

Nicholas County Family & Consumer Sciences Newsletter



Martin-Gatton
College of Agriculture,
Food and Environment
University of Kentucky.

NOVEMBER 2024

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The holidays are upon us and before we know it Thanksgiving will be here. This month we will be having our three-part series on Estate Planning for All Ages.

With the holidays comes time with family, and this series will help you consider your loved ones that you spend time with them this holiday season. We all think of Planning for the future as something we will get to one day and typically put off. Planning for health and estate purposes is important for yourself and your loved ones. Remember you can attend one, two, or even all the sessions. If you are interested please call the office to register or scan the QR code on the flyer on page 2.

November is also our last month to gather homemaker enrollment forms. I encourage you to check on your current members to ensure they have completed their forms for the year and paid their dues. I also encourage you to reach out to friends who aren't members and consider purchasing a membership as a gift. The Membership Challenge is still going on and runs through December 1st. The membership challenge is for those who enroll who have never been a homemaker. I will draw for the gift card around December 15th.

Lastly, I want to wish you all a Happy Thanksgiving and express my gratitude to you as key members of our community. Without you all, scholarships wouldn't be awarded, Camp wouldn't happen for some kids, angels wouldn't be adopted at Christmas, and those in need may not be served. You are a vital part of our community through the excellent work you do.



Ashley H. Vice



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Ahead of the Curve: A Life Planning Series for All Ages

Estate Planning

Nursing Home and Palliative Care Options

Wills and Living Wills

Advanced Medical Directives

Life Estates and Estate Recovery

Guardianship of Minors and Dependents

Session 1: November 4th at 6 p.m. - Why age doesn't matter for estate planning? Everything you need to know

Session 2: November 11th at 6 p.m. - Nursing Home and Palliative Care- your options

Session 3: November 18th at 6 p.m. - Legal Perspectives- Q and A with County Attorney Dawn Letcher

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Nicholas County Livestock Barn NOVEMBER 8TH AND 9TH

YARD SALE

9 A.M. - 3 P.M.

Domestic Divas and Headquarters Homemakers

All funds raised go directly to scholarships, adopted angels during the holidays, and "Get Full at School" campaign

Ewalt Homemakers Present:

Hand Weaving Demonstration

A representative from **The Woolery** in Frankfort will be in attendance!

Saturday, November 9th
Drop in any time between 10am-3pm
Bourbon County Extension Office
No RSVP needed
Free to the public!

For more information on this event, please contact June Erla at june.erla@gmail.com.

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WALK YOUR WAY CHALLENGE

Come and Join Us!

Have you decided it is time to get off the couch, but are not sure how to start? Start Slow, Start Smart, Start with Us!

This 12-week challenge is based on the National Heart, Lung, and Blood Institute's walking plan and allows you to start and at a pace that is comfortable for YOU.

This program includes:

- A schedule and log to keep you on track, and
- Weekly newsletters with tips and information to keep you moving.

Come and Join Us!

Every Monday at 10 a.m.
Jockey Park, Carlisle, KY

Ashley Vice, Nicholas County Cooperative Extension Agent for Family and Consumer Science

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Please join us for



\$10 for Class
***Discounted price of**
\$7 for Homemaker Members
***Payment is due when you register.**

KNIT WITS

Busted Holiday Canvas

NOVEMBER 5TH AT 6 P.M.

Nicholas County Cooperative Extension Office

Join us for our next craft at Knit Wits! Come create a holiday decoration for your home using the busted canvas technique to display a holiday photo!

RSVP (859)289-2312

***Photo credit to Emily Sailhammer Art**

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\$10 for Class
***Discounted price of**
\$7 for Homemaker Members
***Payment is due when you register.**

Please join us for

KNIT WITS

Painted Gingerbread Cutting Board Class

NOVEMBER 19TH AT 6 P.M.

**368 East Main St.
Carlisle, Kentucky**

RSVP (859)289-2312

***Photo credits to Knot Just Chalk**

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Quilting Lub

**November 12th at 10
a.m. at the Office**

**We will be sharing and continuing
our quilt-as-you-go projects! Join
us if even if you missed the first
meeting!**

LAUGH AND LEARN PLAYDATE



**November 6th at 11 a.m.
Nicholas County Public Library
Birth to 5 years old**

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FLYER BOARD

HOW TO GET OUT OF A Mealtime Rut

Do you often feel you are preparing the same meals and snacks? Do you wish it were easier to come up with meal ideas? Join us for a fun and interactive lesson on ways to add creativity and variety into your meals and snacks. We will cover several practical strategies that make meal planning and preparation easier for you and your family and help you break out of that common mealtime rut!

