Family & Consumer Sciences



TAULOR COUNTY EXTENSION NEWSLETTER March 2025

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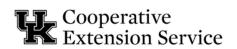
Finding Motivation to Stick to Your Exercise Resolutions

You may have a goal of becoming more active this year but might be finding it difficult to stay motivated. You are not alone. According to a study by the University of Southern California's Center for a Digital Future, 32% of Americans say they are exercising less than before the pandemic. Physical activity has a ton of benefits including aiding in weight loss, boosting your immune system, relieving stress and helping to lower your blood pressure. The goal is to get 150 minutes of physical activity each week. While it can be hard to get and stay motivated, here are some tips to help you meet your physical activity goals.

- Make it manageable. Figure out when you can incorporate physical activity into your week. The 150 minutes of weekly recommended physical activity can be broken down into 30 minutes over five days or even smaller increments throughout the day.
- Make a plan. The important thing is to move, even if it is for 10 minutes at a time. If you are not sure how to fit physical activity into your schedule, log how you spend your time each day, so you can see where exercise might fit in. Once you have an exercise schedule, develop a backup plan to help you catch up in case you cannot exercise at your regular time. Activities such as walking or climbing stairs require no equipment and can be done indoors, if the weather is not cooperating.
- Find something you enjoy doing. Research has shown that people who
 enjoy their physical activity have a better chance of sticking with it. Your
 activity does not have to be difficult. It could be as simple as walking
 around your neighborhood or dancing to music each day.
- Find ways to make it social. Some people find it helpful to have an exercise partner or join a gym class for motivation. Get aworkout buddy while you are doing the activity find a virtual exercise class. You can also make it a family activity by encouraging them to be active with you.

Source: Katherine Jury, Extension Specialist for Family Health





Cooperative Extension Service

Agriculture and Natural Resources Family and Consumer Sciences 4-H Youth Development Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT



Taylor County Extension Homemakers

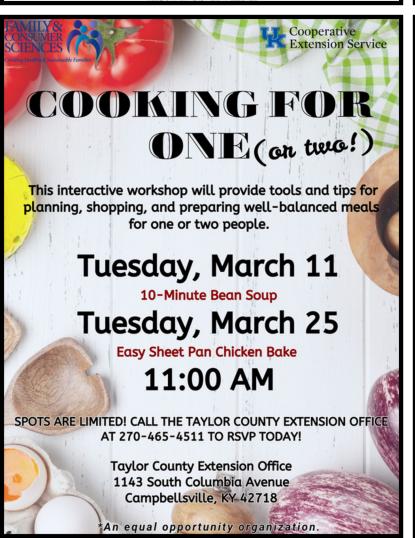
Taylor County Extension Office 1143 South Columbia Avenue Campbellsville, KY

Monday, March 3, 2025

1:00 - 6:00 PM

For questions, or for help signing up, please call the Taylor County Extension Office at (270) 465-4511.

redcrossblood.org | 1-800-RED CROSS





DECLUTTERING & ORGANIZING

WEDNESDAY, MARCH 12 | 1:00 PM



Participants will need to bring:

J Cooperative

- 3-ring binder
- binder dividers
- pocket folders
- loose leaf paper

RSVP by calling the Extension Office at (270) 465-4511.

*An equal opportunity organization.









Taylor County Extension Office 1143 South Columbia Avenue Campbellsville, KY

Please call the **Extension Office at**

(270) 465-4511 to RSVP.





TAYLOR COUNTY BARN **QUILT TRAIL**



Applications are available for pick up at the **Taylor County Extension Office or online at** https://bit.ly/TCBarnQuiltTrailAPP

For more information call the Extension Office at 270-465-4511.

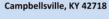


Taylor County Extension Office 1143 South Columbia Avenue











https://taylor.ca.uy.edu



Taylor County Extension Homemakers are accepting donations to complete Blankets of Love. Blankets are made with 4 yards of fleece. You can choose 2 yards of corresponding fleece to donate. Monetary donations are also appreciated. Donations can be made at the Taylor County Extension Office at 1143 South Columbia Avenue, Campbellsville, KY.



In February, we donated 6 blankets to the Cancer Center at Taylor Regional Hospital.

*An equal opportunity organization.

Create an appliqued kitchen towel with this adorable penguin pattern that will give your kitchen joy during the winter season! Thursday March 20 3:00 PM \$5 Class Fee To sign up, stop by the Taylor County

Extension Office to pay the class fee.



