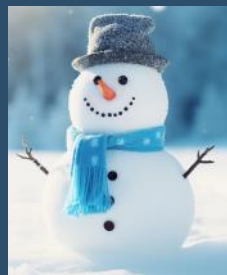


# Homemakers F&CS



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FAMILY & CONSUMER SCIENCES - EXTENSION HOMEMAKER NEWSLETTER

JANUARY 2024

## Thoughts from Ronda

Hello All,

Happy New Year! I hope everyone had a wonderful Holiday Season! As a reminder, we have our Stitch & Lounge Sewing Series coming up in February (flyer enclosed). This is beginner sewing for adults. You will be guided through the process of making a functional project for yourself or for someone else. The Master Clothing Volunteers from N. KY will be here to teach these basic and necessary sewing techniques. Please call our office to register. Spaces are limited.

Also, I will be at the Senior Center in January and February teaching Bingocize. Bingocize is a health promotion program that combines the game of bingo with inclusive exercises for everyone! It is a great way to be social and possibly meet new people while learning about different topics. Let me know if you are interested in this fun and interactive program.

I am very excited about the opportunity to work with Kelly Bond, an Aging and Disability Specialist from the Northern Kentucky Area Development District. Kelly and I will be collaborating to bring A Matter of Balance to the Gallatin County Extension Office in the future months. This is an evidence-based program specifically designed to reduce the fear of falling and improve activity levels. The program enables participants to reduce the fear of falling by learning to view falls as controllable, setting goals for increasing activity levels, making small changes to reduce fall risks at home, and exercise to increase strength and balance. This will be a fun and interactive program as well. Dates and times will be announced in upcoming newsletters.

The Chocolate Class will be a class you will not want to miss. My wonderful co-worker, Christy Eastwood, from Carroll County will teach this class in February (flyer enclosed).

I am looking forward to all the classes and events this year. Working alongside each of you is always an absolute pleasure.

See you soon!

**Ronda Rex**

Co. Extension Agent for Family & Consumer Sciences

## Upcoming Dates to Remember

**January 4—9 am—4 pm—The Embroidery Club** will meet at the Extension Office.

**January 8—11:30 am—The County Homemaker Council** will meet at the Extension Office. Lunch will be provided.

**January 9—9 am—4 pm—The Fun Time Quilters Club** will meet at the Extension Office.

**January 9—6 pm—The Back to Basics Homemakers** will meet at the Extension Office

**January 9—6:30 pm—The Napoleon Homemakers** will meet at Zalla Lodge.

**January 10—10:30 am—The Cross County Homemakers** will meet at the Extension Office.

**January 15—Martin Luther King Day—The Extension Office** will be closed.

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# SNOW POLICY

Gallatin County Extension activities are **not** automatically cancelled if Gallatin County schools are closed due to bad weather. Many times roads may be questionable in the morning, but clear by afternoon/evening. Call the office at 567-5481 to see if the meeting/activity will be held or if it will be rescheduled.



The 2024 Food & Nutrition Calendars are here! Stop by the Extension Office anytime Monday-Friday, 8:00 am—4:30 pm and pick your free calendar up. There is a new recipe each month!

## Cooking Through the Calendar January-Savory Winter Pork Stew

### Ingredients:

- 1 tsp. salt
- 1/2 tsp. black pepper
- 1 tsp. granulated garlic
- 1/2 cup all-purpose flour
- 2 lbs. boneless pork loin chops, 3/4-inch thick
- 2 Tbsp. Olive oil, divided
- 1 carton (32 oz.) low-sodium chicken broth
- 3 large carrots, sliced in 1/4-inch rounds
- 2 celery stalks, diced
- 1 medium onion, diced
- 3 medium potatoes, diced
- 1 can (10 oz.) diced tomatoes with green chilies

### Directions:

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 recipe.
3. Trim fat and cut loin chops into cubes using a serrated knife or kitchen shears.
4. Place pork pieces inside a gallon bag with flour and seasonings and seal. Shake bag until all pork pieces are dredged in flour.
5. Wash hands and surfaces after handling uncooked meat.
6. In a large nonstick skillet, heat 1 tablespoon of olive oil over medium heat. Brown half of the pork pieces in the skillet, flip over pieces until all sides are browned. Remove pork and place in a large soup pot. Add another 1 tablespoon of olive oil to the skillet and brown the remaining pork pieces; then add remaining pork to the soup pot. Note: An extra-large skillet can brown all the pork pieces at one time.
7. Add three cups of chicken broth, carrots, celery and onion to the pork in the soup pot. Bring to a boil over medium-high heat. Reduce heat to medium-low, stir occasionally to avoid ingredients sticking to the bottom of the pot. Cook 20-30 minutes, or until vegetables are tender.
8. Add the remaining chicken broth, potatoes and diced tomatoes with chilies. Bring to a boil. Simmer over low heat for 10-15 minutes until potatoes are tender, but not mushy.
9. Refrigerate leftovers within 2 hours.



