

Homemakers F&CS



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FAMILY & CONSUMER SCIENCES - EXTENSION HOMEMAKER NEWSLETTER

NOVEMBER 2024

Thoughts from Ronda...

Hello All,

I hope everyone is enjoying the beautiful Fall weather, colors, and all the delicious treats that the season brings. I have so enjoyed all my mindful walks with my greyhounds, Kai and Zoe. Unfortunately, on October 19th, we lost our beautiful Zoe unexpectedly. She was 7 years old, full of energy and the sweetest girl ever! My husband, Deron, Kai and I are trying our best to find our way without her. Please keep us in your thoughts. We truly would appreciate it.

On to some good Homemaker news.....

We had 30 Cultural Arts projects that went to the Area Annual Meeting on October 10th. From that Area contest, we have 14 projects going to the State KEHA Conference in May 2025. Look for the winners in this newsletter. Congratulations to all the winners and good luck at State!

Some more good news happened on October 16th. Judge Ryan Morris presented the Gallatin County Homemakers with a Proclamation that declared the second full week of October as Homemaker Week in Gallatin County beginning October 16, 2024. The article with photo is included in this newsletter.

Remember....

Homemaker Dues are due to the Gallatin County Extension Office before November 15, 2024.

The Gallatin County Homemaker Council Meetings are:

January 13th, 2025 at 11:30 a.m.
April 14th, 2025 at 11:30 a.m.
July 14th, 2025 at 11:30 a.m.
October 13th, 2025 at 11:30 a.m.

Ronda Rex
Co. Extension Agent for Family & Consumer Sciences

Important Dates To Remember!



November 5—Election Day—The Extension Office will be closed.

November 7: 9:00am-4:00pm—The Sit, Sew & Socialize Club will meet at the Extension Office

November 12: Fun Time Quilters—9:00am-4:00pm—will meet at the Extension Office

November 12: Back to Basics Homemakers—6:00pm—will meet at the Extension Office

November 12: Napoleon Homemakers—6:30pm—will meet at Zalla Lodge

November 13: 10:30am—The Cross County Homemakers—will meet at the Extension Office

November 22—1:00 pm—Medicare 101—at the Extension Office—See Enclosed Flyer

November 28—Happy Thanksgiving!

November 28-29—The Extension Office will be closed for the Thanksgiving Holiday



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Disabilities
accommodated
with prior notification.

Northern Ky Area Cultural Arts

Gallatin County Extension Homemakers were well represented at the Area meeting, and we had a number of Blue Ribbon winners (these items will go on to the State meeting in May of 2025). Your entries are now at the Gallatin County Extension office ready for you to pick up.

Area Winners from Gallatin County are:

Ange Morris: (1) Embroidered jean jacket;
(2) Halloween wall hanging;
(3) Embroidered Tree Topper

Sue Keller: (1) Welcome Wall Hanging
(2) Pumpkin wall hanging;
(3) Tulip Wall Hanging;
(4) Paper pieced elephant;
(5) Mr. & Mrs. Claus

Doreen Main: (1) Pelican glass sculpture

Beth Lynn: (1) Small purse - wet felting

April Meyung: (1) Woodpecker on driftwood

Sandy Stockdill: (1) Green & White crocheted baby afghan;
(2) Pansies - pen and ink;
(3) (3) Red White and Bloom wall hanging



Please remember to have your Homemaker Membership Dues to the Extension

Office by November 15th. Dues are \$10.00 for the year. Please help us by reminding others to get their dues in as well. Or, be bold, and invite others to join us in being a part of a wonderful organization that does so many things for our community.



