



# Merry Christmas

From:  
The Pulaski County Extension  
Homemakers Officers

## HAPPY HOLIDAYS TO ALL!

A MESSAGE FROM EDITH LOVETT, FCS  
AGENT

We have had a great December. View some of the exciting events we have had at the Extension Office. Not so Pampered Chefs used their tea towels to make Christmas towels. We made cookie and candy plates one day at the Extension office. Charlotte Brence from Near by Neighbors taught our ladies how to make wreaths. East Somerset club enjoyed a luncheon at Season's in Corbin.

The Pulaski County Homemakers Association Member Book is available at the office. Come by any day Monday through Friday to get your 2021-2022 Book. If your name isn't correct, or if it isn't in the book, let us know so you can be added. If you want to be on our email list, be sure we have your correct email address.

Merry Christmas & Happy New Year

*Edith M. Lovett*

## HOLIDAY OFFICE CLOSER:

December 24th through January  
3rd- Christmas & New Years

January 17th- Martin Luther  
Kings Birthday



We celebrated Pam Marrinan's 80th birthday with our homemakers.

## UPCOMING EVENTS

### DECEMBER

\*\*No leader training in December\*\*

- December 15th 1 pm: Treats for Christmas (If you can not attend, we have enclosed the recipes we will be demonstrating)
- December 20th 11:30 am: Cooking Through the Calendar: Vegetable Barley Soup

\*January lesson enclosed\*

### *In Sympathy*

We send our deepest sympathy to Jeff & Denise Salter in the passing of Jeff's Mother.

We also send our deepest sympathy to Brenda Williamson in the passing of her daughter.

Prayers for the coming days.



### JANUARY

Lesson Included: Money Management

- 2nd & 4th Tuesdays 9 am: Need help in applying for a job?? Join the Zoom Job Shop line, for information on how to apply and secure a job.
- January 19th 1 pm: Learn how to make Personal Products
- January 20th: Deadline to get your cultural art entries turned in to the office
- January 21st: Cultural Arts Competition ( Area Cultural Arts will be held in February)
- January 24th 10 am: Card Making Class; Extension Office
- January 24th at 1 pm: Homemaker Leader Training
- January 25th 11: 30 am: Calendar Food Class; Extension Office Basement

### **Dates to Remember:**

March 1st: Mini Grants due to Area and State

*Celebrate the season with love and joy. Make the most of your time with friends and family.*

## WHAT OUR HOMEMAKERS HAVE BEEN UP TO LATELY



This day we made Cookie & Candy plates. If your club would like to make the plates, just call the office for more information.



East Somerset Club enjoying a luncheon together.



We made beautiful Christmas Wreaths with Charlotte. Interested in making a Spring Wreath? Call the office to register!!! Must have at least 5 to offer the class.



The Not So Pampered Chef Homemakers made tea towels for the Christmas Holiday.



Hilltopper Homemakers met at Serendipity for a delicious meal.

# *TREATS RECIPES*

## **WHITE CHOCOLATE PEANUT BUTTER KRISPIES**

**2 CUPS RICE KRISPIES CEREAL  
2 CUPS DRY ROASTED PEANUTS  
2 CUPS MINIATURE MARSHMALLOWS  
2 POUNDS WHITE CHOCOLATE CHIPS  
1 CUP PEANUT BUTTER**

**PLACE CEREAL, PEANUTS AND MARSHMALLOWS IN A LARGE BOWL. IN A MICROWAVE SAFE BOWL COMBINE WHITE CHOCOLATE CHIPS AND PEANUT BUTTER. MICROWAVE UNTIL THE CHIPS AND PEANUT BUTTER HAS MELTED. POUR THE MIXTURE OVER THE CEREAL. STIR TO COMBINE. PLACE IN A 9 BY 9-INCH PAN, LINED WITH PARCHMENT PAPER. ALLOW TO COOL AND SLICE INTO DESIRED SIZES.**

