TIMELY TIPS

OCTOBER 2019

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 bring added stress due to the crunch on wallets. 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 impulse spending is to develop a budget that includes clear expectations for travel, food, entertainment, and gift-giving expenses.

- Review what you did for the holidays last year. Think about 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?
- Make a list of everyone who will receive a gift and all items that will cost money during the holidays. 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 forgotten when making a budget.
- Divide your list of expenses into necessary items (needs) and extra opportunities (wants).
- It can be helpful to budget for holidays that occur together. 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.
- 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.
- 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.
- Consider making purchases throughout the year and storing the items until they are needed.

Reuse and Make Decorations

Another important step to reduce costs is to save and reuse decorations from year to year. Also, you can often make decorations at a lower cost than buying them in a store.

- Make homemade decorations from household items, such as string, cotton balls, or Popsicle sticks. For example, popcorn or cranberries can be strung together to decorate a Christmas tree.
- Consider reusable plates, cups, and utensils each year so that you do not have to purchase these items every holiday throughout the year. Try to purchase generic ones that can be used for all holidays.
- Save previously used gift bags, wrapping paper, tissue paper, bows, and ribbon for the next year.

“I’ve learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.” ~ Mia Angelou

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PENDLETON COUNTY
LIVING WELL NEWSLETTER

PENDLETON COUNTY
LIVING WELL NEWSLETTER
Kentucky Winter Squash and Pumpkin

Squash and pumpkin originated in America. The name squash is derived from the Native American word askutasquash. Squash is classified as either winter or summer. Summer varieties such as zucchini and crookneck are eaten while soft and immature. Winter varieties such as acorn, butternut, Hubbard, and spaghetti are allowed to mature into hard, starchy fruits that keep well for months. Pumpkin is probably the most widely known of the winter squash varieties.

Fresh is Best

The greatest selection of fresh winter squash is available in late summer through fall. Winter squash has a mild flavor that combines well with more flavorful fruits and vegetables such as apples, tomatoes, green beans, and corn. Herbs, spices, and seasonings such as allspice, basil, brown sugar, cinnamon, cloves, fennel, ginger, mace, nutmeg, onion, and savory bring out its sweet, nutty flavor. Pumpkin and other winter squash can be pureed, made into soup, roasted, fried, or baked. They can also be incorporated into baked goods or main dish entrees. Small varieties may also be stuffed, boiled, or mashed.

All varieties of winter squash are low in fat and sodium; plus, they are excellent sources of dietary fiber and vitamin A. One-half cup of cooked, cubed winter squash without any added seasonings has approximately 40 calories and can add flavor, color, and texture to any meal.

Selecting and Storing

Winter squash and pumpkin should be heavy for their size with a hard, tough rind free of blemishes and soft spots. Pumpkin should be brightly colored. Store in a cool, dry place and use within a month.

Preparation Tips

To prepare winter squash and pumpkin, rinse in cold water, lightly scrubbing with a vegetable brush, cut into halves or quarters, and remove seeds and stringy portions. Use only a small amount of water during cooking to prevent loss of flavor and water-soluble vitamins. If you add butter or margarine, do so only after cooking to prevent the loss of fat-soluble vitamin A. One pound of squash will yield 2 to 3 servings.

Stuffed Acorn Squash

Yield: 6 servings

3 small acorn squash
1 cup cooked rice
1 cup herb seasoned stuffing mix
1/2 cup finely chopped onion
1/2 cup canned chicken broth, low sodium
1/4 cup raisins
1/3 cup unsalted dry-roasted walnuts
1/4 teaspoon black pepper

Wash and cut each squash in half. Remove seeds and pulp. In bowl, combine remaining ingredients and mix. Fill squash halves loosely with stuffing mixture. Place squash halves in a baking pan and cover. Bake at 400ºF approximately 1 hour or until squash is tender.

Nutrition Information

Serving Size: 1/2 squash; Calories: 241; Protein: 6 g; Carbohydrate: 44 g; Fat: 6 g; Cholesterol: 1 mg; Sodium: 246 mg

By Sandra Basto, M.N.S., R.D.
State Extension Specialist, Food and Nutrition

Teaching Your Teen How to Budget

Most kids are defiant at some point. Often they do the opposite of what they are told, despite the parent’s best intentions. But experience can sometimes be the best teacher. When teaching your kids to handle money, let them get hands-on. Does your child earn an allowance? If so, consider allowing your child to open checking and savings accounts. Teach your child how to make deposits, and most importantly, to balance their checkbook. Encourage depositing a set percentage each week or month into savings. Teach your child how to track where their money goes.

