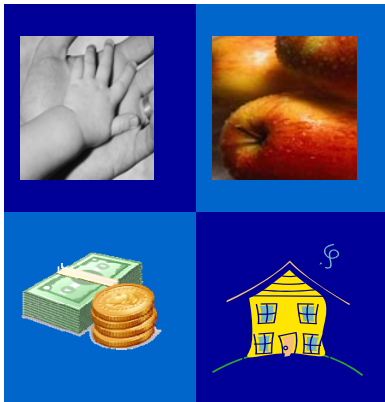


FAMILY & CONSUMER SCIENCES

Clinton County Family & Consumer Sciences Extension Newsletter

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FCS Extension
Events &
Information

March 2009

Five Ways to Dig Out of Budget Problems

Step 1. Break your debt into small pieces. Paying off the highest interest rate first saves you the most money. If you feel overwhelmed, focus on your smallest debt first. You will feel good when you have one less debt to pay.

Step 2. Keep track of every penny you spend. Write down everything you spend. Over time, you will see those spending leaks or extras that you can do without to help you have enough money to pay your necessary expenses.

Step 3. Make your payments on time. Lenders raise interest rates and charge large fees for late payments. If your payment date does not work for you, call the creditor and ask to change the payment due date to one that works for you.

Step 4. Increase your income. Find a part-time job to give you some extra cash to pay off your debts and be debt free. You might end up with a whole new career.

Step 5. Seek help. There are several trustworthy credit counseling agencies that can help you enroll in a debt management program if you are in over your head in debt. You can try to do it on your own first. Extension publication FCS 5-104 Money Management-How To Get Out of Debt, explains how to do it. If you use a debt management program, it will lower your credit rating for seven years, but it can set you on the road to good money management. You can find a credit counseling agency at www.nfcc.org.

Reference: "Live Debt Free," Kiplinger's Personal Finance, November 2008, page 86. **Source:** Suzanne Badenhop, Extension Specialist for Family Resource Management, University of Kentucky, College of Agriculture

Christy's Comments

Happy March! Keep your fingers crossed-Spring is supposed to be around the corner!

Time springs forward this weekend. Remember to take time to check the batteries in your smoke detectors!

Also, remember that March is National Nutrition Month. Let's strive to eat right and increase our physical activity during the warmer days of spring!

Make sure you check the enclosed calendar for FCS & Homemaker Events this month. Remember, if we add classes or make adjustments, we will email everyone on our list serve and post it online. If we don't have your email address, please get in touch with us.

Best wishes,

Christy Nuetzman
Clinton County Extension Agent for Family and
Consumer Sciences

Questions??? Email me at christy.nuetzman@uky.edu



Interested in Scrapbooking?

If you are interested in scrapbooking and sharing your skills with others, join us for an interest meeting on **March 19th at 1:00 p.m.** If there is adequate interest, we will offer a series of scrapbooking classes lead by volunteers. If you can't join us, please call or email to express your interest. Class meetings and times will be determined by the schedules of those interested.

Check Us Out Online!!

Visit us at
<http://ces2.ca.uky.edu/clinton/>



March Roll Call:

What does March madness mean to you?

Thought of the Month:

Happiness consists more in small conveniences or pleasures that occur every day than in great pieces of good fortune that happen but seldom to a man in the course of his life.

Benjamin Franklin



American Dietetic Association



National Nutrition Month® | March 2009

Out of Sight Salad



- 2 cups salad greens
- ¼ cup nonfat fruit-flavored yogurt
- 1 tablespoon orange juice
- 1 ½ teaspoons white vinegar
- 1 cup chopped vegetables of your choice
- 1 cup canned-in-juice pineapple chunks, drained or fresh orange segments
- 2 tablespoons raisins
- 2 tablespoons chopped nuts, any kind (optional)

1. Put mixed salad greens on a large platter or in a salad bowl.
2. In a small bowl, whip orange juice and vinegar into yogurt.
3. In a large bowl, mix chopped vegetables with orange segments or pineapple.
4. Add yogurt dressing to fruit and vegetables and stir. Spoon mixture over greens.
5. Top with raisins and nuts. Serve.

