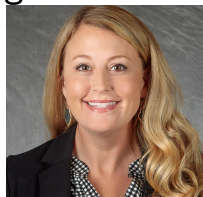


Nicholas County Family & Consumer Sciences Newsletter

Hello, October! I cannot believe how fast the year has flown by. The holiday season is approaching fast and with that, we have the perfect leader lesson on deck to save you money. I hope you will join me at either the leader lesson training on October 16th or your club meeting in November for the lesson, "Stretching Your Dollar."

This month also bring a time for us to share our story and all the good we do that benefits our community. KEHA week will be October 12-18th. Please see information in this newsletter about the week and county plans for celebrating. As mentioned in the last Homemaker Council meeting, we are going to work toward offering incentive membership cards for all homemakers who pay dues this year. If you are interesting in going to local businesses to see what they would be willing to offer on the incentive card, please reach out to me. We will also be discussing further at Homemaker Council Meeting on October 16th. I have included an enrollment form in the newsletter. Those who enroll before the incentive card is created will be mailed their incentive card or can pick it up at the office once those are printed later on.

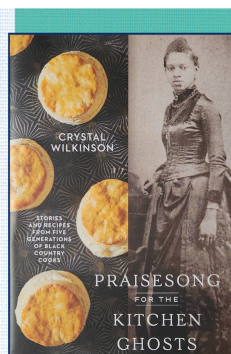
Lastly, I want to encourage you to attend our Breathe Easy Nicholas County event that we will be hosting in collaboration with HMMH. This event will focus on lung health as part of the October awareness campaign. A free meal will be provided, as well as a mobile inflatable unit for you to tour with a guest speaker. You can sign up by calling the office or scanning the QR code.



Ashley H. Vice



OCTOBER 2025	
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**A LYRICAL
CULINARY
JOURNEY
FROM THE FORMER
POET LAUREATE OF
KENTUCKY.**

BIG BLUE BOOK CLUB

Big Blue Book Club
is back via Zoom!

October 27
November 3
November 10
November 17

1:30 pm Eastern/12:30 pm Central

Visit the Big Blue Book Club
Website to register:
<https://ukfcs.net/BigBlueBookClub>
and click on the book cover!



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accommodated
with prior notification.

Cooking Through



the Calendar



Cheesy Pumpkin Pasta Bake

October 16th at 11 a.m.

Nicholas County Extension Office

Try tasty Nutrition Education Calendar Recipes and discover strategies to eat and cook healthier at home.



Bluegrass Area Extension Homemakers Annual Meeting

Highlighting Scott County and the rich history of Kentucky.

Guest Speaker: Kentucky Chautauqua's Aunt Molly Jackson

Feisty, Funny, and completely fearless, Aunt Molly Jackson lived for nearly 50 years in the coal camps of Southeastern Kentucky, where her father, brothers, husband, and sons were miners. In the camps, Aunt Molly delivered babies, nursed the sick, and wrote and sang songs about the miners lives.

Friday, October 17th

At the Scott County Extension Office

1130 Cincinnati Rd. Georgetown, KY 40324

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Accommodations
available
with prior notification.

**Friendly reminder to have your
registration in by 10/3/2025 for
Bluegrass Annual Meeting!**

Quilting Club

**October 14th at 10 a.m. at
the Office**

All levels welcome!

JOIN US!

**NICHOLAS COUNTY
COOPERATIVE EXTENSION
HOMEMAKER COUNCIL**

MEETINGS

Save the Date



AUGUST 28TH

OCTOBER 16TH

DECEMBER 11TH

FEBRUARY 25TH

APRIL 21ST

MAY 14TH- TENTATIVELY SET ASIDE FOR ANNUAL MEETING



Breathe Easier: Lung Health Education Event



Join guest speaker, Dr. Srinadh Annangi, Pulmonologist at Harrison Memorial Hospital, as he discusses the lung cancer screening program and diagnostic capabilities at HMH, along with other important information about lung health.

The Kentucky Cancer Program will be on hand with their inflatable lung to offer education and resources. HMH will provide a lung cancer screening questionnaire to all participants. A free meal will be provided.

Date: Thursday, October 16, 2025

Time: Doors open at 5:30 pm; Speaker begins at 6:00 pm

Location: Nicholas County Livestock Barn

Please register by scanning the QR code below or by calling (859) 289-2312.



