

*Green County*

FCS Extension

February 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



We would love for you to participate in the 2009 Green County Cultural Arts Contest! See newsletter for details!

DO YOU WANT TO SAVE HUNDREDS OF DOLLARS ON YOUR GROCERIES? READ ON...

Ever wonder how some can take little pieces of paper and save hundreds of dollars every month? Want to learn the secrets of the Coupon Queens? Heather Tenney, known as LittleMissKnowitAll on the internet and on T.V., will be here to show us just how they do it. She has been featured on WAVE3 news in Louisville & the Cincinnati Enquirer talking about how coupons can save you hundreds of dollars every month--now come to her workshop where she shares all of her secrets! Learn the difference between just using coupons to save a few dollars and the planning and tricks that will make those same coupons get you food and groceries for free! Learn how to get toilet paper, toothpaste, shampoo, makeup, razors, pasta, hot dogs, batteries, cereal, bread and even milk for free! Yes, you really can get those things, and many more, for free!

The workshop is Saturday, February 21, 2009 from 9:00-3:00 Central Time. Location is at the Green County Extension Office. The registration fee is \$10 a person; this includes lunch and a booklet on the material covered. There will be a one hour lunch break in the middle. You must pay the registration fee in advance in order to reserve your spot! Space is limited! Contact Audrey Myers, Green County Family and Consumer Sciences Extension Agent, at (270) 932-5311 for more information.

**Green County
Cooperative Extension
Service**

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Audrey Myers, *Audrey Myers*
County Extension Agent For
Family & Consumer Sciences

2009 KEHA Cultural Arts Exhibit

The following category changes/additions/explanations have been made for the 2009 KEHA Cultural Arts Exhibit:

1. **Apparel** category – the **Novelty** sub-category is for apparel items that include fabric manipulation and are deemed “wearable art.” Examples include decorative costumes, christening gowns, cutwork items, and items that incorporate multiple embellishment techniques.

2. **Drawing – Pen & Ink with Oil Rouging** sub-category has been added. Items entered should be original designs. Copying another person’s drawing excludes it from being an original design.

3. **Jewelry** category has been added as a main category and removed from the **Beading** category. The following sub-categories have been added for Jewelry:

a. **Original Design** – Jewelry item(s) using any medium to hand form/create the components, such as clay, metal, glass, wire, etc.

b. **Beaded** – Jewelry item(s) using purchased beads. Single strands of beads are discouraged.

c. **Mixed Media** - Jewelry item(s) using a combination of components such as wire, or chain maille, and mixed with beads.

4. **Beading** – The following sub-categories have been added/explained:

a. **Non-jewelry item/wearable** – includes apparel items, scarves, and detachable collars.

b. **Knitting or crochet with beads**

c. **Bead Weaving** – includes both loom and off-loom weaving such as the Peyote stitch.

d. **Miscellaneous** – items with beaded embellishment such as purse, bookmark, framed artwork, beaded doll dress, beaded embroidery, beaded tatting, etc.

5. **Quilts** category – Remember, exhibits are to be completed and worked by an individual, not a group or with the help of a second person.

a. Sub-category addition: **Novelty/Machine Quilted** to include stenciled, embroidered, miniature, etc.

b. Sub-category deleted: **Whole Cloth/ Hand Quilted**, entries may be entered in the **Miscellaneous Category**

Please find the 2009 list of categories inside this newsletter. For more information, please contact the Green County Extension Office.

The US Department of Agriculture prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, and marital or family status. To file a complaint of discrimination, write USDA, Director Office of Civil Rights, Room 326-W Whitten Bldg, 14th and Independence Avenue SW, Washington, DC 20250-9410 or call (202) 720-5964. A complaint must be filed no later than 180 days from the alleged discrimination.

