

FAMILY AND CONSUMER SCIENCE NEWS

Boyd County Cooperative Extension Service

November, 2024



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

Family and Consumer Sciences

Cooperative Extension
Service

Boyd County
2420 Center Street
Catlettsburg, KY 41129-1279
(606) 739-5184
Fax: (606) 739-4014
<http://extension.ca.uky.edu>



Happy November Everyone!

It's hard to believe that next month is December and the end of 2024. I hope everyone is able to take the time this holiday season to spend time with family, friends, and enjoy some good food.

With 2025 just around the corner, I've been working on some fun programs for the upcoming year. Lunch and Learn will continue with some new topics to learn about, and I am planning (plotting?) some more series to implement during the year.

However, 2024 still has a lot to offer us in terms of programming! On November 7th we have Cooking Through the Calendar at 10am AND Longaberger Basket Bingo at 6pm. Our Lunch and Learn is on the 15th discussing how to manage all those holiday expenses! I hope to see you all there!!

As always, my door is always open for discussion and ideas! Please feel free to stop by!

In This Issue:

Welcome

Homemaker News

November Events

November Recipe

MoneyWi\$e

Cooperative
Extension Service

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.



Disabilities
accommodated
with prior notification



Message from the President



My Fellow Homemakers,

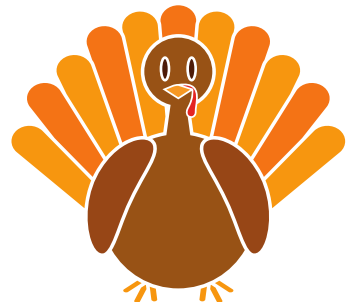
November is upon us. It is a time of Thanksgiving, reflection, a time to help others, a time to count your blessings. As we head into the holiday season and bad weather, things get more complicated, busier, aggravating. Count your blessings. Help a stranger, send a friend a card for no reason. Eat dessert for breakfast, take time for the small things, and don't let the season overwhelm you.

Remember to have fun, enjoy the moments for we live in the moments. We are having Bingo, Council meetings, family and friends over, parties to attend, and club meetings, it never seems to end. Take a moment for yourself to be in awe of the simple things around you. A single drop of rain, the first cup of coffee, a song on the radio. A brief respite while stopped at a red light. Take time to be, not just do. Enjoy, not just complete. Savor, not just check off a list.

Here's to a wonderful Holiday season. Hold on to the joy, the peace, the moments, let the rest go.

Love & prayers,

Kathy



Homemaker Upcoming Events & Announcements

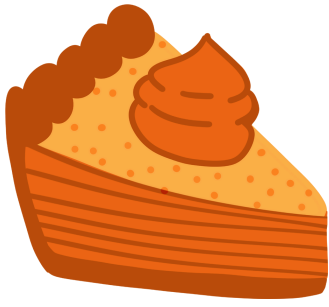


NOVEMBER

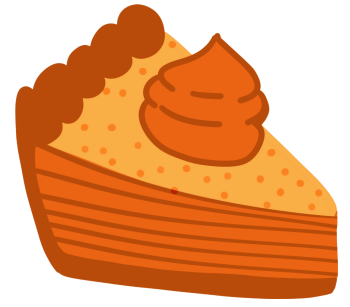


- *Cooking with the Calendar: Sunshine, November 7th at 10 a.m., Boyd County Extension Office. November's Recipe: Hearty Harvest Bowl*
- *Homemaker Council Meeting, November 6th at 10 a.m., Boyd County Extension Office.*
- *Longaberger Basket Bingo, November 7th at 6 p.m., Boyd County Extension Office.*
- *Sewing/Quilting/UFOs: Every Monday at 5 p.m., Boyd County Extension Office.*
- *Mats for Homeless: Every Thursday at 10 a.m., Boyd County Extension Office.*
- *Cooking with the Calendar: FCS, December 5th at 10 a.m., Boyd County Extension Office: December's Recipe: Slow Cooker Navy Bean Soup.*
- *Christmas Longaberger Basket Bingo, December 5th at 6 p.m., Boyd County Extension Office.*





KEHA Upcoming Events & Announcements



- ~~Oct. 13th-19th: KEHA Week.~~
- ~~Oct. 15th: Deadline for submitting session proposals for the 2025 KEHA State Meeting.~~
- ~~October 31st: Due date to send Area KEHA Officer Directories to the KEHA President and State Advisor (Appendix pages 12-13)~~
- **Nov. 6th-7th:** Fall Board Meeting at The Campbell House in Lexington.
- **Nov. 15th:** Due date to nominate new members for the Master Farm Homemakers Guild.
- **Nov. 15th:** Due date for 990N (e-postcard) or 990 tax return for 501(c)(3) groups with a fiscal year ending June 30.
- **Dec. 15th:** County dues due to the KEHA State Treasurer and Area Treasurer
- **May 6th-8th:** 2025 KEHA State Meeting, Hyatt Regency, Lexington, KY.