We look forward to seeing you!

November 26th

10 a.m.

Nicholas County Cooperative
Extension Office

For more information, contact our office
at (859) 289-2312

TIME CHANGE:
Lesson will be at
1 p.m.



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LEXINGTON, KY 40546



Cooperative
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*Cooking Through
the Calendar*

Hearty Harvest Bowl
November 26th at 11 a.m.
Nicholas County Extension Office

Try tasty Nutrition Education Calendar Recipes and discover strategies to eat and cook healthier at home.

NICHOLAS COUNTY COOPERATIVE EXTENSION HOMEMAKER COUNCIL

MEETINGS

Save the Date



SEPTEMBER 26TH

NOVEMBER 26TH

JANUARY 21ST

MARCH 25TH

MAY 15TH- TENTATIVELY SET ASIDE FOR
ANNUAL MEETING



Martin-Gatton
College of Agriculture,
Food and Environment
University of Kentucky.

MONEY HABITUDES

Join us as we make money conversations fun and
discover practical tips for changing your financial
habits and attitudes

November 14th
2 class options: 2 pm. or 6 p.m.
Nicholas County Extension Office

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Greeting Homemakers!



I hope this finds you all well and geared up for the holiday season that's fast approaching. A time to dust off your favorite cookbooks and bake until your heart's content! The aromas of a big ol' turkey or ham, homemade yeast rolls, yams with those tiny little marshmallows, homemade stuffing, macaroni casserole, cookies, and pies are just a few of my favorites! So, find a few of your most comfortable stretchy pants for the next couple of months and we'll worry about those calories come January! Happy Thanksgiving to all!!

A KEHA NOTE:

- November 15 - Due date to nominate new members for the Master Farm Homemakers Guild. A person recognized as a Kentucky Master Farm Homemaker is as follows:

- * Is a member in good standing of the Kentucky Extension Homemaker Association and has been a member at least three years (mailbox members are eligible);
- * Is a farm woman who owns a working farm and is included in the labor and/or management of the farm;
- * Derives a percentage of the family income from the farm operation;
- * Is knowledgeable and supportive of the Cooperative Extension Service;
- * Gives unselfish service to her family, community, state and nation; and
- * Is nominated from the club, county and/or district where KEHA membership is held.

Also, if you haven't already turned in your Homemaker member form and \$10 yearly dues, please do as soon as possible. You can do this at your November club meeting by giving them to your club treasurer or turn them in at the extension office. State encourages us to have a deadline to pay dues no later than Dec.1st.

Thank you and have a Blessed November,
Christy Shelley



**ENROLLMENT FORM
FOR
NICHOLAS COUNTY EXTENSION HOMEMAKERS ASSOCIATION**

Name: _____ Date: _____

Address: _____ (City - State - Zip)

E-mail: _____

Name of Club: _____

Phone: Home () _____ Cell () _____

Where do you live? ☐ On Farm ☐ In country, but not farm ☐ Town under 2,500 ☐ Town over 2,500

Birth year: _____

Race: White African American Asian/Pacific Islander

American Indian/Alaska Native Other

Ethnicity: Hispanic Non-Hispanic

Gender (please circle): Female Male

Total years of Membership: _____ First year of KEHA membership: _____

I, (print full name) _____ hereby grant permission to the University of

Kentucky, including its affiliates and subsidiaries, and Kentucky Extension Homemakers Association, Inc., to interview,

photograph, and/or videotape me; and/or to supervise any others who may do the interview, photography, and/or videotaping,

and/or to use and/or permit others to use information from the aforementioned interview and/or the aforementioned images in

educational and promotional activities and publications without compensation.

Signature: _____ Date: _____

Witness: _____ Date: _____

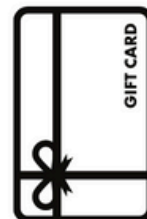
The Kentucky Cooperative Extension Service is required by Federal law to collect and maintain information regarding the

characteristics of the people we serve. The information you supply is voluntary.

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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.



Recruited by: _____
Make sure you write your name on the slip for the recruitment
contest gift card drawing!

