Purdue Extension
Washington County

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Purdue EXTENSION NEWS

December 2022/January 2023

Dear Friends and Extension Families,

Winter is quickly approaching! Don't forget that it is now time to enroll in 4-H for the 2022-2023 year so do that as soon as possible if you haven't already done so. This newsletter contains many winter-related articles with lots of helpful information so be sure to check it out!

The Extension office will be closed on the following dates: December 16th and 26th, January 16th. Have a wonderful Christmas and blessed New Year!

Megan, Danielle, Sonya, Melissa & Rhonda

SOME OF THE TOPICS IN THIS ISSUE:

- * Vet 106 Program
- * Here's to Our Health Program
- * Soil Testing and Moisture
- * Tips to Save Money This Christmas
- * Amaryllis Culture
- * Preventing Poisonings

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December 8th – Happy Clovers Meeting
December 12th – Jr. Leader Meeting
December 15th – 4-H Kick-off Event
December 19th – Victory Farmers Club Meeting
December 22nd – Jr. Leader Cheese Balls (orders due 12/15)

January 3rd - Boston Blazers Club Meeting

January 16th – Victory Farmers Club Meeting January 23rd – Jr. Leader Meeting January 23rd – 4-H Council Meeting

January 30th – Livestock Superintendent Meeting February 1st – Camp Counselor Applications Due

February 4th – Southeast District Judges and Leaders Clinic

Still Time to Enroll for the New 4-H Year

If you have not yet re-enrolled in 4-H for the 2022-2023 year, now is the time to do so! The earlier you get enrolled, the more you can stay in the loop on upcoming meetings, events, deadlines, etc. To re-enroll, go to v2.4honline.com and login with your profile. If you have questions, please give us a call or stop by the Extension Office.

Get a Free 4-H T-shirt

Speaking of enrollment – any 4-H member that enrolls and pays before January 1st will get a free Washington County 4-H t-shirt, sponsored by 4-H Council. This applies to volunteers as well. Volunteers must re-enroll and complete their online training as well. T-shirts are available to be picked up in the Extension Office.

Jr. Leaders

Next Meeting – The next two Jr. Leader Meetings will be on December 12th and January 23rd. Both meetings will begin at 6:00 p.m. at the Extension Office.

Cheese Balls – We will be making cheese balls on Thursday, December 22nd at 10:00 a.m. Orders are due to the Extension Office by 4:00 p.m. on December 15th. All Jr. Leaders are strongly encouraged to come and help make cheese balls on the 22nd.

Attention Volunteers!

- Club Leaders If you have not yet scheduled a club meeting, that needs to be done ASAP. We would like all clubs to have a meeting by the end of January. We have a lot of new members enrolling and they are ready to come to club meetings. Please call Rhonda and make sure she gets your meetings on the calendar so we can let families know.
- Judges and Leaders Clinic The Southeast District 4-H Educators are putting on a Judges and Leaders clinic for 4-H volunteers and county fair judges. It will be on Saturday, February 4th. If you are interested in attending this clinic, please let me know and I will get you more information.
- **Re-Enrollment** Please make sure you re-enroll online for the new program year. That can be done at v2.4honline.com. The training must also be completed at that time. Please let me know if you have any questions.

December Kick-off Event

Our second kick-off event will be on Thursday, December 15th at 6:00 p.m. at the Extension Office. This event is for current and new 4-H members. We will have a lot of fun activities, games, and snacks. You can come and learn about 4-H and then get enrolled while you are there.

2023 4-H Handbook Available

The Washington County 4-H Handbook is now available. You can view it on the Purdue Extension Washington County Website or purchase a paper copy in the Extension Office for \$5. There were a lot of changes made this year, so please make sure you read through the general guidelines and then specific guidelines for your projects.

