



It's not too late to Develop a Holiday Budget

Source: Nicole Huff, Assistant Professor, School of Human Environmental Sciences



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 Campbell County Extension office.



**Wishing you
Happy Holidays!**

**The Campbell County
Extension Office
will be closed
December 25th
thru January 1st.**





YUM!



Lunch Bunch



Tuesday, December 5, 2023
Greyhound Tavern
11:00 a.m.

2500 Dixie Highway, Fort Mitchell, KY 41017

Call or Text your reservation or cancellation to
 Marcia Kerby at by December 1st.

859-816-8707

Text Marcia if you would like to meet at Extension
 Office and carpool. We will leave at 10:20 a.m.

You, take care of You...



LOOKING AHEAD...

Date	Event
December 4 1:00 - 4:00 p.m.	Crazy Quilters Christmas Party — After Lunch Campbell County Extension Office — 3500 Alexandria Pike, Highland Heights, KY 41076
December 5 11:00 a.m.	Lunch Bunch — Greyhound Tavern 2500 Dixie Highway, Fort Mitchell, KY 41017 — Call/Text your reservation to Marcia Kerby at 859-816-8707 by December 1st . Meet at Extension Office at 10:20 to car pool.
December 12 10:00 a.m.	Valley Homemakers Club — Potluck Shadow Lake Clubhouse — Registration Required — call Pam Fields at 513-519-5823
Dec. 25-Jan. 1	Extension Office Closed
January NO LUNCH BUNCH	No Lunch Bunch this month — Happy New Year!
January 9 10:00 a.m.	Valley Homemakers Meeting Campbell County Extension Office — 3500 Alexandria Pike, Highland Heights, KY 41076
January 16 10:00 a.m.	Homemakers Council Meeting Campbell County Extension Office — 3500 Alexandria Pike, Highland Heights, KY 41076
February 6 11:00 a.m.	Lunch Bunch — Carrabba's Italian Grill 2899 Dixie Hwy, Crestview Hills, KY 41017 — Call/Text your reservation to Marcia Kerby at 859-816-8707. Meet at Extension Office at 10:20 to car pool.
February 13 1:00-3:00 p.m.	Valley Homemakers Self-Care Activity - Call Pam Fields to register — 859-519-5823 Campbell County Extension Office — 3500 Alexandria Pike, Highland Heights, KY 41076



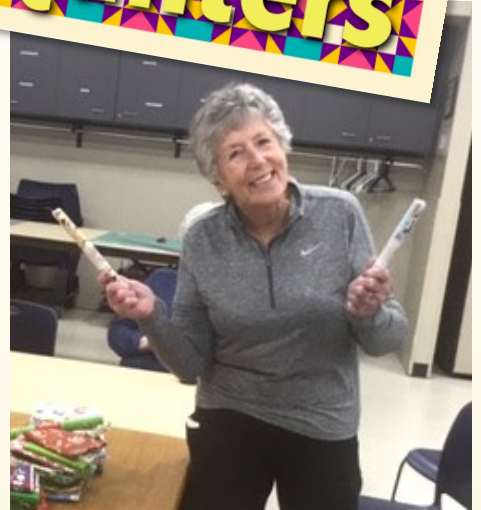
All Homemakers, including Mailbox members, are asked to collect medicine bottles for Matthew 25 Ministries. It can be any kind of medicine bottle, including over-the-counter ones like vitamins, aspirin—anything that can have labels removed. All must be washed in hot, soapy water, dried, and bagged securely with identification. Ex: “20 cleaned bottles”. Keep them at home until February; we will place a collection box in the front entry of the Extension Office.

Collections will be due by Feb. 13th. Thanks in advance for your help!



Crazy Quilters Mini-Retreat

The Crazy Quilters hosted a mini-retreat November 17 and 18 at the Campbell County Extension Office where friends could spend time working on their projects, enjoy conversation, fellowship, and played a few games. It was a fun and productive weekend and a great time was had by all.



**I QUILT
TO BURN OFF
THE CRAZY**





Self-Care: Taking Care of Your Mental and Physical Health

Be joyful! The sensation of joy runs happiness throughout your body. There is evidence that positivity contributes to overall happiness. Now is the time to focus on YOU!

Self-Care Activities Include:

- take a walk outside
- talk to a friend
- listen to music (or perform it)
- sing and/or dance
- play with your pet
- watch a favorite movie
- listen to comedy shows-laugh!!



