

MONTGOMERY COUNTY

# November 2023

## Family & Consumer Sciences Newsletter



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Hi ladies & gentlemen,

Happy November -

It's Bazaar month already! I am currently on maternity leave but I hope everything goes smoothly for the event.

Thank you all so much for the baby shower and all of the presents. It was so kind and generous of you all. We appreciate it so much!

Congratulations to all of our cultural arts winners! Great job!

This month's leader lesson is "Planning Thrifty Holiday Meals."



Homemaker  
Holiday Bazaar

SATURDAY,  
NOVEMBER 11, 2024

8:00AM TO 1:00PM

FREE ENTRY

Find Gifts, Goodies, and  
Breakfast

104 E LOCUST STREET,  
MT. STERLING, KY 40353



# 2023 Cultural Arts Winners

Congratulations to all of our Homemakers who submitted Cultural Arts items.  
We had 12 blue ribbons and 1 red ribbon on the **county** level!

## First Place Winners:

Aggie Fink: Apparel, Basic Sewing, Maroon Dress  
Amy Cecil: Apparel, Accessory, Red Christmas Purse  
Aggie Fink: Basketry, Novelty, Origami Fabric: Blue, Green  
Aggie Fink: Doll Making, Cloth, Sock Dolls  
Jamie Sorrell: Drawing, Pencil/Black, Wildcat  
Samantha Cecil: Cross-Stitch, Speciality, Pillow  
Susan Hedgecock: Knitting (hand), Speciality, Child Sweater  
Susan Hedgecock: Knitting (hand), Accessory, Diaper Cover  
Aggie Fink: Knitting (hand), Winter, Green & Gold Ornament  
Aggie Fink: Painting, Acrylic, Black and Beige Hen  
Jamie Sorrell: Painting, Watercolor, Clothes Hanging  
Aggie Fink: Paper Craft, Quilling, Red Rose and Dragonfly

## Second Place Winners:

Aggie Fink: Painting, Acrylic, Sunflower

Congratulations to all of our Homemakers who submitted Cultural Arts items.  
We had 12 blue ribbons and 1 red ribbon on the **Licking River Area** level!

## First Place Winners:

Susan Hedgecock: Knitting (hand), Accessory, Diaper Cover  
Susan Hedgecock: Knitting (hand), Fashion, Child Sweater  
(also won purple ribbon - best overall)  
Aggie Fink: Basketry, Novelty, Origami Basket  
Samantha Cecil: Cross-Stitch, Speciality, Pillow  
Aggie Fink: Apparel, Basic Sewing, Maroon Dress

Each items entered was very creative. If you are in to crafts, please consider entering your items into the Kentucky Extension Homemakers Association Cultural Arts contest that happens each year.

For more information, please contact our office at 859-498-8741.





# ADULT HEALTH BULLETIN



**NOVEMBER 2023**

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

**THIS MONTH'S TOPIC:**

## KNOW YOUR FAMILY HEALTH HISTORY



Nov. 23 is National Family Health History Day, and what better topic to bring up at Thanksgiving or other holiday family gathering than your shared health history.

Family health history is the record of the diseases and health conditions in your family. You and your family members likely share genes. You may also have behaviors in common, such as exercise habits and what you like to eat. You may live in the same area and encounter similar things in the environment, now or in the past. Family history includes all these factors, all of which can affect your health.

Continued on the next page 





# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

NOVEMBER 2023

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

## THIS MONTH'S TOPIC: MONEY TRANSFER APPS

Money transfer apps are a convenient way to send money to others. Despite the benefit of convenience, there are tax implications and risks to using money transfer apps. When using these services, be careful to avoid payment mishaps and scams. Always research money transfer apps before using them to ensure that the app you choose is reputable.

### WHAT ARE MONEY TRANSFER APPS?

You may have heard of apps such as Venmo, Cash App, Zelle, or PayPal. These apps allow for person-to-person money transfers directly from your account to the recipient. Convenience is a large draw for these apps, as they make it easy to send money without having to carry cash or swipe a card. For example, you can easily repay a friend for covering your lunch if you forget your wallet, or you might pay a babysitter when you don't have cash on hand.

