

# Family & Consumer Sciences Newsletter

January 2024

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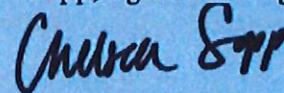
## A Word From Your County Agent:

Happy New Year! We hope 2024 is a wonderful and prosperous year.

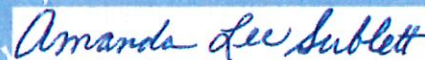
Our 4-H and Agriculture Agent are planning to continue FCS and Homemaker programming until a new FCS agent is hired. Stay in the loop by following our Facebook page and listening to live updates from our office on 100.9 WLSK radio station Wednesday mornings at 8:30am.

Please let us know if you have any questions or want to become a Homemaker.

Chelsea Sapp, Agriculture Agent



Amanda Sublett, 4-H Youth Development Agent



### Marion County Extension Office

416 Fairgrounds Road

Lebanon, KY 40033

Office: (270) 692-2421

## Cooperative Extension Service

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

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Disabilities accommodated with prior notification.



## Upcoming Events

**Thursday, February 1st**

**Hot Chocolate Bomb “How To” Class**

**6:00pm**

**Thursday, February 1st**

**Healthy Eating Around The World  
Washington Co. Extension Office**

**11:00am**

**Stay  
WARM**



**Facebook: Marion County Cooperative Extension Service**

**Website: [marion.ca.uky.edu](http://marion.ca.uky.edu)**

## What to do before a Winter Power Outage



**A Kentucky winter often means snow and ice. As a result, we may also experience a power outage. To stay safe and prepare for a power outage this winter, older adults should:**

**Keep a flashlight and fresh batteries.**



**Get a battery-powered or crank radio to keep you connected and informed about emergency efforts. Stock up on water (1 gallon per day per person for at least 3 days) and nonperishable food (enough for 3 days).**



**Know how to shut off the water valve to prevent pipes from freezing and bursting. Winterize your home (search for air leaks, weather strip around doors and windows, insulate the attic and walls, insulate pipes).**



**Set aside warm clothes, including a hat, scarf, warm socks, mittens, and boots. Make a list of items that should be unplugged when the power goes off (computers, televisions, gaming systems, microwaves, appliances). Wait for electricity to be restored before plugging items back in.**

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# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JANUARY 2024

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

## THIS MONTH'S TOPIC: UNDERSTANDING THE COST OF CONVENIENCE

Our society moves at a fast pace. Most any purchase is available at the push of a button, making delayed gratification a concept of the past. The question is ... what does all this convenience really cost?



### SPENDING LEAKS

Benjamin Franklin is noted for saying, "Beware of little expenses. A small leak will sink a great ship." Spending leaks are small, seemingly innocent purchases that add up over time. These spending habits have the potential to drain our budgets if gone unchecked. Spending leaks can be part of our normal routines, which can make them difficult to spot.

Examples of common spending leaks include specialty coffees, takeout food, delivery services, impulse and "one-click" buys, digital downloads, streaming services, alcohol, or even hobbies. When we add up these costs, it can be surprising to see how much money we could save by making different choices.

### CONVENIENCE IS COSTLY

Examples of spending leaks common to many individuals and families are food and grocery

deliveries. Services like DoorDash, Uber Eats, GrubHub, Instacart, or even local pizza and grocery delivery, have become household staples. Using these "convenient" services significantly increases the final bill when you consider additional charges such as service and delivery fees and driver tips.

### OTHER COMMON LEAKS

Other common convenient spending leaks include unused auto-drafted memberships and subscriptions. For example, streaming or cable services. You could save \$150 to \$200 a year by cutting one rarely used streaming service with an average cost of \$15 a month. Or maybe you joined a gym but never go. If monthly membership is \$55, that's \$660 automatically deducted from your account each year.





