

NOVEMBER

2024

Cooperative Extension Service
Garrard County
1302 Stanford Road
Lancaster, KY 40444
(859) 792-3026
Fax: (859) 792-3026
extension.ca.uky.edu/garrard

Garrard County Family and Consumer Sciences Newsletter

Hello Everyone,

Are you all enjoying the gorgeous autumn colors as much as I am right now? I love being outside this time of year and seeing how beautiful everything is! Hopefully you're finding joy in this season, and getting in on some of the fun events we are having at the office lately. Our County Annual Homemaker Meeting was last month, as well as Homemakers Week, and it was all a blast! Thank you to everyone who has participated, volunteered, and just been a smiling face around our office lately.

Talk to you soon!

Kayla Lunsford

County Extension Agent for
Family and Consumer Sciences
kayla.lunsford@uky.edu



CHECK US OUT ON
SOCIAL MEDIA!



[HTTPS://WWW.FACEBOOK.COM/GARRARDCOUNTYFCS](https://www.facebook.com/garrardcountyfcs)

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Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

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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.

Upcoming Events



LUNCH AND LEARN FREE MONTHLY COOKING CLASS



NOVEMBER 12
12PM OR 6PM

**GARRARD COUNTY
EXTENSION OFFICE
1302 STANFORD ROAD**

**CALL THE OFFICE AT
859-792-3026, COMMENT
ON FACEBOOK OR EMAIL
KAYLA.LUNSFORD@UKY.EDU
TO REGISTER.**

We're taking our taste buds on a trip! Come along as we sample this month's recipe from the 2024 Food and Nutrition Calendar and explore the culture and cuisine of a new country!

**COUNTRY OF THE
MONTH: SPAIN**

**RECIPE: HEARTY
HARVEST BOWL**



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Lexington, KY 40506

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LUNCH AND LEARN FREE MONTHLY COOKING CLASS



DECEMBER 3RD
12PM OR 6PM

**GARRARD COUNTY EXTENSION
OFFICE
1302 STANFORD ROAD**

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KAYLA.LUNSFORD@UKY.EDU
TO REGISTER.**

We're taking our taste buds on a trip! Come along as we sample this month's recipe from the 2024 Food and Nutrition Calendar and explore the culture and cuisine of a new country!

**COUNTRY OF THE
MONTH: UNITED
KINGDOM
RECIPE: SLOW
COOKER NAVY
BEAN SOUP**



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THURSDAY MORNING "SEW"CIAL CLUB

**THURSDAYS 9AM-12PM
GARRARD COUNTY EXTENSION OFFICE**

**OPEN TO ALL- COME HANG OUT, WORK ON UNFINISHED
PROJECTS, AND MAKE FRIENDS ALONG THE WAY!**

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YOGA CLASS!



INSTRUCTOR: KRISTINA BEAMAN
COST: \$5 PER CLASS
TIMES:
TUESDAYS AT 7PM (BEGINNER AND ADVANCED)
THURSDAYS AT 9AM (CHAIR YOGA)

FOR MORE INFO, PLEASE CALL THE OFFICE OR CHECK OUT THE "YOGA W/ KRISTINA" FACEBOOK GROUP!

FRIENDLY FIBERS GROUP MEETS EVERY 4TH MONDAY AT 1:30 AT THE OFFICE. JOIN ANYTIME IF YOU LIKE KNITTING, CROCHET, OR OTHER TYPES OF NEEDLEWORK!



Presented by Garrard's Gardeners
Cost: \$15

Thursday

5

December

4pm at the Garrard County Extension Office
1302 Stanford Rd. Lancaster, KY 40444
Class Limit: 25

Please RSVP by Dec. 2nd
Call 859-792-3026 or Email kayla.lunsford@uky.edu

Holiday Silk Ribbon Project

Instructor: Mary Hixson

\$10



6-8pm

Tuesday 19 November

Garrard County Extension Office

1302 Stanford Road
Lancaster, KY 40444

Please call 859-792-3026 or email kayla.lunsford@uky.edu to register by Nov. 14th.

