



MAKING A DIFFERENCE!

Dear Extension Homemaker,

The New Year is upon us and what a time for reflection and motivation. Throughout this last year we were all presented with a wide array of new struggles, but with that came new possibilities and opportunities for growth. I hope that you all have grown and found new ways to adapt as well. We are striving at the Extension office to continue to grow and find new ways to do all the things we used to do in the past in a new way that ensures your safety, and within that we have stumbled upon a few things that will hopefully improve our programming, once we are able to come together in our groups and clubs again.

I'm so happy to have had those of you who have joined me for Happy Hour over the course of November and December. I have learned new names and faces, and it has been a wonderful time of socializing and fellowship. I would encourage more of you to tune in with us on Zoom for this one hour each week on Mondays from 11-12, the link is on page 2. It is so important to find new ways to socialize and network safely throughout this Pandemic. We need each other now more than ever to lean on.

Also, if anyone is interested in volunteering to teach a craft for our Virtual Craft Club I would love to speak with you! I am very flexible working around times and projects and would love to continue to meet some more of you! We piloted Virtual Craft Club in the beginning of December with a Christmas Card Class taught by Evonne Kincer, and it was a fantastic experience! There is a video on our Madison County FCS YouTube Channel if you'd like to check that out! We are open to trying a Virtual Cooking Club as well for those of you who have fun recipes you'd like to share!!

Thank you for renewing your memberships and your



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

Cooperative Extension Service

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Richmond, KY 40475
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January, 2021

continued recruiting efforts this year. Thank you also for your generous donations to Ovarian Cancer Research and Coins for Change. Our clubs and mailbox members do an amazing amount of charitable gifting and volunteer work throughout the year that never gets reported in the newsletter, but we recognize you are doing a wonderfully impressive job and are forever amazed at your ongoing efforts. **Extension Homemakers DO make a difference, and we THANK YOU for that!**



Thank you to all who have made facemasks and dropped them off for donation to our local elementary schools and hospitals! We have had roughly 150 masks come back for distribution so far and will take another load over to the Schools in the next few weeks. This is a huge help to the staff and families, and will be a big relief once schools start back in person again.

The next **Extension Homemaker Board**

(Continued on page 2)

The Madison County Cooperative Extension staff would like to wish you and your family a safe, healthy and happy winter holiday!

Holiday Schedule: We will be closed **December 21st through January 1st**, and for Martin Luther King's Birthday on **Monday, January 18th.**
Happy New Year!



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

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture and Kentucky Counties, Cooperating.
LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

Meeting is tentatively scheduled as a Zoom meeting for **January 19, 2021, 11am-12:30pm**. Board members will be sent a zoom invitation. If you would like to attend, please email Jessica Hunley, Hunley.jessica@uky.edu for a link.

Let 2021 be the year of great possibilities! Join us for **Big Blue Goals 2021** 10-week goal challenge! This challenge provides daily prompts to help you make life-changing habits for improved well-being! Register by **January 4th**, online at <http://ukfcs.net/BBGstart> or pick up a challenge grid from the Madison County Extension Office and follow along on paper. You could win prizes!



Reach your goals in 2021! **BIG BLUE GOALS 2021**

What: A 10-week goal challenge
When: January 4 - March 12
Why: Develop new habits in 2021 for a happier, healthier you

1. Download the Goalify App from the app provider on your device. (You will be asked to provide your name and email address.)
2. Complete the registration form at ukfcs.net/BBGstart
3. Enroll in UK FCS in the App to learn new skills and develop healthy habits.
4. Win prizes: resistance bands, window clings, t-shirts and medallions. (Limited quantities available.)

College of Agriculture, Food and Environment
 Family and Consumer Sciences Extension

If you are interested in completing this challenge on paper, please contact your local UK Extension office.

Please don't hesitate to reach out to me with any needs or concerns, I am happy to help in anyway I can. We look forward to serving you all throughout the New Year and look forward to the opportunities that this New Year brings us. I wish you all well-stay safe and healthy!

Jessica Hunley

Jessica Hunley
 Family & Consumer Sciences Agent
 For Madison County
Hunley.jessica@uky.edu

HAPPY HOUR VIRTUAL CLUB

(fueled by happy thoughts!)

