

Hart County Homemaker Newsletter



Upcoming Events

Healthy Living
Every Monday at 1 pm at the
Extension Office

**Bonnieville Club
Crafty Friends**
March 12
April 9

Cub Run Club
March 19
April 16

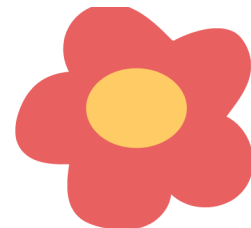
Outreach Too
March 18
April 15

Quilt Club- Sew & Sew
March 27
April 24

Waterloo
March 13
April 10

Hardyville
March 20
April 17

March- April
2025



A Note from Sonya

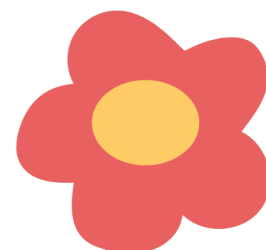
Spring is in the air and I'm so thankful the day are getting longer. We have so much to do!

Spring Cleaning is here. The lesson for March is "How to Let Go of Junk/ Transferring Treasured Possessions". Time to clean out that "junk". We will also be enjoying an activity to celebrate National Ag Day held in March.

In April, our lesson is on "House Plant Propagation and House Plant Exchange".

Sonya Carter

Extension Agent for
Family and Consumer Sciences



Cooperative Extension Service

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Disabilities
accommodated
with prior notification.

HAPPENINGS IN MARCH & APRIL 2025

2nd Annual Make-a-Derby-Hat Contest Presented by Crafty Friends

All Hart County homemakers are invited to come make a derby hat at the extension office on April 9th at 11am. Bring a hat to decorate and try to win a prize. You are encouraged to bring ribbons, flowers, jewels, etc. for a winning entry. Some supplies and snacks will be available. Bring your own drink. Contact Janice for more information: 270-537-5585



Nutrition Day

Mark your calendar for Nutrition Day on **Thursday, March 13, 2024 at 11AM**. Our speaker is Shelby Atwell. She is currently a student at WKU in the Doctor of Nursing Practice Program. She will be presenting a program to increase our knowledge of nutrition and chronic disease prevention.

Whose bringing what??
Cub Run - Salad Dressing
Outreach too- Toppings & Drinks
Waterloo-Cheese, Bacon Bits, Ham, Eggs
Hardyville-Lettuce & Dessert
Crafty Friends-Fruit Salad & Dessert
Healthy Living- Crackers, Bread



National Agriculture Day

National Agriculture Day is celebrated in March. We will be celebrating after our March Leader Lesson & Council Meeting. If you aren't attending the leader lesson or council meeting, be sure to come by the office on Thursday, March 6 from noon to 1 to make your own steak rub. I will have all the ingredients ready for you!

Crochet Class

Have you ever wanted to learn to crochet? NOW is your chance. Sheryl Bailey will be offering crochet classes on Thursdays in March. The dates are:

March 13 at 2PM–5PM
March 20 at 1PM–5PM
March 27 at 1PM–5PM

The classes are open as a come and go class. You do not have to stay the entire time, but are welcome to if you chose. If you get off work at 4, come on over then. Sheryl spends her time working with individuals and small groups throughout the class.

What do you need?

- H Hook/ 5mm Hook (Some hooks will be available for purchase at class.)
- 2–3 Colors of standard Red Heart Medium Sport Weight Yarn

Call the office to register
270-524-2451

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

MARCH 2025

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

THIS MONTH'S TOPIC:

STRETCHING YOUR DOLLAR: WHAT TO DO WHEN THE "ENDS" DON'T MEET

"Making ends meet" is getting harder in today's economy. If you've ever wondered how to make your dollars and resources go farther, think about these tips for managing your money in tough financial times.

SPENDING WISELY

There are two basic ways to balance a budget: either **increase your income** or **reduce your expenses**. Scaling back on spending may be the quicker and easier of the two strategies. Start by taking a look at your spending habits to see where your money goes each pay period. List small purchases (like fast food, hobbies, and other "wants") and large expenses (like housing, insurance, and your family's "needs").

Next, use a highlighter to mark more **flexible** categories where you can cut back (or cut out altogether). While not always pleasant, looking for small ways to save in the present allows you to redirect that money where it matters most. This increases your family's future financial stability. Cancel "wants" until you can make ends meet again, like streaming services or monthly subscriptions. Or, cut back on things like eating out or buying name brands. For example, saving



\$10 a week is \$520 a year; saving \$20 weekly is \$1040 annually; saving \$50 a week is \$2,600 a year; and so forth. Small savings really do add up.

PRIORITIZING YOUR FINANCES

Household expenses fall along a continuum of fixed and variable costs. **Fixed costs** are the same amount each month. These may include bills such as mortgage or car payments, insurance premiums, cell phone plans, internet, and streaming services. You can budget fixed expenses more precisely because you know the exact amount that will be due and when.

Variable costs, on the other hand, include charges that are different each month. Food costs, utility bills, revolving credit card



NOTE EACH MONTHLY “PAY DAY” (OR ANY DATE YOU EXPECT MONEY TO COME INTO YOUR ACCOUNT)



payments, and “extras” are all variable costs. Some of these expenses may be necessary (e.g., food and electricity are essential), but often there are ways to cut costs in each category.

To begin prioritizing your finances, use a blank calendar and note every recurring monthly payment your family has (fixed or variable) on its due date. Also keep a running list of family expenses that are due quarterly or annually, like property taxes or insurance.