Recipes from the 2024 Food and Nutrition Recipe Calendar



November's Recipe: Hearty Harvest Bowl

Join us at the Boyd County Extension office for our monthly cooking demonstration and sampling. Try tasty Nutrition Education Program Calendar recipes and discover strategies to eat healthier and cook at home!

November 7th
at 10 a.m. Boyd County
Extension Office



Longaberger Basket Bingo

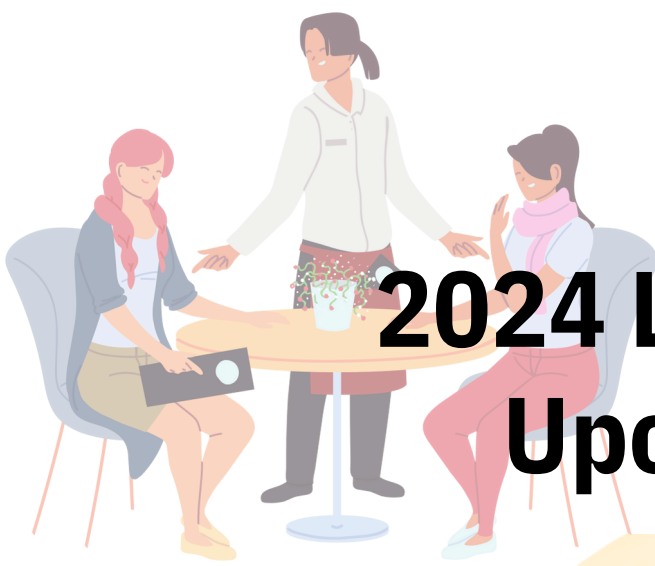
November 7th, 2024

6p.m

Boyd Co. Extension Office

Refreshments available for purchase





2024 Lunch and Learn Upcoming Dates

12 pm-1 pm

**Boyd County Extension
Office 2nd Friday of every
month.**

**Join us for a fun lunchtime discussion.
Lunch will be provided**

Please call 606-739-5184 to Register.

This program is FREE

September 13th

~~Cooking for 1 or 2~~

October 25th

~~Carbon Monoxide: Exposure and Prevention~~

November 15th

Managing Holiday Expenses

December 20th

Planning Holiday Meals on a Thrifty Budget



2024 Laugh and Learn Playdate: Upcoming Dates

1 pm-3 pm

Snacks will be
provided!

