



ADAIR COUNTY EXTENSION HOMEMAKERS

March 2023



Dylan, after being pied in the face at his birthday celebration.



Dylan and Lesley at church Valentine's dinner.

February was an exciting month for me. I celebrated my 23rd birthday with friends and family. It is tradition on my birthday to celebrate at the Mexican restaurant in Greensburg. My great Aunt Beverly made my favorite dessert, her pecan cheesecake. For Valentine's Day, Lesley and myself celebrated in Louisville by playing TopGolf and attending a concert. The last part of the month I was at trainings in Laurel County. It was very informative and I am excited to implement some of the programs here in Adair County. Winter is nearly over- I do not know about you, but I am excited for the arrival of Spring this month.

Bingocize will continue in March. We will continue to meet on *most* Tuesdays and Thursdays at noon CST. Upcoming dates include March 2nd, 16th, 21st, and 28th. We will not Bingocize on March 9th due to the Cultural Arts Competition. Additional dates in April have also been finalized.

The March Homemaker Leader Lesson is Making the Most of Meals While Traveling. It will be held on Tuesday, March 7 @12 CST at the Extension Office. Leah Vanmeter, McCreary County FCS Agent, will be leading the lesson. Please call the Office at (270) 384-2317 to RSVP.

The Cultural Arts Competition is quickly approaching. I am excited to see everyone's carefully crafted submissions. I think this one will be our biggest and best yet. A couple quick reminders: check-in day is March 9th from 10AM -12:30PM CST. Cultural Arts Volunteers will arrive at 9AM EST for orientation. Entry items must have been made by you personally within the last two years. Judging will take place the following day on the 10th, and public viewing will begin at 2PM CST also on March 10th. Entry items can be picked up the following week. Entries that receive 1st place at the county competition will advance to the area competition on the 16th in Taylor County. Please reach out if you have more questions!



First Day of Spring March 20th





Bingocize

NEW DATES ANNOUNCED

Bingocize is a low-impact exercise program that offers real prizes, potential health benefits, and increased knowledge of health-related topics. Participants will play bingo, do short, low-resistance exercises, answer trivia, and repeat. The winner of bingo will receive a small prize plus bragging rights. There will be roughly two sessions per week, and participation is encouraged at every session. There is no charge to attend; all sessions will be at the Extension Office. Bottled water will be provided to all participants.

Sessions will be on the following days at 12:00 noon:

March 2nd, 9th, 16th, 21st, 28th

April 6th, 11th, 13th, 18th, 25th

RSVP AT (270) 384-2317

Making the Most of Meals while Traveling



For many, planning your next travel adventure can be just as fun as the trip itself. It is fun to daydream about where you will stay, how you will get there, and what you will do when you arrive — but what about the food you plan to eat during your travels? Research suggests meals and other food items can make up 25% of your travel budget. With a little work up front, you may be able to save money as well as increase the balanced and nutritious meals you have while away. This lesson will lead you through simple and effective strategies to make the most of meals while traveling.

The March Homemaker Leader Lesson is Making the Most of Meals while Traveling. It will be held on Tuesday, March 7 @ 12 CST at the Extension Office. Leah Vanmeter, McCreary County FCS Agent, will be leading the lesson. Please call the Office at (270) 384-2317 to RSVP.

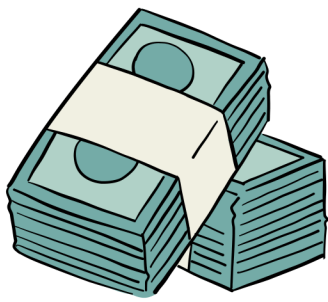
RSVP AT (270) 384-2317

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

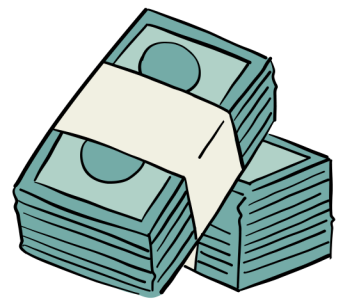
Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.



Wisely Use Your Tax Refund



It's that time of year when we get excited about our tax refunds. By responsibly using this one-time infusion of cash, you can improve your financial standing.

