

FAMILY & CONSUMER SCIENCES



Clinton County

**Cooperative
Extension Service**
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Family & Consumer Sciences Extension Newsletter February 2012

Christy's Comments

Happy February! Time continues to fly by!

In recognition of Kentucky Saves Month, a copy of the MONEYWI\$E newsletter is included for your use. Please help promote KY Saves Week February 19th-25th!

Also, we are changing the face of the recipes in the monthly newsletter. Beginning this month, you will find a recipe sheet with a grocery list, meal suggestions, and other tips that has been taken from our NEPieces 2012 calendar. Enjoy!

As always, program updates will also be via email and our webpage. Look for more event details following the Homemakers Council Meeting on January 21st.

Best wishes,

Christy Nuetzman

Clinton County Extension Agent for Family and Consumer Sciences

Email me at christy.nuetzman@uky.edu or find us online at <http://uky.ag/clinton>

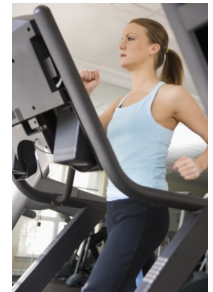


Exercise and Catching a Cold

It seems that this time of year the cold is a common occurrence. There are certain factors that increase your risk of getting a cold such as:

smoking, stress, poor nutrition and missing sleep. Can being more physically active reduce the chances that you will get a cold?

Being more physically active will help strengthen your immune system which in turn can help the body fight off a cold. Recent research studies have shown that when the body is being active that immune cells in our bodies are able to move through the body more quickly. The cells are also better able to fight the bacteria and or viruses in the body! Interestingly, when the person stops being active the body's immune cells return to normal fairly quickly. It seems that we need consistent physically activity to get longer lasting benefits.



On the other hand, when the body is fighting bacteria or virus, too much exercise can have a negative effect. So if you are starting to not feel well, you should still be active, but do not over train, go with a simple easy activity.

If you are not feeling well and have a fever, then you should not exercise and get rest instead. Wait until all of the symptoms are gone before you return to your usual routine. You may need up to two weeks to get back to your usual workout.

Reference: American College of Sports Medicine. Exercise and the Common Cold www.acsm.org 2009.

Source: Nicole Peritore, HEEL Program Coordinator, University of Kentucky College of Agriculture

Big Blue Shape Up

10-Week Weight Loss Program

Registration & Kickoff Event
Tuesday, February 28th beginning at 4:30 pm; Orientation at 5:15 p.m.
Clinton County Extension Office

- Other classes will be held weekly on Tuesday nights at the Clinton County Extension Office with Weekly Weigh In from 4:30-5:00 p.m. The Educational Program begins at 5:00 p.m.
- Registration Fees & Forms are due February 28th. One-time registration fee cost per individual (any age) is \$10.
- The Biggest Losers (as determined by total weight loss percentage) in each category male, female, and youth will be awarded cash and gift card prizes.



For registration and rules contact:
 Clinton County Extension Office
 606-387-5404
<http://ces.ca.uky.edu/clinton/>
 Email: christy.nuetzman@uky.edu



February

Roll call: Name your most unique valentine.



Thought for the Month:

“Let not him who is homeless pull down the house of another; but let him labor diligently to build one for himself.”

- Abe Lincoln

Homemakers' Volunteer Service Logs



VSU hours are due into the office by February 15th. The form will reflect hours volunteered from July 1, 2010 to June 30, 2011. If for some reason you can't get the logs into the office by that date or if you have any questions, just give us a call!

Heritage Skills Retreat

The Heritage Skills Retreat (HSR) will be held in Jabez September 20-22, 2012. To get ready for the event, the HSR Class Selection Meeting will be February 29th at 12:00 noon EDT at the Madison County Extension Office. If you are interested in teaching at the Heritage Skills Retreat, please call the Extension Office at 387-5404 for details and to pick up a teacher packet.



Cultural Arts

County Cultural Arts Contest Winners need to return items to the Extension Office by Thursday, February 16th. The items will be tagged and taken to the Area Contest in Taylor County on February 21st.



FEBRUARY RECIPE • 2012 FOOD AND NUTRITION CALENDAR

GRANDMA'S SCALLOPED POTATOES



- *Cooking spray*
- *½ medium onion*
- *9 medium potatoes*
- *1 (5 ounce) can smoked ham*
- *6 tablespoons flour*
- *½ teaspoon salt*
- *¼ teaspoon ground pepper*
- *Up to 2 ½ cups milk*

1. Preheat oven to 350°F.
2. Lightly spray 2 ½ quart casserole with cooking spray.
3. Dice onion.
4. Wash potatoes and remove eyes and defects. Peel potatoes, if desired. Slice about ⅛ inch thick.
5. Layer 3 potatoes, ⅓ can of ham and 3 tablespoons flour into the casserole. Sprinkle with half of diced onion and ⅓ salt and pepper.
6. Add another layer as above.
7. Layer the last 3 potatoes, ham, salt and pepper into the casserole.
8. Pour the juice from the ham and milk into the casserole. Use only enough

milk to fill the casserole within an inch of the top.

9. Cover casserole and bake for an hour, until potatoes are soft.

MAKES 18 SERVINGS

Serving Size: ½ cup

Cost Per Recipe: \$4.84

Cost Per Serving: 27 cents

SOURCE: Barbara Wakefield, Anderson County Extension Volunteer

NUTRITION FACTS PER SERVING:

110 calories; 0.5 g total fat; 0 g saturated fat; 0 g trans fat; 5 mg cholesterol; 170 mg sodium; 22 g carbohydrate; 3 g fiber; 5 g protein; 2% Daily Value of vitamin A; 35% Daily Value of vitamin C; 4% Daily Value of calcium; 6% Daily Value of iron

Educational programs of Kentucky Cooperative Extension serve all people regardless of race, color, age, sex, religion, disability, or national origin.



