

OWSLEY COUNTY COOPERATIVE EXTENSION SERVICE



NOVEMBER 2024

LETTER FROM YOUR AGENT



November is here, and things are busy around the office as we prepare for some exciting holiday programs. I'm especially looking forward to my first experience as your FCS Agent with our Holiday Road Show! This event is a wonderful way to kick off the season, and I can't wait to dive into all the festivities this time of year brings.

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Along with the Holiday Road Show, we'll be hosting our regular monthly programs, like the Junior Homemaker Club and Laugh + Learn Playdates, designed to bring us together to learn and enjoy each other's company. I hope you'll join us for these opportunities to connect and share in some fun and learning.

Fall and Winter have always been my favorite season, from spending time with family to enjoying light displays, and, of course, catching a football game on Sunday! I'm excited to share in these traditions with you and celebrate the season together. I hope to see you all at the Holiday Road Show on November 8th to start this festive time off right!

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Lexington, KY 40506



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FCS Focus

hello NOVEMBER



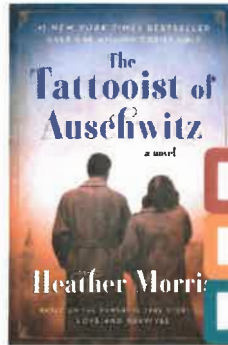
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Owsley County Book Club

5:00pm

November 18th- The Tattooist of
Auschwitz

December 16th- Blind Date with a
Book



Owsley County Homemakers

November 26th- Last Day to Pay Yearly Homemaker Dues

December 12- Homemaker Christmas Luncheon @ 12:00pm

January 16th- Lunch-n-Learn @ 12:00pm



Senior Citizens

November 11, 2024

December 9th, 2024



Junior Homemakers

November 14 @ 3:30

December 19 @ 3:30



Holiday Road Show

Nov 6- Wolfe & Breathitt

Nov. 8- Lee & Owsley

Nov 14- Perry & Leslie

Nov 15- Knott & Letcher



Child Development & Play (Ages 5 and Under)

Nov. 18- Laugh and Learn- Public Library @ 3:30

Dec 16th- Laugh and Learn- Public Library @ 3:30



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FCS Rewind

October



Laugh & Learn Playdate

Ages birth to 5 came together to develop school readiness skills through music, math, literacy and more.



Pumpkin Contest.

We had 26 entries into the pumpkin contest, pumpkins will be on display at Booneville's Boo-fest.

Senior Citizens: Senior Cooking Series

Senior Cooking Series was taught in partnership with Quicksand Area FCS Agents and KRADD at 3 locations in the area with all counties participating and learning essential cooking basics.



Pumpkin Days @ RCARS

Students from Owsley Co. and surrounding school districts joined in on the fall festivities at RCARS for pumpkin days.

Book Club

The Book Club finished their readings of The Housemaid Trilogy and began The Tattooist of Auschwitz.



Heritage Day at OCHS

Students all enjoyed a visit from Extension and getting to experience using an apple press to press their own apple juice.



Lunch-n-Learn

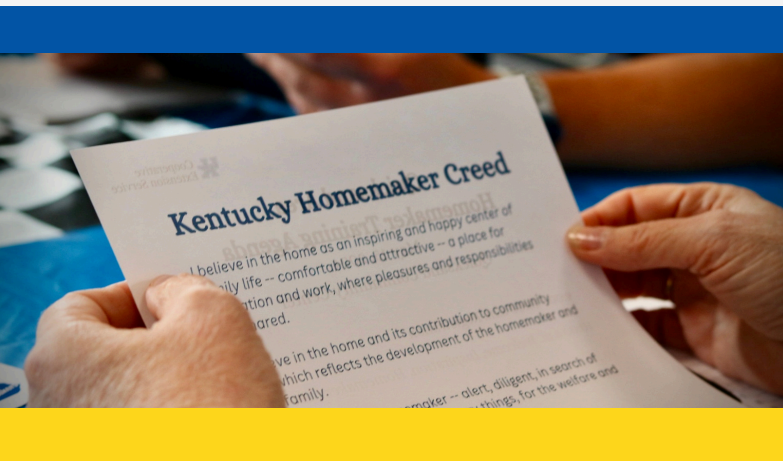
Perry County FCS Agent Kelsey Sebastian lead the lesson on Essential Communication Skills.