Save the Dates - Livestock ID Days

The following dates have been set for Beef ID and Sheep/Goat ID. Please put these dates on your calendar and keep an eye out for more information later:

- Beef ID Thursday, March 9th, 4-7 p.m. at Little York Stockyards
- Sheep/Goat ID Thursday, April 27th, 5-7 p.m. at fairgrounds

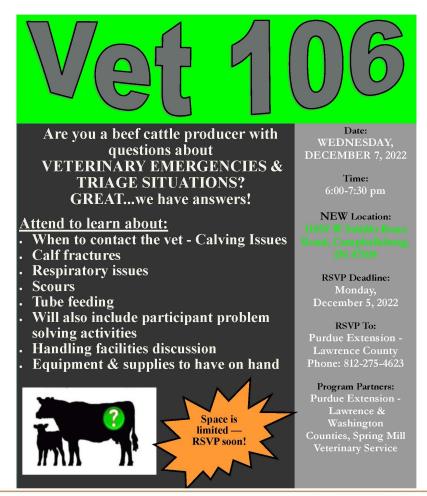
Washington County Fair 2023

Save the date for the Washington County Fair – June 18th-24th, 2023.



Upcoming Ag. & Natural Resources Programming

Vet 106, December 7



It is the policy of the Purdue University Cooperative Extension Service that all persons have equal opportunity and access to its educational programs, services, activities, and facilities without regard to race, religion, color, see, age, national origin or ancestry, marital status, parental status, sexual orientation, disability or status as a veteran.

Purdue University is an Affirmative Action institution. This material may be available in atternative formats.





Extension

Order or download materials from Purdue Extension - The Education Store www.the-education-store.com

Indiana Beef Cattle & Purdue Area 2 Beef Meeting, December 10

The 2022-2023 Indiana Beef Cattle Association and Purdue Area 2 Beef Meeting is scheduled for Saturday, December 10, 2022 at Southern Hills Church in Salem, IN beginning at 5:00 pm. The meeting will feature a great meal and valuable information on a variety of beef topics. IBCA will also provide an update on current policy and programs. Cattle men and women from Clark, Crawford, Floyd, Harrison, Jackson, Lawrence, Orange, Scott and Washington Counties are invited to attend. The meeting is free, but RSVPs are required to the Purdue Extension-Lawrence Co. office at 812-275-4623 by Monday, December 5, 2022.

All Category Commercial Applicator Program, December 20

Purdue Extension is hosting a program for commercial applicators on Tuesday, December 20, 2022 from 8:00 am – 12:00 pm at the Southeast Purdue Ag. Center (4425 E. 350 N., Butlerville, IN). Topics will include: ABC's of Modes of Actions in Herbicides, Fungicides, and Insecticides; Modes of Action and Their Effects on PPE's Needed for Applicators; Spray Water Quality; Understanding Chains and Straps in Securing Loads on Trailers. Fred Whitford from Purdue Pesticide Programs is the keynote speaker. 4 CCH's are available for all commercial categories. RSVPs are required by emailing osbornda@purdue.edu or calling 812-689-6511. Cost is \$40 per person, paid at the door. Space is limited to 80.

UAV Technology Program, January 5-6

A UAV Technology Program is planned for Thursday and Friday, January 5-6, 2023, from 8:00 am – 5:00 pm at the Indiana Corn and Soybean Innovation Center (4750 Hwy 2, West Lafayette, IN to help prepare aspiring remote pilots to take the certification exam, enjoy some hands-on flight time, and discuss practical applications for UAV technology. Space is limited and registration required online at https://web.cvent.com/event/2477ebcc-fccd-4b52-8d8f-821829783b04/summary. Cost is \$200/person. FAA Part 107 Remote Pilot Test Preparation Course topics: FAA Test Preparation; Flight Instructions; Camera Settings; Flight Plans and Record Keeping; Data Management; Image Quality & Troubleshooting; Sensors & Artificial Intelligence; Emergency Preparation.

Crop Management Workshops, January 24-26

Purdue's Crop Management Workshops are scheduled for January 24-26, 2023 from 8:30-4:00 pm. All programs are in-person. Participants may also attend the January 26 program virtually. Cost is \$80.00 for in-person and \$50.00 for virtual attendance. Commercial Applicator and Certified Crop Adviser credits are available. For more information and to register visit: http://www.purdue.edu/conferences/Crop. Program locations:

- Tuesday, January 25 Madison Co. Community Center, Alexandria, IN
- Wednesday, January 25 Westgate Conference Center, Odon, IN
- Thursday, January 26 Beck Ag. Center, West Lafayette, IN

