

LIVINGSTON COUNTY EXTENSION

Home & Family Newsletter

November 2023

Cooperative Extension Service Livingston County
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REDISCOVERING THE MAGIC OF HOLIDAY TRADITIONS

As the holiday season approaches, it's a time for reflection and cherishing the traditions that make this time of year so special. While many of us have our beloved holiday customs, let's take this opportunity to explore some timeless traditions and maybe even create new ones. Join us on a delightful journey through holiday traditions around the world and discover how they bring joy and meaning to this magical time.

- **Advent Calendars:**

Originating in Germany, Advent calendars have become a cherished tradition worldwide. These calendars mark the days leading up to Christmas, and each day reveals a small surprise or treat. Whether it's a piece of chocolate, a thoughtful message, or an act of kindness, the anticipation builds as we count down to the special day.

- **Decorating with Delight:**

Deck the halls with laughter and joy! Decorating our homes is an essential part of the holiday season, as it fosters a spirit of warmth and togetherness. Whether you prefer a classic fir tree adorned with twinkling lights and ornaments or a creative DIY approach, let your imagination run wild and infuse your surroundings with holiday cheer.

- **Candlelight Ceremonies:**

Across cultures, candlelight holds significant symbolism during the holiday season. From lighting the Menorah for Hanukkah to the Advent wreath in Christian traditions, candles illuminate the darkness and represent hope, faith, and love. Take a moment to embrace the soft glow of a candle and reflect on the beauty of the season.

- **Sharing Stories and Songs:**

Gather around the fireplace, or in modern times, cozy up on the couch, and indulge in the magic of storytelling and heartfelt songs. Pass down treasured family tales, read holiday-themed books, or sing carols together. These traditions foster connection and create lasting memories for generations to come.

- **Cultural Celebrations:**

The holiday season is a time to honor and appreciate the diversity of our world. Embrace the traditions of different cultures, whether it's the vibrant festivals of Diwali, the heartfelt celebrations of Kwanzaa, or the ancient rituals of the Winter Solstice. Engaging with diverse holiday traditions enriches our own experiences and promotes understanding and unity.

- **Giving and Gratitude:**

At the heart of the holiday season lies the spirit of giving. Beyond material gifts, acts of kindness and giving back to the community hold immense significance. Volunteer at local charities, donate to those in need, or simply lend a hand to someone who could use some extra support. Embrace gratitude for all the blessings in your life and spread the joy of giving.

- **Embracing New Traditions:**

While honoring and preserving our beloved traditions is essential, it can also be exciting to create new ones. Gather with loved ones and brainstorm ideas for unique activities or experiences that embody the spirit of the season. Whether it's hosting a themed potluck, organizing a neighborhood gift exchange, or starting a charitable tradition, allow your imagination to thrive.

As we embark on this holiday season, let's intertwine the comfort of familiar traditions with the excitement of exploration. May these timeless customs bring us closer, ignite the spirit of joy, and remind us of the true meaning of the holidays.

Wishing you a season filled with love, laughter, and cherished memories!

Joni K. Phelps

**Cooperative
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Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
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MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
Lexington, KY 40506





HOMEMAKERS NEWS

Open Sewing Day & UFO Days

Every month on the first & forth Tuesday, anyone who wants to utilize our meeting room to continue sewing projects they started but didn't finish is welcome to do so. From 9:00 am until 2:00 pm, the room will be accessible.

Block of the Month Homemakers Club

The club will meet on Tuesday, November 14, 2023 from 9:00 am to 2:00 pm at the Livingston County Extension Office. This group has been working on a Sew by a row Quilt. If you are interested in learn more about this quilt please contact Joni K. Phelps at jkbarr3@uky.edu or (270) 928-2168.

Pins & Needles Homemaker Club

This club will meet on Tuesday, November 21, 2023 from 9:00 am to 2:00 pm. This is a great way to learn all different types of sewing projects outside of quilting. This months project will be. If you have any questions about this project please call Joni K. Phelps at (270) 928-2168 or email her at jkbarr3@uky.edu.

Homemaker Leader Lesson

January lesson will be a mailout lesson - Carbon Monoxide. Every year, hundreds of people die from carbon monoxide poisoning and thousands more become ill from it. In this lesson, learn what steps you can take to keep you and your loved ones safe from this dangerous gas that is all around us.

WHO CAN JOIN KENTUCKY EXTENSION HOMEMAKERS?

The Kentucky Extension Homemakers Association (KEHA) welcomes members regardless age, race, color, national origin, creed, marital status, gender, education or economic status. Any full or part-time homemaker, male or female, rural or urban, teenager or senior citizen and in-between, may belong to KEHA.

Homemakers gain new knowledge and skills that improve the quality of life for themselves and their families. Practical demonstrations and discussions are important parts of the meetings. Educational program are implemented by members of county associations, in cooperation with County Extension Agents, on the basis of the latest research data from the University of Kentucky. County, state and national meetings and workshops provide fellowship combined with concentrated learning opportunities and opportunities to enhance leadership skill.