Next, note each monthly “pay day” (or any date you expect money to come into your account rather than go out of it). Do you have enough income to cover the required payments in between pay periods? If not, talk with the collector about the due date. Most companies offer flexibility in choosing a payment date that works for your financial situation. Be sure to pay bills on time to avoid late fees and additional finance charges or interest.

SAVING WHEN EXPENSES ARE TIGHT

To save on groceries, gas, utilities, clothing, and other household essentials, begin by

shopping your home. For example, don’t go grocery shopping until you’ve shopped your pantry, fridge, and freezer. Eat or repurpose leftovers, get creative with the ingredients you have on hand, and use food before it expires. When we toss food in the trash, we’re trashing our cash too.

The same goes for clothing or other household goods. Look for items to sell, trade, refresh, or repurpose before going shopping. To save money on gas, group your errands and limit your shopping trips to one day a week or certain days a month. You can also carpool or use public transportation. For utilities, use energy-saving practices to lower your costs (like wearing layers and monitoring the thermostat).

LOOK TO THE PAST

As you explore ways to save, consider the penny-pinching practices of past generations. They used what they had and weren’t wasteful. They borrowed from friends and neighbors. They sold and traded goods. They repurposed furniture, fabric, and clothing. They lived within their means and considered “a penny saved is a penny earned.”

ADULT HEALTH BULLETIN



MARCH 2025

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

THE POWER OF POSITIVE LANGUAGE AROUND FOOD



The way we talk about food can have a big impact on how we feel about it and how we take care of our bodies. When we use positive, respectful language around food, it helps us build a healthier relationship with what we eat. A healthy relationship with food means not feeling guilty or stressed about what we eat but instead enjoying food as something that nourishes and energizes us.

Words have a lot of power. The language we use can shape our thoughts and feelings. If we call food "bad" or "unhealthy," we might start feeling bad about eating it. For example, saying things like, "I shouldn't eat this," or "this is so unhealthy," can make us feel guilty when we enjoy our favorite foods. But when we use words like "balanced" or "nourishing," it reminds

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While it's important to make choices that provide our body with the nourishment it needs most of the time, it's not helpful to label food as all good or all bad.

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us that food is not the enemy — it's something our bodies need to stay strong and healthy.

We often talk about food in ways that make it seem like some foods are “good” and others are “bad.” While it's important to make choices that provide our body with the nourishment it needs most of the time, it's not helpful to label food as all good or all bad. All foods can be good for us in one way or another. Whether it's the nutrients it provides us or the enjoyment we get from eating it. The key is to focus on balance, not perfection. If we can learn to talk and think about food without judgment, it can help us feel more relaxed and less stressed about eating.

Talking about food in a mindful way can also help us enjoy it more. Mindful eating means paying attention to what we're eating, how it makes us feel, and how much we're eating of it. When we use words like “enjoying,” “savoring,” or “appreciating,” we remind ourselves to slow down and notice the flavors, textures, colors, and smells of our food. This helps us be more aware of when we're full and prevents overeating. Instead of rushing through a meal or eating while distracted, we can focus on the experience of eating and truly enjoy it.

Language around food is also important in the way we talk about it with others. If we constantly talk about dieting, weight loss, or food rules, it can create stress and pressure around food. Instead, focus on how food makes us feel good, how it helps our bodies grow, and how it brings people together. When we talk about food in a positive, relaxed way, it can help create a more supporting environment for everyone.

The words we use around food matter. They can help create a healthy, positive relationship with food. By avoiding judgment, focusing on balance, and practicing mindful eating, we can build a better relationship with food.

REFERENCES:

- Satter, E. (n.d.). Are you feeling bad about your eating? Ellyn Satter Institute. <https://www.ellynsatterinstitute.org/family-meals-focus/96-are-you-ready-to-stop-feeling-bad-about-your-eating>
- Ellyn Satter Institute. (n.d.). The joy of eating: Being a competent eater. Ellyn Satter Institute <https://www.ellynsatterinstitute.org/how-to-eat/the-joy-of-eating-being-a-competent-eater>

ADULT
HEALTH BULLETIN

Written by:
Anna Cason, RDN
Edited by: Alyssa Simms
Designed by: Rusty Manseau
Stock images:
Adobe Stock



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Hart County
P.O. Box 367
Munfordville, KY
42765-0367

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



Broccoli Pizza



1½ cups shredded Monterey Jack cheese	½ medium red bell pepper, cut into strips
1 12-inch whole wheat pizza crust	1 medium tomato, thinly sliced
1 cup chopped broccoli florets	2 cloves minced garlic
1 medium zucchini, thinly sliced	1 teaspoon dried Italian seasoning
1 medium onion, sliced into strips	2 tablespoons vegetable oil

1. Sprinkle half of the cheese evenly over crust; set aside.

2. Sauté vegetables, garlic and Italian seasoning in hot oil 3-5 minutes or until vegetables are crisp-tender.

3. Spoon vegetables evenly over pizza crust.

4. Top with remaining cheese.

5. Bake at 450° F 5 minutes or until cheese melts.

Yield: 8 slices

Nutrition Analysis:
320 calories; 23g fat; 11g saturated fat; 0g trans fat; 65mg cholesterol; 540mg sodium; 18g carbohydrates; 3g dietary fiber; 3g sugars; 15g protein.

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