## **MICROWAVE PEANUT BUTTER FUDGE**

**8-OUNCE UNSALTED BUTTER  
1 CUP CREAMY PEANUT BUTTER  
1-POUND POWDERED SUGAR**

**LINE AN 8 BY 8-INCH PAN WITH PARCHMENT PAPER. USE ENOUGH SO THE PAPER HANGS OVER THE SIDE. THIS MAKES IT MUCH EASIER TO REMOVE THE FUDGE FROM THE PAN. IN A MICROWAVE SAFE BOWL COMBINE BUTTER AND PEANUT BUTTER. MICROWAVE FOR 1 MINUTES AND STIR. MICROWAVE FOR ANOTHER MINUTE AND STIR UNTIL MIXTURE IS COMPLETELY SMOOTH AND INCORPORATED. ADD IN THE POWDERED SUGAR AND STIR UNTIL SMOOTH. YOU WILL KNOW IT IS DONE WHEN YOU SEE A THICK, PASTE LIKE BATTER. SPREAD THE BATTER ONTO THE LINED BAKING PAN. PLACE A SHEET OF PARCHMENT PAPER ON TOP OF THE FUDGE AND START PRESSING WITH YOUR PALMS TO SPREAD EVENLY ACROSS THE PAN. REFRIGERATE FOR AT LEAST 2 HOURS. REMOVE THE FUDGE FROM THE PAN AND CUT INTO SMALL 1-INCH SQUARES USING A SHARP KNIFE.**

**CROCK POT CANDY (LEFT OVER CHOCOLATES/NUTS)**

**ADD NUTS LEFT-OVER IN THE CROCK POT (2 POUNDS)**

**PLACE ALL THE CHOCOLATE CHIPS LEFT IN CROCK POT (48 OUNCES) COOK ON LOW FOR 1 HOUR, STIRRING AS NEEDED. CONTINUE TO COOK UNTIL THOROUGHLY MELTED. DROP TABLESPOON SIZED DOLLOPS ON PARCHMENT PAPER. COOL UNTIL FIRM.**



## **CHOCOLATE TURTLES**

**2 CUPS PECAN HALVES, CHOPPED**

**11-OUNCE PACKAGE CARAMELS**

**2 TABLESPOONS WATER**

**¼ CUP BUTTER**

**1 PACKAGE CHOCOLATE CANDY QUICK**

**PREHEAT OVEN TO 350. PLACE PECAN IN A SINGLE LAYER ON A PAN AND BAKE 5 TO 7 MINUTES. MAKE SURE YOU DON'T BURN THEM. MELT CARAMELS, WATER AND BUTTER IN A SAUCEPAN, STIRRING CONSTANTLY. WHEN MELTED, ADD PECANS. MIX WELL, SPOON MIXTURE ON TO PARCHMENT PAPER THE SIZE YOU PREFER. WHEN COOL, DIP INTO MELTED CHOCOLATE CANDY QUICK.**

## **PECAN BALLS**

**2 ½ CUPS PECAN HALVES, FINELY CHOPPED**

**1 CUP GRAHAM CRACKER CRUMBS**

**1 CUP BROWN SUGAR**

**1 TEASPOON VANILLA**

**½ CUP SYRUP (CAN USE MAPLE, KARO)**

**4 TO 6 TABLESPOONS MELTED BUTTER**

**24-OUNCE PACKAGE CHOCOLATE ALMOND BARK**

**WILL MAKE 3 TO 4 DOZEN, DEPENDING ON HOW BIG YOU MAKE THE BALLS.**

**COMBINE CHOPPED PECANS, GRAHAM CRACKER CRUMBS, BROWN SUGAR, VANILLA AND SYRUP. STIR TO COMBINE. ADD MELTED BUTTER SLOWLY, AND ONLY ENOUGH UNTIL THE MIXTURE COMES TOGETHER AND CAN BE EASILY SHAPED INTO BALLS.**

**SHAPE PECAN MIXTURE INTO 1-INCH BALLS. PLACE BALLS ON A PARCHMENT LINED BAKING SHEET AND PLACE IN THE REFRIGERATOR FOR AN HOUR OR UNTIL COOL.**

**MELT ALMOND BARK ACCORDING TO PACKAGE DIRECTIONS.**

**REMOVE BALLS FROM REFRIGERATOR AND DIP INTO THE CHOCOLATE ALMOND BARK. PLACE DIPPED BALLS ON PARCHMENT OR WAX PAPER AND LET SET UNTIL SET.**



## **ROCKY ROAD FUDGE**

**2 CUPS SEMI-SWEET CHOCOLATE CHIPS**

**14 OUNCE CAN SWEETEN CONDENSED MILK**

**½ TEASPOON VANILLA**

**2 ½ CUPS MINIATURE MARSHMALLOWS**

**1 CUP CHOPPED PECANS**

**LINE A 9 BY 9 PAN WITH PARCHMENT PAPER.**

**PLACE CHOCOLATE CHIPS AND CONDENSED MILK IN A LARGE MICROWAVE SAFE BOWL. MICROWAVE FOR 45 SECONDS INCREMENTS UNTIL MELTED. ADD VANILLA AND STIR UNTIL SMOOTH. ADD THE MARSHMALLOWS AND NUTS, GENTLY STIR TO COMBINE. PRESS THE FUDGE INTO THE PREPARED PAN. REFRIGERATE UNTIL READY TO SERVE. CUT INTO BIT SIZE PIECES.**

# January Lesson

## MONEYWISE

VALUING PEOPLE. VALUING MONEY.

