name Your Car Day to show your neglected ride some love. Get an oil change or even a tune-up. Take the time to check on your car's safety features and make sure "Baby Girl" is in good, running condition. National Name Your Car Day is all about your ride as well as your safety.
3. **Take a ride.** You named her and gave her a custom car wash, so now "Maxine" is ready for a spin. Nothing makes you appreciate a car more than revving up the engine on a safe but robust ride in the fast lane. Cars give Americans that sense of freedom that we value so highly. A roll down the highway or bumping along a country lane doesn't have to take long, but it should provide that good quality time you crave between you and your car.

Source: *National Today*



For a Safe Home Environment, Check These First

When checking your home, start with these general home safety features.

- Check for mold or water damage or blocked vents.
- Check internal air flow and window operation.
- Check locks and make sure they are in working order. Have an extra set of keys and/or remote control locks.
- Make sure doors will remain open for those with walkers, wheelchairs or when carrying groceries or other items with both hands.
- Ensure steps, handrails and paths are in good repair and well lit.

Smoke Alarms—Many smoke alarms come with a long-lasting battery, but they still should be tested monthly (using the test button on the alarm). Some alarms should be replaced every 10 years.

Today's research suggests evacuation needs to take place within three minutes of a fire starting—current guidelines recommend that residents should NOT fight the fire with fire extinguisher. Residents should instead evacuate as soon as possible. Therefore, someone with a disabling condition, especially hearing loss, should have an additional means of being alerted in the event of a fire. This would include a bedside alert device or a visual alert in common areas for severe hearing loss or deafness.

Home Modifications for Safety—Several areas in the home may require modification for safety and well-being to support a loved one with special needs. In particular, a fear of falling often is a problem for older adults. This fear may limit mobility and increase fall risk. Almost 1/3 of adults 65 and older will fall at least once due to balance or vision concerns. Below are some recommended home modifications for general home safety as well as fall prevention. Generally, these are areas of the home to be aware of for fall prevention:

- Size of furniture and furniture layout that allows for slip free and no barrier movement in the home.
- Color and pattern, which may be confusing for those with vision loss.
- Orientation and wayfinding, which can help the individual find important rooms and necessary tools for activities of daily living.
- Amount and placement of natural (windows) and artificial lighting (lamps) to provide plenty of light for all activities without glare.
- Easy indoor-outdoor connections to allow for interaction with nature without fall risk.



Simplify and Organize—Sometimes it is important to work with an older adult to de-clutter and organize. These ideas can help to create a barrier-free home:

- Relocate obstacles, like unnecessary or unused furniture.
- Remove/secure clutter, like stacked magazines, area rugs and loose cords.
- De-clutter and organize closets and cabinets.
- Eliminate tripping hazards, like cords close to a footpath/walkway.

Source: OSU Extension

What Your Credit Score Says About You



Many people do not monitor their credit or know much about the credit scoring system until they attempt to make a big purchase. Buying a home or starting a business can require a large amount of money and often a loan. Each individual has a credit score. This is a three digit number that lenders use to determine how likely it is that an individual will pay back the loaned amount. A person's credit score is also used by the lender to determine the interest rate. To the lender, a credit score is like a report card reflecting a person's success of being financially responsible.

If you are married you and your spouse each have your own credit score. If you co-sign on a large purchase together, both individual's score will be checked. Credit scores range from approximately 300 to 850. The lower the credit score the riskier it is for a lender to loan money, and it's less likely the lender will grant the loan. If a loan is approved on a lower credit score, the loan will cost more overall. When it comes to locking in an interest rate, the higher the score, the better your terms of credit will likely be.

To obtain your own credit score you can request your score (for a small fee) and your credit report (for free) from annualcreditreport.com. Many credit card suppliers will provide you a free estimate of your credit score as a benefit. A credit report shows details about the lines of credit that you have established or have had within the past few years. A credit report is available for you to request without charge, once a year, from each of the three main credit bureaus. So you can monitor your credit on a regular basis if you space your request out obtaining one report each quarter of the year.