If you show your teenager how to budget their allowance, chances are good they will not do it perfectly at first. However, if they “do it,” resist the urge to fork over more cash. Let them learn from their mistakes. Eventually their budgeting skills will improve. As long as you are providing for their physical and emotional needs, it will not hurt them to “learn the hard way” when it comes to their wants. For example, if your teenager has his or her eye set on some expensive gadget or game, unless it is a birthday or holiday, let them earn it. Work out a payment plan to earn the money for their purchase. Create a list of chores and how much you are willing to pay for each task. $1=taking out trash, $2=emptying dishwasher, $10=mowing the yard. Rewards are always more meaningful when they are earned!

Teach your child to set SMART financial goals. SMART goals are:
• Specific (to buy a new smart phone)
• Measurable (example: costs $100)
• Attainable (by saving my allowance and birthday money)
• Relevant (because I will use and appreciate it)
• Timed (at the end of three months)

Setting goals with clear objectives gives a child something to work towards. Challenge your teenager to be SMART with his or her money! Help them out when you can by encouraging their efforts and offering advice along the way. We live in a society that romanticizes instant gratification. Demystify this trend. If your child really wants something “extra,” test his or her desires by seeing how hard they will work for it. You are realistically promoting a work ethic that will likely lend itself to a deeper appreciation for money (and good, old-fashioned hard work).

Written By: Nichole Huff, M.S., CFLE, University of Kentucky, Family Science Doctoral Student
Reviewed By: Jennifer Hunter, Ph.D., University of Kentucky Family Finance Extension Specialist

Pendleton County Homemakers

Presents

2019 WINTER WONDERLAND

EAT, DRINK & SHOP

SATURDAY, NOVEMBER 16, 2019
10:00 AM–5:00 PM
SOUTHERN ELEMENTARY SCHOOL
HIGHWAY 27, FALMOUTH

***ATTENTION SHOPPERS AND CRAFTERS***
Unique approach to Holiday Craft and Gift Sale
Homemade crafts, candy and baked goods, chili and chili dogs.

Get you picture made with Santa.

For more information, please call 654-3395
The Pendleton County Extension Office and Pendleton Hills are joining together to bring fun events to our lovely county!

- **Evening Events** will have limited space and require RSVP.
- **Lunch & Learn Events** do not require RSVP, but you will need to arrive at noon to order food before the event begins.

See info below, and call 859.654.3395 if you have any questions.

### Evening Events:

**Location:** Pendleton Hills Carriage House

**Cost:** $10.00 to cover materials

**Optional:** Food & drinks will be available to purchase.

**RSVP:** 859.654.3395

**Dates & Topics:**
- **7:00 PM:** Monday, January 13  
  **Pressure Cooker Pointers:** how to use an electric one, recipe ideas, and an electric pressure cooker giveaway!
- **7:00 PM:** Monday, February 10  
  **Cake Artistry:** learn some simple and beautiful techniques for decorating cakes.
- **7:00 PM:** Monday, March 23  
  **Easter Best:** We will be making an Easter plant centerpiece, perfect for your table.
- **7:00 PM:** Monday, April 13  
  **Burlap & Brews:** Join us to make a Burlap Spring Wreath to say goodbye to winter and hello to spring!

### Lunch & Learn Events:

**Location:** Pendleton Hills Restaurant

**Cost:** Lunch can be purchased at the restaurant; information is free

**Dates & Topics:**
- **12:15—1:00 PM:** Monday, January 13  
  **Winterize Yourself:** Being safe during the winter months.
- **12:15—1:00 PM:** Monday, February 10  
  **Heart Health:** learn about the best ways you can take care of your heart.
- **12:15—1:00 PM:** Monday, March 23  
  **Seed Starting:** want to start a garden? Come find out how!
- **12:15—1:00 PM:** Monday, April 13  
  **Goin’ Mowin’:** tips for getting your lawn and equipment ready for spring.

### Family Fun

Family fun does not need to be fancy or expensive, it’s simply a way that families can spend time together. Families can have fun anywhere, anytime.

There are so many great options for family fun. Be creative and plan some great family times in October that might spill over to the rest of the year. It does not matter where you live or how much money you have. The most important thing is that you spend time together and have fun! Here are some great ideas for family fun:

- Order pizza and watch a movie
- Go camping
- Go out for ice cream or pizza together
- Enjoy a backyard campfire
- Build a backyard or indoor fort
- Go on a family bike ride
- Go fishing together
- Go hiking or walking together
- Spend a day at the park
- Put on a family talent show
- Cook a meal together
- Have a family karaoke night
- Have a picnic
- Work on a puzzle together
- Go through photo albums together and share memories
- Play Frisbee or catch
- Lay out blankets and gaze at the stars together
- Play miniature golf
- Visit a local museum


Source: Kerri Ashurst, Senior Extension Specialist for Family and Relationship Development

### Living Well

Fall Prevention Starts with Physical Activity

Decreased muscle strength is associated with an increased risk of falling. Because gradual muscle loss is a natural part of the aging process, physical activity and exercise habits that improve strength are important!