If you are interested in joining or starting an Extension Homemakers Club in your neighborhood or community, please Livingston County Cooperative Extension Office. Joni Phelps the Family Consumer Sciences Education Agent will provide information about current clubs and programs, as well as guidance in establishing new clubs.



Livingston County Extension Homemakers Enrollment Form 2023-2024

Name: _____ DOB: _____

Street Address: _____

City: _____ Zip: _____

Email Address: _____

Cell Phone: _____ Home/Work Phone: _____

Gender: Female Male

Ethnicity: Caucasian Black Hispanic

Asian American Indian Mixed Race/Other

Please select membership type:

_____ Active (\$10) Receives monthly Family & Home newsletter and can attend all county Leader lessons/Council meetings/Homemaker events.

_____ Mailbox member (\$10) Receives monthly Family & Home newsletter and copy of the homemaker leader lesson & handouts; attendance at meetings is not expected/required.

_____ Pins & Needles Club (\$10) Special interest sewing/quilting club that meets the second Tuesday of each month. Works on quilting projects and other beginner/simple sewing at meetings. Also receives copies of all project patterns and receives monthly Family & Home newsletter.

_____ Block of the Month Club (\$10) Special interest quilt block group that meets on the third Tuesday each month. Receives monthly Family & Home newsletter and attends monthly group sew meetings. Copies of all patterns that the club is working on in person or via mail.

_____ Pinterest Club (\$10) Special interest club for crafting that meets monthly. Members also receive Home & Family newsletters. *There is extra Fees that will be charges due to cover materials for each project*



PUBLICITY RELEASE:

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 that 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: _____

The Kentucky Cooperative Extension Service is required by Federal law to collect and maintain information regarding the characteristics of the people we serve. The information you supply is voluntary.

**Enrollment form and payment may be remitted to:
Livingston Extension Homemakers
P.O. Box 189 Smithland, KY 42081**

RECIPE CORNER



Apple Cranberry Waldorf Salad

1 cup chopped Granny Smith apple	1 cup halved seedless green grapes	½ cup chopped walnuts
1 cup chopped Red Delicious apple	1 cup halved seedless red grapes	8 ounces non-fat vanilla yogurt
1 cup diced celery	1½ cups dried cranberries	2 tablespoons honey
		¼ teaspoon cinnamon

- 1. Combine** chopped apples and diced celery and put in a medium sized bowl. Add grapes, cranberries, and walnuts to the mixture. Stir ingredients together.
 - 2. In a separate bowl,** add the yogurt, honey, and cinnamon. Stir together and pour over the fruit mixture. Cover and chill before serving.
- Yield:** 8, 1 cup servings.

Nutrition Analysis: 210 calories, 5 g fat, 0 mg cholesterol, 35 mg sodium, 41 g carbohydrate, 3 g fiber, 34 g sugar, 3 g protein.

Buying Kentucky Proud is easy. Look for the label at your grocery store, farmers' market, or roadside stand.



Kentucky Apples

SEASON: Early summer through December.

NUTRITION FACTS: A medium size apple, about 2 to 2½ inches round, has about 75 calories and provides bulk in the diet, which helps the body digest food. The apple is low in sodium and high in potassium, making it a great natural snack.

SELECTION: Look for firm, crisp, well-colored fruit. Avoid those with shriveled skins, bruises, worm holes, and decayed spots. Always handle apples gently to avoid causing bruises, blemishes, or other defects.

STORAGE: Use those with bruises or skin breaks as soon as possible. Apples that are slightly under-ripe should be stored in a cool place to ripen. Once ripe, apples will keep a week or longer stored in the refrigerator vegetable drawer or in a plastic bag.

PREPARATION: Raw apples will darken when the cut surface is exposed to the air. Protect cut or peeled apples from darkening by mixing with ascorbic acid

Source: www.fruitsandveggiesmatter.gov

such as lemon or orange juice. Only work with about five apples at a time to prevent darkening. Mix 1 teaspoon ascorbic acid with 3 tablespoons of water. Toss gently with apple slices. Apples may be preserved by several methods: freezing, drying, or canning. Please contact your county Extension office for more information.

VARIETIES: More than 2,500 varieties are found in the United States. The following are easily available and popular in Kentucky: Lodi, Red Delicious, Rome, Winesap, Gala, Jonathan, Cortland, and Golden Delicious.

APPLES

Kentucky Proud Project
County Extension Agents for Family and Consumer Sciences
University of Kentucky, Nutrition and Food Science students
September 2011

Educational programs of Kentucky Cooperative Extension serve all people regardless of race, color, age, sex, religion, disability, or national origin. For more information, contact your county's Extension agent for Family and Consumer Sciences or visit www.ca.uky.edu/fcs.