Consider making a “self-care kit” for a friend- doing things for others usually helps you feel better!

To help with everyday stress, consider making a “self-care kit” for yourself.

Self-Care Kit Includes:

- stress ball
- bath bomb
- journal
- affirmation cards
- rice-filled neck warmer
- scented candle
- chocolates
- your favorite item or activity that helps you feel better



Make Self-Care your 2023-2024 goal

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.

BECOMING A SMART SAVER AT MEALTIME

Written by: Samadhi Weeraratne | Edited by: Kelly May and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

As the cost of food continues to rise, you might find yourself surprised by the grocery bill. According to the U.S. Department of Agriculture, from 2018 to 2022, food price inflation (20.4%) was the second-highest category increase, rising faster than other expenditure categories like medical care and housing. If rising costs are surprising, look for ways to squeeze your food budget. Avoid unhealthy ways to cut costs, such as foregoing healthy choices or reducing the size and frequency of meals. Instead, use the following strategies to stretch your food budget and reinforce healthy eating habits.

THRIFTY FOOD HACKS

Use what you have. Tightening your grocery budget should start before you head to the store. Be intentional in using your existing food stock before buying new. Inventory your freezer, fridge, and pantry at least twice a month to keep track of the items nearing their expiration dates. Then, create meal plans centered around these ingredients.

Browse a cookbook. Planning your recipes is an excellent way to ensure an affordable and healthy diet that meets your nutritional goals. Find multiple recipes that use similar ingredients you can mix and match to save time in the grocery and kitchen. Also, when selecting recipes, prepare enough to have leftovers. This can save time and help you cut costs by reducing food waste. Invent new recipes with past meals or ingredients.

Meatless Mondays. The USDA reports nine food categories whose prices rose more than 10% in 2022, which include eggs (32%), poultry (14.6%), and other meat (14.2%). Fresh vegetables and fruits were reported to have the lowest increase in prices. Plant-based proteins may offer more nutrients for your money over



meats. Items such as beans, legumes, potatoes, and protein-rich vegetables like broccoli or kale, are often more affordable options. You can increase meal size, enhance nutritional values, and squeeze your budget with a meatless meal plan.

THRIFTY SHOPPING HACKS

Make a list. A shopping list makes your shopping trip quicker, helping you avoid buying things on a whim. It also keeps your pantry well-supplied. Stick to the list, but allow some flexibility to take advantage of sales. Estimate needed food quantities and be careful when buying large quantities of perishable items you cannot use within a week. Shop for the freshest produce, noting that, usually, groceries stack new inventory toward the back of the shelves.

Clip coupons. Look for digital coupons that match the items on your list. Even coupons with small discounts can accumulate savings. Check in-store sales including customer loyalty savings and discounted produce carts or other deals. These might contain fruits and vegetables that are slightly older but still delicious if you eat them within a day or two. Also, selecting frozen and canned foods may be less costly and last longer.

Buy in bulk. Bulk purchases may lead

to larger savings in your food budget if your household will eat through an item in larger quantities. However, buying bulk treats (such as soda, cookies, and candies) may save you money but move you away from your dietary goals. When buying in bulk, consider also if you have room to store the items in your fridge, freezer, or pantry, and if you can use them before their expiration date.

Remember, eating healthy is not “too expensive.” Do not let food inflation be a reason to forego healthy eating habits. Instead, consider it an opportunity to refresh your shopping hacks and cooking skills. A well-balanced diet is a wise investment in your health that can create value in both your physical and financial well-being.

REFERENCES:

Centers for Disease Control and Prevention. 6 Tips for Eating Healthy on a Budget. <https://www.cdc.gov/diabetes/healthy-eating-budget.html>

The Nutrition Source. Strategies for Eating Well on a Budget. <https://www.hsph.harvard.edu/nutritionsource/strategies-nutrition-budget/>

Economic Research Service, U.S. Department of Agriculture. Food Prices and Spending. <https://www.ers.usda.gov/data-products/ag-and-food-statistics-charting-the-essentials/food-prices-and-spending/>

ADULT

HEALTH BULLETIN



DECEMBER 2023

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

Campbell County Cooperative Extension Service
3500 Alexandria Pike
Highland Heights, KY 41076
859-572-2600
<https://campbell.ca.uky.edu>

THIS MONTH'S TOPIC:

THE GIFT OF HEALTH



Perhaps you are familiar with the holiday tune that describes 12 Christmas gifts, but a gift worth giving that is not included in the song is good health!

