



Cooperative Extension Service

Ohio County  
1337 Clay Street  
Hartford KY 42347  
(270)298-7441  
ohio.ca.uky.edu



*Nan Montgomery*  
**Nan Montgomery**  
Agent for Family & Consumer Sciences

## Potato Broccoli Soup

**4 cups** cubed potatoes  
**2 heads** broccoli,  
(3-4 cups florets)  
**2 tablespoons** olive oil  
**¼ cup** all-purpose flour  
**½ cup** melted butter

**3 cups** 2% milk  
**¼ teaspoon** salt  
**½ teaspoon** pepper  
**5 ounces** cheddar  
cheese, reduced-fat,  
shredded

**2** green onions, finely  
minced, divided  
**½ cup** reduced-fat  
sour cream  
**¼ cup** bacon bits  
(optional)

**Preheat** oven to 375 degrees F. **Place** potatoes in large saucepan, **cover** with water and bring to a boil. **Reduce** heat and **cook** potatoes until tender, about 15 minutes. **Cut** broccoli heads into small florets and **place** on baking tray. **Drizzle** with olive oil and **roast** for 15 minutes. **Drain** cooked potatoes in a colander. In the saucepan, **combine** the flour and melted butter; **cook** on medium heat for 1 minute. Slowly **add** milk to the mixture, stirring constantly until thickened. Soup can be thinned by adding an additional

½ cup of milk or water, if desired. **Add** the potatoes, broccoli, salt, pepper, cheese, half of the green onions and bacon bits. **Cook** on low until heated. A few minutes before serving, **add** the sour cream and **stir** to combine. **Serve** topped with remaining onions.

**Yield:** 6, 1¼ cup servings

**Nutritional Analysis:** 390 calories, 24 g fat, 13 g saturated fat, 60 mg cholesterol, 370 mg sodium, 30 g carbohydrate, 3 g fiber, 9 g sugars, 15 g protein.



The 2024 Nutrition  
Education Calendars  
are here and ready  
for pick up!

## Follow us online!

Classes are listed on our Facebook page and website!

Following us online is an easy way to keep up with Ohio County FCS Extension.

Family and Consumer Sciences Facebook Page

<https://www.facebook.com/UKFCSExt>

University of Kentucky Family and Consumer Sciences Podcast

Extension Podcast: <https://ukfcsext.podbean.com/>

Check out our county website for information on all program areas.

<http://ohio.ca.uky.edu/>



# Homemaker Happenings

**Thought for the Month:** "The journey of a thousand miles begins with a single step." - Lao Tzu

**Roll Call:** January rings in the new year. Share one goal you have for your new year's "journey"

**Dates to Remember:**

15<sup>th</sup> Martin Luther King Jr. Day- Office Closed

16<sup>th</sup> Homemaker Leader Lesson- Daviess County



Please ensure one club member can attend the **February 7th** homemaker council meeting. Homemaker presidents will be given a voting ballot to take to clubs for the 2024-2025 homemaker leader lesson. We have a lot to discuss!

It's time to start thinking about cultural arts! Creative writing entries are due **March 1st** to KEHA Cultural Arts Chairman Barbara Seiter, 8669 Valley Circle Drive, Florence, KY 41042

Other entries are due by noon on **March 15th to the Extension Office.**

**If you would like to know more about cultural arts exhibit categories, please call the Extension Office.**

A background of small, colorful confetti dots in shades of green, yellow, and orange on a light cream background.

*Join us*

FOR A  
RETIREMENT CELEBRATION  
TO HONOR 23 YEARS  
OF HARD WORK AND SERVICE

**DEBBIE RAYMER**

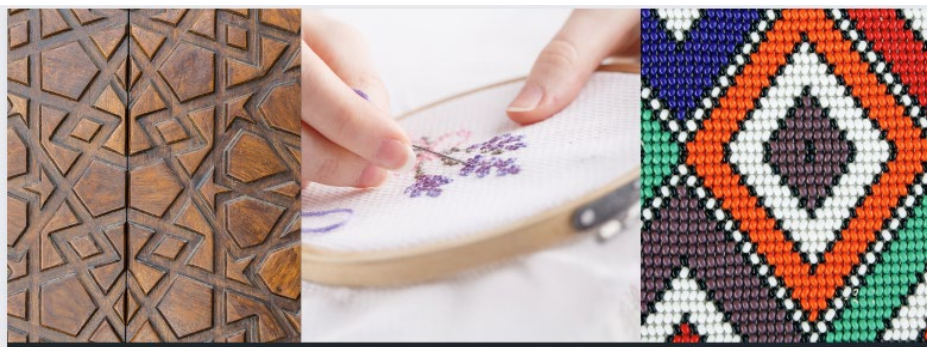
Tuesday, January 2, 2024  
from 2:00 pm-4:00 pm

at the Ohio County Extension Office  
1337 Clay Street Hartford, KY



**Welcome Brandy Garcia our new Family and Consumer Sciences Program Assistant**

My name is Brandy Garcia. I was born and raised in Muhlenberg County and still reside in Central City. I have been a member of the Muhlenberg County Homemakers for about nine years and serve as president of the Material Girls group. I was also recently elected as the President-Elect for the Pennyroyal Area Homemakers. I attended the KEHA Leadership Training in March 2020 and I have been a member of the Pennyroyal Master Gardeners since 2017. I love bowling, playing pickleball, reading, crocheting, working puzzles, kayaking and messing around in the yard with my flowers! I have worked in Extension for a total of six years as a Staff Assistant and I am so excited to get started in this new role! I look forward to working with and getting to know all of you!