March 22, 2025

10am-12pm EST
Taylor County Extension Office
1143 S. Columbia Ave.

We invite all families with upcoming and current preschool aged children to come enjoy educational games, resources, prizes, petting zoo and more!

Contact Brandy McCubbin @ (270) 403-2000 or brandy.mccubbin@gmail.com for more information!















March Book of the Month



Mrs. Lincoln's Sisters By Jennifer Chiaverini

This book is historical fiction and is loosely based on the life of Mary Todd Lincoln, wife to President Abraham Lincoln. Mary's life is viewed through the eyes of her sisters, from the time she was a child, all the way through her death. Her mental state following the death of her husband, as well as three

of her children is fodder for speculation and gossip. Each of the sisters has her own viewpoint on what Mary should do to move forward with her life. If you enjoy this book, you might consider checking out other historical fiction books by the author. She also writes a fiction series about Elm Creek guilters.



This book review was written by Kim Barbee, President of Sidetracked Homemakers.



Taylor County Extension Council

PERSONAL FINANCES & ESTATE PLANNING



Tuesday, March 18 I 6:00 PM

Selecting Your Team, Financial Organization, Life Insurance, Annuities & IRAs

Guest Speakers: Renee Carrico, Darrin Price, Monica Hamilton



Monday, March 3116:00 PM

Wills, Trusts, Power of Attorney, Probate, Merged Families and Cherished Possessions

Guest Speakers: John Bertram, Luke Lawless, and Kimberly Thomas



Monday, April 21 I 6:00 PM

Selling of Estate, Corporations & LLCs, and Business Retirement

Guest Speakers: John Kessler, John Miller, R.D. Smothers

Each night will have an question and answer session.

Call 270-465-4511 to RSVP!



Taylor County Extension Office 1143 South Columbia Avenue Campbellsville, KY 42718



CALENDAR OF EVENTS

WED SUN FRI MON TUE THU KELM TUCKY **Low Impact Fitness will** continue to meet weekly **Extension Association of** on Thursdays at 1:30 PM **Family and Consumer Sciences** 6 2 3 5 7 8 Homemaker Homemaker **Taylormade Blood Drive Council Meeting** Quilters 9:00 AM 1:00 - 6:00 PM 10:00 AM 9 12 13 14 10 11 15 **Cross Stitch Cooking for Sewing for Organizing &** Retreat One (or two!) **Beginners Decluttering** 10:00 AM - 3:00 PM 10:00 AM 11:00 AM 1:00 PM **Barn Quilts** 1:00 - 6:00 PM 17 Sewing for 16 19 20 21 22 18 **Blankets Kitchen Towels** Preschool of Love **Beginners Palooza** 1:00 PM 10:00 AM 3:00 PM 10:00 AM - 12:00 PM \$5 Fee HAPPY. * **Estate Planning** ST. PATRICK'S 6:00 PM * DAY 23 25 27 29 24 26 28 Homemaker Lunch with the **Breakfast with Sewing for Cooking for Lunch & Learn** the Easter Leader Lesson: **Doctors Beginners** One (or two!) 11:00 AM **Indoor Air Bunny** 12:00 PM 11:00 AM 10:00 AM Quality 9:00 - 11:00 AM 10:00 AM 30 31 **Estate Planning** 6:00 PM **Cross Stitch** Circle of Friends **Bunco Club Harmony Mannsville Mastering Skills** Retreat 2nd Tuesday 2nd Thursday 3rd Tuesday 2nd Tuesday 2nd Monday Last Saturday 6:00 p.m. 6:30 p.m. 10:00 a.m. 12:30 p.m. 6:00 p.m.

Modern Day 2nd Monday 6:00 p.m.

Quilts of Freedom 4th Wednesday 10:00 a.m.

Saloma Road 2nd Thursday 10:00 a.m.

Sidetracked 2nd Tuesday 6:00 p.m.

Taylor Made Quilters 1st Tuesday 9:00 a.m.

12:30 p.m.



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VALUING PEOPLE. VALUING MONEY.

MARCH 2025

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

THIS MONTH'S TOPIC:

STRETCHING YOUR DOLLAR: WHAT TO DO WHEN THE "ENDS" DON'T MEET

"Making ends meet" is getting harder in today's economy. If you've ever wondered how to make your dollars and resources go farther, think about these tips for managing your money in tough financial times.