## WHAT IS CONVENIENCE COSTING YOU?

Delivery Service	Base Cost for Order	Added Fees, Delivery Cost, & Driver Tip	Total Cost for Delivery	Total Cost for Convenience	Annual Cost for Convenience if Only Ordered Weekly
To-go meal dashed to your house	\$25.57	<i>Service Fee</i> \$ 2.56 <i>Delivery</i> \$ 5.99 <i>15% Tip</i> \$ 5.12	\$ 39.24	Extra \$13.67 (35% of bill)	\$ 710.84
Groceries instantly delivered	\$78.03	<i>Service Fee</i> \$ 3.90 <i>Delivery</i> \$ 8.49 <i>15% Tip</i> \$13.56	\$103.98	Extra \$25.95 (25% of bill)	\$1,349.40
Pizza store delivery for Friday night	\$37.79	<i>Delivery</i> \$ 4.99 <i>15% Tip</i> \$ 6.42	\$ 49.20	Extra \$11.41 (23% of bill)	\$ 593.32

Use the chart above to take a closer look at a few estimated costs of convenience and what you could save annually by choosing pickup versus delivery.

### PLUG SPENDING LEAKS

**Track purchases.** Keep a spending diary to become more mindful of your spending habits. Track every purchase regardless of size, including recurring bills, and note your method of payment (e.g., cash, debit card, credit card, app, online payment check). Look for possible “leaks” among frequent purchases.

**Examine receipts.** If deliveries are common in your household, use app or email receipts to review past orders. Then determine how much extra you paid in recent service and delivery charges. What could you have done with this money instead?

**Analyze auto-drafts.** List monthly and annual auto-drafts, then assess how frequently you use each service. Be wary of sneaky online subscriptions that “hide” in other accounts, such as through PayPal, Apple settings, or Amazon Prime. Or they may include “free” trials you forgot to cancel. Review monthly bank, credit card, and/or money transfer app statements to help you identify any unused auto-draft service, subscription, or membership that you should cancel.

**Say “No” to Easy Pay.** Disable one-click purchase options that save your financial information. Instead, enter your information at checkout. The less convenient it is for you to make an online purchase, the less likely you are to make impulse buys.

Written by: Nichole Huff | Edited by: Kelly May and Alyssa Simms | Designed by: Kelli Thompson | Images by: 123rf.com

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

# Homemaker Information

Marion County Homemaker Officers:

President: Peggy Downs

Vice President: BJ Bevins

Secretary: Rita Spalding

Treasurer: Martha Potter

Dues: \$13 per person

Who can be a Homemaker? ANYONE! Ask how you can join and be involved.

What is Homemakers? A volunteer organization that works to improve the quality of life for families and communities through leadership development, volunteer service, and education.

When do Homemakers meet? Currently, without an FCS Agent, Homemakers are meeting once per month at the Extension Office.

What do Homemakers do? Attend classes and learn new skills with your friends and fellow homemaker members.

For more information, contact our office at 270-692-2421.



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# 2024 Homemaker Lessons

**Healthy Eating Around  
the World**



February 1st

11:00am

Washington County Extension Office

**Self Care**



February 29th

10:30am

Marion County Extension Office

**Herbs and Spices**



March 27th

10:30am

Washington County Extension Office

**Understanding and  
Preventing Suicide**



April 30th

Time: TBD

Virtual ZOOM

Did You Know? Homemaker Leader  
Lessons are **FREE** to attend! Mark  
your calendar and bring a friend.