Southern Region Soil Health Workshop, February 7



Heart of America Grazing Conference, February 20 & 21

The 2023 Heart of America Grazing Conference is Monday, February 20 and Tuesday, February 21, 2023 in Ferdinand, IN. Featured speakers are: Dr. Greg Halich, University of Kentucky; Dr. Alan Franzluebbers, USDA-ARS North Carolina; Mr. Johnny Rogers, Amazing Grazing Project Coordinator, North Carolina State University; and several local grazing celebrities. Topics include: bale grazing; soil science and soil health; the power of managed grazing; grazing options with small ruminants; experiences from seasoned graziers. More information is available at the Indiana Forage Council website and Facebook pages www.indianaforage.org.

Save the Date:

<u>Woodland Management Program</u> – February, March, April 2023. More information coming soon!

Ag. Outlook Breakfast – February 13, 2023. More information coming soon!

Please watch for future ANR programming efforts via the Purdue Extension – Washington County Facebook page and emails from the Extension office!

Keep In Mind Soil Test K and pH are Affected by Low Soil Moisture

SUMMARY:

- Sample to the proper depth and retain the whole soil core to get a representative soil sample.
- Sampling fields that have been dry since the crop reached maturity may have low soil test potassium (K) levels because K still remains in the crop residues and/or low soil moisture caused 2:1 clays to trap some of the potentially available K in soils that are adequate or higher in K.

- Soil pH may also be lower than expected if low soil moisture limited the reaction of limestone applied in the spring.
- Soil pH determined in water may also be lower than expected if more than the usual amounts of fertilizer salts remain in the sample. Some laboratories avoid this issue by determining soil pH in a salt solution, rather than water, and convert the results to a 'salt-free' water pH. Check with the laboratory to determine which method they use to decide whether soil pH was likely affected by the dry soil conditions.

INTRODUCTION:

The accurate analysis of representative soil samples to determine lime and fertilizer needs is fundamental to crop production. Dry soils are hard soils, so be sure to sample the full 8" depth, otherwise soil test results will be higher than actual values. The opposite will occur if surface soil is lost

from the sample core. When soils are excessively dry it is more difficult to keep the entire core in the probe with the surface soil likely to fall out of the probe. In most soils the highest pH and nutrient values are in the upper inches of soil, so if this soil does not make it into the sampling bucket soil test values will be lower than actual values.

Unfortunately, even if soil sampling is accurate persistent dry weather resulting in prolonged periods of low soil moisture can affect soil test potassium (K) and pH, resulting in misleading soil test values. Dry weather soil tests can still be useful if one understands the potential impact of low soil moisture on soil test K and pH and uses this knowledge to adjust the interpretation of soil test results.

SOIL TEST POTASSIUM:

Typically soil test K levels are lower than expected in a dry fall. One factor contributing to low soil test K is more than half of the K taken up by the crop during the growing season remains in the residue and has not been returned to the soil by rainfall. Soybean and corn tissues at harvest contain about 80 pounds K₂O per acre at grain yields of 60 and 200 bushels per acre, respectively (Table 1). Tissue K is returned to the soil as plant tissue decays and falls to the ground and as rainfall leaches the K out of this tissue and the standing crop. Research conducted in Iowa² showed that most of the K in soybean tissue is removed from the residues with 5-10 inches of rainfall, and only 12% of the original K content remained after 20 inches of rainfall (an amount typical of an Indiana fall and winter). In contrast, K removal from corn residues was much slower and less complete – 10 to 15 inches of rainfall were needed to remove approximately 50% of the original tissue K content, and 31% of the K in corn tissue at physiological maturity still remained in the tissue after 20 inches of rainfall. In the Iowa study every 10 pounds of K₂O per acre returned to the soil increased soil test 4 parts per million (8 pounds per acre). Therefore, the difference in soil test K in a dry fall could be approximately 32 parts per million (64) pounds per acre) if all the tissue K at maturity remained in the residues of 60 and 200 bushel per acre soybean and corn crops.