Sponsored by:

Harrison Memorial Hospital
Nicholas County Extension Services
UK Markey Cancer Center Affiliate Network
Kentucky Cancer Program



**Cooperative
Extension Service**
Family and Consumer Sciences

\$tretching YOUR Dollar



KEHA LEADER LESSON

“Making ends meet” is getting harder in today’s economy.

This lesson will cover how to make your dollars and resources go farther. The lesson will provide tips for managing your money in financially tough times and offer strategies for saving on groceries and other essentials.

DATE: 10/16/2025

TIME: 10:00 A.M.

LOCATION:
Office

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Monday - Purpose - Just like every quilt begins with a reason—so does every Homemaker's journey. Whether you're here to celebrate, remember, teach, or connect—your “why” is what stitches your story into our fabric.

Tuesday - Planning - Every quilt begins with a plan—and so does every successful KEHA project.

Wednesday - Product It's time for Show & Tell! When you follow your Sewing Plan, what do you get? A finished quilt—and a community impact.

Thursday - Membership - Our quilt isn't finished yet—and it won't be until you add your square. In KEHA, every member is a piece of the design. Your talents, your laugh, your ideas—they make the fabric stronger.

Friday - Big Picture - Quilts last generations. So does KEHA. 🧑🏻 🧑🏻 🧑🏻

When you join Homemakers, you're stitching today's dreams into tomorrow's legacy. Your Sewing Plan helps build the future—one square, one event, one conversation at a time.

Saturday – It's time to pick up your needle, and design your own “Sewing Plan” with KEHA?

County Plans to Celebrate:

- Sign Homemaker Week Proclamation with Judge Executive Steve Hamilton
- Ask for support from businesses in the community to create incentive membership cards
- Share information on the impact of KEHA and Nicholas County Homemakers
- Recruit new members and reach out to returning members



MEAL PREPPING SAVES TIME AND FRUSTRATION

Deciding what to have for dinner each night can be a daily conundrum for many of us. As a result, we may find ourselves in line at a fast food restaurant more than we care to admit. But it does not have to be this way. By preparing at least portions of our meals in advance, we can have home-cooked, healthy meals on a regular basis.

Research shows people who regularly do advanced meal preparation tend to consume more fruits and vegetables and eat a more balanced diet overall. Meal prepping is extremely popular, as it allows us to live our hectic lives while still providing our families with nutritious food. It saves time because steps in the cooking process are already completed to varying degrees. The process may include simply preparing ingredients or complete dishes that are stored and reheated for a quick meal. Meal prepping also takes some of the stress and frustration out of deciding what to eat each night.

If you have never tried meal prepping before, start small and don't invest a lot of money. At first, aim to prepare two to three meals per week in advance. Find nutritious recipes that your family would enjoy and make a grocery list of the needed ingredients.



Allow your family to chime in on the meals or ask them if there is a new food or recipe they would like to try.

It is easier to set aside one day for grocery shopping and meal prepping, as it cuts down on the number of times you need to handle the food and gives you a set time to work meal prepping into your busy schedule. Include your family in the food preparation. Not only will it help spread out the cooking responsibilities, but it will also teach your family basic cooking skills and healthy eating habits.

Remember food safety when preparing food. When using a cutting board, slice vegetables before cutting meat. Store produce and meat separately to avoid contamination. While most people associate meal prepping with dinnertime, you can also prepare quick breakfasts or use leftovers for lunches. While dinner is cooking, make the most of your time in the kitchen. Chop veggies for a salad the next day or slice some fruit for a quick grab-and-go snack.

After the food is prepared, store it in an airtight container and place it in either the refrigerator or freezer, depending on how soon you plan to eat it. Consume refrigerated meals within five days. Freezing will allow you to store meals for a longer time.

As you become a meal-prepping pro, you can watch for sales to stock up on food staples and increase the number of meals you prepare at home.

More information on meal prepping and healthy eating is available at the Nicholas County office of the University of Kentucky Cooperative Extension Service.

Date: _____

Enrollment Form for

Nicholas 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

Year joined: _____ Total years of membership: _____

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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Appendix 13
June 2025

Setting time limits on screens helps children find balance and protects their mental and physical health.