The most well-known credit scoring system was developed by Fair Isaac Corporation and is called the FICO score. The three major credit bureaus, Equifax, TransUnion and Experian, use the FICO scoring model for their proprietary systems. Since each scoring system uses a slightly different statistical model, your score from each of the three will not be exactly the same. This is because lenders and other businesses report information to the credit reporting agencies in different ways, and the agencies may present that information through their proprietary systems differently. Because different lenders have different criteria for making a loan, where you stand depends on which credit bureau your lender turns to for credit scores.

Composition of a Credit Score

Each individual's credit score is determined by taking five components into account. Below is a chart of the components and the corresponding percentage of how much each component affects the overall credit score.

Component	Component Weight
Payment history	35%
How much you owe	30%
Length of credit history	15%
Type of credit	10%
New credit (inquiries)	10%

Payment History pertains to an individual's track record of paying back debts on time. This component encompasses payments on credit cards, retail accounts, installment loans (such as automobile or student loans), finance company accounts and mortgages. Public records and reports detailing such items as bankruptcies,

foreclosures, suits, liens, judgments and wage attachments also are considered. A history of prompt payments of at least the minimum amount due helps your score. Late or missed payments hurt your score.

Amounts Owed or Credit Utilization reveals how deeply in debt you are and contributes to determining if you can handle what you owe. If you have high outstanding balances or are nearly "maxed out" on your credit cards, your credit score will be negatively impacted. A good rule of thumb is not to exceed 30% of the credit limit on a credit card. Paying down an installment loan is looked upon with favor. For example, if you borrowed \$20,000 to buy a car and have paid back \$5,000 of it on time, even though you still owe a considerable amount on the original loan, your payment pattern to date demonstrates responsible debt management, which favorably affects your credit score.

Length of Credit History refers to how long you have had and used credit. The longer your history of responsible credit management, the better your score will be because lenders have a better opportunity to see your repayment pattern. If you have paid on time, every time, then you will look particularly good in this area.

Type of Credit refers to the "mix" of credit you access, including credit cards, retail accounts, installment loans, finance company accounts and mortgage loans. You do not have to have each type of account. Instead, this factor considers the various types of credit you have and whether you use that credit appropriately. For example, using a credit card to purchase a boat could hurt your score.

New Credit (Inquiries) suggests that you have or are about to take on more debt. Opening many credit accounts in a short amount of time can be riskier, especially for people who do not have a long-established credit history. Each time you apply for a new line of credit, that application counts as an inquiry or a "hard" hit. When you rate shop for a mortgage or a car loan, there may be multiple inquiries. However, because you are looking for only one loan, inquiries of this sort in any 14-day period count as a single hard hit. By contrast, applying for numerous credit cards in a short period of time will count as multiple hard hits and potentially lower your score. "Soft" hits—including your personal request for your credit report, requests from lenders to make you "pre-approved" credit offers and those coming from employers -will not affect your score.

Good credit management leads to higher credit scores, which in turn lowers your cost to borrow. Living within your means, using debt wisely and paying all bills on time, every time are smart financial moves. These lifestyle choices help improve your credit score, reduce the amount you pay when you need to borrow and put more money in your pocket to save and invest.

Source: *MoneyWise Matters Blog*



OCTOBER 21 IS NATIONAL PUMPKIN CHEESECAKE DAY

Since the 21st is National Pumpkin Cheesecake Day, I have included the Pumpkin Cheesecake Recipe to accompany Cheesecake-Do's and Don'ts.

Cheesecake—Do's and Don'ts

Cheesecake is the ultimate in decadence, but the idea of making one at home can be downright frightening. There are so many steps, and things that can go wrong that most home cooks steer clear. However, with a few do's and don'ts anyone can master this elegant dessert!

Room Temperature—DO bring your ingredients to room temperature. Let all the ingredients come to room temperature before you start making your cake if you want a perfectly smooth texture. Give everything, eggs, butter, cream cheese, sour cream, at least two hours on the counter.

All In the Crust—DON'T neglect the crust. Often the pressed in graham cracker crust ends up much thicker at the bottom of the cake than at the top. This slumped down crust can be remedied by using a straight sided

measuring cup or glass to firmly push the crust into the bottom of the pan and all the way up the sides. Then, make sure you let the crust cool completely before adding the filling to the pan.