COOPERATIVE
EXTENSION
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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

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THIS MONTH'S TOPIC: MONEY TRANSFER APPS

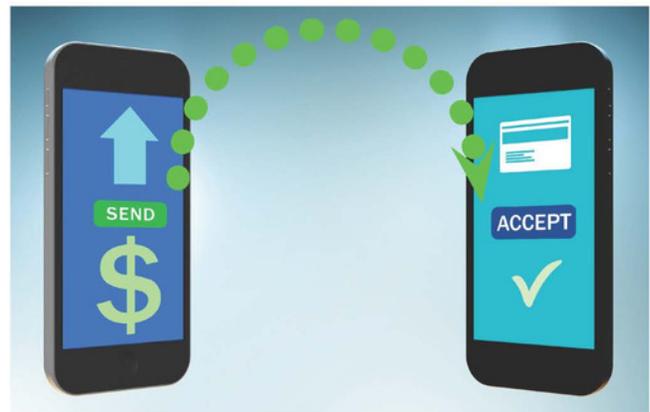
Money transfer apps are a convenient way to send money to others. Despite the benefit of convenience, there are tax implications and risks to using money transfer apps. When using these services, be careful to avoid payment mishaps and scams. Always research money transfer apps before using them to ensure that the app you choose is reputable.

WHAT ARE MONEY TRANSFER APPS?

You may have heard of apps such as Venmo, Cash App, Zelle, or PayPal. These apps allow for person-to-person money transfers directly from your account to the recipient. Convenience is a large draw for these apps, as they make it easy to send money without having to carry cash or swipe a card. For example, you can easily repay a friend for covering your lunch if you forget your wallet, or you might pay a babysitter when you don't have cash on hand.

TAX IMPLICATIONS

Money transfer apps often allow you to make a note of what the payment is for or indicate if a transaction is personal or for business. The app might need to report transfers related to a business expense. So, labeling transfers can keep personal transactions from being counted as income, such as a friend paying you back for dinner.



PAYMENT MISHAPS

Have you ever sent an email or text message to the wrong person? This mistake can happen with money transfer apps too, but with your money! Only use money transfer apps for people you know well and can verify their identity.

Some apps have security measures built in to avoid paying the wrong person, such as with a recipient's phone number or email address. Always double check that the recipient is who you intend them to be before sending money. Some apps allow the recipient to send you a request for payment. Others will allow you to add friends or contacts. Consider sending a small "test" amount first, such as \$1, to ensure it goes to the correct person before sending larger sums.



MONEY TRANSFER APPS ARE AN EASY TARGET FOR SCAMMERS BECAUSE OF THE QUICK NATURE OF THE TRANSACTIONS



AVOIDING SCAMS

Money transfer apps are an easy target for scammers because of the quick nature of the transactions and the difficulty of getting money back once it has been sent. Common scams include promise of product, loved one in need, and fake customer support scams.

Promise of product scams are when a scammer requests payment and promises a product with no intention to deliver. Promised items might include concert tickets, puppies, or other items sold on online marketplaces. Always research a seller to ensure they are reputable or wait until you have the product in hand before transferring money.

Loved one in need scams involve a scammer pretending to be a loved one in crisis requesting you immediately send money. These scams prey on your emotions. Always take time to verify the situation before acting. For example, if you received a message on social media, their account may have been hacked. Call your loved one before you consider transferring money.

Fake customer support scams can be tricky to spot. Scammers pose as representatives from a money transfer app or company. They

send emails, texts, or make phone calls that seem legitimate, but they ask for your personal information or account details. Always seek customer support directly through the app or company website, and never disclose personal information if you receive unsolicited contact.

If you suspect a scam, report it to help stop the scammer. Visit <https://reportfraud.ftc.gov/> to file a report with the Federal Trade Commission.

REFERENCES:

Consumer Financial Protection Bureau. <https://www.consumerfinance.gov/about-us/blog/helpful-tips-using-mobile-payment-services-and-avoiding-risky-mistakes/>

National Credit Union Administration. <https://mycreditunion.gov/about-credit-unions/products-services/mobile-payments-wallets/person-to-person-payment-apps>

Taxpayer Advocate Service. <https://www.taxpayeradvocate.irs.gov/news/tas-tax-tip-use-caution-when-paying-or-receiving-payments-from-friends-or-family-members-using-cash-payment-apps/>

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We need your HELP! Please take this brief survey for Livingston County!

KENTUCKY  
COOPERATIVE EXTENSION

- Kentucky resident?
- At least 18 years old?
- Care about your community?



HOW CAN WE serve you??

Take our ten-minute survey to help us develop programs addressing needs in your community. Scan the code above or visit:
go.uky.edu/serveKY

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University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
Lexington, KY 40505



Contact your local Extension Office for a paper copy of the survey.