Table 1. Approximate potassium (K ₂ O) content of soybean and corn grain and tissue at maturity ¹ .				
	Soybean	Soybean (60 bu/a)	Corn	Corn (200 bu/a)
Crop	lb K ₂ O/bu	lb K ₂ O/a	lb K ₂ O/bu	lb K ₂ O/a
Grain	1.15	69	0.20	40
Residue	1.4	84	0.4	80

In addition to dry weather reducing the return of K in plant tissue to the soil, the availability of soil K as measured by soil test methods is also affected by low soil moisture. Most Indiana soils contain 2:1 clays that vary in soil test K with soil moisture. When field moist soil high in K is dried for analysis, soil test K decreases. In contrast, when soil testing low in K is dried, an increase in soil test K occurs. If persistent dry conditions continue prior to soil sampling, K availability will likely be overestimated in low testing soils and underestimated in high testing soils. In Indiana topsoils the change in soil test K with drying has been approximately $\pm 15\%$ at the highest and lowest soil test K levels examined.

SOIL pH:

Low soil moisture can also affect soil pH. If soil moisture has been insufficient for normal amounts of limestone reaction in soils limed this past spring, then soil pH may be lower than expected. The limestone remains in the soil, however, and with good winter moisture it will react and continue to increase soil pH.

Additionally, soil pH measured in water can also be affected by dry soil conditions. If higher than normal levels of fertilizer salts remain in the soil sample due to dry weather, then the pH reading may be about 0.1 to 0.5 pH units lower than the actual pH. This is an artifact of how pH is measured and occurs only if the measurement is made in water. Some soil testing laboratories avoid this problem by measuring soil pH in a salt solution and then calculate what the pH would have been if measured in water, without the influence of salt. Ask the soil testing laboratory what method they use to determine if a low pH measurement may just be an artifact of excess salts remaining in the sample or if it may actually be low.

REFERENČES:

¹ These publications were used to determine the values in Table 1:

Culman, S., A. Fulford, J. Camberato, and K. Steinke. Tri-State Fertilizer Recommendations for Corn, Soybean, Wheat, and Alfalfa. (2020) Bulletin 974.

https://ag.purdue.edu/agry/soilfertility/Documents/Tri-State%20Fertilizer%

20Recommendations.pdf

Mallarino, A.P., J.E. Śawyer, and S.K. Barnhart. 2013. A General Guide for Crop Nutrient and Limestone Recommendations in Iowa. Iowa State Univ. Extension and Outreach. PM 1688, Revised October 2013.

Bender, R.R., J.W. Haegele, M.L. Ruffo, and F.E. Below. 2013. Nutrient Uptake, Partitioning, and Remobilization in Modern, Transgenic Insect-Protected Maize Hybrids. Agronomy Journal 105:161-170.

Bender, R.R., J.W. Haegele, and F.E. Below. 2015. Nutrient Uptake, Partitioning, and Remobilization in Modern Soybean Varieties. Agronomy Journal 107:563-573.

Ciampitti, I.A., and T.J. Vyn. 2014. Nitrogen Use Efficiency for Old versus Modern Corn Hybrids. Better Crops 98(4):19-21.

² A.P. Mallarino and R.R. Oltmans. 2014. Potassium Management, Soil Testing and Crop Response. North Central Extension-Industry Soil Fertility Conference. 2014. 30:45-52.

Source: Jim Camberato; Professor of Purdue Agronomy Printed in Purdue Pest & Crop Newsletter October 13, 2022

New Purdue Publication on Carbon Markets

Purdue Extension has a new publication from the Center for Commercial Ag. called, "Before You Sign: 7 Tips for Entering Carbon Markets." The publication is a free download form the Purdue Education Store at https://mdc.itap.purdue.edu/item.asp?Item Number=EC-819-W.



Indiana Horticulture Conference, January 23-24

Purdue University will host the Indiana Horticulture Conference at the Beck Agricultural Center in West Lafayette, IN on January 23-24, 2023. This two-day conference will feature educational sessions for commercial fruit and vegetable producers. Certified Crop Adviser credits will be available. More information will be available soon.

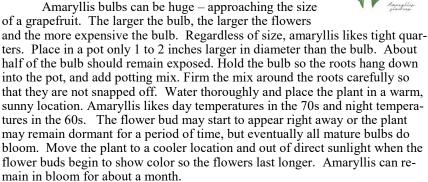
If you have questions about this conference, please contact Stephen Meyers (<u>slmeyers@purdue.edu</u>) or Lori Jolly-Brown (<u>ljollybr@purdue.edu</u>).