Continued from the previous page

send pictures of ourselves in pajamas or swimsuits,” or “Never share your name, address, or school online.”

It's also key to help kids know who they can turn to when something doesn't feel right. Help them identify trusted adults — such as parents, grandparents, teachers, or other grown-ups — who they feel safe talking to. Encourage them to speak up if they see something upsetting or confusing online. Let them know it's always OK to say, “This made me feel weird,” or “Can we talk about this?” Tell kids that they will not get in trouble for reporting a person, video, or website that they see online. Instead, you want them to come to you or another adult if they see something bad or inappropriate.

Tips for setting screen time limits

Setting time limits on screens helps children find balance and protects their mental and physical health. Try these tips:

- Set a daily screen time rule, like “No more than one hour of tablet time on school nights.”
- Keep screens out of bedrooms at night. Try charging phones and tablets in the kitchen or another shared space.
- Use a timer or device settings to help kids know when screen time is over.
- Schedule screen-free times, like during family meals or one hour before bed.
- Encourage other fun activities — like playing outside, drawing, or reading a book.

Make sure the screen time rules apply to everyone in the family. Children are more likely to follow the rules if they see adults following them as well.

Create a family tech agreement

One great way to set boundaries is to create a family technology agreement. This is a list of rules everyone agrees to follow when using phones, tablets, computers, or TVs. You can write it together and even have everyone sign it.

Some ideas to include:

- I will always ask a parent before downloading a new app or game.
- I will never talk to strangers online or in a game.
- I will ask permission before posting pictures of others.
- I will not share my passwords with anyone except my parents.
- I will take breaks when asked and stop using screens when it's time.
- I will come to a trusted adult if something online makes me feel scared or confused.

Place the agreement in a visible location, such as on the fridge or near the charging station. Review it every few months as your child grows and develops.

SOURCE:

https://www.dhs.gov/sites/default/files/2025-05/25_0527_K2P_Have-the-Talk.pdf

Written by: Katherine Jury, Extension Specialist for Family Health

Edited by: Alyssa Simms

Designed by: Rusty Manseau

Stock images: Adobe Stock



PARENT

HEALTH BULLETIN

OCTOBER 2025

Download this and past issues of the Adult, Youth, Parent, and Family Caregiver Health Bulletins: <http://fcs-hes.ca.uky.edu/content/health-bulletins>

Nicholas County Extension Office
368 East Main St.
Carlisle, KY 40311
(859) 289-2312



THIS MONTH'S TOPIC SETTING BOUNDARIES AROUND TECHNOLOGY

We live in a world that is seemingly connected by screens — and today's kids are growing up in it. It is essential to discuss technology as a family and teach children and teens how to use it safely and responsibly. As children age and have more opportunities to interact online and in virtual settings, we want them to be able to navigate it well.

Children need to know that once something is shared online — like a message, photo, or video — it might stay there forever. This means we need to think carefully before posting or sending anything. Set clear rules together about what is OK to share and what isn't. For example, you can say, “We don't

Continued on the next page



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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

OCTOBER 2025

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

THIS MONTH'S TOPIC: USING TECHNOLOGY TO MANAGE YOUR MONEY

Financial technology, or "FinTech," is any virtual tool that lets users access, view, or manage their finances online. FinTech includes smartphone applications like mobile banking, payment apps, retirement calculators, and net worth trackers. These virtual – and often mobile – tools can help simplify money management.

WHY USE FINANCIAL TECHNOLOGY

Technology and money can both feel overwhelming, but many FinTech tools are made for everyday users. These tools can complement your existing money management system. In some cases, they can replace manual tasks by offering features like automation, visual trackers, and reminders. FinTech may help you save time by streamlining common money tasks such as budgeting, tracking spending, investments, and even paying off debt.

MOBILE BANKING

You may be using FinTech already, without knowing it. Mobile banking, for example, is a website or smartphone application that shows details about your checking and savings account balances and can be useful for providing on-the-go access to your



money. Some mobile banking apps will allow bill payments, money transfers, mobile check deposits, and include information about bank locations and other products or services your bank offers.

PAYMENT APPS

Another popular FinTech tool is peer-to-peer (P2P) payment apps such as Venmo, PayPal, and CashApp. About 76% of Americans use them to send money or buy things. These apps make transfers easy but do not replace a regular bank or savings account. It's a good idea to move money from these accounts into an FDIC-insured bank or federally insured credit union.

