Nolan H. Pettit 4-H Agent



MCLEAN COUNTY HOMEMAKERS NEWSLETTER!

Important Dates:

BGG: March 12th @ 1:00

Friendship Club: March 13th @ 1:30

KENTUCKY K COOPERATIVE EXTENSION McLean County Ext.



STELLA GROSS 3-3 SHERRY BOYKEN 3-16 BONNIE KINNEY 3-22 SUSAN MUSTER 3-24 DEBBIE HUTCHINSON 3-27

Thought/Quote of the Month: "But you can come along with me 'Cause we gotta a lot of things to do now" Fun, Fun, Fun -The Beach Boys 1964 Roll Call: What do you like to do for fun in the spring?



Calling All Talented Volunteers!

Do you have a skill or talent you'd love to share with kids in our community? We're looking for volunteers to teach fun and creative kids' classes! With a wide range of fair project categories to explore, your expertise—whether in crafts, cooking, gardening, or any special hobby would be greatly appreciated. If you're interested, please contact Jessica or Nolan at the Extension Office. We'd love to have you!

> IST PLACE

Cooperative Extension Service

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

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Disabilities accommodated with prior notification

McLean County Ext. 335 W 7th Street Calhoun KY 270-273-3690



FAIR DATES: JULY 10TH, 11TH, 12TH DO YOU HAVE SOMETHING YOU WOULD LIKE TO ADD TO THE NEWSLETTER?

JUST LET US KNOW, PLEASE GIVE US A CALL AT 273-3690, ASK FOR JESSICA!



SEWING CLASS!

McLean County is buzzing with excitement to learn sewing! We're looking for volunteers to teach adults the basics of sewing or lead a fun project—like making stadium cushions or reusable paper towels. If you have a passion for sewing and a willingness to share your skills, we'd love to have you on board! Interested in helping? Contact us at 270-273-3690!











CRUNCHY AIR FRYER FISH

Prep Time: 10 minutes Cook Time: 10-15 minutes

Ingredients:

- 1 pound of white fish fillets (tilapia, catfish, perch, etc.)
- 1/2 teaspoon garlic powder
- 1/2 teaspoon paprika
- 1/4 teaspoon chili powder
- 1/4 teaspoon onion powder
- 1/4 teaspoon black pepper
- 1/4 teaspoon salt
- 1 egg
- 1 tablespoon olive oil
- 1 cup panko crumbs
- Nonstick cooking spray

Servings: Makes 4 servings Serving Size: 4 ounces Recipe Cost: \$7.72 Cost per Serving: \$1.93

Directions:

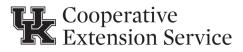
- 1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
- 2. Place fish between clean paper towels to allow any water to drain. Rewash hands after handling raw fish.
- 3. Create an assembly for coating the fish. First, in a small bowl, combine the garlic powder, paprika, chili powder, onion powder, black pepper, and salt; set aside. Then, in a shallow pan or plate, whisk the egg; set aside. Rewash hands after handling the raw egg. Place panko crumbs into another shallow pan or plate; set aside.
- 4. Coat fish on both sides with olive oil and sprinkle both sides with the seasoning mixture. Dip fish into the egg and coat both sides. Then dredge the fillets through the panko coating both sides thoroughly. Allow the coated fillets to rest about 10 minutes before cooking. Rewash hands after handling the raw fish.
- 5. Preheat the air fryer to 390 degrees F while the fish rests. Coat the preheated air fryer basket or pan with cooking spray. Add the fish, taking care not to overfill the basket or pan (you may need to work in batches). Cook for 10 to 13 minutes or until it reaches an internal temperature of 145 degrees F as measured on a meat thermometer.
- 6. Refrigerate leftovers within 2 hours. Reheat leftovers in the air fryer for a few minutes to revive the crunchy coating.

Source: Brooke Jenkins, Extension Specialist for Curriculum, University of Kentucky Cooperative Extension Service

Tips

No air fryer? No problem. Simply bake these in the oven at 400 degrees F for 12 to 15 minutes or until they reach an internal temperature of 145 degrees F as measured on a meat thermometer.

Nutrition facts per serving: 230 calories; 7g total fat; 1.5g saturated fat; 0g trans fat; 105mg cholesterol; 260mg sodium; 16g total carbohydrate; 0g dietary fiber; 1g total sugars; 0g added sugars; 26g protein; 20% Daily Value of vitamin D; 2% Daily Value of calcium; 6% Daily Value of iron; 8% Daily Value of potassium



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

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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

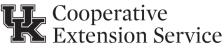
shopping your home. For example, don't go grocery shopping until you've shopped your pantry, fridge, and freezer. Eat or repurpose leftovers, get creative with the ingredients you have on hand, and use food before it expires. When we toss food in the trash, we're trashing our cash too.

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



ADULT HEALTH BULLETIN



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

THIS MONTH'S TOPIC THE POWER OF POSITIVE LANGUAGE AROUND FOOD



HEALTH BULLETIN

THIS MONTH'S TOPIC: HEALTHY AS WINTER APPROACHES

> The way we talk about food can have a big impact on how we feel about it and how we take care of our bodies. When we use positive, respectful language around food, it helps us build a healthier relationship with what we eat. A healthy relationship with food means not feeling guilty or stressed about what we eat but instead enjoying food as something that nourishes and energizes us.

Words have a lot of power. The language we use can shape our thoughts and feelings. If we call food "bad" or "unhealthy," we might start feeling bad about eating it. For example, saying things like, "I shouldn't eat this," or "this is so unhealthy," can make us feel guilty when we enjoy our favorite foods. But when we use words like "balanced" or "nourishing," it reminds

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us that food is not the enemy — it's something our bodies need to stay strong and healthy.

We often talk about food in ways that make it seem like some foods are "good" and others are "bad." While it's important to make choices that provide our body with the nourishment it needs most of the time, it's not helpful to label food as all good or all bad. All foods can be good for us in one way or another. Whether it's the nutrients it provides us or the enjoyment we get from eating it. The key is to focus on balance, not perfection. If we can learn to talk and think about food without judgment, it can help us feel more relaxed and less stressed about eating.

Talking about food in a mindful way can also help us enjoy it more. Mindful eating means paying attention to what we're eating, how it makes us feel, and how much we're eating of it. When we use words like "enjoying," "savoring," or "appreciating," we remind ourselves to slow down and notice the flavors, textures, colors, and smells of our food. This helps us be more aware of when we're full and prevents overeating. Instead of rushing through a meal or eating while distracted, we can focus on the experience of eating and truly enjoy it. Language around food is also important in the way we talk about it with others. If we constantly talk about dieting, weight loss, or food rules, it can create stress and pressure around food. Instead, focus on how food makes us feel good, how it helps our bodies grow, and how it brings people together. When we talk about food in a positive, relaxed way, it can help create a more supporting environment for everyone.

The words we use around food matter. They can help create a healthy, positive relationship with food. By avoiding judgment, focusing on balance, and practicing mindful eating, we can build a better relationship with food.

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