

# Homemakers F&CS



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FAMILY & CONSUMER SCIENCES - EXTENSION HOMEMAKER NEWSLETTER

DECEMBER 2023

## Thoughts from Ronda

Hello All,

Wow, the holidays are upon us! I hope everyone will be able to slow down a bit and enjoy some quality time with their families this holiday season.

We have a couple of new classes here at the Extension Office coming up in the new year. Flyers for the classes are included in this newsletter.

Stitch & Lounge is an adult sewing series that will be facilitated by me and taught by our Northern KY Master Clothing Volunteers. Space is limited so hurry and get your reservation by calling our office.

Christy Eastwood, Carroll County Extension Agent, will be here in February to teach about Chocolate. You DO NOT want to miss this one. Thank you Christy for coming to Gallatin County and sharing your knowledge and expertise about Chocolate. YUM!

The next Gallatin County Homemaker Council Meeting is Monday, January 8th at 11:30 a.m. Lunch will be provided by the Extension Office.

Please send your photos of your Homemaker Happenings to either Cindy or me. We love seeing what's happening, especially all your holiday experiences.

As the Master Clothing Volunteer contact agent for Northern KY, I attended the Master Clothing Volunteer Training October 23rd -26th. It has been and continues to be a pleasure working with our Senior Extension Associate for Clothing, Textiles and Household Equipment and Master Clothing Volunteer Program Coordinator, Jeanne Badgett, and the wonderful Northern KY Area Master Clothing Volunteers. If you or someone you know is interested in becoming a Master Clothing Volunteer, please let me know.

Until next month, Happy Holidays and Be Safe!

Ronda Rex

Co. Extension Agent for Family & Consumer Sciences

## Upcoming Dates to Remember

**December 2—9 am-12 Noon—Treasure Hunt** at the Extension Office (See enclosed Flyer)

**December 6—10:30 am—The Back to Basics Homemakers** will be going to Madison, IN to Lanthier Winery. The Club will meet on December 12th—6 pm at the Extension Office for Gift Exchange and December 13th—11:30 am the club will be going to Belterra for lunch.

**December 7—9 am—4 pm—The Embroidery Club** will meet at the Extension Office.

**December 8—1:30 pm—Celebrate with Gingerbread Class** at the Extension Office.

**December 10—3:00 pm—The Napoleon Homemakers** will meet at Cracker Barrel at Dry Ridge.

**December 12—9 am—4 pm—The Fun Time Quilt Club** will meet at the Extension Office.

**December 13—10:30 am—The Cross County Homemakers** will be going to Butler State Park for lunch.



**December 23—January 2—The Extension Office will be closed for the Holidays. The Office will reopen on Tuesday, January 2nd.**

## Cooperative Extension Service

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Disabilities  
accommodated  
with prior notification.

## It's Not too Late to Develop a Holiday Budget

The holidays are quickly approaching. While holidays give people time to spend with loved ones, all the extra purchases for gifts, food and decorations can quickly escalate. If you have not been saving all year, you might be starting to feel the financial pinch that can come with the season.

Developing a budget can help start your financial preparation for the holidays. Budgets give you a great idea of the amount of money you will need to get through the holidays and will help avoid impulse buying. It is important to include all holiday purchases when developing a budget. Think of any events, travel, charitable donations and gifts that you have planned for the season. Remember to list food and other entertainment costs if you plan on hosting holiday celebrations. Be sure to list each person you plan to give a gift and the amount you plan to spend—no matter how small.



Once you have established a budget, review it. If you are not comfortable with the amount of money the season's festivities are going to cost, a budget can help you find areas where you can make cuts. For example, you can make decorations instead of buying them or use your own utensils, plates and glasses instead of purchasing paper or plastic. You may also have some people on your gift list that might enjoy a nonmonetary gift, (like assistance completing a project or just your time). If you still need to tighten your belt further, prioritize your purchases. Your family may rather have a big meal together than lots of presents.

Remember your budget as you head to the stores. Consider keeping a copy of the budget to keep you on track and to avoid impulse purchases. Try to use cash or your debit card whenever possible to avoid paying interest on credit card purchases well after the season has ended.

More information on developing a holiday budget is available at the Gallatin County Extension Office.