DECEMBER 2021

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

### THIS MONTH'S TOPIC: CELEBRATE NOW, PAY LATER? CONSIDER CAREFULLY.

Consumer holiday spending is projected to be up this year, as a larger percentage of U.S. adults plan to celebrate Christmas, Hanukkah, and Kwanzaa, according to the National Retail Federation (NRF). This year, 90% of adults will celebrate with average spending expected to approach \$1,000 on gifts, food, decorations, and other holiday-related purchases for themselves and their families.



In addition to having more plans to buy, there now are more ways to pay for purchases. One of these newer options is “buy now, pay later” plans, also known as “point-of-sale loans.” These opportunities may be offered through credit card companies, through particular retailers, or through apps. The big question is, are they worth it?

“Buy now, pay later” products are like a digital update of a layaway program. Retailers expect this market to grow, especially among Gen Z customers. This means higher sales for retailers and higher spending for consumers because many point-of-sale loans carry interest and fees. As with any decision to buy something, it is a good idea to first pause and ask yourself two things: One, do I need this? And two, is it worth the added expense to have it now?

#### WHAT ARE “BUY NOW, PAY LATER” PLANS?

With “buy now, pay later” or point-of-sale loans, individual purchases can be financed right from a retailer’s website or at store checkout. The customer chooses a payment plan that breaks the purchase into several payments. Some require monthly payments for three, six, 12, or more months. With others, the payments are due every two weeks for a total of four payments. The annual percentage rate (APR) for these loans can range from 0% introductory offers to 30%.

Terms are often based on the size of the purchase and the customer’s credit, which may be determined with a soft or hard credit check. A soft credit check does not impact credit score, but a hard credit check can. Read through the fine print to understand if and how the loan may impact your credit score.

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## **"BUY NOW, PAY LATER" PLANS BREAK A PURCHASE INTO SEVERAL PAYMENTS. RATES AND FEES CAN VARY.**



### **THE GOOD ...**

These financial products can be a convenient way to pay for a big-ticket item, especially if the rate offered is lower than your typical credit card or installment loan rate. Additionally, these loans might be easier to obtain if you don't have established credit. However, it may not help you build credit either. Whether it helps or hurts your credit depends on several factors including whether it is reported to the credit bureau, whether you pay the installments on time, and more.

### **THE BAD ...**

As with any loan, you should not consider it if you cannot afford the payments. Interest and fees can add up quickly. The ease of access may tempt people to spend more than they can afford. These loans can make returning an item complicated or could lead to not getting a full refund. Point-of-sale purchases may or may not show up on your credit report, but anything sent to debt collections can negatively affect your credit rating.

### **BE A CAUTIOUS BORROWER**

Credit is not inherently good or bad. However,

the choice to finance something might be a good or bad decision based on your financial situation. Know yourself and your capacity to pay it back before taking out any kind of loan. In particular, understand the APR, late fees, and potential impacts to your credit score.

And remember, it is usually more cost-effective to save up for something than to finance it. What you put off paying for now will be due later. This will affect how much money you have to spend on other things in the future.

### **REFERENCES:**

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Written by: Kelly May | Edited by: Nichole Huff 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](mailto:nichole.huff@uky.edu)



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# Pulaski County Extension Homemakers Council Meeting

December 2, 2021

**Opening:** The meeting was called to order by President Mary Ellis at 11:30 a.m. Members in attendance included Jana Brown, Irona Kisse, Gladys Kisse, Cathy Smith, Bessie Loveless, Debbie Peppers, Betty Waddle, Mary Ellis, Melinda Hutchison, Denise Salter, Pamela Surber, Emily Branscum, Lana Whittle, and Edith Lovett. While everyone enjoyed chili and grilled cheese sandwiches, 4-H agent, Jennifer Cole said that there would be a volunteer conference in Lexington at the Hyatt on February 24-26. They would pay for registration for any homemakers interested in attending, but each person would have to pay for their own room. These volunteers would also need to volunteer locally with the Pulaski County 4-H group if they attended the conference.

Mary read a short devotion by David Cameron about Christmas time.