### TAX IMPLICATIONS

Money transfer apps often allow you to make a note of what the payment is for or indicate if a transaction is personal or for business. The app might need to report transfers related to a business expense. So, labeling transfers can keep personal transactions from being counted as income, such as a friend paying you back for dinner.



### PAYMENT MISHAPS

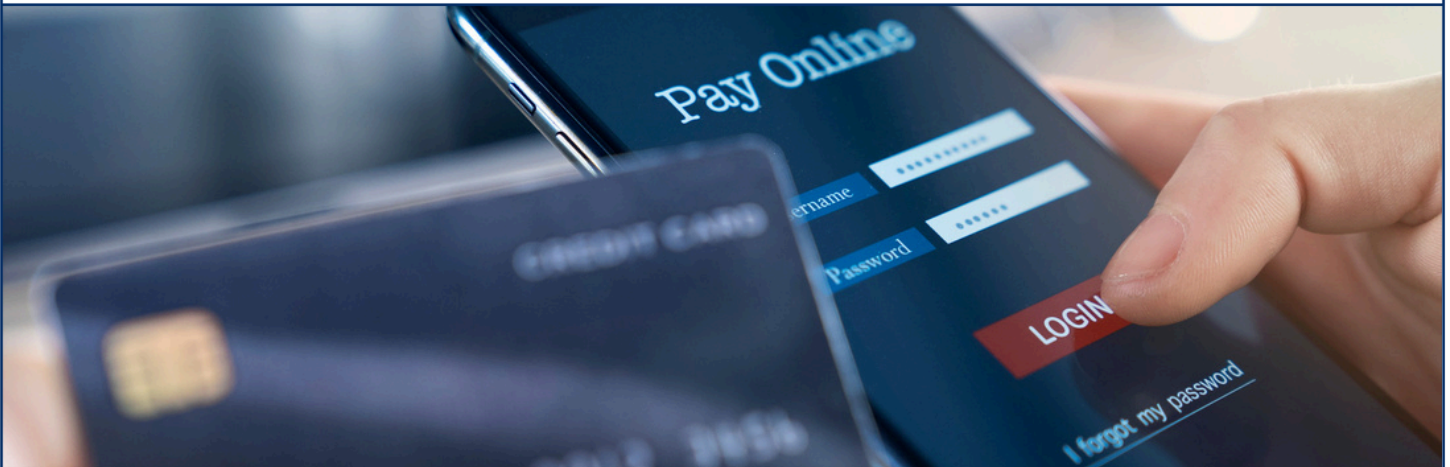
Have you ever sent an email or text message to the wrong person? This mistake can happen with money transfer apps too, but with your money! Only use money transfer apps for people you know well and can verify their identity.

Some apps have security measures built in to avoid paying the wrong person, such as with a recipient's phone number or email address. Always double check that the recipient is who you intend them to be before sending money. Some apps allow the recipient to send you a request for payment. Others will allow you to add friends or contacts. Consider sending a small "test" amount first, such as \$1, to ensure it goes to the correct person before sending larger sums.





## MONEY TRANSFER APPS ARE AN EASY TARGET FOR SCAMMERS BECAUSE OF THE QUICK NATURE OF THE TRANSACTIONS



### AVOIDING SCAMS

Money transfer apps are an easy target for scammers because of the quick nature of the transactions and the difficulty of getting money back once it has been sent. Common scams include promise of product, loved one in need, and fake customer support scams.

**Promise of product** scams are when a scammer requests payment and promises a product with no intention to deliver. Promised items might include concert tickets, puppies, or other items sold on online marketplaces. Always research a seller to ensure they are reputable or wait until you have the product in hand before transferring money.

**Loved one in need** scams involve a scammer pretending to be a loved one in crisis requesting you immediately send money. These scams prey on your emotions. Always take time to verify the situation before acting. For example, if you received a message on social media, their account may have been hacked. Call your loved one before you consider transferring money.