You could wisely use your tax refund to add to your emergency savings account. Most of us do not have enough money saved in the event of job loss, illness or another unexpected event that prevents us from working. Most financial experts recommend having at least six months of income saved to help you work through financial hardship. This fund can also help cover unexpected or emergency household repairs.

You could also choose to reduce your debt with your tax refund. Paying off high-interest debt as quickly as possible is a financial win-win because it reduces the principal on your loan and lower future interest payments.

Make an extra mortgage payment toward the principal. Much of a mortgage loan goes toward interest and not the principal itself.

Investing in your family's future is always a wise move as it will continue to guarantee future financial stability. You could use your return to start or add a college savings fund for your children or to start or add to your retirement account.

If you must spend your tax refund, make wise spending choices. Consider purchases that allow you to make improvements that add to the resale value of your vehicle or home or to make home improvements that lower energy costs.

You never get too old to learn a new skill. Use some of the refund to take classes or learn new skills or hobbies.

More information on family financial education is available by contacting the Adair County Extension Office.

Educational programs of the Cooperative Extension Service 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 expressions, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability.

Source: Kelly May, senior extension associate for family finance and resource management

Check your Refund Status

You can check your federal refund status by visiting the IRS website, "Where's My Refund". You will need your Social Security Number or Taxpayer ID number, your filing status, and the exact refund amount on your return in order to see your refund status. Additionally, you must wait 24 hours after you E-file or 4 weeks after paper filing to receive an updated status. Wait times are extended if filing 2020 or 2021 taxes. The IRS also utilizes an app, IRS2Go where you can check your refund status. For more information, contact your tax professional. QR CODE: <https://www.irs.gov/refunds>



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

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, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

2023
03

MARCH

SUN	MON	TUE	WED	THU	FRI	SAT
			1 Bliss Club 11:30 AM Lee's	2 Bingocize Noon Extension Office	3	4
5	6 Town & Country 6PM	7 Meals While Traveling Noon Extension Office	8 Green River 11:30AM	9 Happy Club, Cultural Arts, & Cold Frame Gardening	10 Cultural Arts Public Viewing 2-4 PM Extension Office	11
12  Move Clocks Forward	13 Cultural Arts Entry Pickup 9AM - 4 PM Extension Office	14 Sano Stars & Cultural Arts Entry Pickup	15	16 Bingocize & Area Cultural Arts Competition	17  St. Patrick's Day	18
19	20	21 Bingocize Noon Extension Office	22	23	24	25
26	27	28 Bingocize Noon Extension Office	29	30	31	

TO DO LIST

-
-
-
-
-
-
-
-
-
-

NOTE

March 8th is International Women's Day





Participants at this month's leader lesson learned tips for cooking with oils and vinegars.



The Bliss Club made Carnival masks during their February meeting.



Winter Garden Workshop Series

The Adair County Extension Master Gardeners continues its series of workshops to get your green thumb primed for growing in 2023. Join us the second Thursday evening of the month at 5:30 pm at the Adair County Cooperative Extension Service. Classes will be informal, educational, and taught by our local experts.

March 9th- Cold Frame Gardening by MellaDee Allen. Think it's still too cold to garden? Think again! Learn how to get your garden started early and take it further into fall with the use of cold frames.

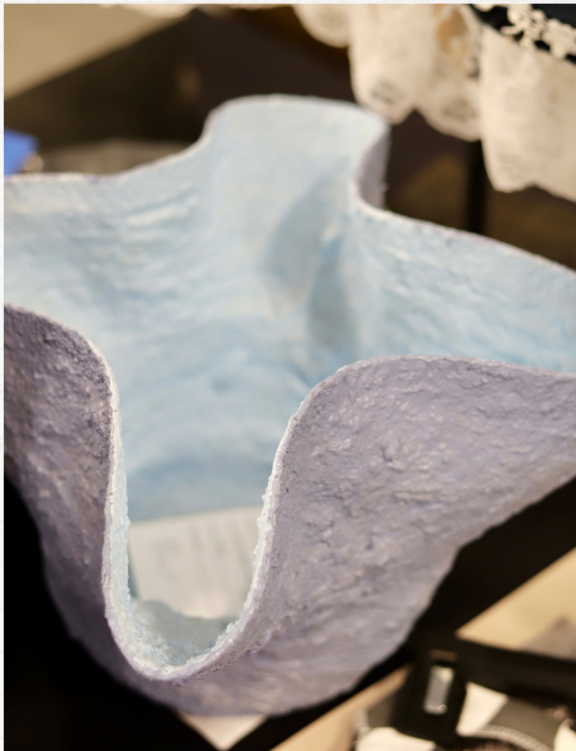


Adair County was proud to host Area FCS Staff in February.