Food Processor—DON'T mix by hand. Your best friend, for making a smooth, and silky cheesecake, is a food processor. You probably already had your food processor out to make the crust, so all you need to do is wipe it out. By food processing the wet ingredients, the filling becomes perfectly emulsified, with no lumps.

Don't Skimp—DO use the correct ingredients. No matter what, use the full-fat cream cheese. Cheesecake is no place to skimp on calories.

Water Bath—DO use a water bath. A water bath helps cook the cheesecake gently while also creating a steamy environment so the surface doesn't get too dry. Wrap the outside of the springform pan in a double layer of foil, covering the underside and extending all the way to the top. The foil helps protect against water leaking into the pan. Set the wrapped pan in a large roasting pan, and pour hot water into roasting pan halfway up the sides of cheesecake pan.

Avoid Overcooking—DON'T overbake. Overbaking a cheesecake can cause cracks on the surface. The center of the cheesecake should still be a little wobbly, the filling still pale, and the outer ring slightly puffy, and firm. It will continue to cook as it cools, and maintain that smooth and rich texture.

Practice Patience—DO be patient. Cheesecake takes time, lots of time. Many recipes say to let the cheesecake sit in the turned-off oven with the door cracked for about an hour, then let it cool completely on the counter. It also needs to spend four hours, or ideally overnight, in the fridge before slicing and eating, to ensure the perfect velvety smooth texture. Speaking of slicing...

Art of Slicing—DO master slicing. To avoid a mess when slicing your cheesecake, dip a knife in hot water, and wipe it clean before every cut. Take the extra time, and your cheesecake will turn out picture perfect.

Source: uwyoextension.org

Pumpkin Cheesecake

1 1/2 cups graham cracker crumbs about 12 whole graham crackers
6 tbsp unsalted butter melted

1 tbsp sugar
1/2 tsp cinnamon

The Filling:

3 8-ounce pkg. cream cheese room temperature
1 1/2 cups packed light brown sugar
1 15-ounce can pumpkin pie mix or puree or well drained homemade puree
4 large eggs
1/4 cup sour cream

2 tbsp all-purpose flour
2 tsp pumpkin pie spice
1/4 tsp salt
1 tbsp real vanilla extract

Optional Toppings:

1 cup cold heavy cream beat with 3 tbsp powdered sugar and 1/2 tsp rum or vanilla extract
pumpkin pie spice
toasted pecans
Caramel sauce

The Crust—Preheat Oven to 350°F. Pulse graham crackers in a food processor until fine crumbs form. In a medium bowl, stir together graham cracker crumbs, sugar, cinnamon, and melted butter. Transfer into a 9-inch springform pan with 3" tall walls, and use a straight sided glass to press crumbs into the bottom, and going about 1/2" up the sides of the pan. Bake at 350°F for 8 minutes. Remove from oven and cool to room temperature.

The Pumpkin Cheesecake Filling—Preheat Oven to 350°F. In your food processor, blend the softened cream cheese, and brown sugar on medium speed until light and fluffy and without lumps (5 minutes), scraping down the sides once to make sure you don't have chunks of cream cheese. In a separate bowl, using a whisk, stir together pumpkin puree, eggs, sour cream, flour, pumpkin pie spice, salt, and vanilla extract. Mix until well combined. Add this mixture to the cheesecake filling and continue blending on low speed just until well

combined, scraping down the sides as needed. Transfer filling into the pre-baked crust, and bake on the middle rack at 350°F for 1 hour. Turn off heat, prop the oven door open slightly with a wooden spoon, and let cheesecake sit in the oven another 45 minutes. Then remove from the oven, and let cool to room temperature before covering with plastic wrap and refrigerating. Serve when fully chilled (at least 4 hours in the refrigerator, or overnight). Before serving, carefully remove cheesecake from the springform pan by running a blunt knife along the sides of the cheesecake to release it from the sides of the pan. Add desired toppings, and serve.

Source: uwyoextension.org

Baked Chicken Nuggets

(4 servings)

5 chicken thighs
1 cup cereal crumbs, cornflake type

¼ tsp. each of garlic powder and onion powder
1 tsp. paprika

Remove skin and bone; cut thighs into bite sized pieces. Place cornflakes in a plastic bag and crush by using a rolling pin. Add remaining ingredients to crushed cornflakes. Close bag tightly and shake until blended. Add a few chicken pieces at a time to crumb mixture. Shake to coat evenly.