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

Minute Soup

Ingredients:

1 pound of beef cut into pieces

8 cups of water

1 clove of minced garlic

1 teaspoon of oregano

1 teaspoon of olive oil

1 Tablespoon of tomato paste or a tomato, peeled and chopped

3 large, yellow potatoes cut into cubes

2 cups cooked angel hair noodles

Salt and pepper to your liking



Directions:

Season the beef with salt, pepper and garlic. Heat the oil in a frying pan and fry the pieces until they brown. Add the oregano, tomato paste (or tomato) and cook until they brown. Add the water, bring it to a boil, and leave it until the meat is tender. Add the potatoes and noodles and let them boil a few minutes until thoroughly cooked. If necessary, add more salt. Serve hot.

Nutrition Facts

Servings per Recipe: Yields 8 servings

Amount Per Serving

Calories 270

Calories from Fat 45

Total Fat 5 g **Cholesterol** 87 mg **Sodium** 59 mg

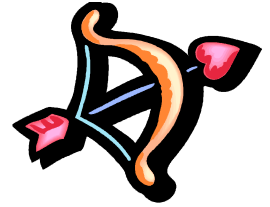
Carbohydrate 26 g **Dietary Fiber** 2 g **Protein** 28 g

Exchange 1 vegetable, 1 medium fat meat, 1 starch

Carbohydrate Units 2

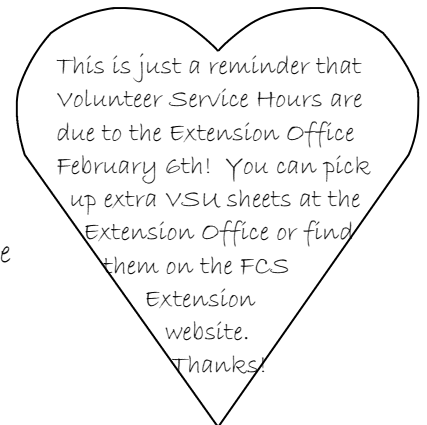
All Classes are at the Extension Office unless otherwise noted and all times are CENTRAL!

- February 2: Homemaker's Council Meeting @ 3:30
- February 2: Master Clothing Class (Aprons) @ 5:30 Call office for a supply list
- February 3: Area Homemaker Council Meeting @ 9:00 Russell County Extension Office
- February 5: Mae's Homemaker Club @ 5:30
- February 9: master Clothing Class @ 5:30 Call office for a supply list
- February 9: Town & Country Homemaker, meeting at the home of Brenda Cook, 6:00 C.T. P.M.
- February 10: Needlework Class @ 9:00
- February 10: Mae's Homemakers, meeting at Pizza Hut @ 5:00 C.T. P.M.
- February 10: Summersville Homemakers, meeting at the home of Shirley Whitlow @ 5:30 C.T. P.M.
- February 16: Scrapbooking Class @ 1:00
- February 17: Highland Homemakers @ 9:30
- February 20: County Cultural Arts Contest @ 1:00
- February 21: Coupon Class 9:00-3:00 Greensburg Church of the Nazarene
- February 24: Needlework Class @ 9:00
- February 24: Leader Training on Quick Clothing Repair @ 10:00
- February 23: Basket Class @ 4:00 Sunflower Basket \$35.00
- February 24: Master Clothing Class @ 5:30
- February 26: Green County Quilt Guild @ 10:00
- February 27: Area Cultural Arts Contest @ 9:00
- March 3: Area Homemaker Council Meeting @ 9:00 Russell County Extension Office
- March 4: Mae's Homemakers @ 5:30
- March 10: Planning Meeting for HSR @ 9:00 Adair County Extension Office
- March 10: Needlework Class @ 9:00
- March 10: Summersville Homemakers @ 5:30
- March 12: Cancer Coalition Meeting @ 11:30 Bring your lunch
- March 16: Scrapbooking Class @ 1:00
- March 17: Highland Homemakers @ 9:30
- March 24: Needlework Class @ 9:00
- March 24: Time Management Class @ 10:00
- March 26: Green County Quilt Guild @ 10:00



February

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28



Cultural Arts Contest Schedule Friday, February 27, 2009
 9:00 CST- Check-in
 12:00 CST- Lunch (Lindsey)
 1:00 CST- Judging starts

Thought for the Month:
I've learned from experience that the greater part of our happiness or misery depends on our dispositions and not on our circumstances.
 Roll call:
What is your favorite international food?