## OHIO COUNTY HOMEMAKERS CULTURAL ARTS

KEHA Cultural Arts entries are due to the Ohio County Extension Office by  
Friday, March 15th at Noon

Entries will be judged and the top entry from each category will advance to the  
Green River Area Cultural Arts competition in April.

For more information, please contact the Ohio County Extension Office  
at (270) 298-7441.

---

### Cultural Arts and Heritage Guidelines for Creative Writing Contests

#### General:

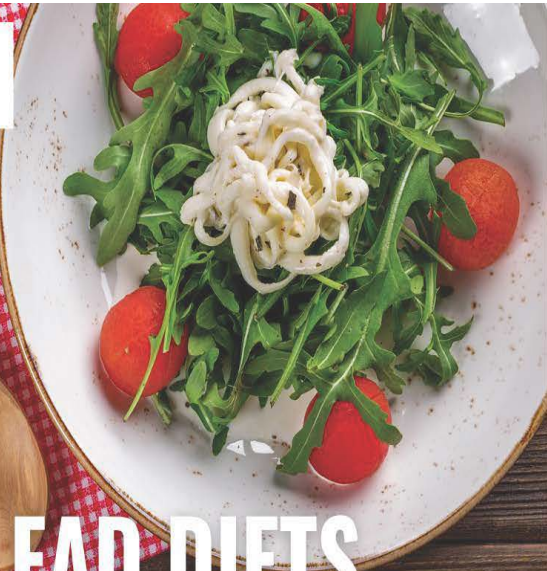
- Only one entry per person is allowed in each category
- Entries are open only to members of KEHA
- All entries must be original
- Entries should not contain words of profanity
- The KEHA Executive Board reserves the right to not print any entry due to content
- Entries should be typed, *however* legible hand written entries will be accepted if there is no way the entry can be typed
- Entries submitted in electronic format, preferably in Microsoft Word, are encouraged
- Each entry should be submitted for state judging with the completed Cultural Arts and Heritage Creative Writing Contest Cover Sheet and Author Release Form. This is found on KEHA Handbook page 39.
- Entries will not be returned; be sure to make a copy
- All entries are due by March 1 to KEHA Cultural Arts Chairman:  
Barbara Seiter, 8669 Valley Circle Drive, Florence, KY 41042  
Phone: (859) 653-7655                      Email: seiterbarbara@yahoo.com

#### Poetry:

- Entries are limited to 30 lines

#### Memoirs:

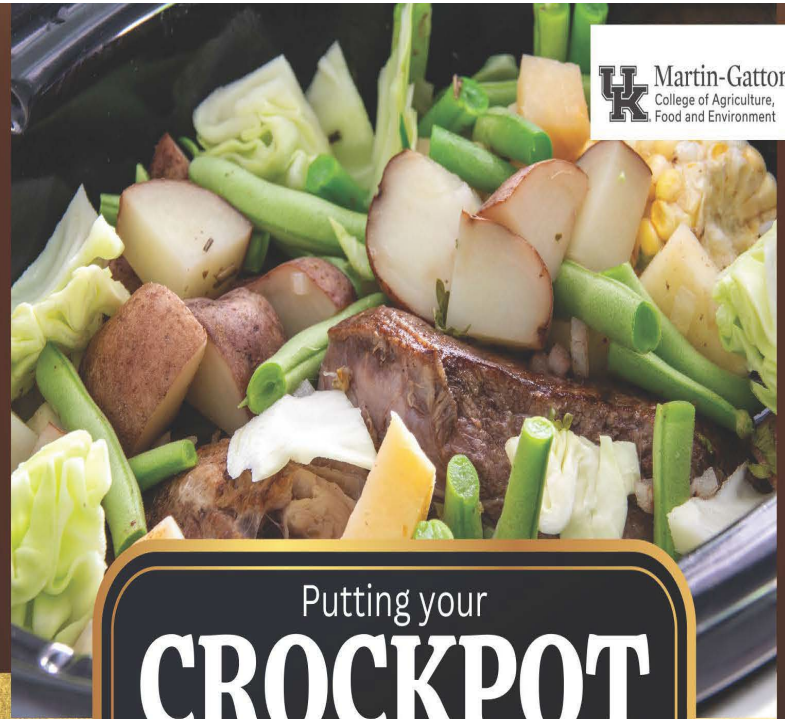
- Entry is limited to 2 pages, double spaced
- Entry is limited to one memory, written in first person
- Entry should have a particular focus or element that receives the most emphasis
- Entry should focus on a person, place, or animal which has a particular significance in the writer's life
- Entry should recreate for the reader incidents shared with the person, place, or animal
- Entry should reveal writer's knowledge of and feelings about the person, place, or animal
- Entry should make the person, place, or animal come alive for the reader
- Entry should share new insights gained when recalling the significance of the subject of the memoir