Makes 4 Servings Cost Per Recipe: \$1.70; **Serving Size:** 1 cup; **Cost Per Serving:** 42 cents

Nutrition Facts Per Serving: 100 calories; 2.5 g total fat; 0 g saturated fat; 0 g trans fat; 0 mg cholesterol; 30 mg sodium; 18 g carbohydrate; 2 g fiber; 2 g protein; 70% Daily Value of vitamin A; 20% Daily Value of vitamin C; 6% Daily Value of calcium; 4% Daily Value of iron

Source: United States Department of Agriculture, Food Stamp Nutrition Connection, Recipe Finder, June 2008. <http://recipefinder.nal.usda.gov>

February 20th Homemaker Cultural Arts Competition and Show Results

HOMEMAKER DIVISION

- Apparel (novelty)-Anna Norris, Blue Ribbon; Kathleen Fuller, Red Ribbon
- Apparel (appliquéd)-Eli Mackewich, Blue Ribbon
- Art, Natural (other)-Eli Mackewich, Blue Ribbon
- Crochet (yarn)- Clara McFall, Blue Ribbon; Margaret Asberry , Red Ribbon
- Crochet (thread)-Eli Mackewich, Blue Ribbon; Margaret Asberry, Red Ribbon
- Doll/Toy Making (cloth)-Anna Norris, Blue Ribbon; Eli Mackewich, Red Ribbon
- Embroidery (machine)-Eli Mackewich, Blue Ribbon
- Holiday Decorations (spring)-Eli Mackewich, Blue Ribbon; Kathleen Fuller, Red Ribbon
- Jewelry (beaded)-Anna Norris, Blue Ribbon; Rachel Butler, Red Ribbon
- Jewelry (mixed media)-Rachel Butler, Blue Ribbon; Eli Mackewich, Red Ribbon
- Photography (black and white)-Virginia Wilson, Blue Ribbon; Clara McFall, Red Ribbon; Anna Norris, White Ribbon
- Photography (color)-Clara McFall, Blue Ribbon; Megan Norris, Red Ribbon; Rachel Butler, White Ribbon
- Pillows-Eli Mackewich, Blue Ribbon
- Quilts (machine appliqué, machine quilted)-Clara McFall, Blue Ribbon
- Quilts (machine pieced, hand quilted)-Margaret Asberry, Blue Ribbon; Ruth Ramsey, Red Ribbon
- Quilts (machine pieced, machine quilted)-Margaret Asberry, Blue Ribbon; Anna Norris, Red Ribbon
- Quilts (novelty)-Elsie Brummett, Blue Ribbon; Margaret Asberry, Red Ribbon
- Scrapbooking (heritage layout)-Clara McFall, Blue Ribbon
- Scrapbooking (miscellaneous layout)-Megan Norris, Blue Ribbon
- Recycled Art (household)-Anna Norris, Blue Ribbon
- Wall or Door Hanging (fabric)-Elsie Brummett, Blue Ribbon
- Miscellaneous –Margaret Asberry (casserole carrier), Blue Ribbon; Anna Norris (pin cushion), Red Ribbon; Kathleen Fuller (birdhouse paper towel holder), White Ribbon

Blue ribbon Homemaker division winners advanced to the Lake Cumberland Area Homemakers Cultural Arts Competition in Columbia on February 27th.