As you prepare to host or attend holiday functions this season, here are 12 tips to staying safe and healthy yourself, and not passing along germs for family and friends:

- 1. **Wash your hands:** Use soap and warm water when possible and alcohol-based hand sanitizer when out and about.
- 2. **Eat well-balanced meals:** Making healthy food choices most of the time helps to offset occasional treats that may be less nutritious.

Continued on the next page →



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Ways to keep moving include taking a family walk, having a dance party, and enjoying an outdoor winter activity like ice skating.



➔ Continued from the previous page

- 3. Keep moving:** Find creative ways to incorporate movement into your daily routine, take a family walk, have a dance party, or enjoy an outdoor winter activity like ice skating.
- 4. Stay warm:** Dress for outdoor weather in layers, with an outer layer to keep you dry.
- 5. Practice food safety:** Wash hands and cooking surfaces, cook foods to proper temperatures, avoid cross-contaminating cooked and uncooked foods, serve foods hot or cold, and refrigerate uneaten food promptly.
- 6. Prevent house fires:** Never leave an open flame (candle, fireplace, stove, or heater) unattended, install smoke detectors, and replace their batteries twice a year.
- 7. Manage stress:** Holiday events and spending can cause stress. Make a plan that keeps your finances and calendar from becoming overburdened.
- 8. Limit alcohol** consumption, and do not drink and drive.
- 9. Get routine health screenings:** Holiday breaks from work may be a good time to schedule annual exams that can get put off throughout the year.

- 10. Sleep:** Adults need between seven to nine hours of sleep per night. Lack of sleep can compromise your immune function and decrease your mental clarity.
- 11. Stay up to date on vaccines:** You can prevent many serious diseases by getting routine vaccines. Ask your health-care provider what vaccines you should get.
- 12. Avoid smoking and tobacco products:** Secondhand smoke and vaping products also have negative health outcomes.

Being mindful of healthy habits will help keep you and your loved ones feeling good throughout the season, which is always a reason to celebrate.

REFERENCE:

<https://tools.cdc.gov/medialibrary/index.aspx#/media/id/303214>

**ADULT
HEALTH BULLETIN**

Written by:
Katherine Jury, MS
Edited by: Alyssa Simms
Designed by: Rusty Manseau
Stock images:
Adobe Stock



2024

Flower Buds

UK Martin-Gatton
College of Agriculture,
Food and Environment
University of Kentucky.

A Laugh and Learn Playdate

Flower Buds meet for story time, tours of our educational gardens, an engaging activity for the child and parent or relative to make together and a light snack.

Family Time for preschoolers (age 3-5).
Older children are also
welcome to join with prior notification.

Space is limited to 15 children
plus 1 parent or relative.

Registration for each class is required
859-572-2600 or online at
campbell.ca.uky.edu



Location:
Campbell County Extension Service
3500 Alexandria Pike
Highland Heights, KY 41076

2024 Flower Buds Schedule:

10:00 a.m.-11:30 a.m

- Thursday, February 8
- Thursday, March 7
- Thursday, April 4
- Thursday, May 2
- Thursday, June 6



If you have questions, please contact Kate Thompson or Terri Turner.

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Lexington, KY 40506



Disabilities
accommodated
with prior notification.

LUNCH BUNCH CLUB

Join us to meet new friends and enjoy great lunches.

Campbell County Homemakers will visit various local restaurants each month.

WE MEET THE 1ST TUESDAY OF EACH MONTH



TIME OF MEETING: 11am (CHECK NEWSLETTER)
MEETING LOCATION: various restaurants
CONTACT: Marcia Kerby 859-816-8707
EMAIL: JOTANDTITTLE51@HOTMAIL.COM

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Mailbox members are homemaker members who are unable to attend regularly scheduled Homemaker meetings. By joining the Homemaker's organization as a Mailbox Member, you receive the Campbell County Extension newsletter and any updates or flyers that contain information about upcoming programs and events. You are able to participate in any Homemaker events or programs.