Please watch for future HORTICULTURE programming efforts via the Purdue Extension – Washington County Facebook page and emails from the Extension office!

Amaryllis Culture

Now is the time to start amaryllis if you wish to have them in bloom for Christmas. The amaryllis is a tender bulb that is ready to bloom when purchased. The genus name for this plant is Hippeastrum, which means "horse star," an appropriate name for a plant that produces massive

blooms as much as 8 to 10 inches across. These plants can produce 3 to 4 blooms on a 1–2-foot stem. Often, a second flower stalk follows the first at about the time the flowers on the first stem fade. The leaves usually start to appear when the flowers begin to open.



Flowers should be cut off after blooming to keep the plant from expending energy to form seeds. Place the plant back in a sunny location until it is warm enough to be placed outside. Sink the pot in the soil in an area that has

dappled shade. The plant can be gradually moved to sunnier locations until it receives full sun for a half day. Continue to fertilize with a balanced house-plant fertilizer as you would a normal houseplant. Bring the pot in before first frost and place in a dark location. Withhold all water so the leaves have a chance to dry completely. Leaves can then be cut off close to the top of the bulb. Amaryllis can often be left in the same pot for several years but will eventually need repotting. Again, choose a pot that is only 1 to 2 inches larger in diameter than the bulb and repeat the process described above. Offsets are normally produced by amaryllis and can be given their own pots if desired. These small bulbs have a concave side when removed but develop a round shape when given their own space. They grow quickly and can be mature enough to flower in a couple of years.

Source: Ward Upham, Kansas State University Horticulture Department

Water Landscape Plants Before Winter If Needed

We are having another very dry fall. Watering now is important to prevent moisture stress through the winter months.

A good, deep watering with moisture reaching at least a foot down into the soil is much better than several light sprinklings that just wet the top portions of the soil. A deep watering will help ensure that the majority of roots have access to water. Regardless of the watering method used, soil should be wet at least 12 inches deep. Use a metal rod, wooden dowel, electric fence post turned upside down or something similar to check depth. Dry soil is much harder to push through than wet.

Although all perennial plants benefit from moist soils before winter, it is especially important for newly planted trees and shrubs due to limited root systems. Even trees and shrubs planted within the last 2 to 3 years are more sensitive to drought than a well-established plant. Evergreens are also more at risk because moisture is lost from the foliage during the winter months.

Trees or shrubs planted within the last year can be watered inexpensively with a 5-gallon bucket. Drill a small hole (1/8") in the side of the bucket near the bottom. Fill the bucket and let the water dribble out slowly next to the tree. Refill the bucket once more, and you have applied 10 gallons. Very large transplanted trees and trees that were transplanted two to three years ago will require more water.

A perforated soaker hose is a good way to water a newly established bed or foundation plantings. However, soaker hoses are notorious for non-uniform watering. In other words, you often receive too much water from one part of the hose and not enough from another. Hooking both the beginning and the end of the soaker hose to a Y-adapter helps equalize the pressure and therefore provide a more uniform watering. The specific parts you need are shown in the photo above and include the soaker hose, Y-adapter and female to female connector. It is also helpful if the Y-adapter has shut off valves so the volume of flow can be controlled. Too high a flow rate can allow water to run off rather than soak in.

On larger trees, the soaker hose can circle the trunk at a distance within the dripline of the tree but at least ½ the distance to the dripline. The dripline of the tree is outermost reach of the branches. On smaller trees, you may circle the tree several times so that only soil which has tree roots will be watered.

If using a soaker hose, note the time watering was started. Check frequently to determine the amount of time it takes for water to reach 12 inches. From then on, you can water "by the clock." Use a kitchen oven timer so you remember to move the hose or shut off the faucet. If you are seeing surface runoff, reduce the flow, or build a berm with at least a 4-foot diameter around the base of the tree to allow the water to percolate down through the soil, instead of spreading out.

If we have a normal winter, watering once before spring should be adequate. However, if the winter is warm and dry, watering once a month may be needed.