SPENDING WISELY

There are two basic ways to balance a budget: either **increase your income** or **reduce your expenses**. Scaling back on spending may be the quicker and easier of the two strategies. Start by taking a look at your spending habits to see where your money goes each pay period. List small purchases (like fast food, hobbies, and other "wants") and large expenses (like housing, insurance, and your family's "needs").

Next, use a highlighter to mark more **flexible** categories where you can cut back (or cut out altogether). While not always pleasant, looking for small ways to save in the present allows you to redirect that money where it matters most. This increases your family's future financial stability. Cancel "wants" until you can make ends meet again, like streaming services or monthly subscriptions. Or, cut back on things like eating out or buying name brands. For example, saving



\$10 a week is \$520 a year; saving \$20 weekly is \$1040 annually; saving \$50 a week is \$2,600 a year; and so forth. Small savings really do add up.

PRIORITIZING YOUR FINANCES

Household expenses fall along a continuum of fixed and variable costs. **Fixed costs** are the same amount each month. These may include bills such as mortgage or car payments, insurance premiums, cell phone plans, internet, and streaming services. You can budget fixed expenses more precisely because you know the exact amount that will be due and when.

Variable costs, on the other hand, include charges that are different each month. Food costs, utility bills, revolving credit card

Cooperative Extension Service

Agriculture and Natural Resources Family and Consumer Sciences 4-H Youth Development Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.





NOTE EACH MONTHLY "PAY DAY" (OR ANY DATE YOU EXPECT MONEY TO COME INTO YOUR ACCOUNT)



payments, and "extras" are all variable costs. Some of these expenses may be necessary (e.g., food and electricity are essential), but often there are ways to cut costs in each category.

To begin prioritizing your finances, use a blank calendar and note every recurring monthly payment your family has (fixed or variable) on its due date. Also keep a running list of family expenses that are due quarterly or annually, like property taxes or insurance.

Next, note each monthly "pay day" (or any date you expect money to come into your account rather than go out of it). Do you have enough income to cover the required payments in between pay periods? If not, talk with the collector about the due date. Most companies offer flexibility in choosing a payment date that works for your financial situation. Be sure to pay bills on time to avoid late fees and additional finance charges or interest.

SAVING WHEN EXPENSES ARE TIGHT

To save on groceries, gas, utilities, clothing, and other household essentials, begin by

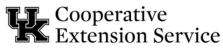
shopping your home. For example, don't go grocery shopping until you've shopped your pantry, fridge, and freezer. Eat or repurpose leftovers, get creative with the ingredients you have on hand, and use food before it expires. When we toss food in the trash, we're trashing our cash too.

The same goes for clothing or other household goods. Look for items to sell, trade, refresh, or repurpose before going shopping. To save money on gas, group your errands and limit your shopping trips to one day a week or certain days a month. You can also carpool or use public transportation. For utilities, use energy-saving practices to lower your costs (like wearing layers and monitoring the thermostat).

LOOK TO THE PAST

As you explore ways to save, consider the penny-pinching practices of past generations. They used what they had and weren't wasteful. They borrowed from friends and neighbors. They sold and traded goods. They repurposed furniture, fabric, and clothing. They lived within their means and considered "a penny saved is a penny earned."

Written by: Nichole Huff | Edited by: Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock



Taylor County 1143 South Columbia Avenue Campbellsville, KY 42718

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Cabbage Jambalaya

1 pound lean ground beef

1 1/2 cups chopped celery

1 1/2 cups chopped onion

2 cloves garlic, minced

1 (13 ounces) package turkey smoked sausage, sliced

1 medium head cabbage, chopped (about 10 cups)

1 (14.5 ounces) can diced tomatoes

2 cups water

1 cup brown rice

1 teaspoon garlic powder

1 tablespoon Cajun

seasoning

Heat a large stockpot over medium high. Add ground beef, and cook until it starts to brown, about 6 minutes. Add the celery, and cook for 2 minutes. Add onion and garlic, and cook 4 minutes while stirring. Add smoked sausage, and cook an additional 2 to 3 minutes. Stir in cabbage, and cook until it wilts, about 3 minutes. Add tomatoes, water, rice, garlic powder, and Cajun seasoning.

Bring to a **boil**, and **reduce** heat to medium. Cover, and simmer for 40 minutes. Serve hot.

Yield: 10, 1-cup servings

Nutritional Analysis:

250 calories, 8 g fat, 3 g saturated fat, 60 mg cholesterol, 400 mg sodium, 26 g carbohydrate, 4 g fiber, 6 g sugars, 0 g added sugars, 18 g protein