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, or physical or mental disability. To initiate a complaint, contact Tim West in the Business Office at 859-257-3879. At the University level, Terry Allen and Patty Bender in the UK Office of Institutional Equity and Equal Opportunity (859-257-8927) may be contacted. Additionally, employee or clientele complaints involving any research or extension sponsored program or activity may be directed to the USDA, Director Office of Civil Rights, Room 326-W Whitten Bldg., 14th & Independence Ave. SW, Washington DC 20250-9410 (202-720-5964).



CULTURAL ARTS COMPETITION



LOCATION:

409 Fairground St.
 Columbia, KY 42728

MARK YOUR CALENDAR

- March 9th, Entry Day
- March 10th, Judging & Viewing
- March 13th, Entry Pickup
- March 16th, Area Competition
- May 9th, State Competition



Entry Categories &
 State Guidelines

Adair.ca.uky.edu





University of Kentucky
 College of Agriculture,
 Food and Environment
 Cooperative Extension Service
 Family and Consumer Sciences



GROW YOUR GARDEN, GROW YOUR MIND

April 5, 2023
 10:00 am-2:00 pm EST
 Registration begins 9:30 am EST

Wayne County Extension Office
 255 Rolling Hills Blvd, Monticello



Lessons & Take Home Ideas for

Raised Bed Gardens
Succulents

Flower Pressing
Stake Out Your Garden

Rock Gardens

Keeping Yourself in Berries All Year
Recipe Demonstration & Sampling

\$10 Registration Fee

includes lunch & take home educational materials

**Register with your local County Extension Office
 & pay registration fee by March 31st**

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

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, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
 LEXINGTON, KY 40546



Disabilities
 accommodated
 with prior notification.



Vegetarian Taco Soup



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

- 2 tablespoons olive oil
- 1 large onion, diced
- 1 can (46 ounces) no-salt-added tomato juice
- 2 cans (15 ounces) pinto beans, drained and rinsed
- 1 can (15 ounces) black beans, drained and rinsed
- 1 can (15 ounces) no-salt-added corn, drained
- 1 can (15 ounces) no-salt-added diced tomatoes
- 3/4 cup dry brown rice
- 1 packet reduced-sodium taco seasoning mix
- 2 tablespoons garlic powder
- 1/2 tablespoon cumin
- 4 cups water

Optional toppings: cilantro, cheese, diced onion, crushed tortilla chips, sour cream, jalapeno, hot sauce, or avocado.

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Heat olive oil in a large pot on the stovetop over medium heat.
3. Add diced onion and stir well.
4. Cook and stir for 4 to 5 minutes or until the onion starts to turn clear.
5. Add remaining ingredients and bring to a boil.
6. Reduce heat to low. Cover and simmer for 40 minutes, or until rice is tender.
7. Just as you would a taco, top each bowl of soup with ingredients like cilantro, cheese, diced onion, crushed tortilla chips, sour cream, jalapeno, hot sauce, or avocado.
8. Refrigerate leftovers within 2 hours.

Makes 14 cups

Serving size: 1 cup

Cost per recipe: \$9.11

Cost per serving: \$0.65

Nutrition facts

per serving:

220 calories;
3.5g total fat;
0g saturated fat;
0g trans fat; 0mg cholesterol; 340mg sodium; 40g total carbohydrate; 5g dietary fiber; 6g total sugars; 0g added sugars; 10g protein; 0% Daily Value of vitamin D; 6% Daily Value of calcium; 10% Daily Value of iron; 15% Daily Value of potassium.

