

# Hart County Homemaker Newsletter

 Cooperative  
Extension Service

November-  
December 2025

## Upcoming Events

Healthy Living  
Every Monday at 1 pm at the  
Extension Office

Crafty Friends Club  
November 12  
December 10

Cub Run Club  
November 19  
December 17

Outreach Too  
November 18  
December 16

Quilt Club- Sew & Sew  
November 20  
December 18

Waterloo  
November 20  
December 19

Hardyville  
November 20  
December 18

ART with Allison  
November 6 @ 9:30AM

## A Note from Sonya



With the Holidays coming up, we have many events to look forward to. Check out the newsletter to read about upcoming events. I've added a brand new Christmas event for all of us to enjoy. Look inside the newsletter! We had a very successful Mammoth Cave Area Annual Day. I'm so proud of all the awards that Hart County received! We definitely showed out! Remember, November brings holidays and Homemaker Fundraising. We will be selling Poinsettias and Pecans. Lastly, if you haven't paid your dues for 2025-26, they are due on November 21.

*Sonya Carter*

Extension Agent for  
Family and Consumer Sciences

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Community and Economic Development

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Lexington, KY 40506



Disabilities  
accommodated  
with prior notification.



# Holidays are Here!

## **Art with Allison**

On Thursday, November 5, Allison Denny, KSU Area Art agent, will be providing an Art Class. We will be painting the Wooden Welcome sign. If you have registered, make sure you have put this in your calendar.

## **Christmas Party Time**

The Christmas Party is scheduled for December 11 at Registration is at 10:30. Mark your calendar and make plans to attend. It will be a joyous time!

## **Homemaker Dues**

Homemaker Dues are due this month. Please bring your \$10 dues to the office by November 21.

## **Homemaker Fundraising**

**POINSETTIA** sales will begin in November. Be sure to offer the beautiful poinsettias to family and friends. The order form is enclosed in this newsletter. The orders are due Nov 17 by noon.

**PECANS** will be in soon. We will let you know the moment they arrive! The pecans will be \$12. Don't forget these will make great holiday gifts!

## **Christmas Candy Swap**

On December 18 at 1 PM, we will be having a Christmas Candy/Cookie Swap. Bring 2 dozen (or more) of any homemade goodie. We will swap candies with each other. For instance, each person will pick one item from everyone else's plate. We will all go home with homemade goodies from each other.



From Everyone at Hart County Extension Office, Happy Holidays!!





# **Poinsettias For Sale**



**\$12**



**6 1/2 inch pot**

**Available in Red, Pink or White**



**Hart County Homemakers Fundraiser**

**Contact the Hart County Extension Office**

**270 524-2451**

**or any Homemaker to place an order by**

**Monday, November 17**

**Pick up on Thursday, December 4**



## HART COUNTY HOMEMAKERS POINSETTIA FUNDRAISER

ORDERS DUE BY MONDAY, NOVEMBER 17, 2025  
PICKUP ON THURSDAY, DECEMBER 4, 2025 @ THE  
EXTENSION OFFICE IN MUNFORDVILLE

<u>NAME &amp; PHONE NUMBER</u>	<u>RED</u>	<u>WHITE</u>	<u>PINK</u>	<u>PAID</u>

PLEASE MAKE CHECKS PAYABLE TO HART COUNTY HOMEMAKERS. PAYMENT DUE AT TIME OF ORDER.

# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

NOVEMBER 2025

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | [nichole.huff@uky.edu](mailto:nichole.huff@uky.edu)

## THIS MONTH'S TOPIC: FINANCIAL CONSIDERATIONS FOR THE SANDWICH GENERATION

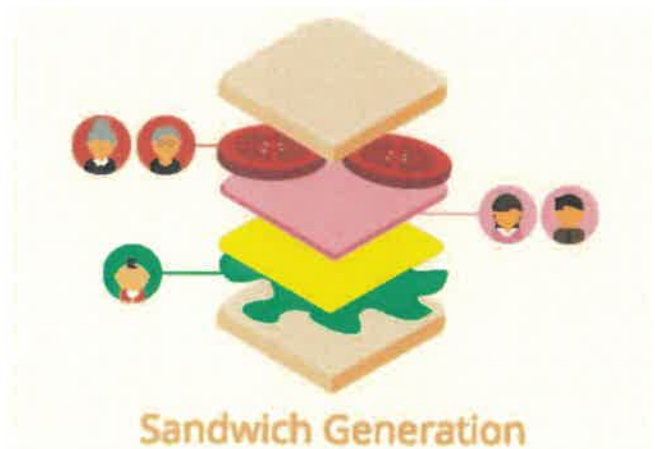
Approximately one in four adults simultaneously cares for someone over age 65 and raises a child under age 18 (Lei et al., 2022). This group is called the **sandwich generation**. With average life expectancy rates increasing, many middle-aged adults now find themselves caring for both their aging parents and their dependent children at the same time.