January 4-25, 11am-12pm

Mark your calendars and join us in January for **Happy Hour- via Zoom, Mondays at 11 am (no mask required)**. No meeting on January 18th, as we honor Martin Luther King's birthday. Bring your happy thoughts, a game, a craft, a recipe to share, whatever's on your mind! Invite a friend to join in on the fun. It's so nice to see faces, even if they're virtual. **Zoom Link:** Join from PC, Mac, Linux, or mobile device: <https://uky.zoom.us/j/84082892084>

Or iPhone one-tap: 13126266799,84082892084#
 Or by telephone, dial:

+1 312 626 6799 (US Toll)

+1 646 876 9923 (US Toll)

+1 301 715 8592 (US Toll)

CULTURAL ARTS & HERITAGE **2020-21 KEHA BOOK LIST**

Have you read any good books lately? Share your recommendations and help compile the 2020-2021 KEHA Book List by suggesting good, well written books, published in the past three years. The following categories will be covered:

Arts	Biography
Family & Consumer Sciences	Fiction
History	Kentucky
Religion and Spirituality	Travel
Classics and Old Favorites (may be older than three years).	

We need the following information (please use a separate form for each book):

Name of Book, Category (from list above), Author, Short Description (3-4 sentences)

If you need a form, please call the office 623-4072, or go online to keha.org, and you will find it on page 44 of the Manual's Handbook, or look on page 8. Deadline to submit is **January 15, 2021**, send to:

Marilyn Watson
 KEHA Cultural Arts Chairman
 2286 Melwood Drive
 Henderson, KY 42420
 Phone: 270-827-1385
 Email: mimw1315@twc.com

STATE CREATIVE WRITING CONTEST

Deadline: March 1st

March 1st is the deadline to enter the State Creative Writing Contest. This is for paid members only. Categories include poetry, memoirs, and short story. For entry information and guidelines visit KEHA.org and look under Cultural Arts in the handbook section of the KEHA manual, or call us for a form, 859-623-4072.



KENTUCKY EXTENSION **HOMEMAKERS**

The Kentucky Extension Homemakers Association (KEHA) is a volunteer organization that works to improve the quality of life for families and communities through leadership development, volunteer service, and education through County Extension Homemakers associations. To learn more about KEHA, or find forms and information to use in your clubs, visit <https://keha.ca.uky.edu/> and don't forget to follow KEHA on Facebook, [Kentucky Extension Homemakers Association](https://www.facebook.com/KentuckyExtensionHomemakersAssociation/).

LEADER LESSONS

SENSATIONAL SALADS WEDNESDAY, JANUARY 20, 2021, 11:00 a.m.

Salads have been a mainstay in menu planning for years as they add color, texture, and freshness to a meal. Salads are a great way to incorporate a variety of vegetables into the diet and may act as a vehicle for other healthy foods. Many creative salads have been introduced recently, moving salads into something more than a side dish or first course. Please join me for this lesson all about salads at the most convenient location for attendance listed below. Encourage other club members and friends to attend as well. See below regarding RSVP.



The Zoom Link is as follows:

Join from PC, Mac, Linux, or mobile device: <https://uky.zoom.us/j/87696921062>

Or iPhone one-tap (US Toll): 13126266799,87696921062# or 16468769923,87696921062#

Or Telephone, dial:

+1 312 626 6799 (US Toll)

+1 301 715 8592 (US Toll)

+1 669 900 6833 (US Toll)

Meeting ID: 876 9692 1062

+1 646 876 9923 (US Toll)

+1 346 248 7799 (US Toll)

+1 253 215 8782 (US Toll)

Or Skype for Business (Lync): <SIP:87696921062@lync.zoom.us>

If you have any questions, please email me, hunley.jessica@uky.edu or call 859-623-4072.

CALLING ALL LESSON IDEAS FOR 2021-22:

It's that time of year where the Bluegrass Area FCS agents try to map out lesson plans for the upcoming year. Please email or call Jessica to let her know if you have any ideas for lessons on any of the following:

My HOUSE needs a lesson on: _____

The FOOD lesson I need most: _____

A CLOTHING lesson I need: _____

My FINANCES could use a lesson on: _____

A FAMILY LIFE lesson that would interest me: _____

Just for FUN, I'd like a lesson on: _____

PARENTS PLACE

Grandparents As Parents (GAP) - Grandparents as Parents (GAP) is an ongoing group of grandparents (and family relatives) who have taken on caring for their grandchildren full time, for various reasons. It isn't as if our GAP grandparents don't have enough challenges without dealing with online learning with their grandchildren. But they are tenacious and resilient: working hard to help their grandchildren's educational success. As we wait for face to face restrictions to be lifted, our GAP family has been available via online venues. If you would like to join our online group, or have questions, or in need of referrals, or just to talk, please give Pam Francis, FCS Assistant, a call, 859-623-4072.