**Source:** Nicole Huff, assistant professor, School of Human Environmental Sciences

## Recipe of the Month

### Loaded Beef Stroganoff

#### Ingredients:

12 oz. egg noodles (choose whole-wheat if available)  
1 lb. lean ground beef  
1 large onion, chopped  
2 Tbsp. garlic powder  
8 oz. sliced white mushrooms  
1/4 cup all-purpose flour  
32 oz. (4 cups) low-sodium beef broth  
1 can (14.5 oz) no-salt-added peas, drained  
1 can (14.5 oz) no-salt-added carrots, drained  
1 1/2 cups plain nonfat Greek yogurt or light sour cream  
1 1/2 tsp. salt  
1 tsp. black pepper  
Parmesan cheese, (Optional)

#### Directions:

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Wash fresh produce under cool running water. Cut to prepare for the recipe.
3. Cook egg noodles according to package directions while preparing the other steps. Drain.
4. On the stove, preheat a large pot on medium heat. Add the ground beef, onion and garlic pepper.
5. Wash hands after handling raw meat.
6. Cook the ground beef mixture, stirring often until the onion is tender and the beef reaches an internal temperature of 165 degrees F as measured by a meat thermometer.
7. Add mushrooms, cook until mushrooms are tender about 5 to 8 minutes.
8. Stir in the flour and cook for 2 minutes.
9. Stir in beef broth, peas and carrots. Bring to a simmer and cook about 5 minutes, until the mixture thickens. Remove from heat.
10. Once the mixture stops simmering, stir in the Greek yogurt, salt and black pepper. Add cooked egg noodles and combine. If mixture is too thick, add milk or beef stock until reaching the desired consistency.
11. Serve immediately. Sprinkle with Parmesan cheese when serving if desired.
12. Refrigerate leftovers within 2 hours.

Note: to reheat leftovers, add a little beef broth or milk before warming.

**Makes 10 servings—Serving Size: 2 cups; Cost per recipe: \$13.87; Cost per serving: \$1.39**

**Nutrition facts per serving:** 270 calories; 4.5g total fat; 1.5g saturated fat; 0g trans fat; 30mg cholesterol; 610mg sodium; 38g total carbohydrate; 3g dietary fiber; 6g total sugars; 0g added sugars; 22g protein; 0% Daily Value of vitamin D; 6% Daily Value of calcium; 15% Daily Value of iron; 10% Daily Value of potassium.

**Source:** Brooke Jenkins, Extension Specialist, University of Kentucky Cooperative Extension Service.



# TREASURE HUNTERS

## \$1 TREASURE HUNT

### December 2, 2023

### 9:00 am – 12:00 Noon

At the Gallatin County Extension Office  
395 US Highway 42 West, Warsaw, KY

*Sponsored by:*

**The Gallatin County Homemakers**

**Admission: \$5.00 – Buys 5 items**  
**Each additional item - \$1.00**

**All proceeds go to the Mayme Walters Homemaker  
Scholarship Fund**

#### **GENTLY USED**

Anything & Everything:  
Home Décor, Household Items, Craft  
Items, Toys, Sports Items, Books, Tools,  
Small Appliances, etc.

**NO CLOTHING OR FOOD ACCEPTED!**  
**ALL SALES FINAL**

*(All donations are provided by the Gallatin County Homemakers)*



Just in time  
for Holiday  
Regifting!

Great  
Opportunity for  
kids to buy gifts  
for parents!

# Celebrate with Gingerbread!



**December 8, 2023**

**1:30 p.m**

**at the Gallatin County  
Extension Office**

Come join us in making a gingerbread house. We will put on some holiday music and celebrate the season with gingerbread. This is a class for adults (ages 18 and up).

Also, if you have a favorite gingerbread recipe, bring it for a recipe exchange. Please bring the recipe only (no food). We want you to devote much of your time building your house, relaxing, and enjoying some social time.

Registration is required by calling our office at 859-567-5481

There is a \$5.00 fee for this class to help cover the costs of supplies.

See you there!