~~June 11th~~

~~Topic: Insects~~

~~October 15th~~

~~Topic: Pumpkins~~

~~July 9th~~

~~Topic: Summer/Sun~~

November 12th

Topic: Turkey/Thankfulness

~~August 27th~~

~~Topic: Apples~~

December 17th

Topic: Gingerbread

~~September 24th~~

~~Topic: Wind/Fall~~

***Adults must accompany all
children during the program.

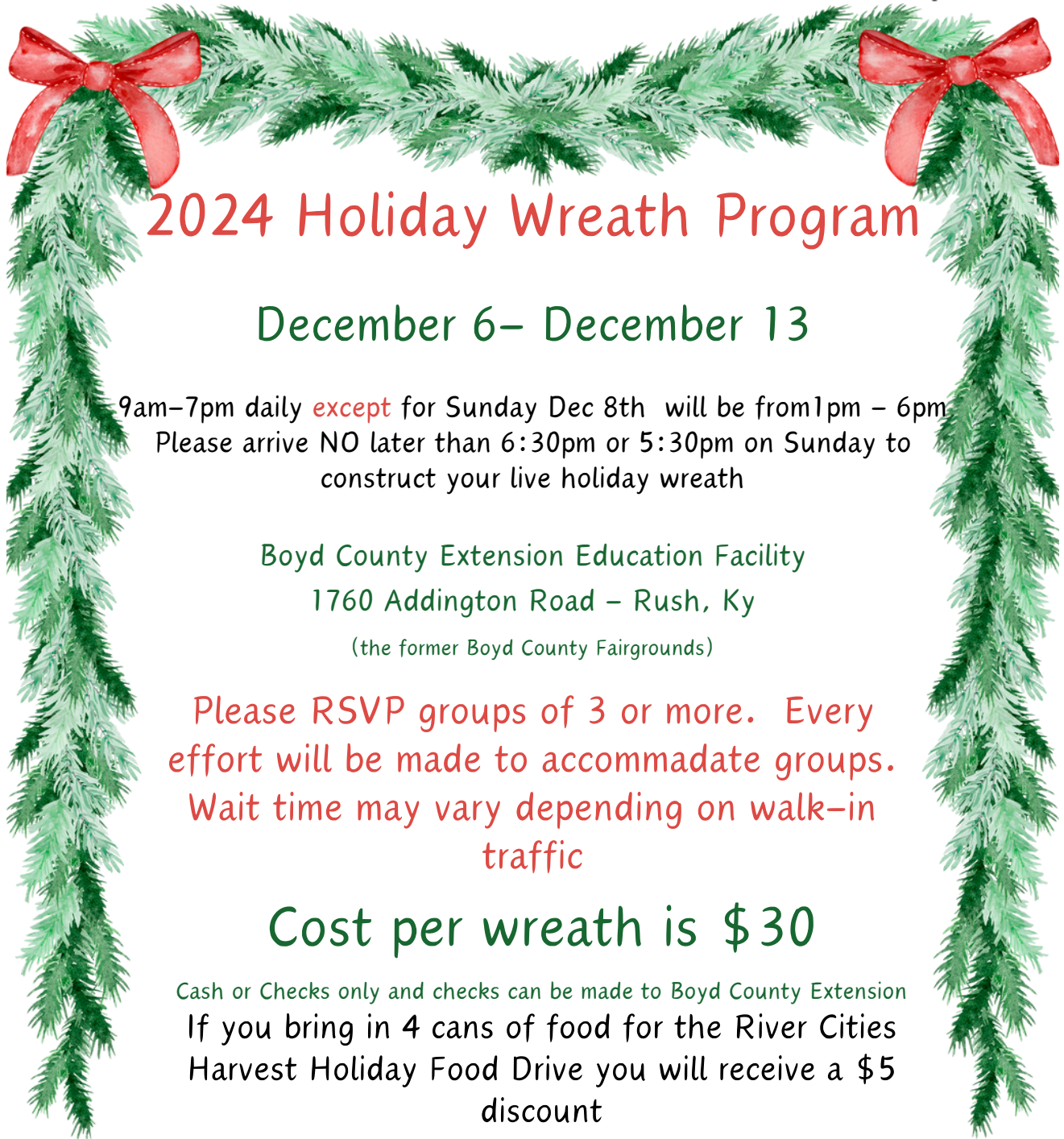
Pre-registration is required to attend

To Register call 606-739-5184

Frank's Building

1758 Addington Road, Ashland, KY 41102

**Program will be canceled if there is no school in Boyd County.*



2024 Holiday Wreath Program

December 6– December 13

9am–7pm daily **except** for Sunday Dec 8th will be from 1pm – 6pm
Please arrive **NO** later than 6:30pm or 5:30pm on Sunday to
construct your live holiday wreath

Boyd County Extension Education Facility
1760 Addington Road – Rush, Ky
(the former Boyd County Fairgrounds)

Please **RSVP** groups of 3 or more. Every
effort will be made to accommodate groups.
Wait time may vary depending on walk-in
traffic

Cost per wreath is \$30

Cash or Checks only and checks can be made to Boyd County Extension
If you bring in 4 cans of food for the River Cities
Harvest Holiday Food Drive you will receive a \$5
discount

For more information or to schedule a group
appointment please call 606-739-5184



Loni Bowling

Boyd County Extension Agent for Horticulture



**Cooperative
Extension Service**

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties. Cooperating. Lexington, KY 40506



Disabilities
accommodated
with prior notification.

Holiday Longaberger Basket Bingo

December 7th, 2024

6p.m

Boyd Co. Extension Office

Refreshments available for purchase





THANKSGIVING

WORD SEARCH

Find the words listed below and mark them.

A	G	B	E	C	F	G	D	H	I	J	P
F	A	M	I	L	Y	K	I	L	C	M	U
R	T	Q	M	E	A	L	N	P	O	N	M
S	H	W	Z	A	D	E	N	F	R	G	P
V	E	B	C	V	P	I	E	H	N	J	K
T	R	W	H	E	A	T	R	K	O	L	I
X	I	U	V	S	Q	U	A	S	H	M	N
Y	N	Y	T	U	R	K	E	Y	S	R	P
U	G	Z	X	H	O	L	I	D	A	Y	Q

- TURKEY
- HOLIDAY
- PUMPKIN
- DINNER
- CORN
- WHEAT
- LEAVES
- FAMILY
- GATHERING
- SQUASH
- MEAL
- PIE



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

NOVEMBER 2024

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

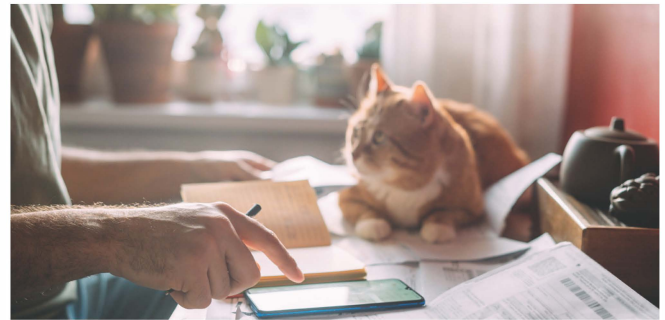
Choosing to care for a pet is a big financial decision because a family pet will be part of your life for many years. Between the initial cost of the pet, one-time purchases, and ongoing expenses, like food and veterinary bills, the costs of pet ownership can really add up. As a pet owner, there are 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.

Cooperative Extension Service

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English.
University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
Lexington, KY 40506



Disabilities
accommodated
with prior notification.

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)