Cooking Through the Calendar

November—Hearty Harvest Bowl



Ingredients:

2 cups brown rice, cooked
1 small head broccoli, cut into bite-sized pieces
3 medium carrots, peeled and thinly sliced
1 medium sweet potato, peeled and diced
1 medium onion, diced
2 cans (15.5 oz.) chickpeas, rinsed, drained and patted dry
2 Tbsp. olive oil
1/8 tsp. salt
1/8 tsp. ground black pepper
1/2 cup parmesan cheese, optional

Dressing

3 Tbsp. Olive Oil
1/8 tsp. ground black pepper
3/4 tsp. dried oregano
1/8 tsp. salt
2 Tbsp. lemon juice
1/4 tsp. garlic powder

Directions:

1. Wash hands with warm water and soap for at least 20 seconds.
2. Wash fresh produce under cool running water, using a vegetable brush to scrub veggies with a firm surface. Dry and cut to prepare for this recipe.
3. Preheat oven to 425 degrees F. Line 2 large baking sheets with aluminum foil or parchment paper, set aside.
4. Cook rice according to package directions.
5. While rice is cooking, place broccoli, carrots, sweet potato and onion on one baking sheet and drizzle with 1 tablespoon olive oil, sprinkle with a pinch of salt and pepper. Spread out into one even layer. Don't overcrowd the pan or the veggies will steam instead of roast.
6. Toss the chickpeas with the remaining 1 tablespoon of oil, sprinkle with salt and pepper. Spread out into one even layer on the other prepared baking sheet.
7. Roast vegetables and chickpeas for 20-25 minutes, turning the pans and giving them a shake from time to time. Vegetables should be slightly browned and fork tender when done. Chickpeas will be slightly browned and toasted.
8. While vegetables are roasting, combine Dressing ingredients in a small bowl or cup. Whisk until smooth.
9. Divide ingredients into four servings. Place rice in a bowl, top with roasted vegetables, and chickpeas. Sprinkle with parmesan cheese if using.
10. Drizzle with dressing before serving.
11. Refrigerate leftovers within 2 hours.

Makes 6 servings—Serving Size: 1 cup

Cost per recipe: \$7.71

Cost per serving: \$1.29

Nutrition facts per serving: 460 calories; 17g total fat; 3g saturated fat; 0g trans fat; 5mg cholesterol; 570mg sodium; 62g total carbohydrate; 14g dietary fiber; 10g total sugars; 0g added sugars; 16g protein; 0% Daily Value of vitamin D; 15% Daily Value of calcium; 15% Daily Value of iron; 15% Daily Value of potassium.

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

Homemaker Happenings



Homemaker members taking advantage of the "Crafting Calm" series held in October.



Above: Judge Executive, Ryan Morris, declared Gallatin County Homemaker Week second week of October beginning October 16, 2024.

Right: Shirley Chipman busy filling out a membership form for Judge Morris. Welcome to Homemakers Judge Morris!



Be sure to send us your pictures of club activities! You can email those to Ronda at: rrex@uky.edu

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.

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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.usalearning.gov/Trending/Blog/PetCosts>) for a list of expenses eligible for reimbursement.