**Fake customer support** scams can be tricky to spot. Scammers pose as representatives from a money transfer app or company. They

send emails, texts, or make phone calls that seem legitimate, but they ask for your personal information or account details. Always seek customer support directly through the app or company website, and never disclose personal information if you receive unsolicited contact.

If you suspect a scam, report it to help stop the scammer. Visit <https://reportfraud.ftc.gov/> to file a report with the Federal Trade Commission.

### REFERENCES:

Consumer Financial Protection Bureau. <https://www.consumerfinance.gov/about-us/blog/helpful-tips-using-mobile-payment-services-and-avoiding-risky-mistakes/>

National Credit Union Administration. <https://mycreditunion.gov/about-credit-unions/products-services/mobile-payments-wallets/person-to-person-payment-apps>

Taxpayer Advocate Service. <https://www.taxpayeradvocate.irs.gov/news/tas-tax-tip-use-caution-when-paying-or-receiving-payments-from-friends-or-family-members-using-cash-payment-apps/>

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# Planning Holiday Meals on a Thrifty Budget

**P**lanning a holiday meal on a budget starts weeks and sometimes months in advance.

There are several strategies that can help you spend less while having a delicious meal your family will enjoy. By planning ahead, you will feel less stressed about the extra cost of the holiday meal when the time comes to celebrate.

## Plan meals within your budget

Do not get hung up on typical foods you are supposed to have on certain holidays. Holiday meals should be about what each family likes and enjoys. Consider the recipes and foods that are important to your family. Are there certain proteins, casseroles, salads, or desserts that are often part of your family celebrations? Use these recipes in your menu plan to honor your family traditions.

Choose foods that are within your budget. The biggest cost for a holiday meal is usually the main dish meat. Planning for this large cost will make it easier to enjoy the meal with your family. Watch grocery ads and buy meat when you find it on sale and freeze until needed. If the price of a large cut of meat is too much for your budget, think about other choices your family might enjoy. Maybe a turkey is outside your budget. Instead, roast a turkey breast or whole chicken. Or make a chicken and dressing

casserole. The flavors will be like turkey and dressing at a lower cost.

Use fresh fruits and vegetables when they are in season or on sale. Choose canned or frozen fruits and vegetables for out-of-season times. Serve “plain” vegetables rather than “fancy” ones. For example, serve green beans instead of green bean casserole. This will cut down on costs and even save you some time in the kitchen.



1

Be flexible about vegetable side dishes to get more savings. For example, if you want to serve a salad and the recipe calls for spinach but romaine lettuce is cheaper, you can easily substitute the lettuce for the spinach without compromising the taste or outcome of the recipe. Or if you want to serve a green vegetable but do not prefer a certain kind, then choose the cheapest option. For example, fresh asparagus might be tasty but if it is out of season and more costly, choose canned green beans instead.

Think about how to stretch the holiday meal with lower-cost foods. Try low-cost foods like potatoes; whole grains such as pasta or rice; dried beans, peas, or lentils; or bread.

Check your cupboards, pantry, refrigerator, and freezer for food that you already have. A holiday meal might be a chance to use up that frozen casserole you have been saving for a “special occasion” or the

bag of dried lentils you have not known how to use. What can you prepare that features some of the foods you have on hand?

Make smart beverage choices. Soft drinks, juice drinks, sports drinks, and other sweet drinks can be expensive and usually contain a lot of added sugars. Instead, serve tap water. Water is affordable and the best way to quench everyone’s thirst. If you want to make it special, serve it with lemon or other fruit slices.

To help lower your costs for holiday meals, ask guests to bring an item or two. If someone asks what you need, look at your menu plan and give them a dish from your list. If they offer to bring something that’s not on your menu, mark off something similar from your list to cut down on your workload and reduce food waste. Even those not as skilled in the kitchen can help by bringing rolls, drinks, or paper products.



To help lower your costs for holiday meals, ask guests to bring an item or two.