GAP ZOOM: Mark your calendar for **Tuesday, January 12, 12:00 noon**. Call or email Pam if you are interested, your email address is needed for an invite, pamela.francis@uky.edu.



Small Friends – Small Friends is a group of little ones, who are 4 years of age and younger. They love to play, and learn with those that love them (parents, family members, expectant parents, foster parents, and caregivers). At the present time, Small Friends have been unable to gather together for face to face meetings. However, we still keep in contact via online for encouragement, and to keep our Small Friends connected. If you are interested in being a part of our online group or have any questions, need referrals, or just to talk things out, please give Pam Francis, FCS Assistant, a call at 859-623-4072.

SMALL FRIENDS ZOOM: Mark your calendar for **Tuesday, January 19, 10:30am**. Call or email Pam if you are interested, your email address is needed for an invite, pamela.francis@uky.edu.

NATIONAL DO NOT CALL REGISTRY

Requests for this number come in all the time. The Federal government Do Not Call registry is a free, easy way to reduce the telemarketing calls you get at home (does not reduce political calls however). Call from the phone you want to register or go online: **1-888-382-1222** or www.DoNotCall.gov. You will get fewer telemarketing calls within 31 days of registering your number.

SCAM ALERTS

Text **KYOAG Scam** to **GOV311** (468311) or visit ag.ky.gov/scams. Report scams to the AG's Office, 1-888-432-9257 or file a consumer complaint online.

Parent's Pow-Wow:

Teaching Children Healthy Lifestyle Skills

Involving children in meal planning and preparation can help teach them the skills they need for a healthy lifestyle. Children can learn how to plan meals that are balanced, nutrient-dense, and include variety by involving them in weekly meal planning. A bonus for parents is that children are more likely to eat what they have selected and/or prepared themselves. Encourage kids to share the foods they like and select new foods they want to try.



Don't get stuck being a short order cook. Get children involved in meal preparation and save time. Provide children quick and easy tasks they will enjoy. Measuring ingredients, washing fruits and vegetables, pouring and mixing are all simple ways kids can help. Don't stress the mess. Spills will happen and children can assist in learning to clean them up. Remember to provide positive feedback when children do a good job and let them know you appreciate the help they are providing.

Source: Amy Singleton, Regional Extension Agent for Kentucky Nutrition Education Program, University of Kentucky Healthy Choices for Healthy Families, Nov/Dec 2020

MADISON COUNTY EXTENSION HOMEMAKER SCHOLARSHIP

Applications are now available for the 2021 Extension Homemaker Scholarship. The \$1,000 scholarship is awarded to a graduating senior of a Madison County High School or homeschooled, who plans to major in Family and Consumer Sciences, Agriculture, or Horticulture. Call the office or check with the high school counselors for applications which are due April 1st.



THE APPLE PATCH By Karen Grant & Cheri Stacy, NEP Assistants

Planning Budget-Friendly Holiday Celebrations

When you reflect on past holiday gatherings what comes to mind? Sharing stories, making memories, laughter, and probably enjoying food. Often food can become a focal point for our celebrations but this is also a time of year when money can be tight. Here are some tips for planning a budget-conscious gathering with your family this holiday season:



- **Plan your menu.** Check your cupboards, pantry, and freezer for items that you have on hand that can make a special dish. Look for items such as nuts, dried cranberries, or frozen appetizers you already have that can be easily included in your menu. If you are including a more expensive dish, balance it with less costly recipes and side dishes.
- **Research ways to save.** Next look at what stores are advertising on sale and plan your menu around those best buys. Often staple items used in holiday cooking will be on special pricing to entice customers to shop. Take advantage of online and paper coupons to save even more.
- **Make a list.** Write out the ingredients you need after checking what you already have on hand. A list can help you stay focused on the items you need and avoid impulse purchases that can make your grocery trip costly. This can also help you get everything you need in one trip and save you from making additional trips which will cost you in gas and time.
- **Shake up tradition.** If your budget is tighter than normal this holiday season, it might be a good idea to create a new family tradition. Suggest a potluck menu that would allow everyone to contribute and reduce the financial burden falling on one person. Instead of a full meal, have family enjoy other activities together to celebrate along with a snack or refreshment. For example, you could host a card-writing party, cookie-decorating event, or gift-wrapping session with hot chocolate.