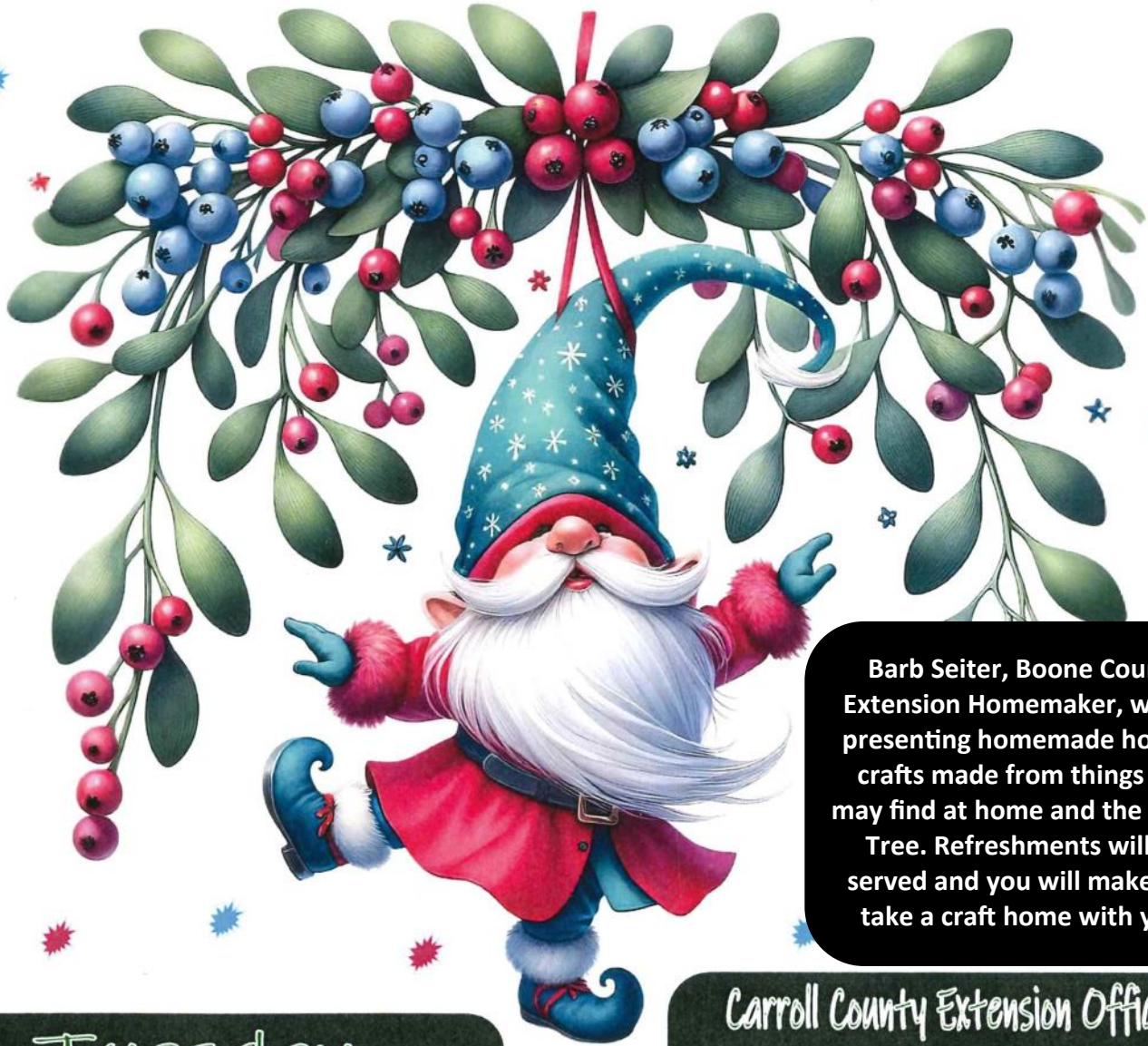
Written by: Kristen Jowers | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

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)

"Holidays with the Homemakers!"



Barb Seiter, Boone County Extension Homemaker, will be presenting homemade holiday crafts made from things you may find at home and the Dollar Tree. Refreshments will be served and you will make and take a craft home with you.

Tuesday,
November 19
1:00 p.m.

Carroll County Extension Office
500 Floyd Drive, Carrollton
RSVP by calling (502) 732-7030

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Disabilities accommodated with prior notification.



Presented by: Mark Viehmann

MEDICARE 101

November 22 - 1:00 PM—GALLATIN CO. EXTENSION OFFICE

An Education based class to discuss Medicare, drug plans, Medicare supplement plans, what coverage is like from an employer's perspective and what coverage is like from an employee's perspective.

This class is for you if...

- ◆ You are turning 65 within the next year or two
- ◆ Retiring within the next year or two
- ◆ Already retired and not confident with your current benefits

Call the Extension Office at (859) 567-5481 to register!

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TREASURE HUNTERS

\$1 TREASURE HUNT

December 7, 2024

9:00 am – 1:00 pm

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, PILLOWS, BEDDING
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!