Lake Cumberland Area Homemakers Cultural Arts Competition results:

Apparel (novelty)-Anna Norris, Blue Ribbon	Apparel (appliquéd)-Eli Mackewich, Red Ribbon
Art, Natural (other)-Eli Mackewich, Red Ribbon	Crochet (yarn)-Clara McFall, White Ribbon
Doll (cloth)-Anna Norris, Blue Ribbon	Embroidery (mach.) –Eli Mackewich, Red Ribbon
Holiday Dec. (spring)-Eli Mackewich, Blue Ribbon	Jewelry (beaded)-Anna Norris, White Ribbon
Jewelry (mixed media)-Rachel Butler, Blue Ribbon	Photography (b/w)-Virginia Wilson, White Ribbon
Photography (color)-Clara McFall, White Ribbon	Pillows-Eli Mackewich, White Ribbon
Quilts (machine appliqué & quilted)-Clara McFall, Red Ribbon	
Quilts (machine pieced/hand quilted)-Margaret Asberry, Blue Ribbon	
Quilts (machine pieced/machine quilted)-Margaret Asberry, Red Ribbon	
Quilts (novelty, embroidered)-Elsie Brummett, Red Ribbon	
Scrapbooking (heritage layout)-Clara McFall, White Ribbon	
Scrapbooking (miscellaneous)-Megan Norris, White Ribbon	
Miscellaneous (casserole carrier)-Margaret Asberry, Red Ribbon	



OPEN DIVISION

Basketry (plain)-Ryan Melton , Blue Ribbon	Basketry (miniature)-Ryan Melton, Blue Ribbon
Jewelry (beaded)-Brianna Pickett, Blue Ribbon	Painting (oil)-George Capito, Blue Ribbon
Painting (art, acrylic)-George Capito, Blue Ribbon	Painting (water color)-George Capito, Blue Rib.
Painting (china)-Rosie Lowhorn, Blue Ribbon	Painting (decorative, other)-Rosie Lowhorn, Blue Ribbon

George Capito received the Viewer's Choice Award during the County Cultural Arts Competition and Show for his painting entry.

Clinton County Care & Rehabilitation Center Quilt Show

A special thanks to members of the Quilt Guild for providing quilting and embroidery demonstrations to residents and staff at the nursing home during their Quilt Show on February 27th. Everyone loved the stories and skills that were shared. A great time was had by all!



Almost 30 quilts were entered during the Quilt Show. Winners included: Nannie Reneau, Showstopper; Marilyn Becker, Machine Quilting; Kathleen Claborn, Hand Quilting, and Jennifer Harlan, Novelty.

Congratulations!!

Seasonal Food Purchases Stretching The Food Dollar

Source: On Your Own Newsletter, Volume 3, Issue 2

Buying meat can be costly. Follow these buying tips and make a good purchase on meat and beans.

- Brown and white eggs have the same food value and taste.
- Prepare your own recipe for dried beans. As a rule, this is cheaper and has less sodium and fat than buying the same thing in a can.
- Consider vegetable protein such as beans for main dishes.
- Try to include fish in your diet at least once a week. Fresh fish is great, but remember the food safety rules. Canned fish, such as tuna or salmon, are easy meal makers. Look for these items and stock up when it is on sale. Buy canned tuna that is packed in water.
- Nuts are a good source of non-meat protein. Nuts, in general, are high in fat, but are a good source of minerals. Sunflower seeds, almonds and hazelnuts are the richest sources of vitamin E. Make these your nut and seed choices most often.
- Processed meats such as ham, sausage, hot dogs, and luncheon or deli meats have added sodium. Fresh chicken, turkey, and pork sometimes have been enhanced with a salt-containing solution that has added sodium. Check the Nutrition Facts label to help limit sodium intake.



Coffee Maker Care

Coffee makers can look grim after several weeks of use. Keeping your coffee maker clean will result in great tasting coffee. The following steps will keep your coffee maker looking and working well.

First, place a filter in the coffee maker. Next, combine one part white vinegar with one part water in the glass coffee pot. Pour the water/vinegar mixture into the coffee maker and replace the pot under the drip tube. Turn the coffee maker on to start the brewing process. Allow the solution to empty completely into the pot.

Next, turn the coffee maker off and rinse the pot and filter basket with warm water. Then, pour clean water into the coffee maker and turn it on to start the brew process for a second time. Allow the water to empty completely into the pot. Rinse the pot. Wipe the outside of the coffee maker with a soapy sponge and polish it dry.