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Disabilities
accommodated
with prior notification



CREDIT MONITORING

Credit monitoring is a type of FinTech tool that helps you track your financial health over time. It can provide insights into your accounts, payment history, and any issues like liens or delinquencies. Credit scores range from 300 to 850 and are usually offered in reports from the three big credit bureaus or through online monitoring systems. Free credit reports are available weekly. Check yours easily at <https://www.annualcreditreport.com>.

FREE EXTENSION TOOL

While some financial apps focus on spending or saving, others can help with debt repayment. The Utah State University Extension's virtual tool, PowerPay (<https://extension.usu.edu/powerpay/>), is a free debt elimination simulator. You can use the web-based tool to log your debts and see how different payment strategies affect timelines and savings. The tool can also factor in changes in income, like getting a bonus or tax return, to see how that would affect the overall repayment timeline.

HABIT BUILDING

FinTech tools can fit into your current money management system or help you start new habits. Take time to add digital tools into your routine. Some apps may require regular engagement to keep things up to date. Like other technology we rely on every day, FinTech offers convenience and can help you make informed money decisions. To get started, choose tools wisely by knowing what you need, testing them out, and being aware of any costs.

REFERENCES

<https://www.pewresearch.org/short-reads/2022/09/08/payment-apps-like-venmo-and-cash-app-bring-convenience-and-security-concerns-to-some-users/>
<https://connect.extension.org/blog/dangers-of-leaving-money-in-payment-apps?sort=popular>
<https://finred.usalearning.gov/Blog/FinancialPlanningFinTech>

Military Family Spotlight

Military families can use FinTech tools to stay connected to their finances while navigating military life. The SEN\$E mobile app was designed uniquely to support military transitions, like frequent moves, deployments, and spouse employment transitions. The app includes a short quiz to assess current financial well-being and learning modules on topics like saving, retirement, and deployment pay. By offering financial education resources and calculators through the SEN\$E mobile app, military families – who are often on the move – can access reliable tools and information anytime, anywhere. Visit [https://finred.usalearning.gov/ToolsAndAddRes/Sen\\$e](https://finred.usalearning.gov/ToolsAndAddRes/Sen$e) to learn more.

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

October 2025

hello FALL

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 	2 Ellisville Headquarters Domestic Divas	3	4 
5 	6	7 Headquarters County Extension Council 5 p.m.	8	9	10 	11 
12	13 KEHA	14 Quilting Club	15 WEEK 10/12-10/18	16 Leader Lesson Council Meeting Cooking thru Calendar HMH EVENT @5:30	17 Bluegrass Annual Meeting	18
19 	20	21	22	23	24	25
26 		28	29	30	31 Halloween 	



Potato Broccoli Soup

4 cups cubed potatoes
2 heads broccoli,
 (3-4 cups florets)
2 tablespoons olive oil
¼ cup all-purpose flour
½ cup melted butter

3 cups 2% milk
¼ teaspoon salt
½ teaspoon pepper
5 ounces cheddar
 cheese, reduced-fat,
 shredded

2 green onions, finely
 minced, divided
½ cup reduced-fat
 sour cream
¼ cup bacon bits
 (optional)

Preheat oven to 375 degrees F. **Place** potatoes in large saucepan, **cover** with water and bring to a boil. **Reduce** heat and **cook** potatoes until tender, about 15 minutes. **Cut** broccoli heads into small florets and **place** on baking tray. **Drizzle** with olive oil and **roast** for 15 minutes. **Drain** cooked potatoes in a colander. In the saucepan, **combine** the flour and melted butter; **cook** on medium heat for 1 minute. Slowly **add** milk to the mixture, stirring constantly until thickened. Soup can be thinned by adding an additional

½ cup of milk or water, if desired. **Add** the potatoes, broccoli, salt, pepper, cheese, half of the green onions and bacon bits. **Cook** on low until heated. A few minutes before serving, **add** the sour cream and **stir** to combine. **Serve** topped with remaining onions.

Yield: 6, 1¼ cup servings

Nutritional Analysis: 390 calories, 24 g fat, 13 g saturated fat, 60 mg cholesterol, 370 mg sodium, 30 g carbohydrate, 3 g fiber, 9 g sugars, 15 g protein.