Source: Amy Singleton, Regional Extension Agent for Kentucky Nutrition Education Program, University of Kentucky Healthy Choices for Healthy Families, Nov/Dec 2020

Food Facts: CHOLESTEROL

Nearly 1 in 3 American adults has high cholesterol. Too much cholesterol puts you at risk for heart disease and stroke, two leading causes of death in the United States. High cholesterol has no signs or symptoms, so the only way to know if you have it is to get your cholesterol checked. Blood cholesterol is a waxy, fat-like substance made by your liver. Blood cholesterol is essential for good health. Your body needs it to perform important jobs, such as making hormones and digesting fatty foods. Your body makes all the blood cholesterol it needs, which is why experts recommend that people eat as little dietary cholesterol as possible while on a healthy eating plan.

Dietary cholesterol is found in animal foods, including meat, seafood, poultry, eggs, and dairy products.

Source: Centers for Disease Control and Prevention

To keep your cholesterol in a healthy range, eat a diet low in cholesterol, maintain a healthy weight, get physical activity, quit smoking, and limit alcohol.



Basic Budget Bites: **FOOD WASTE CAN COST YOU**

Food waste simply put is food that goes uneaten and is thrown away. This is a costly habit many families make. Reducing the amount of uneaten food you purchase will reduce the amount you buy at the store that, ultimately, results in less money spent at the grocery. Here are some tips to help you reduce food waste:



- ★ Be aware of how much food you throw away.
- ★ Don't buy more food than can be used before it spoils.
- ★ Plan meals and use shopping lists. Think about what you are buying and when it will be eaten. Check the fridge and pantry to avoid buying what you already have.
- ★ Avoid impulse and bulk purchases, especially produce and dairy that have a limited shelf life. Promotions encouraging purchases of unusual or bulk products often result in consumers buying foods outside their typical needs or family preferences, and portions — potentially large portions — of these foods could end up in the trash.

Source: Food and Drug Administration

WHIPPED FETA AND ROASTED RED PEPPER DIP

(makes 2 cups)

Chef Ana Sortun, allowed Chop-Chop Family, to adapt the recipe she uses in her Boston-area Middle Eastern restaurants. When you order this Turkish dip, it's easy to assume it's a complicated and time-consuming recipe. Make it yourself and you'll see that it isn't. This recipe can easily be halved.

Ingredients:

- 1 red bell pepper, stemmed (with the stem removed), halved lengthwise, and seeds and white ribs removed**
- 1/2 pound feta cheese, broken into chunks**
- 1/4 teaspoon red pepper flakes (or more if you like it spicy!)**
- 1/4 teaspoon paprika (any kind is fine)**
- 1/2 teaspoon fresh lemon juice**
- 2 tablespoon olive oil**



Instructions:

- Arrange one of your oven racks so that it is close to the top of the oven, nearest the broiler. Set the broiler to high.
- Put the pepper halves on the baking sheet, cut side down. Carefully put the sheet on the top oven rack and broil until blackened, about 15 minutes.
- Using the tongs, put the peppers in the bowl and cover with the plate. Set aside until the peppers are cool enough to handle, 15-20 minutes.
- Peel and rub off as much of the blackened skin from the peppers as you can (this is a very messy but fun job) and throw away the skin. (Note: you now have roasted peppers! These are great in a sandwich.)
- Put the peppers in the bowl of the food processor fitted with a steel blade and process until finely chopped. Add the remaining ingredients and process until smooth.
- Using the spatula, scoop the dip into the serving bowl or lidded container. Serve right away or cover and refrigerate up to 3 days. Serve with pita or tortilla chips, raw vegetables, or on the side, in place of a salsa or topping for your protein.

Prep Time: 20 Minutes; Total Time: 45 minutes.

Source: Chop-chop Family Magazine, December 2020



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

DECEMBER 2020

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

THIS MONTH'S TOPIC:

HINDSIGHT IS 20/20: FINANCIAL LESSONS LEARNED FROM COVID-19

Tough economic times encourage consumers to spend wisely. Recognizing this, the University of Kentucky started the Managing in Tough Times initiative in 2010. The Great Recession had affected many Kentuckians and we wanted to help. We debuted MONEYWISE in December 2010 as a monthly resource. This newsletter is designed to improve the economic well-being of individuals, families, and communities across the Commonwealth.

For the past 10 years, the Kentucky Family and Consumer Sciences Extension Service has continued to strengthen Kentuckians' financial well-being through MONEYWISE. The events of 2020 have once again left many Kentucky families managing tough financial times. Let's celebrate the 10th anniversary of MONEYWISE by learning how we can become wiser consumers. Consider a few financial lessons we can learn from COVID-19.