Embroidering with silk ribbon creates beautiful flowers such as a Christmas Poinsettia. Come make a holiday ornament with silk ribbon. Cost is \$10.00. Participants should bring a 6-inch embroidery hoop and thimble if needed. All other supplies will be furnished to make a hanging ornament. Participants do not need previous embroidery experience for this project.



KENTUCKY COOPERATIVE EXTENSION

Homemade for the Holidays

December 12th at 6pm

Save the Date!

Join us for a night of money saving tips, creative ideas for the holidays, and other fun activities to help make this season special no matter your budget! Dinner will be served, and we will be collecting blankets again to benefit children in foster care.

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University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
Lanigan, KY 40300



LAUGH & LEARN

MONTHLY PLAYDATE

November 19th
10-11am

Garrard County
Extension Office
1302 Stanford Rd.

November Topic:
Turkey/Thankfulness

This is a Kindergarten readiness program for ages 2-5. Each session will include story time, snacks, crafts, and activities that will engage your little one and provide developmentally supportive play to help prepare them for school! Parents or guardians must be present at all Laugh and Learn playdates!

To RSVP: Please call 859-792-3026 or email kayla.lunsford@uky.edu



HOLIDAY CHARCUTERIE CLASS



Free Class
Held at the Garrard
County Extension
Office-1302
Stanford Rd.
Lancaster, KY 40444

2 sessions will be offered!

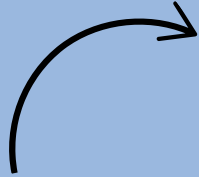
-November 15th at 11am
-December 19th at 6pm

Upon registration,
please indicate which
session you'd like to
attend. Each class will
have a limit of 15
people.

Please call 859-792-3026 or
email
kayla.lunsford@uky.edu
to register.

ACCESSIBILITY
We strive to be accessible to all. If you have any questions or need accommodations, please contact us at 859-792-3026 or kayla.lunsford@uky.edu.


Homemaker Happenings



**NOVEMBER LEADER LESSON:
FOR HOMEMAKERS. PLEASE
MAKE PLANS FOR AT LEAST
ONE MEMBER OF YOUR CLUB
TO ATTEND. BUT EVERYONE IS
WELCOME- HOMEMAKER OR
NOT!**

SAVORING THE EATING EXPERIENCE: *The Art of Eating Mindfully*



MANY OF US EAT MINDLESSLY WITHOUT RECOGNIZING IT, SOMETIMES LEADING TO OVEREATING OR NEGATIVE EMOTIONS AROUND FOOD. JOIN US FOR A CLASS WHERE YOU WILL LEARN ABOUT MINDFUL EATING PRACTICES AND HOW TO ENJOY FOOD WITH NO DISTRACTIONS, CREATING AN EATING EXPERIENCE WITH INCREASED AWARENESS THAT IS JUDGMENT- AND GUILT-FREE.

WHEN

**Thursday,
November 7th
10am**

WHERE

**Garrard County Extension
Office-1302 Stanford Rd.
Lancaster, KY
40444**

FOR MORE INFORMATION

**Call 859-792-3026
or email
kayla.lunsford@uk
y.edu**

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LEXINGTON, KY 40546



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accommodated
with prior notification.

UPCOMING DATES

**NOVEMBER LEADER LESSON (SAVORING THE EATING EXPERIENCE):
NOVEMBER 7TH AT 10AM**

**NOT YO MAMA'S HOMEMAKER CLUB: NOVEMBER 11TH AT 6PM (CALL FOR
MORE DETAILS)**

**AREA ANNUAL COUNCIL MEETING-NOVEMBER 14TH AT 9:30AM AT
WOODFORD COUNTY EXTENSION OFFICE**

COUNTRYSIDE CLUB: NOVEMBER 21ST (CALL FOR MORE DETAILS)

GO-GETTER'S CLUB: NOVEMBER 18TH AT 6PM AT GARRARD EXT.