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

NOVEMBER 2024

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

THIS MONTH'S TOPIC: BUDGET FRIENDLY TIPS FOR PET OWNERS

Choosing to care for a pet is a big financial decision because a family pet will be part of your life for many years. Between the initial cost of the pet, one-time purchases, and ongoing expenses, like food and veterinary bills, the costs of pet ownership can really add up. As a pet owner, there are many financial decisions that you will make throughout your pet's lifetime, including food, vet bills, housing, and grooming. Below are four cost-saving strategies that can make pet care more affordable.

DO IT YOURSELF (DIY)

Grooming costs that include baths, haircuts, and nail trims can range between \$30 and \$90 per session. The price of grooming can fluctuate depending on the breed of animal and how often it must be done. Do-It-Yourself (DIY) skills can help save money on these expenses. Watch online video tutorials to learn how to brush your pet's teeth, or buy the tools needed to groom your pet at home.

SALES AND SECOND-HAND

Compare costs at different stores for food and other pet essentials (e.g., toys, crates, collars, leashes) to make sure you're getting the best deals. Avoid or limit buying items that are full-priced or nonessential. Buying pet accessories second-hand or borrowing items (e.g., pens,



crates, kennels) can also keep costs down. Search free- and for-sale groups online or in your neighborhood, and wash or sanitize items before use. Consider items you may already have that you could repurpose for a pet.

DISCOUNT DAYS

Be on the lookout for promotions at your local vet, pet store, or rescue organization. Note sales and coupons in weekly savings circulars or emails, and make purchases when items are on sale. Discount days can provide additional cost savings on initial pet expenses, vaccination costs, grooming, and spay or neuter services.

Most pet owners consider their pets to be a part of the family, which means you should also include them in the family's budget. This means developing a spending plan that incorporates recurring pet costs and saving for unexpected pet expenses.



Disabilities
accommodated
with prior notification.

HAVING A PET COMES WITH THE RESPONSIBILITY TO PROVIDE CARE FOR MANY YEARS



Whether you're a new pet owner or already have a beloved furry companion, family pets offer responsibilities for the family to tackle together. Below are examples of pet care activities from the Consumer Financial Protection Bureau that can teach planning and decision-making skills to children and youths.

- **Ages 3-5: Goal Setting.** Practice financial goal setting to save for a special treat or toy for the pet.
- **Ages 6-12: Building Values.** Oversee putting the pet's food down at the same time as the family's meal.
- **Age 13+: Comparison Shopping.** Compare prices at different stores to find deals on food, treats, and toys

LIFETIME COMMITMENT

Having a pet comes with the responsibility to provide care for many years, including during inconvenient times. For example, when you move, pets can affect your housing options. Property managers may have animal breed restrictions, require pet deposits up front, or a monthly pet rent that can add to the overall expense of pet ownership. Create a plan for who will care for the pet when you're out of town, when you move, or are no longer able to care for them yourself.

REFERENCES:

<https://www.consumerfinance.gov/consumer-tools/money-as-you-grow/talking-about-financial-decisions/getting-pet/>
<https://www.travel.dod.mil/Support/ALL-FAQs/Article/3624131/pet-transportation-allowance/>

Military Family Spotlight

Military families have additional financial considerations for pet ownership. The Pet Transportation Allowance reimburses military families for costs incurred during a permanent change of station move (e.g., reimbursement of \$550 for one pet moved within the continental U.S. and \$2,000 for military relocations outside the continental U.S.). Visit the Office of Financial Readiness (<https://finred.uslearning.gov/Trending/Blog/PetCosts>) for a list of expenses eligible for reimbursement.

Written by: Kristen Jowers | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

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



Become a fan of **MONEYWISE** on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)

NOVEMBER 2024

Download this and past issues of the Adult, Youth, Parent, and Family Caregiver Health Bulletins:
<http://fcs-hes.ca.uky.edu/content/health-bulletins>

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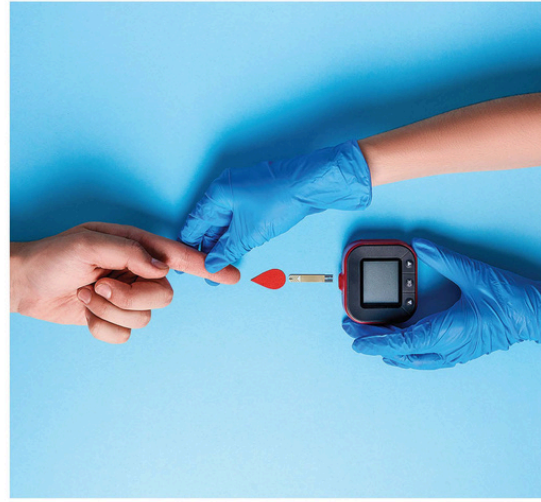


THIS MONTH'S TOPIC

KNOW YOUR DIABETES RISKS

More than 1 in 3 adults in the United States have prediabetes — and many may not even know it. National Diabetes Month, in November, is a time to raise awareness about diabetes as a health concern and encourage people to take charge of their health.