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# ADULT HEALTH BULLETIN

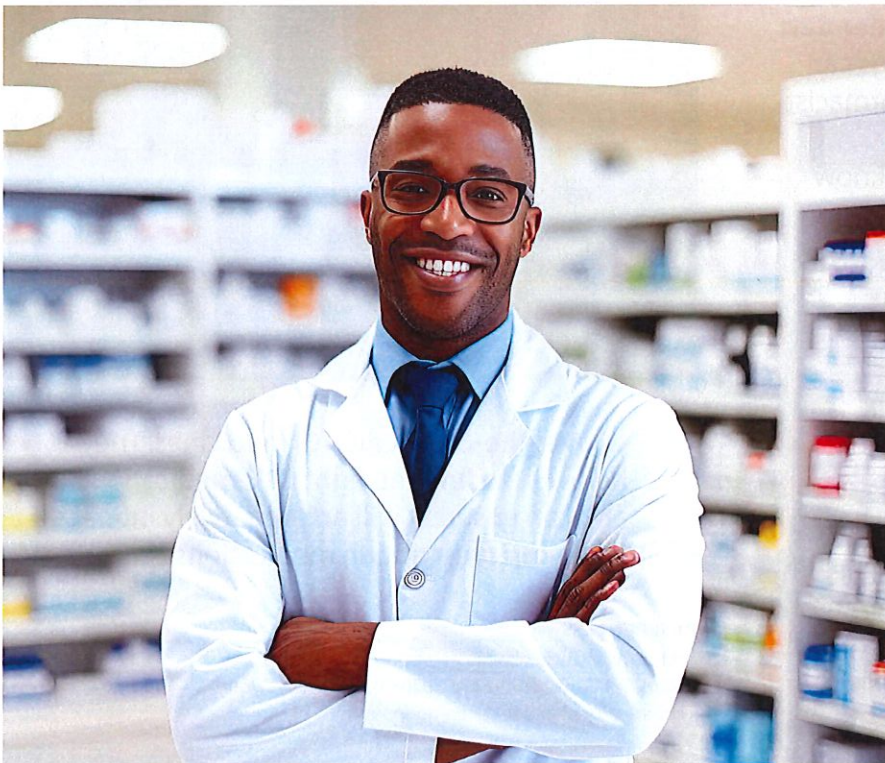


**JANUARY 2024**

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

Marion County Extension Office  
416 Fairgrounds Road  
Lebanon, KY 40033  
(270) 692 2421

## THIS MONTH'S TOPIC: ASK A PHARMACIST!



**U**sing a pharmacist can increase your health and quality of life. Pharmacists are highly trained medical professionals. They are qualified to give advice on health issues and medicines. Pharmacists also ensure the safe supply and use of medicines by the public. Medicines prevent, treat, or manage many illnesses or conditions. They are the most common intervention in health care. The traditional role of pharmacists in the community has involved dispensing prescriptions that doctors issue. However, pharmacists can do more than that. Below are seven ways that a community pharmacist can help you be healthy:

Continued on the next page →

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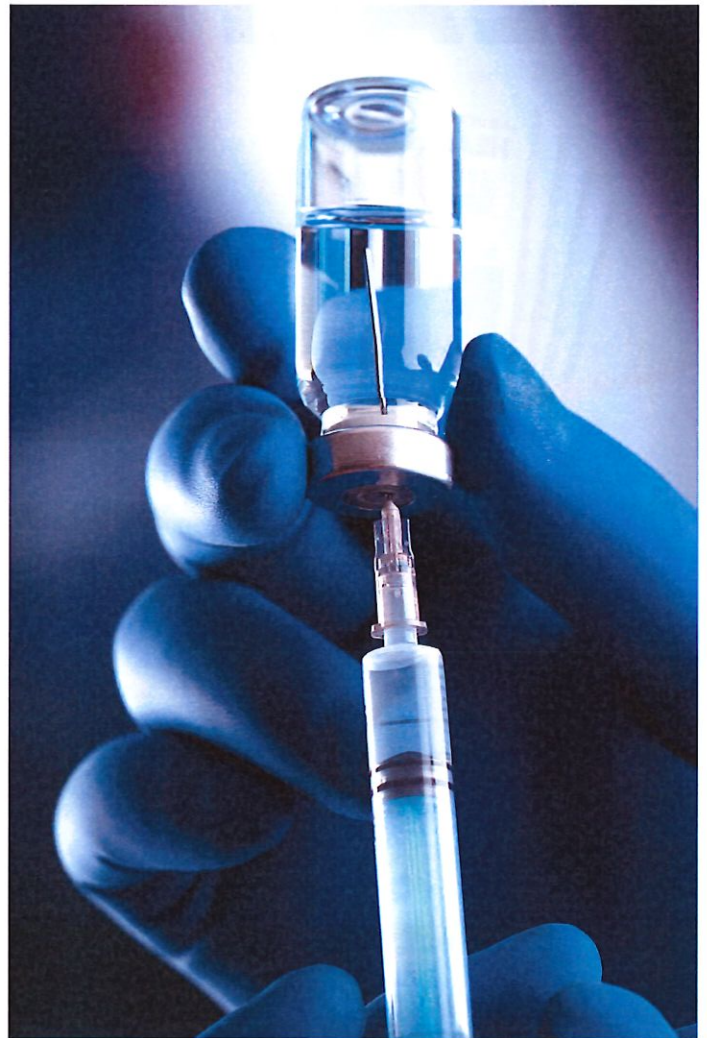
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# *Pharmacists have the skills and training needed to administer vaccines, from an annual flu vaccine, to polio, shingles, tetanus, chicken pox, and more.*