Cooking:

- 2 sweet potatoes (long and evenly round is ideal) washed and sliced into 1/4 inch rounds
- 2 tablespoons olive oil
- 1/2 teaspoon salt
- 1/2 teaspoon pepper
- 1/2 red onion, diced
- 1 (15 ounce) can black beans, drained and rinsed
- 1/2 bell pepper, diced
- 1/2 avocado, pit removed and diced (optional)

**Dressing:**

- 1/2 cup plain Greek yogurt
- 1/4 teaspoon cumin
- 1/4 teaspoons lemon juice
- 1/8 teaspoon barbeque sauce
- 1/16 teaspoon cayenne pepper
- 1/4 cup sliced green onions
- 1/4 cup sliced red onion
- 1/4 cup grated cheddar cheese

1. Preheat oven to 425 degrees F.  
2. Spread sweet potato rounds on a large sheet pan and toss with olive oil, salt and pepper.  
3. Roast potatoes for 10-15 minutes, toss and continue roasting for another 10-15 minutes. Meanwhile, combine ingredients for dressing in a small bowl.  
4. Remove sweet potatoes from oven. Sprinkle onion, black beans, bell pepper and avocado (if using) over the sweet potatoes and let cool.  
5. Drizzle with dressing or use dressing to dip.

Makes 4 servings

Serving size: 1/4 of recipe

Cost per recipe: $4.56

Cost per serving: $1.14

Nutrition facts per serving:

- 300 calories; 12g total fat; 2.5g saturated fat; 0g trans fat; 5mg cholesterol; 710mg sodium; 40g carbohydrate; 9g fiber; 8g sugar; 0g added sugar; 10g protein; 0% Daily Value of vitamin D; 6% Daily Value of calcium; 10% Daily Value of iron; 2% Daily Value of potassium.

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For more information about healthy aging, visit the Pendleton County Extension Office.
**NEWS... FROM PENDLETON COUNTY COOPERATIVE EXTENSION SERVICE**

**Hanging Greens Basket Class**

**Date**—November 25th  
**Time**—6:30 PM  
**Cost**—$20.00

Join us at the Pendleton County Extension Office for a class on creating a hanging greens basket for your holiday decorating. All supplies will be provided. Class size limited to 20. RSVP by calling 654-3395.

**Pendleton County Community Assessment Report is in**

Many of you took time to fill out a survey last Fall. The results have been tabulated at state and have been shared with our office. On Wednesday, October 23rd at 6:30 PM we will be sharing these results. The presentation will be at the Pendleton County Extension Office and a dinner will be served. Please RSVP to 654-3395 to let us know you will be attending. We will also be sharing an update on Extension future plans.

**Do You Like to Read?**

One of our Homemaker Clubs is starting a book club. The first book they will be reading is pictured and can be purchased through Amazon or downloaded. If you are interested in more information on this book club, including meeting dates and time, please contact Lisa Pintha via Facebook or give her a call at 466-7442!

**Pendleton Hills Lunch and Learn!**

All Lunch and learn classes are free and start at noon at Pendleton Hills Restaurant. Our next two lunch and learn classes will be:

**Monday, October 7th**—bring your family! We will be playing "Family Feud" and learning about fall opportunities.

**Monday, November 11th**—"Flying Flag". We will discuss Flag etiquette in honor of Veterans Day! Be sure to join us!

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Scam artists aren't smarter than you. They're just more experienced.

**Senior Scam Jam**

Come learn how to protect yourself from fraud and how to invest your money wisely in this FREE workshop.

- **Highlights**
  - Learn to recognize fraud techniques
  - Free lunch
  - Door prizes

**Learn how to avoid cybercrime, insurance fraud, mail fraud, tax fraud, identity theft, investment fraud and more.**

**Thursday, October 24, 2019**

9 a.m.—2 p.m.

Boone County Extension Enrichment Center  
1824 Patrick Drive  
Burlington, KY 41005

Sign up now! The event is free, but registration is required. Call toll-free: 877-926-8300  
Or register online at [https://aarp.event.com/NKYScamJam19](https://aarp.event.com/NKYScamJam19)

Brought to you by the KY Dept. of Financial Institutions, Kentucky AARP, Boone County Cooperative Extension Service, Northern Kentucky Area Development District and other partners.