Source: Ward Upham, Kansas State University Horticulture Department



Be Heart Smart

Join us for the Be Heart Smart Program. Just four weeks in length and you'll learn some important information about heart health. During each one hour session we'll provide information as well as steps you can take to be in charge

of your heart health! (You're welcomed to make it a late lunch and bring your lunch with you.)

Plus, you'll receive an additional incentive of a kitchen item(s), estimated \$30.00 value, to meet your needs in the kitchen. We'll be encouraging you to try some new recipes we'll be sharing through a food tasting.



Tuesday's starting February 7 - February 28 1:00pm - 2:00pm

WHERE

Washington County Government Bldg. Meeting Room 806 Martinsburg Road, Salem 47167

Class is free courtesy of **Cardiovascular and Diabetes Institute**

THE**BE HEART SMART** PROGRAM IS FOR ANYONE WHO WANTS TO REDUCE THEIR RISK FOR HEART DISEASE.

- LEARN HOW TO MONITOR YOUR RISK FACTORS FOR HEART DISEASE
- LEARN HOW TO MAKE SIMPLE CHANGES TO YOUR DAILY ROUTINE THAT WILL IMPROVE YOUR HEART HEALTH.

ATTEND ALL FOUR CLASSES AND RECEIVE KITCHEN TOOLS OF YOUR CHOICE FROM A PRESELECTED ARRAY OF ITEMS (APPROXIMATE \$30.00 VALUE).

LESSON 1 KNOW YOUR RISKS

LESSON 2 KNOW YOUR NUMBERS

LESSON 3 HEART HEALTHY COOKING

LESSON 4 TAKING ACTION

Register by January 24: Sonya Mitchell Extension Educator Purdue Extension Washington 812.883.4601 shmitche@purdue.edu

Purdue University is an equal access/equal opportunity institution

Here's to Our Health

Plan to make your New Year's resolution to be healthier in 2023! This class can help you reach your goal. Registration is limited and slots are filling quickly for this class!





De-

cember is the time of year when many are involved in gift giving. But regardless of the occasion, Dave Ramsey, financial expert, has a number of tips and free online financial tools to help you manage your gift giving.

1. DEVELOP A GIFT-GIVING PHILOSOPHY.

Normally, our first suggestion in every instance of life is to budget. And we'll get there. But before you budget, our very first Christmas tip is this: You've got to create your Christmas gift-giving philosophy.

What does giving mean to you? Is it about finding the perfect presents? Do you hope to impress others with how much you spend on them? Or do you feel obligated to buy for people? These motivations (and others like them) can really shape how you view the season.

Be honest with yourself and think about *why* you're buying presents before you think about how you're going to pay for them all.

2. BUDGET.

Now, the way you become the hero of the holidays is by budgeting. That's right—if you want to stay on Santa's nice list, set a limit for how much you're going to spend and *stick to it*. Use our Christmas Present Planner as a guide, and download your free EveryDollar budget to help.

3. TRACK YOUR SPENDING.

So, lots of people spend like crazy throughout December and never check in on their budget. They just think, *I'll worry about it in January*. Future you has some advice here: Don't. Do. That. Track your expenses as you go so you don't end up overspending and ruining this month's *and* next month's budget. And you know what makes that easier, right? The premium features of Every-Dollar. You'll connect your budget to your bank account so transactions stream straight in. You just have to drag and drop them into the right budget line. It's simple *and* it gives you more time to do the things that really matter to you, like whipping up a batch of figgy pudding.

Hmm? Upgrading your budget sounds like the perfect present to give that special someone on your list—you!

4. REIN IN OTHER SPENDING.

According to our State of Personal Finance, American families plan to spend \$1,300 on Christmas this year.

First of all, you don't have to spend that much. We want you to know and own that truth. Don't spend outside of your comfort zone this season or any season. But what about the money you do need for Christmas? If you've been shopping all year or stashing cash into your Christmas sinking fund, you might be set. But if not, you'll have to find that money somewhere else. The first step here is to move money around in your budget—spending less on some categories in December to make up for the extra Christmas celebrations. (Check out our Christmas Tips to Get More Money for other ways to help here!)

Christmas Tips to Save Money on Gifts

5. CHOOSE TIME OVER MONEY.

There's an old saying that goes, "It's the thought that counts." For some people, the thought of spending time together really is better than the joy of a physical gift. You can save money this year by being intentional about being together—in whatever way you can, whether that's in person or virtually. This year, value experiences over accessories and conversations over clutter.