→ Continued from the previous page

- 1. Administer vaccines:** Pharmacists have the skills and training needed to administer vaccines, from an annual flu vaccine, to polio, shingles, tetanus, chicken pox, and more.
- 2. Help you quit smoking:** Pharmacists are trained to assist with smoking cessation. They can recommend medications to help with kicking a smoking habit. They can also provide ongoing support and holistic resources.
- 3. Offer advice regarding dietary supplements:** If you have visited a pharmacy, you know that vitamin and supplement aisles can be overwhelming. Your pharmacist can give recommendations and advice about supplement type, brand, and dosage.
- 4. Create a personalized medication calendar:** If you have multiple medications, things can get complicated. Your community pharmacist can help you develop a personalized calendar for your medications, so you know exactly when and how to take each one.
- 5. Educate you on medication interactions:** As your health-care team's medication expert, pharmacists can tell you exactly how your medications will react with each other. That way you can avoid any life-threatening issues. Pharmacists can offer alternatives when necessary.
- 6. Help you manage health conditions:** Pharmacists can help manage ongoing health conditions such as high blood pressure, chronic pain, asthma, and diabetes. Often, pharmacists can run basic tests such as blood glucose levels. They can assist with educating patients on how to reduce symptoms they experience because of ongoing health conditions.
- 7. Advise you on over-the-counter medications:** Not only are pharmacists experts in prescription medications, but they are also very knowledgeable when it comes



to over-the-counter (OTC) medicines. They help you to find the right OTC medication and can ensure it will not negatively interact with your prescription medications.

#### REFERENCES:

- <https://www.ncbi.nlm.nih.gov/books/NBK564913/>
- <https://pharmacyforme.org/2020/10/21/7-things-your-community-pharmacist-can-do-for-you>

ADULT  
**HEALTH BULLETIN**

**Written by:**  
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**Edited by:** Alyssa Simms  
**Designed by:** Rusty Manseau  
**Stock images:**  
Adobe Stock





JANUARY / FEBRUARY 2024

# HEALTHY CHOICES FOR HEALTHY FAMILIES

 Cooperative  
Extension Service



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



This work is supported by the Expanded Food and Nutrition Education Program from the USDA National Institute of Food and Agriculture.

## Make resolutions stick: Focus on family

**T**his is the year to add to the health of your family. Try a few of these ideas:

### Nutrition that counts

- **Offer routine meals during the day, along with nutrient-rich foods.** Start the day with a healthy breakfast, such as oatmeal with fruit, nuts, and low-fat milk or yogurt. Think about balanced choices at lunch. Try to get the family together for dinnertime at least a few times a week.
- **Put the focus on health, not weight.** Kids and teens are very watchful and tend to repeat things they hear or see. Try not to make comments about your weight in front of them as it can overstress looks and undervalue health.
- **Follow the MyPlate steps.** Make half your plate fruits and vegetables. Add a quarter from the grains group and a quarter from the protein group. Pair this with a low-fat or fat-free dairy or calcium-fortified choice.