Use these tips to complete the meal planning worksheet. This will help you plan a well-rounded meal that is within your budget.

## Budgeting for the big meal

Budgeting for a large meal means thinking ahead and planning for weeks and sometimes months beforehand so the financial burden is not so great at one time.

If possible, save \$5 or more each week for a month or two. In two months, you will have money saved to help buy the turkey, ham, or other ingredients you choose. For example, if you save \$5 a week for eight weeks, that is \$40 you can put toward your holiday meal. When you have a tight budget, it might seem hard to set aside money at the time. Look for ways to free up \$5 a week from your current spending habits, like skipping a drive-through meal or vending machine purchase.

Check store flyers for sale prices. Pay attention to sale prices and stock up on foods when they are at their cheapest. Buy store-brand items when possible. Often store brands are cheaper. Set aside the items until it is time to prepare for the holiday.

Shopping lists save time, money, and trips to the grocery store. Use a menu planner and recipes to make a shopping list for your holiday meal. Compare store prices to find the best value for the items on

your shopping list. Shopping around can take more time, but it is often worth it to save money. Many larger stores list their groceries and prices online. When it is available, check store websites to compare prices. This will save you time and money on gas going from store to store. Also, use store loyalty programs and coupons to lower food costs.

## The 5-trip budget shopping method

Below is a system for shopping on a budget that can help you spread out items for the holiday meal over five shopping trips.

### Shopping trip 1: Canned foods

Canned goods are shelf stable and keep for a while. They can be some of the first things you buy for your holiday meal. Canned foods often cost less and are easy to use. Some canned foods are preferred over fresh. Stock up on no-salt-added canned vegetables, fruit canned in juice or water, fruit fillings, soups, canned milk, etc. Set them aside for the holiday meal.

### Shopping trip 2: Dry ingredients

For the next shopping trip, focus on non-perishable dry ingredients. Think about flour, sugars, baking powder, baking soda, cornmeal, dried fruits, baking chips, breadcrumbs, pasta, rice, shelf stable pie crusts,

condiments, nuts, oils, cooking sprays, and other items you will need. If you have some of the needed ingredients on hand, you still may need to buy more for the holiday meal if you will be using them in the meantime.

### Shopping trip 3: Flavor ingredients

Ingredients that add flavor can be some of the higher-priced items on your shopping list. Be sure to see what you have on hand before adding these items to your shopping list. There is no need to buy costly items you do not need. Flavor ingredients to buy might be spices, herbs, vinegars, garlic, or flavorings like vanilla extract.

### Shopping trip 4: Frozen foods

Buying frozen foods can be tricky. You must have enough freezer space to allow you to buy what you need. Leading up to a holiday meal, make some extra freezer space. Use up some of what you have in the freezer to make room for needed ingredients and leftovers after the holiday meal. Using frozen foods in your holiday meal can be another way to save money. Most of the time, frozen vegetables and fruits cost less than fresh foods and are equal in quality. Other frozen foods to think about are breads, desserts, juices, and meats.

### Shopping trip 5: Perishable ingredients

You should buy perishable or fresh ingredients within a few days of the holiday meal. These items do not have a long shelf life. Fresh fruits and vegetables, milk and dairy products, meat or poultry, eggs, breads, and bakery items are all perishable ingredients. Look over fresh produce and choose foods without any bruises or blemishes. If you cut

away bad spots or throw away part of the food, you are throwing away money. Depending on the time of year, check the local farmer's market to buy the freshest fruits and vegetables from your community.

In addition to perishable ingredients, recheck your recipes and supplies to make sure you have everything you need for cooking. You do not want to find out on the day of the holiday that you are missing important ingredients or cooking supplies.

Use the shopping lists worksheet to plan what you need to buy.

By planning early, you can spread out spending and help manage the financial cost of holiday meals.

### References

Kurzynske, J., & May, R. (1999). *Plan now, party later*. University of Kentucky Cooperative Extension, Let's Get Foodwise.