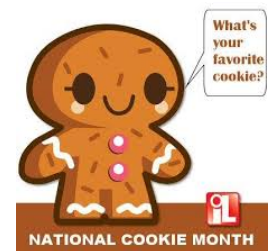
Preheat oven to 400 degrees F. and lightly grease a cooking sheet. Place chicken pieces on cooking sheet so they are not touching. Bake until golden brown, about 12-14 minutes.

Source: www.cdc.gov

OCTOBER IS NATIONAL COOKIE MONTH

How to Observe—Bake some cookies or buy them from a store or bakery.

Use [#NationalCookieMonth](https://www.tiktok.com/tag/nationalcookiemonth) to post on social media. You could even challenge yourself to try a different kind of cookie every week, or even every day this month. Just make sure you don't skip the gym in October. Your body is going to need a workout session every once in a while. Here are some reasons we think cookies are one of the greatest desserts of all time.



1. Cookies are good for the soul. They bring back memories growing up, and mom pulling them hot out of the oven for everyone to share after supper...the good old days.
2. There are tons of kinds to choose from.
3. You can tweak recipes to make them healthy. That way, you can eat several without any guilt to follow. Score!
4. They are quick and easy to make. Cookies usually take about 10 minutes or less to bake in the oven, and the time spent is worth it because it usually brings people together. If you're just cooking for one, well, enjoy the batch!

Peanut Butter Oatmeal Chocolate Chunk Cookies

½ cup all-purpose flour	½ cup granulated sugar
½ cup whole wheat flour	½ cup packed brown sugar
1 cup quick-cooking oats	½ cup peanut butter
½ tsp. baking soda	1 egg
½ tsp. baking powder	1 ½ tsp. vanilla
¼ tsp. salt	1 ½ cups chocolate chunks
½ cup butter, softened	

Preheat oven to 375 degrees F. Mix flour, oats, baking soda, baking powder and salt; set aside. Beat butter, sugars and peanut butter in large bowl with electric mixer on medium speed until light and fluffy. Add egg and vanilla; mix well. Gradually add flour mixture, mixing until well blended after each addition. Stir in chocolate.

Drop heaping tablespoonfuls of dough, 2 inches apart, onto ungreased baking sheets. Bake 10 to 12 minutes or until lightly browned. Cool 1 minute; remove from baking sheets to wire racks. Cool completely.

Source: *University of Nebraska Lincoln Extension*

Ranger Cookies

(36 Servings)

Portion out snacks before you start eating. For example, take out a serving of crackers, and put the box back in the cupboard.

1 cup shortening	1 tsp. baking powder
¾ cup brown sugar	1 tsp. baking soda
¾ cup sugar	3 cups oatmeal
2 eggs	1 tsp. vanilla
2 cups all-purpose flour	1 cup crispy rice cereal
½ tsp. salt	

Preheat oven to 350 degrees F. Spray a baking sheet with non-stick cooking spray, set aside. In a large bowl, beat together shortening, brown sugar, and sugar until smooth and creamy. Break eggs into a small bowl. Blend eggs into shortening and sugar mixture. In a separate bowl, sift flour, salt, baking powder, and baking soda together. Slowly add dry ingredients to wet ingredients. Stir in the oatmeal, vanilla, and cereal by hand. Mix well. Drop by small spoonfuls onto prepared baking sheet. Bake for about 10 minutes or until lightly browned. Transfer to a wire rack and let cool.

Source: *UNL Food*

6 Questions To Ask Your Doctor About Any New Prescription

“The whole practice of medicine is built around giving deference to doctors and the assumption they will always make good decisions for our well-being,” says Kelly Bagby, an attorney with AARP Foundation. “But that deference is also at the center of the problem. Patients sometimes need to have these challenging conversations with their doctor about any medications they are prescribed. Information is power when it comes to your health and body.” So the next time you get a new prescription, ask:

- ✓ What is my exact diagnosis?
- ✓ Is the prescription you’re recommending FDA-approved for that diagnosis?
- ✓ If not, on what grounds is your recommendation based?
- ✓ Will my insurance cover it?
- ✓ What are the potential side effects?
- ✓ Are there alternatives I should consider? What are the advantages and disadvantages of each option?
(Also consider getting a second opinion.)