# FAD DIETS FACT OR FICTION

This program will help make informed decisions about their diet based upon FACTS

- ✓ Class is FREE
- ✓ February 27, 2024 at 5:00 pm
- ✓ Call the Extension Office to register at 270-298-7441



Putting your  
**CROCKPOT**  
to work  
**FREE recipe tasting**

## 2 Class options:

February 12, 2024  
Class #1: 10:00 am  
Class #2: 5:00 pm  
Spots are limited!  
Call to register

## Contact Us

Ohio County Cooperative  
Extension Office

☎ 270-298-7441  
📍 1337 Clay Street Hartford, KY 42347



Make plans to join us for one or both of these workshops!

Call the Extension Office at (270)298-7441 to reserve your spot!

# MONEYWISE

**VALUING PEOPLE. VALUING MONEY.**

**JANUARY 2024**

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

## THIS MONTH'S TOPIC: UNDERSTANDING THE COST OF CONVENIENCE

Our society moves at a fast pace. Most any purchase is available at the push of a button, making delayed gratification a concept of the past. The question is ... what does all this convenience really cost?

### SPENDING LEAKS

Benjamin Franklin is noted for saying, "Beware of little expenses. A small leak will sink a great ship." Spending leaks are small, seemingly innocent purchases that add up over time. These spending habits have the potential to drain our budgets if gone unchecked. Spending leaks can be part of our normal routines, which can make them difficult to spot.

Examples of common spending leaks include specialty coffees, takeout food, delivery services, impulse and "one-click" buys, digital downloads, streaming services, alcohol, or even hobbies. When we add up these costs, it can be surprising to see how much money we could save by making different choices.

### CONVENIENCE IS COSTLY

Examples of spending leaks common to many individuals and families are food and grocery



deliveries. Services like DoorDash, Uber Eats, GrubHub, Instacart, or even local pizza and grocery delivery, have become household staples. Using these "convenient" services significantly increases the final bill when you consider additional charges such as service and delivery fees and driver tips.

### OTHER COMMON LEAKS

Other common convenient spending leaks include unused auto-drafted memberships and subscriptions. For example, streaming or cable services. You could save \$150 to \$200 a year by cutting one rarely used streaming service with an average cost of \$15 a month. Or maybe you joined a gym but never go. If monthly membership is \$55, that's \$660 automatically deducted from your account each year.



## WHAT IS CONVENIENCE COSTING YOU?

Delivery Service	Base Cost for Order	Added Fees, Delivery Cost, & Driver Tip	Total Cost for Delivery	Total Cost for Convenience	Annual Cost for Convenience if Only Ordered Weekly
To-go meal dashed to your house	\$25.57	<i>Service Fee</i> \$ 2.56 <i>Delivery</i> \$ 5.99 <i>15% Tip</i> \$ 5.12	\$ 39.24	Extra \$13.67 (35% of bill)	\$ 710.84
Groceries instantly delivered	\$78.03	<i>Service Fee</i> \$ 3.90 <i>Delivery</i> \$ 8.49 <i>15% Tip</i> \$13.56	\$103.98	Extra \$25.95 (25% of bill)	\$1,349.40
Pizza store delivery for Friday night	\$37.79	<i>Delivery</i> \$ 4.99 <i>15% Tip</i> \$ 6.42	\$ 49.20	Extra \$11.41 (23% of bill)	\$ 593.32

Use the chart above to take a closer look at a few estimated costs of convenience and what you could save annually by choosing pickup verses delivery.

### PLUG SPENDING LEAKS

**Track purchases.** Keep a spending diary to become more mindful of your spending habits. Track every purchase regardless of size, including recurring bills, and note your method of payment (e.g., cash, debit card, credit card, app, online payment check). Look for possible “leaks” among frequent purchases.

**Examine receipts.** If deliveries are common in your household, use app or email receipts to review past orders. Then determine how much extra you paid in recent service and delivery charges. What could you have done with this money instead?

**Analyze auto-drafts.** List monthly and annual auto-drafts, then assess how frequently you use each service. Be wary of sneaky online subscriptions that “hide” in other accounts, such as through PayPal, Apple settings, or Amazon Prime. Or they may include “free” trials you forgot to cancel. Review monthly bank, credit card, and/or money transfer app statements to help you identify any unused auto-draft service, subscription, or membership that you should cancel.

**Say “No” to Easy Pay.** Disable one-click purchase options that save your financial information. Instead, enter your information at checkout. The less convenient it is for you to make an online purchase, the less likely you are to make impulse buys.

Written by: Nichole Huff | Edited by: Kelly May and Alyssa Simms | 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)