**Minutes:** Everyone looked over the minutes provided by Debbie Peppers. After no corrections, the minutes were accepted.

**Treasurer's Report:** Denise Salter presented her report. The report was accepted and filed.

**By-Laws Update:** Mary said that the by-laws had been reviewed and everything did not get transferred, such as what a quorum is, and what the process would be to make changes in the by-laws. Jana Brown and Sheila Adams will continue to work on the by-laws, and Mary appointed Sheilah Childers to join with them to revise them.

**Grant Reports Update:** Edith said that several homemaker groups had been asking when they were going to give their reports for the grants that they had received. Some of the homemaker groups had not met yet, and had not spent the money from the grant. Jana moved that the homemakers give their grant reports at the annual meeting. Denise seconded it, and the motion passed. Any group who has not spent their grant money, should spend it before the annual meeting.

Edith said the Lake Cumberland Area Mini Grant application was on the back of today's agenda. Applications are due by March 1, but should be turned in sooner to the office so it can be approved by the council president. Grants can be applied for at the area and state levels.

**KEHA Updates:** There are 212 homemakers now in Pulaski County, and 14 clubs. The Southern Friends Club are all mailbox members now. Homemaker dues have to be turned in by December 15, so we can have voting delegates.

The date for the area meeting has not been set yet. The state meeting is May 10-12 in Owensboro.

The Area Cultural Arts competition is in February, so we will have our cultural arts competition on January 21. All entries should be turned in by Friday, January 14. Items should have been made in the past two years.

**Comments from Edith Lovett:** Presidents should pick up the member books for their club, and check to make sure everyone's name is in there who paid. Note that the names run across the pages alphabetically. All extension agents will be out of the office next week for their state meeting December 6-9. On Wednesday, December 15, members can come make Christmas treats with Edith at 1 p.m. to share with family. On Friday, December 20, the vegetable barley soup recipe will be shared by Edith for interested members at 11:30.

The Extension Office will be closed from December 24 through January 3. There will be no leader training in December. Edith said Mary is on the committee in making plans for the new Extension Office building on 914.

**Other Comments:** Denise said the Somerset Mall and other vendors were asking if we were going to have another bazaar. It was suggested that we do one in the spring. The Mall did not charge us to have the bazaar. Our council rented tables out to the groups to set up. Denise said it takes at least three months to plan and get vendors. Melinda suggested that we ask the homemaker clubs if they wanted to have the bazaar. A tentative date was set for April 23, after spring break and Easter to have it. Presidents should ask their clubs what they thought at their next meeting, and call the Extension Office to let them know if they wanted to participate.

Edith suggested that we send Christmas cards to the National Guard who were just sent to South Africa. Maybe we could meet at the Extension Office to do that. Debbie reported that the Meadowlarks were collecting and filling 70 stockings for the Somerset Active Day Center. They had received monetary donations and were also using money from their treasury to buy items. Jana said they had a purse project collecting 24 purses for the Crestview Nursing Home. They are also collecting items to fill them, and are also collecting items for a bag for the men. They are meeting at 2 p.m. on Friday, December 10, at the Extension Office to fill them.

**Next Council Meeting:** Thursday, February 17, 2022, at 11:30. We gave Sheilah Childers a gift card for her dedication and service to us as president.

**Adjourned at 12:24 p.m.**

Minutes submitted by Debbie Peppers, Secretary

**Pulaski County Extension Office**  
**P.O. Box 720**  
**Somerset, KY 42502**  
**Phone: 606-679-6361**

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# Merry Christmas

## Apple Cranberry Waldorf Salad

**1 cup** chopped Granny  
Smith apple

**1 cup** chopped Red  
Delicious apple

**1 cup** diced celery

**1 cup** halved seedless  
green grapes

**1 cup** halved seedless  
red grapes

**1½ cups** dried  
cranberries

**½ cup** chopped  
walnuts

**8 ounces** non-fat  
vanilla yogurt

**2 tablespoons** honey

**¼ teaspoon** cinnamon

**1. Combine** chopped apples and diced celery and put in a medium sized bowl. Add grapes, cranberries, and walnuts to the mixture. Stir ingredients together.

**2. In a separate bowl,** add the yogurt, honey, and cinnamon. Stir together and pour over the fruit mixture. Cover and chill before serving.

**Yield:** 8, 1 cup servings.

**Nutrition Analysis:** 210 calories, 5 g fat, 0 mg cholesterol, 35 mg sodium, 41 g carbohydrate, 3 g fiber, 34 g sugar, 3 g protein.

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