**IT'S TIME TO PAY DUES
FOR THE 2024-2025
HOMEMAKER YEAR!**

**\$10 FOR THE YEAR-DUE
DEC. 1**

**YOU CAN PAY AT THE GC
EXTENSION OFFICE, OR
MAIL IN YOUR CHECK AND
RENEWAL FORM. RENEWAL
FORM IS FOUND AT THE
END OF THIS
NEWSLETTER!**

There's no place like "Homemakers"! Here are a few highlights from Garrard County's Annual Homemaker Meeting. The evening's program included a new officer installation, a delicious meal, a costume contest, and a presentation from the Kentucky Cancer Program. The group also held a raffle with proceeds benefitting Ovarian Cancer Research! What an amazing night!



Date: _____

Enrollment Form for

_____ County Extension Homemakers Association

Name _____

Address _____

Email _____

Name of Club _____

Phone: Home (____) _____ Work (____) _____

Cell (____) _____ Fax (____) _____

Birth year (*Optional*): _____

Race (*Optional – circle one*): White Black or African American
 Asian/Pacific Islander American Indian Hawaiian Other

Ethnicity (*Optional - circle one*): Hispanic Non-Hispanic

Gender (*Optional - circle one*): Female Male

Date joined: _____

I, (print full name) _____, being eighteen (18) years of age or over, 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 who may do the interview, photography, and/or videotaping; and/or to use and/or permit others to use information from the aforementioned interview and/or the aforementioned images in educational and promotional activities and publications without compensation.

Signature: _____ Date: _____

Witness: _____ Date: _____

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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.

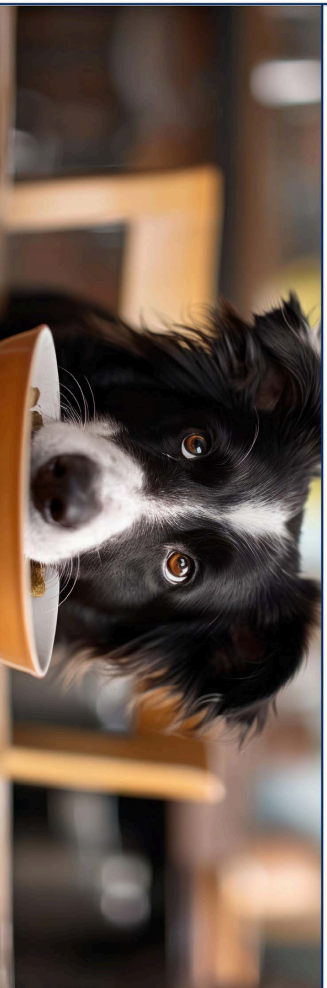
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Disabilities and
accessibility
with prior notification

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.

- **Agers 3-5: Goal Setting.** Practice financial goal setting to save for a special treat or toy for the pet.
- **Agers 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 \$500 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 Lowers | 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



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November 2024

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4 Bingocize at the Senior Center 10am	5 Office Closed for Election Day	6 Bingocize at the Senior Center 10am	7 Mindful Eating Leader Lesson 10am	8	9
10	11 Bingocize 10am Not Yo Mama's Club Meeting 6pm	12 Lunch & Learn 12pm and 6pm	13	14 Area Homemaker Council Meeting 9:30am-Woodford Co.	15 Holiday Charcuterie Class 11am	16
17	18 Go-Getters Club Meeting 6pm	19 Silk Ribbon Embroidery 6pm	20	21 Countryside Club Meeting	22	23
24	25	26	27 Bingocize at the Senior Center 10am	28 Office Closed for Thanksgiving	29 Office Closed for Thanksgiving	30