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# Stitch & Lounge

Beginner Sewing Series for ages 16 years and up

**Gallatin County Extension Office**  
**February 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, 28<sup>th</sup>**  
**6:00—8:30 p.m.**

**Materials you need to bring to the classes:** sewing machine w/the manual, (if you do not have one, call Ronda Rex at the Extension Office), 3 yards of cotton, flannel, or fleece material (pre-washed). Elastic band, (1-inch wide, 2 yards)

**Materials provided by the Extension Office:** sewing supplies such as pins, thread, scissors, seam guides, etc., irons and ironing boards.

The Northern KY Area Master Clothing Volunteers will be at the Gallatin County Extension Office to teach basic sewing skills. Come join us and make your own pair of lounge pants.

Space is limited to 10. Registration is required by phoning the Gallatin County Extension Office at 859-567-5481.



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# The Basics of Chocolate



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February 8, 2024

1:30 - 3:00 pm

Gallatin County Extension Office

Learn the basics of chocolate and take a taste test to see which kind you like best. Included in the lesson is information on tempering chocolate. Registration is required by calling (859) 567-5481. Space is limited! Call today!

**Instructor: Christy Eastwood**  
**Carroll County Extension Agent for Family & Consumer Sciences**

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# Managing Holiday Expenses: How to Reduce Spending to Decrease Financial Stress

Holidays are often an exciting time of the year. Spending time with family, enjoying time off work, and celebrating with family traditions are enjoyable activities. However, the holidays also can represent added stress due to the crunch on your wallet. Decorations, gifts, and food expenses add up quickly. When thinking about expensive holidays, people often think of Christmas, however other holidays can be expensive as well. For example, Halloween is the third most expensive holiday, after Christmas and Valentine's Day. Although Halloween does not involve large gifts or family events, the costs of costumes, candy, and decorations can require big spending. To avoid the financial strain of the holidays, it is important to plan for holiday expenses throughout the year and adopt new, lower-cost traditions. Develop a Budget for Upcoming Holidays. One way to reduce impulsive spending is to develop a budget that includes clear expectations for travel, food, entertainment, and gift-giving expenses. First, review what you did for the holidays last year. Think about to whom you gave gifts: Was there anyone you forgot? Think about the challenges you faced: Did you use your credit card too much? Did you spend more than you expected? Also consider what worked well for your family: Did you draw names with family members to split the cost of buying gifts for everyone? Looking at previous years can help you plan for the upcoming year, especially with holidays and celebrations. Make a list of everyone who will receive a gift as well as all items that will cost money during the holiday season. Some items often forgotten include gasoline, babysitter fees, and eating at restaurants more often. Some people enjoy giving gifts to non-family members, but they are often forgotten when making a budget. These people include teachers, babysitters, hair stylists, etc. Consider writing handwritten notes expressing thanks or appreciation rather than buying gifts when possible to reduce your spending costs. Divide your list of expenses into necessary items (needs) and extra opportunities (wants). For example, gasoline is a needed expense for traveling, but eating at restaurants while on the road is an extra expense that could be avoided if necessary. Dividing your list of expenses into needs and wants will help you save for all necessary expenses and provide a list of ideas in case extra money is left over. It can be helpful to budget for holidays that occur together. Several winter holidays occur so close together that it can leave little time for separate budgeting. Combining holiday expenses for all three holidays together can make sure that you are not caught off guard.



As part of your budget, determine how you will pay for each item. Paying with cash will help avoid unexpected spending. Paying with a credit card without keeping track of spending may cause you to forget purchases for which you'll have to pay later. If paying with layaway, look out for hidden fees and be sure to budget for any interest added. Once a budget is made, it can still be hard to follow. In-store sales are tempting, but making impulsive purchases, no matter how small, can add up quickly. Carry a copy of your budget and shopping list with you and be sure to follow it while in stores. Plan your shopping trips ahead of time by reviewing store ads for upcoming sales. This step will lower costs while also helping to reduce impulsive decisions while in the store. However, keep in mind that not all coupons will help you save money. It can be tempting to buy an item simply because you have a coupon or the item is on sale. Make sure the item is a useful purchase. Consider making purchases throughout the year and storing the items until they are needed. Waiting until the last minute often causes us to make poor decisions that exceed our budget.

**Source:** Jennifer Hunter and Laura Frey, *Family Sciences*



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