More in My Basket. (2021). *Getting ahead of the holiday meal cost*. North Carolina State University MoreFood Blog. Retrieved February 16, 2023 from <https://www.morefood.org/category/getting-ahead-of-the-holiday-meal-cost>

Nordlund, J., Haggenmiller, M., & Shroeder, M. (2021). *Holiday food on a budget*. University of Minnesota Extension. Retrieved August 7, 2023 from <https://extension.umn.edu/save-money-food/holiday-food-budget>

### Authors

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# Cooking Through the Calendar

## November 15, 2023

12pm - 1pm

Montgomery County Extension Office



Recipes from the 2023 Food And Nutrition  
**RECIPE CALENDAR**



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

### Slow Cooker Buffalo Chicken Stuffed Sweet Potatoes

- 1 pound boneless skinless chicken breast
- 6 small sweet potatoes
- 1 bunch green onions, chopped (optional, for topping)
- Low-fat Greek yogurt, low-fat sour cream, or low-fat dressing (optional, for topping)

#### Buffalo sauce:

- 1 tablespoon hot pepper sauce
- 1 teaspoon paprika
- 1/4 teaspoon cayenne pepper\*
- 1 teaspoon garlic powder
- 1/2 teaspoon onion powder
- 2 tablespoons unsalted butter, melted
- 1 tablespoon vinegar
- 2 tablespoons water
- 1/2 tablespoon cornstarch + 1 tablespoon water

\*For a hotter sauce add another 1/4-1/2 teaspoon cayenne

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Rinse sweet potatoes under cool running water and set aside.
3. Add raw chicken to a slow cooker.
4. In a small bowl combine all buffalo sauce ingredients, reserving cornstarch. Pour sauce over the chicken.
5. Cover slow cooker with lid and cook on high heat for 4 hours or on low for 6 to 8 hours.
6. About 45 minutes before the chicken is done, preheat the oven to 425 degrees F.
7. Place sweet potatoes on a baking sheet and bake until tender, about 40 to 50 minutes.
8. When chicken is fully cooked, remove it from the slow cooker and shred it.



This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program — SNAP.

#### Nutrition facts per serving:

210 calories; 6g total fat; 3g saturated fat; 0g trans fat; 65mg cholesterol; 270mg sodium; 18g total carbohydrate; 3g dietary fiber; 5g total sugars; 0g added sugars; 19g protein; 0% Daily Value of vitamin D; 2% Daily Value of calcium; 6% Daily Value of iron; 15% Daily Value of potassium.

#### Source:

LaToya Drake,  
Program Coordinator II,  
University of Kentucky  
Cooperative  
Extension Service

9. Before returning the shredded chicken to the slow cooker, mix cornstarch and water together and add to the slow cooker. Whisk until thickened. Return chicken to the slow cooker and combine with the sauce.
10. When sweet potatoes are done cooking, split each one open and top with a portion of shredded buffalo chicken.
11. Drizzle optional topping over the finished sweet potatoes and chicken, and top with green onions, if desired.
12. Refrigerate leftovers within 2 hours.

**Note:** To make an optional blue cheese cream topping, mix 8-ounce nonfat plain Greek yogurt, 1/3 cup blue cheese salad dressing, 2 tablespoons low-fat milk, and 1/4 teaspoon ground black pepper in a small bowl.

#### Makes 6 servings

**Serving size: 1 potato with chicken**

**Cost per recipe: \$8.82**

**Cost per serving: \$1.47**

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LEXINGTON, KY 40546



Disabilities  
accommodated  
with prior notification.