Join now

Contact Kate Thompson
 For more information
 Email katevaught@uky.edu or
 call (859)572-2600



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ENJOY LEARNING NEW INFORMATION AND SKILLS

The club emphasizes service, volunteering with others to help individuals and groups within the local community. Valley members enjoy making a variety of craft projects and have plans for learning many more.



WE MEET THE 2ND TUESDAY OF EACH MONTH

WE WELCOME NEW MEMBERS ANY TIME THROUGHOUT THE YEAR AND HOPE THAT YOU WILL BRING A FRIEND AND JOIN.

TIME: 10am (check newsletter)
MEETING LOCATION: Campbell County Extension Office
CONTACT: Pam Fields (513) 519-5823 (leave voicemail)

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Crazy Quilters is for members to meet together and bring their quilting, crocheting, or knitting to work with others working on similar projects. They get to share ideas, give support, and help each other as they work. It is an opportunity to learn new skills and techniques from each other. Two retreats are planned each year at Blue Lick State Park, usually in the spring and fall, as a time to get away and create without any distractions. A quilt vendor is on-site at the retreat for needed supplies, fabrics, and new projects.

MEET THE 3RD MONDAY OF EACH MONTH

Time: 10am (check newsletter)
Meeting Location: Campbell County Extension Office
Contact: Linda Booth (859)635-0699



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HOSTING HOLIDAY MEALS ON A BUDGET

Nichole Huff and Miranda Bejda | Edited by: Alyssa Simms | Designed by: Kelli Thompson | Images by: 123RF.com

If you've ever hosted a holiday gathering, you know there is a lot to consider: Who will be invited? When will they arrive? What will be cooked? and How much will it cost? With inflation driving up the costs of goods and services, the rising prices of groceries might be on the minds of many Kentuckians who plan to host an event this holiday season. Holiday meals can get pricey, especially when serving a large crowd. As you prepare for this year's festivities, there are several strategies you can use to lower costs while maintaining holiday cheer.

Plan ahead. First, gather your recipes and make a list of the ingredients you will need. Then shop your pantry and freezer, noting what you already have. Identify only the items you need to buy. When you shop, buy store-brand items when possible. These usually come with a lower price tag. Planning early also allows you to take advantage of sales and comparison shop.

Shop intentionally. Store mailers, websites, mobile apps, and social media pages can help you shop wisely. Use these tools to compare deals and prices between brands and stores. If the stores you choose provide online ordering, consider buying groceries through pickup. Ordering online can help you avoid impulse buys. It also helps you easily compare prices and nutritional information and keep an eye on your overall total. Whether you shop on line or in-store, use coupons and customer loyalty programs to maximize deals. If you're shopping in the store, keep a running tally of your total as you add items to the cart. Prioritizing purchases helps us stick to a budget.

Delegate dishes. If you're hosting a holiday gathering, suggest an organized "potluck" instead of trying to do everything yourself. Ask everyone to sign



up to bring something. Assigning side dishes, desserts, and drinks, for example, is one way to split the costs and stress of hosting a holiday meal. It gives others a chance to purchase or share special recipes while distributing the responsibility. Simplify sides. Vegetable-based dishes, such as sweet potato or green bean casseroles, are common around the holidays. While these dishes are tasty, they require several ingredients that can increase meal prices. Consider simplifying side dishes by serving vegetables "on their own" rather than in a fancy recipe. This cuts both costs and calories.

Traditional twists. There is no rule that you must serve turkey on Thanksgiving, for example. Instead, think about creative alternatives that could become new traditions. Choose meals that best fit your budget and the needs of your guests. For instance, pasta dishes can feed a crowd. You can prepare them ahead of time, they require few side dishes (just a big healthy salad), and you can change them to fit dietary needs. Ask your guests for creative suggestions (such as

baked potato bars, themed dinners, etc.) and recruit their help when it's time to cook.

Gather early. Suggest hosting your holiday meal earlier in the day. Breakfast, brunch, and lunch options often come with fewer expectations for side dishes, drinks, and desserts. In addition to lowering costs, an earlier meal may free up time later in the day to attend multiple gatherings or add in a fun, low-cost activity like a friendly game of football, a board game, movie, or craft.