### Fitness and wellness

- **Get active.** Take a family walk after dinner. Children and teens should get 60 minutes or more of activity per day, while adults should get two and a half hours per week.
- **Reduce your family's risk of foodborne illness.** Have your family wash their hands before all meals.

Teach about food safety when kids and teens help in the kitchen.

When you focus on a few goals at a time, small steps can become great strides in moving your family toward be healthy.

Source: Adapted from <https://www.eatright.org/food/food-preparation/seasonal-foods/make-resolutions-stick-focus-on-family>

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## COOKING WITH KIDS

# Pocket Fruit Pies

- 4, 8-inch flour tortillas
- 2 medium peaches, pears, or apples
- 1/4 teaspoon cinnamon
- 2 tablespoons packed brown sugar
- 1/8 teaspoon nutmeg
- 2 tablespoons fat-free milk
- Additional sugar for topping (optional)
- Nonstick cooking spray

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Preheat oven to 350 degrees F.
3. Warm tortillas in microwave or oven to make them easy to handle.
4. Peel and chop fruit into pieces.
5. Place 1/4 of the fruit on half of each tortilla.

6. In a small bowl, stir together cinnamon, brown sugar, and nutmeg. Sprinkle over fruit.
7. Roll up the tortillas, starting at the end with the fruit.
8. Spray baking sheet with nonstick cooking spray
9. Place tortillas on baking sheet. Make small slashes to allow steam to escape. Brush with milk and sprinkle with additional sugar, if desired.
10. Bake in oven for 8 to 12 minutes or until lightly brown.
11. Serve warm or cool. Refrigerate leftovers within 2 hours.

**Notes:** This easy snack gets more fruit into a daily diet. Tortillas, with a variety of toppings, make great snack builders.

**Safety tip:** Allow pie to cool slightly before tasting - the steam and sugar can burn.

**Makes 4 fruit pies**

**Serving size:**

1 prepared fruit pie, 1/4 of recipe

Nutrition facts per serving: 190 calories; 2.5 g total fat; 1 g saturated fat; 0 g trans fat; 0 mg cholesterol; 360 mg sodium; 36 g total carbohydrate; 1 g dietary fiber; 14 g total sugars; 7 g added sugars; 5 g protein; 0% Daily Value of vitamin D; 2% Daily Value of calcium; 0% Daily Value of iron; 4% Daily Value of potassium

Source: Adapted from Kansas State University Cooperative Extension



## RECIPE

# Shepherd's Pie

- 2 large potatoes with skin, diced
- 1/3 cup skim milk
- 1/2 pound (85% lean) ground turkey
- 2 tablespoons flour
- 1 package (10 ounces) frozen mixed vegetables
- 1 can (14.5 ounces) low-sodium vegetable broth
- Shredded cheese (optional)

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Preheat oven to 375 degrees F.
3. Place potatoes in medium saucepan. Cover with water and bring to a boil. Reduce heat and simmer until tender (about 15 minutes).

4. Drain potatoes and mash. Stir in milk and set aside.
5. Brown turkey in a large skillet. Stir in flour and cook for 1 minute, stirring constantly.
6. Add vegetables and broth. Bring to a slow boil.
7. Spoon vegetable and meat mixture into an 8-inch square baking dish. Spread potatoes over mixture.
8. Bake 25 minutes.
9. Serve hot. Garnish with shredded cheese (optional).
10. Refrigerate leftovers within 2 hours.

**Makes 6 servings**

**Serving size:** 1/6 of recipe

Nutrition facts per serving: 190 calories; 6 g total fat; 1.5 g saturated fat; 0 g trans fat; 25 mg cholesterol; 90 mg sodium; 24 g total carbohydrate; 2 g dietary fiber; 4 g total sugars; 0 g added sugars; 10 g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 6% Daily Value of iron; 8% Daily Value of potassium

\*Note: Nutrition analysis does not include cheese.

Source: Adapted from ONIE Project – Oklahoma Nutrition Information and Education