ESTABLISH AN EMERGENCY FUND

If there is one thing 2020 taught us, it is to expect the unexpected. The best way to face periods of economic uncertainty is to be prepared. As a result of the pandemic, many Kentucky families suffered unemployment or reduced wages. A family with an **emergency fund** can better survive a sudden financial loss. The Federal Reserve recommends that people save a minimum of three months'



expenses in a "rainy day fund." Emergency savings allow families to make essential payments such as housing, utilities, food, and medical needs when their income unexpectedly decreases or their expenses unexpectedly increase.

PAY DOWN DEBT

Debt can be debilitating, especially during times of financial strain. Debt may include mortgage payments, car loans, student loans, credit card debt, or other forms of money owed. Regardless of income level, it is important to keep a low debt-to-income ratio. Some people make the mistake of believing they can "afford" to take on more debt as their income grows. However, the pandemic reminded us that everyone is susceptible to job loss and unexpected financial strain.

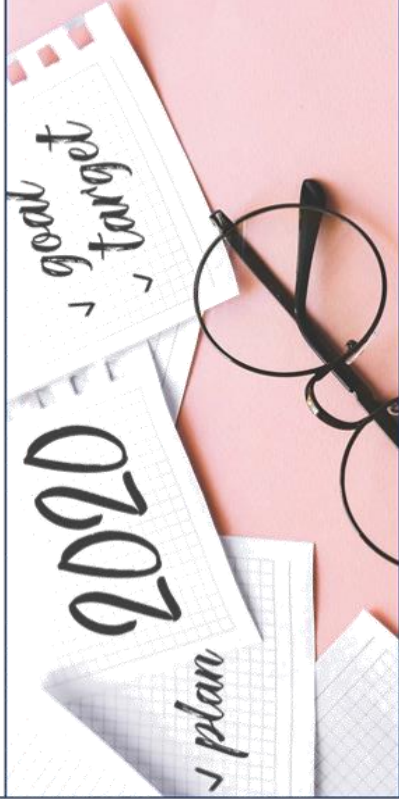
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LEXINGTON, KY 40546

THE LESS YOU OWE TO CREDITORS, THE MORE MONEY YOU HAVE FOR WHAT MATTERS.



When money is tight, just paying for essentials becomes challenging. This makes debt payments seem insurmountable. Work to **pay down debt** in the new year. The less you owe to creditors, the more money you have for what matters. Also, know your loan protections. In times of hardship, mortgage or student loans may offer forbearance, deferment options, or even provisions granted by the CARES Act. Before you miss a payment, discuss with creditors options for repayment or lowering your interest rate.

BUDGET YOUR RESOURCES

The pandemic also required people to redefine "essential" and consider better ways to manage their household resources. Many families were forced to establish a budget and reexamine how much money they spent on eating out, entertainment, monthly subscriptions, and other nonessentials. Families looked for ways to cut costs on groceries and utilities, as well as manage other items because of supply shortages and purchasing limits. The pandemic of 2020 reinforced how crucial it is to **budget our resources**, as well as reprioritize

and reduce our expenses. From toilet paper and paper towels, to cleaning products and hand soap, to rice and poultry, families learned creative ways to make the most of their resources, reducing costs and waste where they could.



HINDSIGHT IS 20/20

As you reflect on the events of 2020, what advice would you give your past self? Consider the financial challenges your family faced during the pandemic and what you can do differently in the future to be more prepared. Hindsight is often a powerful teacher. And after 2020, we should all see a bit more clearly.

Written by: Nichole Huff | Edited by: Alyssa Simms | Designed by: Kelli Thompson | Images by: 123RF.com

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

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Kentucky Extension Homemakers Association

Cultural Arts and Heritage — Book List

Please help compile the 2021 to 2022 KEHA Book List by suggesting good, well written books, published in the past 3 years. Books should be submitted from the following categories:

- Arts
- Biography
- Family and Consumer Sciences
- Fiction
- History
- Kentucky
- Religion and Spirituality
- Travel
- Classics and Old Favorites (may be older than 3 years)

We need the following information (use a separate sheet for each book).

Name of Book –

Category (from list above) –

Author –

Short Description (3 or 4 sentences; use back if necessary) –

Deadline to submit January 15, 2021 to:

Marilyn Watson
KEHA Cultural Arts Chairman
2286 Melwood Drive
Henderson, KY 42420
Phone: 270-827-1385
Email: mjmw1315@twc.com