**Makes 12 servings—Serving Size: 1 cups; Cost per recipe: \$19.19; Cost per serving: \$1.60**

**Nutrition facts per serving:** 190 calories; 5g total fat; 1g saturated fat; 0g trans fat; 40mg cholesterol; 380mg sodium; 17g total carbohydrate; 2g dietary fiber; 3g total sugars; 0g added sugars; 21g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 6% Daily Value of iron; 10% Daily Value of potassium.

**Source:** Stephanie Derifield, former Area Nutrition Agent; Ruth Ann Kirk, Lawrence County EFNEP Program Assistant Senior; and Danielle Fairchild, Lawrence County SNAP-Ed Program Assistant Senior, University of Kentucky Cooperative Extension Service

### County Homemaker Officers and Chairs

Marie Allison	President
Louise Hiles	Vice President/President Elect
Sherrri Broderick	Secretary
	Treasurer
Ange Morris	Cultural Arts
	Environmental
Shirley Chipman	Food & Nutrition
Charlene Giles	4-H
Doris Knepper	Family Life
Mary Jane Day	Leadership Development
Bonnie Bond	International
Doris Sullivan	Management & Safety
Tina Wehrle	Past President

# Homemaker Happenings



Many thanks to all the volunteers who came on Saturday, December 2nd, to the Homemaker Treasure Hunt. The event made \$429.00 for the Mayme Walters Memorial Scholarship Fund. Also thank you to everyone who donated items! Good job Homemakers!



Folks at the Senior Center enjoyed making their Grinch Door Hangers in December.



This young lady was quite proud of her Gingerbread house made at the class!



Members of the Back to Basics enjoyed a day at Madison, Indiana at the Festival of Trees at Lanthier Winery and lunch afterward in downtown Madison.



Members of the Cross County Club enjoyed their December lunch at Butler Park in Carrollton



The Back to Basics Club went to lunch at Belterra in December with special guest, Clay Broderick!

Be sure to send us your pictures of club activities! You can email those to Ronda at: [rex@uky.edu](mailto:rex@uky.edu) or Cindy at: [cindy.sullivan@uky.edu](mailto:cindy.sullivan@uky.edu)



# Stitch & Lounge

Beginner Sewing Series for ages 16 years and up

**Gallatin County Extension Office**  
**February 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, 28<sup>th</sup>**  
**6:00—8:30 p.m.**

**Materials you need to bring to the classes:** sewing machine w/the manual, (if you do not have one, call Ronda Rex at the Extension Office), 3 yards of cotton, flannel, or fleece material (pre-washed). Elastic band, (1-inch wide, 2 yards)

**Materials provided by the Extension Office:** sewing supplies such as pins, thread, scissors, seam guides, etc., irons and ironing boards.

The Northern KY Area Master Clothing Volunteers will be at the Gallatin County Extension Office to teach basic sewing skills. Come join us and make your own pair of lounge pants. Space is limited to 10. Registration is required by phoning the Gallatin County Extension Office at 859-567-5481.



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# The Basics of Chocolate



Cooperative Extension Service

Gallatin County

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Warsaw, KY 41095-0805

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Fax: (859) 567-5432

Gallatin.ca.uky.edu



February 8, 2024

1:30 - 3:00 pm

Gallatin County Extension Office

Learn the basics of chocolate and take a taste test to see which kind you like best. Included in the lesson is information on tempering chocolate. Registration is required by calling (859) 567-5481. Space is limited! Call today!

**Instructor: Christy Eastwood**  
**Carroll County Extension Agent for Family & Consumer Sciences**

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### THIS MONTH'S TOPIC: MONEY TRANSFER APPS

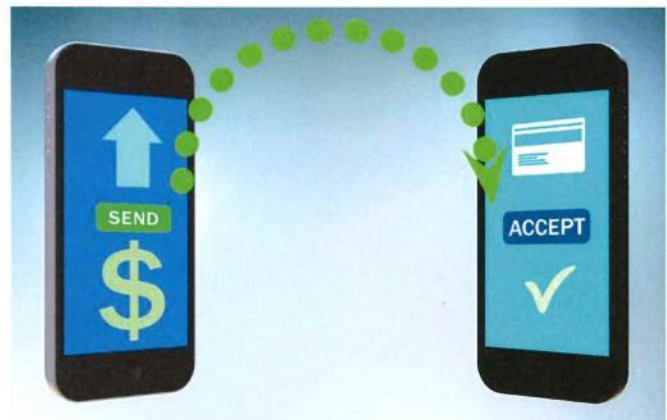
Money transfer apps are a convenient way to send money to others. Despite the benefit of convenience, there are tax implications and risks to using money transfer apps. When using these services, be careful to avoid payment mishaps and scams. Always research money transfer apps before using them to ensure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

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## 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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