# Twice-Baked Acorn Squash

- **2 medium** acorn squash (1 - 1 1/2 pounds)
- Nonstick cooking spray
- **2 cups** fresh spinach, chopped
- **4 strips** turkey bacon, cooked and crumbled
- **1/2 cup** grated parmesan cheese
- **1** thinly sliced green onion
- **1 tablespoon** olive oil
- **2 teaspoons** garlic powder
- **1/2 teaspoon** salt
- **1/4 teaspoon** black pepper
- **1/4 teaspoon** nutmeg

**Wash** hands with warm water and soap, **scrubbing** for at least 20 seconds. **Preheat** oven to 350 degrees F. **Cut** squash in half; **discard** seeds. **Place** squash flesh side down on a baking sheet **coated** with nonstick cooking spray. **Bake** for 50 to 55 minutes or until tender. **Carefully scoop out** squash, leaving a 1/4-inch-thick shell. In a large bowl, **combine** the squash pulp with the remaining ingredients. **Spoon into** shells. **Bake** at 350 degrees F for 25 to 30 minutes or until heated through and top is golden brown. **Store** leftovers in the refrigerator within two hours.

**Yield:** 4 servings.  
**Serving size:** 1/2 of an acorn squash.

**Nutrition Analysis:** 210 calories, 9g total fat, 3g saturated fat, 25mg cholesterol, 710mg sodium, 27g total carbohydrate, 4g fiber, 1g total sugars, 0g added sugars, 9g protein, 0% DV vitamin D, 15% DV calcium, 15% DV iron, 20% DV potassium.



# Kentucky Winter Squash

**SEASON:** August through October

**NUTRITION FACTS:** Winter squash, which includes acorn squash, butternut squash, pumpkin, and other varieties, is high in vitamins A and C and is a good source of potassium and vitamins B6, K, and folate.

**SELECTION:** Winter squash should be heavy for its size with a hard, tough rind that is free of blemishes or soft spots.

**STORAGE:** Store it in a cool, dry place, and use it within 1 month. Once sliced, wrap dry pieces in plastic wrap and refrigerate for up to 5 days.

## PREPARATION:

**To steam:** Wash, peel, and remove seeds. Cut squash into 2-inch cubes or quarter, leaving rind on (it will remove easily after cooking). Bring 1 inch of water to a boil in a saucepan and place squash on a rack or basket in the

pan. Do not immerse it in water. Cover the pan tightly and steam the squash 30 to 40 minutes or until tender.

## To microwave:

Wash squash and cut it lengthwise. Place it in a baking dish and cover the dish with plastic wrap. Microwave until tender, using these guidelines:

- **Acorn squash:**  
1/2 squash, 5 to 8 minutes;  
1 squash, 8 1/2 to 11 1/2 minutes.
- **Butternut squash:**  
2 pieces, 3 to 4 1/2 minutes.
- **Hubbard squash:** (1/2-pound pieces) 2 pieces, 4 to 6 1/2 minutes.

## To bake:

Wash squash and cut lengthwise. Smaller squash can be cut in half; larger squash should be cut into portions. Remove seeds and place squash in a baking dish. Bake at 400 degrees F for 1 hour or until tender.

## Kentucky Proud Project

County Extension Agents  
for Family and Consumer Sciences  
University of Kentucky, Dietetics  
and Human Nutrition students

Source: FruitsAndVeggies.org

August 2022

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

[PlateItUp.ca.uky.edu](http://PlateItUp.ca.uky.edu)



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University of Kentucky  
College of Agriculture,  
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Cooperative Extension Service



**Make plans to attend the 2024 KEHA State  
Meeting  
at Sloan Convention Center  
and Holiday Inn University Plaza in  
Bowling Green!**

**May 7-9, 2024**

*Blazing the Way with KEHA*

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Holiday Inn University Plaza  
1021 Wilkinson Trace, Bowling Green, Kentucky 42103  
Phone: 270-745-0088 (group code KEH for conference rate)

Standard room \$126 + tax (1-2 people)

“Triple” room rate is \$181 + tax (3 people per room)

“Quad” room rate is \$236 + tax (4 people per room)

NOTE: If attendees are planning to make a reservation for multiple people in a single room, each with different payment methods, and require separate receipts with individual information, please opt for a shared reservation. Kindly provide all names and payment details during the booking process or upon check-in. This will help to ensure a smooth and personalized experience for all attendees.

Make your reservations by April 6, 2024, to secure the conference rate.