Gallatin County Homemakers Make a Difference in their Community

The Gallatin County Homemakers have been busy this past year conducting what is called VSU's or Volunteer Service Units or hours. The Gallatin County Extension Homemakers, along with their Advisor, Ronda Rex, work in tantum to create, conduct, facilitate and volunteer for such programs and events as for the Gallatin County community:

1. The Peony Festival 5K Fun Run/Walk Homemaker Fundraiser in May each year
2. Holiday Treasure Hunters Fundraiser in December each year
3. Gallatin County Cultural Arts Event in September each year
4. Gallatin County Open Class Exhibits Event for the Gallatin County Fair in June each year
5. Gallatin County Homemakers Ice Cream Social in August each year
6. Gallatin County Homemakers volunteer with the Chocolate Crawl in October each year
7. Fisher House Veteran's Facility making donations throughout the year
8. Gallatin County Food Pantry and church pantries

During the past two years, the Gallatin County Homemakers have given numerous hours to the community of Gallatin County. Last year (2022-2023) the total number of hours volunteer was 8,255. This year (2023-2024) the total number of hours volunteered was 13,606.25.



Gallatin County Homemakers make a difference with their VSU's and in their fundraising efforts. The Peony Festival 5K Fun Run Walk raises \$1000.00 each year for a graduating Gallatin County High School senior. And the Holiday Treasure Hunters Event raises \$300.00--\$500.00 each year to support other community needs. The Homemakers continue work collaboratively to make a difference for Veterans in the N KY and Greater Cincinnati Area by collecting donations (monetary and resources) for the Fisher House, located in Cincinnati.

Judge Ryan Morris presents the Gallatin County Homemakers with a proclamation declaring the second full week in October as Homemaker Week beginning October 16, 2024.

2024 Gallatin County Homemakers Association

WHEREAS, The Kentucky Extension Homemakers Association, Inc. has over 11,000 members in more than 700 clubs throughout the Commonwealth; and

WHEREAS, This organization is dedicated to improving the quality of life for families and communities through education, leadership development, and volunteer services; and

WHEREAS, This organization has worked to achieve this mission for over 900 years, providing service in communities across Kentucky; and

WHEREAS, This organization continues to endeavor to strengthen, develop, coordinate, and extend adult education Family & Consumer Sciences in cooperation with the University of Kentucky Cooperative Extension Services; and

WHEREAS, The volunteer members of Gallatin County Extension Homemakers Association complete countless hours of volunteers service in 2023-2024.

NOW, THEREFORE, I, **Jon Ryan Morris, Judge Executive** of the **County of Gallatin**, do hereby proclaim **October 13th to 19th**,

GALLATIN COUNTY EXTENSION HOMEMAKERS' WEEK

and urge all citizens to participate in Extension Homemakers activities in the communities.

Done at the Gallatin County Extension Office, this 16TH day of October, in the year of our Lord Two Thousand Twenty-Four.



Signature of Official



2024-2025 Enrollment Form for
Gallatin Co. Extension Homemaker Association

Homemaker Dues Total - \$10.00

Make Check Payable to: Gallatin Co. Extension Homemakers
PO Box 805, Warsaw, KY 41095-0805

Date _____

First Name _____ Last Name _____

Mailing Address _____

E-Mail _____

Please check One: _____ New Membership _____ Membership Renewal

Race (Circle One) _____ Asian _____ Black _____ White _____ Native American _____ Other

Gender _____ Male _____ Female

Age Group: _____ 20-24 _____ 25-34 _____ 35-44 _____ 45-64 _____ 65 & Over

Club Name (If a member of one of the clubs) _____

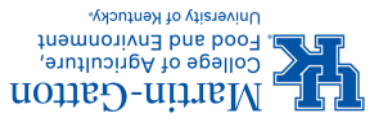
Phone Numbers: Home: () _____

Work: () _____

Cell: () _____

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 to use information from the aforementioned interview and/or the aforementioned images in educational and promotional activities and publications without compensation.

Signature: _____ Date: _____



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