As you consider budgeting for your holiday festivities, remember that changes don't have to be permanent. Budgets, needs, and wants change from year to year - your holiday plans can too. To explore healthy, budget-friendly recipe ideas, visit the University of Kentucky Family and Consumer Sciences Extension **Plate it up! Kentucky Proud** series at <https://fcs-hes.ca.uky.edu/piukp-recipes>

Making A New Holiday Tradition

Source: David Weisenhorn, Ph.D.; Specialist for Parenting and Child Development

When it comes to the holidays, it is often our traditions that we think of first. Spending time with loved ones, making meals together, sharing in meals together, and even exchanging gifts or sentiments of love with one another. Sometimes over the years, traditions may end for any number of reasons, providing the opportunity to create new traditions. Here are some ideas of traditions you may want to start this holiday season:

- Volunteer as a family at a retirement home, share time with the guests, sing a song as a family, or put on a play.
- Write a letter to someone serving our country.
- Serve food at a local shelter or soup kitchen.
- Donate clothes or toys, or create hygiene kits for a holiday drive.
- Host a potluck and invite three families.
- Plan a seasonal treasure hunt.



There are many ways to make the holidays special, so start a new tradition in your family this year.

- Have a circle of thanks in which you each share what you are most thankful for this year, or who and why.
- Put on a talent show.
- Give massages or foot rubs.
- Put together an adult's night out.



At the November meeting of Valley HM, members learned valuable information from Chuck Myser, recently retired from St. Elizabeth Hospice Care. (Shown in the picture with some of the Valley members in attendance.) After the presentation and business meeting, members had the opportunity to do a craft and signed Christmas cards to be given to residents of area care facilities in

Campbell County. Many cards will be needed, so we ask that Homemakers bring signed cards to our next meeting in December or drop them off at the Extension Office by December 12th. For more info, call Pam Fields at 513-519-5823.



Healthy Home, Body & Mind

January 17, 2024 (Snow Date January 18, 2024)

Boone County Enrichment Center

1824 Patrick Drive Burlington, KY 41005

Check in 12:00 | Program from 12:30-3:30

Please register through Boone County Extension Office by Jan. 5, 2024
Phone: (859) 586-6101 or Online: <https://boone.ca.uky.edu/online-registration>



BLADDER HEALTH

More than 50% of adults will experience urinary incontinence at some point in their lifetime. Learn the facts and how to get help.



LOVE EVERY BITE, EAT FOR LIFE

Learn the way aging affects nutrition and diet, and about choices that you can make to improve or maintain your health and well-being as you age.



RADON IN KENTUCKY

What is radon?
Where does it come from?
How can it affect you?



OSTEOPOROSIS

Learn the signs & symptoms of osteoporosis and how you can build strong & healthy bones.

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with prior notification.

LOADED BEEF STROGANOFF



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

Servings: 10
Serving Size: 2 cups
Recipe Cost: \$13.87
Cost per Serving: \$1.39

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 powder.
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 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.

Ingredients:

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

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

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.

**EXERCISE
YOUR MIND
AND BODY.**



Family Fun & Calming Night

- Yoga for Kids
- Mindfulness
- Family Games
- Giveaways



New Year, New Healthy Habits!
Join us to get over the winter blues in a fun way as a family.
Open to families with youth ages 3-8 years old.

**Class
starts at
5:30 pm
on Jan
11th**

REGISTER NOW

859-572-2600



<https://campbell.ca.uky.edu>



3500 Alexandria Pike
Highland Heights, KY 41076



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A Matter of Balance

These **FREE** Classes Help Participants Learn To:

- ◆ View falls and fear of falling as controllable
- ◆ Set realistic goals for increasing activity
- ◆ Change their environment to reduce fall risk factors
- ◆ Promote exercise to increase strength and balance

Designed To Benefit Community-Dwelling Older Adults Who:

- ◆ Are concerned about falls
- ◆ Have sustained a fall in the past
- ◆ Restrict activities because of concerns about falling
- ◆ Are interested in improving flexibility, balance and strength
- ◆ Are age 60 or older, ambulatory and able to problem-solve

7 Week Program on Tuesdays

February 6 -March 19, 2024

10 a.m.-noon

**SPACE IS LIMITED TO
20 PARTICIPANTS**

**Registration is required
Call (859) 572-2600 to register.**

Location:

Campbell County Cooperative Extension Service
3500 Alexandria Pike, Highland Heights, Kentucky 41076

Instructor: Kate Vaught Thompson

*“I am already noticing
a difference in my
physical being.
I plan to continue
these exercises.”*

**Cooperative
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