Diabetes is a long-lasting, or chronic, disease that affects how your body turns the food you eat into energy. Your body breaks down most of the food you eat into sugar, or glucose. The increase in sugar tells your pancreas to release insulin. Insulin is needed for the cells in your body to be able to use the sugar as energy. If you have diabetes, your body doesn't make enough insulin or can't use it as well as it should. Then, too much sugar stays in your bloodstream instead of becoming energy and being used. Over time, the build-up of sugar in your blood can cause serious health problems like heart disease, kidney damage, and vision loss.



Continued on the next page



Disabilities accommodated with prior notification.

There is no cure for diabetes, but you can manage prediabetes and can even reverse it with the right medical care and lifestyle choices.



Continued from the previous page

There are many potential risk factors for diabetes. For type 1 diabetes, the most common risk factors are family history of diabetes and age. Type 1 diabetes doesn't usually happen because of lifestyle factors, but instead is associated with an immune system response that most often occurs in young children or teens. For type 2 diabetes, the following are common risk factors:

- Overweight or obesity
- 45 or older
- A parent or sibling with type 2 diabetes
- Physically active less than three times a week
- Have non-alcoholic fatty liver disease (NAFLD), now called metabolic dysfunction-associated steatotic liver disease (MASLD)
- Had gestational diabetes (diabetes during pregnancy) or given birth to a baby who weighed more than 9 pounds

There is no cure for diabetes, but you can manage prediabetes and can even reverse it with the right medical care and lifestyle choices. That is why it is so important to know the signs and risk factors and to receive a diagnosis and treatment plan quickly. You can't change some risk factors like age and family medical history. However, there

are some things you can do to reduce your risk of prediabetes, type 2 diabetes, or gestational diabetes. Some behavior changes to lower your risk include:

- Increasing physical activity,
- Eating a healthy diet, and
- Losing weight if you are overweight.

Small, gradual changes can make a big difference in lowering your risk of prediabetes, type 2 diabetes, or gestational diabetes, and improving your overall health and wellness. It's never too late or too early to get started.

If you have been diagnosed with prediabetes or believe you have multiple risk factors listed above, talk with your doctor about what you should be doing to decrease your risk of developing diabetes and increase your overall health.

REFERENCE:
<https://www.cdc.gov/diabetes/about>

ADULT HEALTH BULLETIN

Written by: Katherine Jury, MS
Edited by: Alyssa Simms
Designed by: Rusty Manseau
Stock images: Adobe Stock



Mastering Food Choices

Fitting Nutrition into Your Busy Lifestyle

Your overall nutrition picture depends on the foods and serving sizes you choose over a period of time. To make wise food choices you need to know a little about food and healthful cooking techniques. A balanced diet contains a wide variety of foods. Planning is the key to making good food choices.

Serving Savvy

Nutritional information on food packaging can be tricky to understand. What does an ounce of cheese look like? How do you know if you're going overboard on your ice cream intake without measuring every mouthful? To help make sense of these labels, the Academy of Nutrition and Dietetics has put together some simple ways of visualizing serving sizes (Table 1).

Planning Meals

Spend time each week planning and organizing your meals. Use cookbooks and grocery ads to make menus



and a shopping list. Organize the list by categories. Now you can do all your shopping at once. When shopping, read the nutrition facts label and ingredient list to assist you in serving amounts and nutrient intake. At first this approach may seem awkward and time-consuming, but it will become easier as you become more knowledgeable.

USDA's food recommendations are a good place to start when planning nutritious meals.

- Begin with a main dish that gives each family member one serving of meat.
- Add a complementary food from the bread, cereal, rice, and pasta group.

Table 1. Visualizing serving sizes

Food	Serving size	Looks Like
Meat, poultry, or fish	3 oz.	Deck of cards
Pasta or rice	1 cup	Baseball
Fruits or vegetables	½ cup	Tennis ball
Cheese	1 oz	Two saltines or pair of dice
Ice cream or yogurt	½ cup	Tennis ball

- Include a hot or cold vegetable.
- Choose a fruit or vegetable salad that complements the main dish.
- Finish with a dessert such as fresh fruit or a milk or yogurt-based pudding.
- Select a beverage, remembering to meet the daily milk requirement.