GROCERY LIST

- 1 medium onion
- 9 medium potatoes
- 1 (5 ounce) can smoked ham
- Milk (need 2 ½ cups)

MAKE IT A MEAL

- Oven baked fish
- **Grandma's Scalloped Potatoes**
- Cole slaw
- Corn bread
- Low-fat milk

IN SEASON

- Cabbage
- Potatoes
- Onions

TIP

To control portion sizes and calories, never eat directly from a box or package. Before snacking, measure portions into a container.



VALUING PEOPLE. VALUING MONEY.
MANAGING IN TOUGH TIMES INITIATIVE

FAMILY FINANCIAL MANAGEMENT

February 2012



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THIS MONTH'S TOPIC: KY Saves

Tackle the Holiday Financial Hangover

Kentucky Saves is part of a nationwide campaign of more than 1,000 non-profit, government and corporate groups that encourages individuals and families to save money and build personal wealth. We provide free financial tools, savings services, advice and resources that help Americans from every income level take charge of their finances and manage money more effectively.

You don't have to go it alone. By becoming a Kentucky Saves member, you'll have access to our set of tools and timely information, but more important, you'll be connected to a support system you can rely on as you navigate the course toward savings success. For more savings tips or to enroll as a Kentucky Saver, visit www.kentuckysaves.org.

Many people overindulge in a variety of ways during the holiday season. Unfortunately, this may include spending more on holiday gifts, entertainment and travel than originally budgeted. During the first few months of the New Year, the credit card bills and expenses will begin to roll in. The longer the debt hangs around, the more the holidays cost in interest fees.

The first step is to reduce spending and apply the extra money toward paying off credit cards. Track your spending for a week, by writing down when and where you spend money. This will make it easier to find ways to reduce expenses. If you have holiday debts on multiple credit cards, develop a payment plan. Either work toward paying off the highest interest rate card first, or payoff the smallest debt first and work your way to the largest.

Make a plan now for next year: Once you have paid off holiday debts, put that extra money aside every month into a special savings account. Then, next year, instead of using credit cards, use the money you have already saved.



Remember to keep savings as a priority.

Pay Yourself First

As the cost of everyday items seems to be increasing, it is important to remember to keep savings as a priority. Paying yourself first, or setting aside money at the beginning of the month specifically for savings goals is a good way to get started. Check with your bank; you may be able to automatically transfer money from your checking to savings account. By automating your savings at the beginning of every month or pay period, you are more likely to save more than you would by waiting until the end of the month and moving any remaining money into a savings account. Put the amount you want to save in your savings account on the day you are paid. By paying yourself first, you are more likely to adjust to living on less, because you never actually have the money available to spend on regular household expenses.

Set a Savings Goal

Regardless of your financial situation, there are things you can do to improve overall financial health. Take a moment and set a financial goal. Next, kick-start your savings by figuring out how to save \$100 toward your goal. Even on a tight budget, there are many different ways to reduce expenses. Review your cable and cell phone bills. Are you subscribed to premium services that you do not really need? Adopt a cash-only system for out-of-pocket expenses. You are more likely to spend less if you pay with cash rather than a credit or debit card. Start packing your lunch two to three times per week. These small steps will quickly add up to \$100. Put any money saved directly into your savings account. Once you have gotten started, continue to add to the account every month until you reach the goal.

Reference: America Saves, www.americasaves.org

Written by: Jennifer Hunter, Ph.D., Assistant Extension Professor, Family Financial Management

40 Gallon Challenge

In 2011, over 450 Kentuckians took the 40 Gallon Challenge, pledging to save more than 79,000 gallons of water daily.

Why conserve water? Using less water can better prepare us for water shortages and drought situations.

Conserving water conserves energy. Obtaining water from streams, rivers, and aquifers, and transporting it to water treatment facilities requires large amounts of energy. At water treatment facilities, energy is needed to pump and process water. Further energy is used by consumers to treat water with softeners and filters, circulate and pressurize water with pumps and irrigation systems, and heat and cool water. Then the wastewater consumes more energy as it is pumped to treatment plants, where it is aerated and filtered.

Conserving water saves money. Each year the average household spends as much as \$500 on water and sewer bills. With more efficient water use, around \$170 per year could be saved.

On average Kentuckians use anywhere between 100 to 150 gallons of water per person per day. The 40 Gallon Challenge is a regional campaign that challenges residents to conserve at least 40 gallons of water per day. Take the 40 Gallon Challenge at <http://www.40gallonchallenge.org/> or contact your local county Extension office.

Written by: Ashley Osborne, Extension Associate for Environmental and Natural Resource Issues

FAMILY FINANCIAL MANAGEMENT

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Stock images: 123RF.com

MoneyWise is a Managing in Tough Times initiative



www.uky.ag/MoneyWise



Clinton County Family and Consumer Sciences Extension & Homemaker Events February 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9 County Extension Council 12:00	10 Quilt Guild 8:30 am Nursing Home 11:00am	11
12	13	14 	15 VSU Logs Due to Office	16	17	18
19 KY Saves Week 19th-25th	20	21 Lee's Chapel 12:00 @ Eli's; Area Cultural Arts in Taylor County; Homemakers Council 4:45	22	23 Health Coalition 9:00 Brown Baggers 11:30 @ Eli's	24 Couponing 101 @ 12:00 noon	25
26	27	28 Big Blue Shape Up Kickoff 4:30 pm	29 Heritage Skills Retreat Planning in Richmond			