Junior Homemakers

Junior Homemakers crafted up some beautiful fabric wreaths for the Fall Season





Homemakers

How to join for the 2024-2025 Year!

What is the Kentucky Extension Homemakers Association?

The Kentucky Extension Homemakers Association (KEHA) is a volunteer organization that works to improve the quality of life for families and communities through leadership development and education in cooperation with the Kentucky Cooperative Extension Service. Club membership is open to all ages.

Homemaker Club Information

Owsley County Homemakers: Meets monthly at the Owsley County Extension Office for Lunch-N-Learns at 12:00pm

If you need assistance or more details about starting or restarting a Homemakers club, don't hesitate to ask!

Benefits of being a Homemaker Member:

1. Volunteerism: Engage in meaningful projects and make a difference in your community!
2. Hands-on Classes: Get involved with practical workshops and learn new skills.
3. Community Involvement: Be a driving force in your neighborhood, shaping its dynamic spirit!
4. Fellowship and Friendships: Build lasting connections with like-minded individuals.
5. Exciting Trips: Embark on adventures like the KEHA State meeting and more.
6. Educational Programs: Fuel your curiosity with engaging programs and stimulating discussions.
7. Cultural Arts: Unleash your creativity at the Cultural Arts Exhibit, featuring 27 diverse categories.
8. Leadership Opportunities: Lead, inspire, and make an impact in your community.

Club dues will be due on November 15th! \$8.00 per year



Hearty Harvest Bowl

- 2 cups brown rice, cooked
- 1 small head broccoli, cut into bite-size pieces
- 3 medium carrots, peeled and thinly sliced
- 1 medium sweet potato, peeled and diced
- 1 medium onion, diced
- 2 cans (15.5 ounces) chickpeas rinsed, drained, and patted dry
- 2 tablespoons olive oil
- 1/8 teaspoon salt
- 1/8 teaspoon ground black pepper
- 1/2 cup parmesan cheese, optional

Dressing

- 3 tablespoons olive oil
- 1/8 teaspoon salt
- 1/8 teaspoon ground black pepper
- 2 tablespoons lemon juice
- 3/4 teaspoon dried oregano
- 1/4 teaspoon garlic powder

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Wash fresh produce under cool running water, using a vegetable brush to scrub veggies with a firm surface. Dry and cut to prepare for this recipe.
3. Preheat oven to 425 degrees F. Line two large baking sheets with aluminum foil or parchment paper. Set aside.
4. Cook rice according to package directions.
5. While rice is cooking, place broccoli, carrots, sweet potato, and onion on one baking sheet and drizzle with 1 tablespoon of olive oil, sprinkle with a pinch of salt and pepper. Spread out into one even layer.



6. Toss chickpeas with the remaining 1 tablespoon of oil, sprinkle with salt and pepper. Spread out into one even layer on the other prepared baking sheet.
7. Roast vegetables and chickpeas for 20 to 25 minutes, turning the pans and giving them a shake from time to time. Vegetables should be slightly browned and fork tender when done. Chickpeas will be slightly browned and toasted.
8. While vegetables are roasting, combine Dressing ingredients in a small bowl or cup. Whisk until smooth. Set aside.
9. Divide ingredients into six servings. Place rice in a bowl, top with roasted vegetables, and chickpeas. Sprinkle with parmesan cheese if using.
10. Drizzle with dressing before serving.
11. Refrigerate leftovers within 2 hours.

Makes 6 servings
Serving size: 1 cup
Cost per recipe: \$7.71
Cost per serving: \$1.29



This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program — SNAP.

Nutrition facts per serving:

460 calories; 17g total fat; 3g saturated fat; 0g trans fat; 5mg cholesterol; 570mg sodium; 62g total carbohydrate; 14g dietary fiber; 10g total sugars; 0g added sugars; 16g protein; 0% Daily Value of vitamin D; 15% Daily Value of calcium; 15% Daily Value of iron; 15% Daily Value of potassium

Source:

Brooke Jenkins, Extension Specialist, University of Kentucky Cooperative Extension Service



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

NOVEMBER 2024

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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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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.

- **Ages 3-5: Goal Setting.** Practice financial goal setting to save for a special treat or toy for the pet.
- **Ages 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 \$550 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.

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