Serving nutritious meals will be useless if the food is bland or unattractive. A delicious meal depends on a blend of flavors, textures, and temperature and a variety of colors and shapes. Here's how easy it is: Serve a grilled pork chop with peach chutney. Add a rice pilaf, sautéed spinach, and cooked cinnamon apples. For dessert serve fresh strawberries over a low fat yogurt. Using the grill and the microwave, the meal can be prepared in less than thirty minutes, leaving you more time to spend with your family or friends at the dinner table or some time to take a walk.

Here's another idea. Put baby back ribs in the crock pot in the morning. When you get home, spread some barbecue sauce on top and place under the broiler. Add mashed potatoes, green beans, a carrot and raisin salad,

and leave off dessert because it's such a hearty meal. Look at the color. Think of the flavor and aroma in this healthy meal. See how easy and exciting nutrition can be? It didn't just happen. You spent a little time planning and organizing your meals.

How to Make

Positive Changes

USDA has recommended these tips for rethinking and positively changing your eating and physical activity routines.

Be realistic. Make small changes over time in what you eat and the level of activity you do. Sprinkle shredded low-fat cheese on your salads, vegetables, or pasta to boost your calcium intake.

Be adventurous. Expand your tastes to enjoy a variety of foods. Try a new food or recipe once a month. You'll be amazed at all the great choices.

Be flexible. Balance what you eat and the physical activity you do over several days. Don't worry about just one meal or one day. To fit in a treat such as ice cream or pizza with all the works, choose lower fat foods to balance your fat intake and increase your physical activity over several days.

Be sensible. Enjoy all foods. If your favorite food is high in fat or calories, eat a smaller portion.

Be active. Climb the stairs instead of taking the elevator or escalator or park a little further away from your destination.

References

- Duffy, R. (2017). Academy of Nutrition and Dietetics, 5th edition. Houghton Mifflin Harcourt.
- U.S. Department of Agriculture. (2000). It's All About You Nutrition Communicator Tool Kit.
- Sandra Bastin, PhD, RD, LD Extension Food & Nutrition Specialist; revised by Heather Norman-Burgdolf, Assistant Extension Professor, January 2018

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2-2018

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November 2024

Mark
your
Calendar



Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4 Life Planning Series 1 Walk Your Way	5 Headquarters Knit Wits - Busted Canvas 	6 Busy Bees 	7 Domestic Divas Ellisville Moorefield	8 Domestic Divas an Headquarters YARD SALE 9-3	9 Domestic Divas an Headquarters YARD SALE 9-3
10	11 Life Planning Series 2 Walk Your Way 	12 19 Gingerbread Knit Wits 	13	14 Money Habitudes 2 p.m. and 6 p.m.-qualifies for Holiday Assistance	15 	16
17	18 Life Planning Series 3 Walk Your Way		20	21	22	23
24	25	26 Cooking Through the Calendar Council Leader Lesson	27	28 	29 	30



Morning Carrot Muffins

1 ¼ cups all-purpose flour	2 cups shredded carrot	3 eggs
¾ cup whole-wheat flour	½ cup raisins	¼ cup vegetable oil
1 cup sugar	½ cup chopped walnuts	1 cup unsweetened applesauce
2 teaspoons baking soda	½ cup unsweetened coconut	2 teaspoons vanilla extract
1 tablespoon cinnamon	1 finely chopped medium apple	
¼ teaspoon salt		

Preheat oven to 350 degrees F. **Spray** 18 muffin cups with nonstick spray or line them with muffin liners. In a large bowl, **mix** together flours, sugar, baking soda, cinnamon, and salt. **Stir** in carrots, raisins, nuts, coconut, and apple. In a separate bowl, **beat** together eggs, oil, applesauce, and vanilla. **Stir** wet ingredients into the flour mixture until just moistened. Do not overmix.

Scoop batter into prepared muffin cups. **Bake** for 20 minutes, or until a toothpick inserted in the center comes out clean.

Yield: 18 muffins

Nutritional Analysis:
170 calories, 6 g fat, 1.5 g saturated fat, 30 mg cholesterol, 180 mg sodium, 27 g carbohydrate, 2 g fiber, 16 g sugars, 10 g added sugars, 3 g protein