The sandwich generation faces normal financial pressures, such as childcare and education costs, retirement savings, healthcare needs, and basic living expenses. What makes this population unique is that they have co-occurring responsibilities that often draw from the same limited pool of resources (e.g., time, energy, money).

Balancing dual caregiving roles can be challenging, especially with multiple competing priorities. If you are a "sandwiched" adult, consider these tips to reduce the financial stress associated with caring for an aging loved one.

### KEEP BUDGETS SEPARATE

If you provide care for an older adult, it is important to keep their finances separate



from yours if they plan to apply for assistance through government agencies. When applying for benefits, don't hide or transfer a loved one's assets to qualify, as this can have negative legal consequences. Use your loved one's resources to pay for their expenses and keep detailed records.

### EXPLORE ASSISTANCE PROGRAMS

Search for community and government assistance programs that can help with living or medical expenses, long-term care costs, meal delivery services, transportation to medical appointments, etc. Additionally, research local free or low-cost senior programs, senior centers, adult day care

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options, and caregiver support groups.

Useful links include:

- Medicaid (<https://www.medicaid.gov/>)
- Medicare (<https://www.ssa.gov/medicare>)
- Supplemental Security Income (SSI) (<https://www.ssa.gov/ssi>)
- Senior Services (<https://www.hhs.gov/programs/social-services/programs-for-seniors/>)
- Kentucky Department for Aging and Independent Living (<https://www.chfs.ky.gov/agencies/dail/>)
- National Aging in Place Council (<https://ageinplace.org/>)

### SUPPORT FOR CAREGIVERS

Dual caregiving can be exhausting. If you feel overwhelmed, remember you are not alone. Talking with a counselor, chaplain, or friend can help. Also, consider meeting with

a financial planner who specializes in elder care. They can create a financial plan that balances everyone's needs. Caregivers may qualify for unpaid time off under the Family and Medical Leave Act (FMLA) (<https://bit.ly/DOLbenefitsFMLA>). FMLA allows qualifying employees to take up to 12 weeks of unpaid, job-protected leave per year to care for an immediate family member. Some employers offer paid elder care leave options; they permit you to use sick days or personal leave to care for loved ones; or they offer shared leave banks for caregiving needs.

### REFERENCES

Lei, L., Leggett, A. N., & Maust, D. T. (2023). A national profile of sandwich generation caregivers providing care to both older adults and children. *Journal of the American Geriatrics Society*, 71(3), 799-809.

## Military Family Spotlight

More than 235,000 veterans call Kentucky home. If your parent is a veteran, the U.S. Department of Veteran Affairs (VA) Caregiver Support Program (<https://www.caregiver.va.gov/>) provides education and resources to help caregivers. Reach out to the Caregiver Support Coordinator at your local VA Medical Center to learn more.

All active-duty, National Guard, and Reserve service members, their families, and survivors are eligible to receive free financial counseling services with a Personal Financial Counselor (<https://finred.usalearning.gov/pfcMap>). They can help you explore VA resources and health benefits, as well as other government assistance programs like Medicaid and Medicare to help with medical costs.

*Student contributions by Barbara Breutinger and Peyton Mays, Family Financial Counseling*

Written by Kristen Jowers, M.S., and Nichole Huff, Ph.D. | Designed by: Kelli Thompson | Images by: Adobe Stock

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## MAMMOTH CAVE AREA: FAMILY & CONSUMER SCIENCES

### Managing Stress During the Holidays

When we think of the holidays, we often think about family, togetherness, giving, and celebrating. While the holiday season should be a time of enjoyment, there are many events associated with the season that can cause stress.



First, traveling during the winter season can be challenging. Traffic, crowded airports, flight delays, bad weather, and unhappy children can leave us feeling tired and stressed. During the holiday season, we often feel a need to spend more money than we can truly afford, spend more time on seasonal projects than what we have, and attend more events than we really should. If we choose not to overextend ourselves, then we may feel guilty about our inability to do more. There are also family gatherings that could mean more togetherness than we are accustomed to and may entail many people grouped in small spaces for long periods of time. Finally, with so much happening, little time is left to take care of ourselves, and our physical and emotional resources may become depleted. While some stress can help motivate us to be productive, too much stress can harm our health and reduce our enjoyment of the season.

### Ways to Reduce and Manage Stress During the Holiday Season

1. **Plan Ahead and Get Organized:** Many of us are so busy with our daily lives that we often don't feel as though we have time to plan ahead for the holidays. Taking care of things ahead of time, such as shopping for gifts and completing holiday cards, reduces your workload as you near the holidays. For example, having lists of what to buy and from where can prevent multiple trips to the same store. Even if your time for doing things in advance is limited, doing things a few minutes every day can help save time and reduce stress as the holidays approach. Ultimately, taking a small amount of time now for planning can mean a big savings in time and stress in the future.