Reference: Appliance Magazine website, May 2008. **Source:** Suzanne Badenhop, Extension Specialist for Family Resource Management, University of Kentucky, College of Agriculture

A Measure of Health

Measuring someone's height and weight is a long-standing method of assessing health status. Health care providers also use the body mass index or BMI which measures weight in relation to height and is closely associated with body fat. Another way to assess how body fat influences the risk of disease is to measure where fat is deposited on the body. Waist circumference, the measurement of the distance around your mid-section, is another useful number to know. Fat deposited around the waist is more closely associated with health problems than fat on the hips and thighs. To measure your waist circumference, place a tape measure around your abdomen just above your hip bone. Check to see that the tape is snug, but does not compress your skin, and that it is parallel to the floor. Relax, exhale, and measure your waist. A measurement of greater than 35 inches for women or 40 inches for men indicates a greater health risk due to central body fat deposits. So, reducing the distance around your middle is another way to improve your health. Keeping track of how much you weigh and your waist circumference can help you see if you are on the right track to better health.



Source: Janet Tietyen, Extension Food and Nutrition Specialist, University of Kentucky, College of Agriculture

Breaking the Fast with a Bar

Having a bite to eat in the morning before work or school may not involve any dishes or utensils in our hurried world. Breaking into the breakfast bar box for an on-the-go morning meal is a regular routine in many households. By taking a few minutes to read Nutrition Facts labels in the grocery store, you can save calories while getting more nutrition. The serving size of the bars can vary from 35 to 60 grams and is printed on the label. The more a bar weighs the more calories it is likely to contain. Calories range from 130 to over 220 calories per serving. Look for bars that have fewer calories, but more fiber and protein. To get the best nutrition, choose a breakfast bar with at least 3 grams of dietary fiber and 4 grams of protein. Fiber and protein, as well as fat, will help you feel full longer. If you are concerned about carbohydrate intake, the label includes information about sugars. A sugar content of 7 or 8 grams provides taste and tenderness to a bar. However, some bars contain 12 or more grams of sugar, adding 100 or so empty calories to your morning meal. By taking a few minutes to review the Nutrition Facts label you will be able to consider calories, fiber, protein, and sugar content. This will help you choose a brand and flavor of breakfast bar to start your day right without dirtying a dish.



Source: Janet Tietyen, Extension Food and Nutrition Specialist, University of Kentucky, College of Agriculture



Liquid Calories Add Up

Drinking your calories may be an easy way to increase your waistline. Researchers have found that drinking juice rather than eating fruit may result in overindulging. Having a liquid form of food, instead of a solid one, results in more calories consumed during the day. In the three-day study 120 men and women ate a specially prepared lunch and then a dinner of their choosing. Several test groups consumed various liquid and solid foods during the study. But no matter whether the liquid calories were carbohydrate, protein, or fat they consistently resulted in consumption of more calories during the day. Solid foods provide other sensory cues through chewing and are more slowly digested than liquid foods. For most of human history the only beverage was water. So it may not be surprising that liquid calories may lead to excess calories.



Reference: International Journal of Obesity, July 2007

Source: Janet Tietyen, Extension Specialist for Food and Nutrition, University of Kentucky, College of Agriculture

COOPERATIVE
EXTENSION
SERVICE



Clinton County Extension Family & Consumer Sciences & Homemaker Events March 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5 Gourd Painting 1:00	6	7
8	9 Sewing Group 5:30 pm	10 Heritage Skills Planning in Columbia	11	12 Brown Baggers 12:00 @ Eli's Nursing Home 1:00 pm Maupin 127 5:30 pm	13 Quilt Guild 8:30 am	14
15	16	17 Health Coalition 9:00 Lee's Chapel 1:00 pm Homemakers Council 4:30 pm	18	19 Scrapbooking Interest Meeting 1:00 pm	20	21
22	23	24	25	26 Guide to Time Management Lesson 10:00 am	27	28
29	30	31				