Source:

Andrea Wilde, Staff Support, Northern KY; and Martha Yount, Nutrition Education Specialist, University of Kentucky Cooperative Extension





MONEYWISE

VALUING PEOPLE. VALUING MONEY.

MARCH 2023

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

SHRINKFLATION: INCREASING PRICES, DECREASING QUANTITY

You have likely noticed increased prices when shopping lately, but have you also noticed packaging sizes are shrinking? This is known as “shrinkflation.” Let’s unpack what this means for your household and explore ways to be more mindful when shopping.

UNDERSTANDING SHRINKFLATION

Sometimes called downsizing, *shrinkflation* occurs when companies maintain current prices (or even increase prices ever so slightly) while giving you less product. The size differences are often small enough to keep the physical packaging the same, such as a bag of chips shrinking from 13 ounces to 11 ounces, or a package of bacon shrinking from 16 ounces to 12 ounces. These small changes can easily go unnoticed. In fact, manufacturers are counting on consumers not paying attention to the amount of product in their packages, especially when it comes to shrinking sizes.

WHY SHRINKFLATION MATTERS

Even small changes in the amount of a food or household item can add up quickly and impact your monthly budget. The less of the item you receive, the more often you need to repurchase it. Take toilet paper, for example, which was quite the commodity in 2020. Would you notice if your toilet paper contained just 312 sheets per roll instead of its usual 340 sheets? For the same price, there would be less than 92% as many sheets per roll



than before it was downsized, and you will likely go through each package approximately 8% faster.

TIP #1: NOTICE PACKAGING CHANGES

To combat shrinkflation, pay attention to slight changes in packaging on the products you buy, from cereal to toilet paper to shampoo. While not all shrinking products will come with new packaging or a “new look,” some companies may make boxes or bottles taller and narrower to trick the eye into believing it holds more product than it does. Also, be wary of ‘bonus buys’ that promise additional product. Compare the ‘bonus buy’ to the regular product to ensure it contains more.

TIP #2: CALCULATE UNIT PRICE

Shrinkflation is a legal tactic companies can use to save money from a production standpoint. The Fair Packaging and Labeling Act requires businesses to clearly label an accurate weight



CALCULATING AND COMPARING UNIT PRICES HELPS YOU COMBAT SHRINKFLATION



on its packaging so that customers can comparison shop between like items. However, it doesn't prohibit companies from decreasing an item's weight if they clearly label the amount of product contained in the package.

Calculating and comparing unit prices helps you combat shrinkflation. Unit prices help you compare different brands and different sizes of the same brand. Unit prices show you the price per unit, such as pounds or ounces, and are located on the shelf price tag, not on individual packages. You can also calculate the unit price of an item by dividing the price of the item by the number of units.

For example, let's compare the unit price of two packages of bacon. Bacon #1 is priced at \$4.69 and contains 12 ounces. Bacon #2 is priced at \$5.38 and contains 16 ounces. When we divide price by units, Bacon #1 has a unit price of \$0.39 per ounce, and Bacon #2 has a unit price of \$0.33 per ounce. Although Bacon #2 costs more, you get more bacon in the pack, and it has a lower unit price than Bacon #1.

TIP #3: SAVE WHEN YOU CAN

Finally, keep an eye out for sales and consider stocking up on freezer or self-stable household staples when you find a deal. Between inflation (the rising costs of goods and services) and shrinkflation (the shrinking amount of goods we receive), many households may find it difficult to "bring home the bacon" because it's getting harder to afford it! Using smart shopping strategies like couponing, buying generic brands, and utilizing customer loyalty programs can also help you maximize your resources.

REFERENCES:

<https://research.stlouisfed.org/publications/page1-econ/2022/12/01/beyond-inflation-numbers-shrinkflation-and-skipflation>

https://consumerfed.org/press_release/coping-with-shrinkflation-tips-on-making-ends-meet-as-packages-get-smaller-and-inflation-carries-on/

<https://www.npr.org/sections/money/2021/07/06/1012409112/beware-of-shrinkflation-inflations-devious-cousin>

Written by: Nichole Huff | Contributing Author: Miranda Bejda | Edited by: Mindy McCulley
Designed by: Kelli Thompson | Images by: 123RF.com

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



Become a fan of **MONEYWISE** on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)