2. Set Realistic Expectations: Many of the images we see in movies and on TV can lead us to believe that a "perfect" holiday is realistic, and we may feel pressured to expect too much from ourselves, others, and the holiday itself. Rather than expecting your holiday to be "perfect," focus on the real meaning of the season. The ultimate goal is to enjoy quality time with the people you care about. Remember that life is full of things that go wrong, and anticipating perfection can lead to disappointment. Instead, expect that things won't be perfect, and view the problems that occur as an opportunity for a good story in the future.

3. Take Care of Yourself: When we're feeling stressed we're much more likely to neglect our needs, but that is when we need to take care of ourselves the most. Making sure we eat healthy foods, exercise, get plenty of rest, and relax helps bolster us and renews our physical and emotional resources.

4. Manage Your Thoughts: The way you think about things can have a big impact on how stressful an event is for you. If you experience the same event as someone else, but you both have different thoughts about it, then that can affect the way you feel. Once we are upset, it can be hard to think of things differently, but trying to take another perspective can help. For example, if a clerk at the airport is rude, rather than taking it personally, you could think that maybe this person is having a bad day. Finally, reframing the difficulties in a more positive way can help us have a sense of gratitude. For example, even though it's annoying to get a flat tire when you're getting ready to leave, it's better than it happening on the road or highway where it could cause an accident. Remember that the better you're able to manage your thoughts, the more you'll enjoy yourself.

*Source: Heidi Liss Radunovich, Assistant Professor and Human Development Specialist; Department of Family, Youth and Community Sciences; UF/IFAS Extension, Gainesville, FL 32611*

*References: American Psychological Association (2012). Making the most of the holiday season. Psychology Help Center. Retrieved from <https://www.diabetesfoodhub.org/recipes/bonus-recipe-almond-joy-hot-chocolate.html>*

*Elkin, A. (1999). Stress management for dummies. New York: Wiley Publishing, Inc.*

*Morgenstern, J. (2004). Time management from the inside out (2<sup>nd</sup> ed.). New York: Henry Holt and Company.*

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# HEALTHY CHOICES FOR HEALTHY FAMILIES



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## Nutrition as we age

**G**ood eating habits across the lifespan help prevent long-term health issues. It is never too late to support healthy eating. Older adults face higher risks of health issues like heart disease, cancer, and weak bones. These risks are due to changes in metabolism and loss of muscle and bone mass. The good news is these risks can be reduced by eating healthy foods and staying active.

While older adults often don't need as many calories, their need for nutrients is high. Older adults are also faced with life-long health issues. Some people use lots of meds. As we get older the makeup of our body often changes. Eating healthy and making each bite count is very helpful in this age group.

### Key points for older adults

- **Eat a balanced diet.** Older adults should eat more fruits, vegetables, whole grains, and dairy while



cutting down on added sugars, saturated fat, and salt.

- **Eat enough protein.** Protein helps prevent the loss of lean muscle mass. Often, older adults don't get enough protein. Most older adults get the right amount of meats, poultry, and eggs, but it is also good to eat more seafood, dairy, and beans, peas, and lentils. These protein sources add

calcium, vitamin D, vitamin B12, and fiber. The ability to absorb vitamin B12 can decrease with age and with certain meds. Older adults should eat foods high in B12. They should talk with their doctor about the use of supplements to raise vitamin B12 intake.

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## Baked Apples and Sweet Potatoes

5 medium sweet  
potatoes  
4 medium apples

$\frac{1}{2}$  cup margarine  
 $\frac{1}{2}$  cup brown sugar  
 $\frac{1}{2}$  teaspoon salt

1 teaspoon nutmeg  
 $\frac{1}{2}$  cup hot water  
2 tablespoons honey

1. **Boil** potatoes in 2 inches of water until almost tender.
2. **Cool** potatoes, peel and slice. **Peel**, core and slice apples.
3. **Preheat** the oven to 400°F. **Grease** a casserole dish with a small amount of margarine.
4. **Layer** potatoes on the bottom of the dish.

5. **Add** a layer of apple slices.
6. **Sprinkle** some sugar, salt, and tiny pieces of margarine over the apple layer.
7. **Repeat** layers of potatoes, apples, sugar, salt and margarine.
8. **Sprinkle** top with nutmeg.
9. **Mix** the hot water and

honey together.  
10. **Pour** over top of casserole.  
11. **Bake** for 30 minutes.  
**Yield:** 6, 1 cup servings.  
**Nutrition Analysis:** 300 calories, 8 g fat, 59 g carbohydrate, 0 mg cholesterol, 320 mg sodium.  
Source: USDA Food Stamp Nutrition Connection, Recipe Finder, June, 2008.

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