Source: *AARP.ORG*

OCTOBER IS BREAST CANCER AWARENESS MONTH

Breast Cancer Facts

- 64% of the breast cancers are diagnosed at a localized stage (there is no sign that the cancer has spread outside of the breast), for which the 5-year survival rate is 99%.
- This year, an estimated 42,170 women will die from breast cancer in the U.S.
- Although rare, men get breast cancer too. In 2020, an estimated 2,620 men will be diagnosed with breast cancer this year in the U.S. and approximately 520 will die.
- 1 in 8 women in the United States will be diagnosed with breast cancer in her lifetime.
- Breast cancer is the most common cancer in American women, except for skin cancers. It is estimated that in 2020, approximately 30% of all new women cancer diagnoses will be breast cancer.

- There are over 3.5 million breast cancer survivors in the United States.
- On average, every 2 minutes a woman is diagnosed with breast cancer in the United States.

Source: National Breast Cancer Foundation, Inc

What Is A Breast Cyst?

A cyst in the breast may feel like a lump, but upon examination the lump is a small, generally harmless sac filled with fluid rather than a cancerous or benign lump of cells. You may have one cyst or many cysts that appear together.

Cysts are more common in premenopausal women and can cause localized pain. Usually they feel like a grape and are relatively soft in texture.

Source: National Breast Cancer Foundation, Inc

How Would I know The Lump Is A Cyst And Not A Tumor?

A healthcare professional can determine whether a lump is a cyst or tumor. A simple ultrasound scan placed against the skin will allow the healthcare professional to see whether the lump appears solid or hollow and filled with fluid. If the lump is fluid-filled, it may require no treatment at all. You may notice that the cyst comes and goes depending on the hormone cycle of menstruation.

A solid mass doesn't always mean it is cancer. The shape of the mass will help tell the radiologist what it likely is. A mass that is hard to the touch and has jagged edges could be cancer. Ultrasound imaging and additional imaging using X-Ray, called spot imaging, can help the radiologist differentiate shapes of masses.

What If The Cyst Bothers Me And I Want It Taken Out?

If a cyst is very bothersome, your healthcare provider may drain it first. A small needle is used to inject anesthesia into the breast to numb it, making it easier to then have the cyst drained. By using ultrasound to guide a needle into the cyst, the fluid can be removed and you may not have any more bothersome problems from it again. However, sometimes drained cysts will fill up again and when this happens, you may elect to have it removed surgically or you may leave it alone and see if it eventually goes away on its own.

Do cysts lead to cancer?

Nearly all "simple cysts" are just that – simple. They are almost never associated with a higher risk of cancer. The only possible exception in which a cyst might indicate a slightly elevated risk for cancer is when other risk factors for cancer, such as a strong family history, are already present, or when further examination of imaging studies reveals some debris inside or along the edge or margin of it.

What If My Breasts Are Always Lumpy? (Fibrocystic Breasts)

Fibrocystic breast tissue is a very common condition and means that you have denser breast tissue and may notice lumps and bumps that are common to the feel of your breasts. It is important for women with fibrocystic breast tissue to be diligent about performing breast self-exams so they are familiar with what is normal for their breasts and so they can report any changes.

Most premenopausal women have fibrocystic breast tissue. While performing your regular breast self-exam, make note of any lumps or bumps you identify and consult with your doctor. Consider your fibrocystic lumps to be your "normal" findings and determine through self-exam if something new is felt.

If I have fibrocystic breasts, should I ask my doctor about other types of screening?

Sometimes mammograms of women with fibrocystic breast tissue may be more difficult to read and interpret. Many healthcare professionals recommend choosing a breast center that offers digital mammography. Digital mammograms allow the radiologist to change to contrast of light and dark and to enlarge areas of the breast tissue on the screen to more closely examine areas of concern.

Source: National Breast Cancer Foundation, Inc.