6. SHOP EARLY.

Don't wait for Black Friday to start Christmas shopping—look for sales all year long. Grab that stuffed Sasquatch on clearance in July for your bigfootloving nephew. When you're mindful of your list throughout the year, you'll spread out both the spending and the stress (and maybe even get rid of the stress altogether).

If you missed the chance to jump on the early shopping train this year, remember it in January when you're budgeting for the *next* Christmas season!

7. GIVE FEWER GIFTS.

As you're in the spirit of trimming the tree, trim down that Christmas list while you're at it. Of course, you do have a bit of holiday-induced obligation to deal with. You can't pass around gifts at family Christmas and be like, "Uh, sorry, Cousin Scott . . . You're the only person I couldn't find anything for."

But not everyone needs a gift—this year, send your tidings of comfort and joy to some people on your list through a thoughtful card.

And if you want to save even more money, have a kind chat with your family members. Are you all giving just to give? Do you all want to cut back? A clear conversation about skipping presents this year for a shared meal (if you're able) and stocking stuffers instead could be just the thing both your family and your finances need.

8. RESIST RETAIL MARKETING.

Friends. Americans spent \$886.7 billion on the holidays last year. That's a lot. Don't let yourself get wrapped up in all the sales and spending. You may think these retailers are posting deals from the goodness of their hearts to help you—but their real goal is to get in on a part of that \$886 billion holiday "magic." Stick with your budget—and shop wisely.

9. USE OĹD GIFŤ CARDS.

Think about all the money you have left on old gift cards, as well as the cards you'll never use because they're to places you never shop, eat or visit. Consider the partial cards as discounts and use them to buy presents. Regift (which is not a dirty word, as we'll explain later) the other cards to people who'll appreciate them. Don't let those little pieces of plastic go to waste this Christmas!

10. ORDER ONLINE EARLY.

Ordering online means shopping from the convenience of your very own couch as you roast chestnuts on an open fire. That's the kind of multitasking we're all about. Cross-check the price on that plush puppy across multiple stores without ever putting on real pants.

But make sure you do this early enough to get the cheapest online shipping options—and remember shipping is taking way longer this year. The last thing you need is a budget ruined by all those additional rush order costs. (Prancer doesn't deliver in a day without a hefty fee, after all.)

11. COMBINE YOUR ORDERS.

Speaking of shipping, plenty of stores offer it free of charge if you spend a minimum amount. So, do that! If you see the perfect superhero-themed sweat-shirt you know your dad would love, but you're below the minimum amount for free shipping, keep shopping inside that store. Is there anything for your brother or cousin on that same website? Don't buy just to buy—but be thoughtful and combine orders to lower shipping costs.

Also, here's a quick Christmas tip: Check out that ship-to-store option. A lot of retailers offer this free and don't even require a minimum order. You'll have to brave the cold to grab the gift, but if you ship several things to the store together, you'll just need to bundle up in your hat and gloves once.

12. LIVE BY THE LIST.

There's a reason Santa checked his list twice, and it's not because he's absentminded. When we go off the list, we overspend. Now, if you realize you forgot a friend, of course you add them in! But once you've got your philosophy and budget set, don't get swept up in the Christmas spirit and start buying every snowflake-themed item you find for every person you've ever met.

13. SAY NO TO RANDOM GIFT EXCHANGES.

Here's a hot Christmas tip: Put an end to the white elephant or junk-for-junk gift exchanges at your work, small group or book club. Christmas is expensive enough without these social pressures. Be kind, but just say no (thank you).

14. GO IN ON A GROUP GIFT.

A bigger, more expensive gift doesn't have to be off the table just because you're on a budget this year. Just go in on it with someone else. Get all your siblings to chip in and buy one big gift for your parents. Ask teammates to go in for a nice gift card for the coach. Email all the parents in your kids' class to donate small items for a gift basket for the teacher.

They say sharing is caring, after all. And sharing the cost of one big present is a great way to give well—while still caring for your budget.

15. REGIFT.

Regifting has a bad reputation, but it's time to move away from that. Maybe you should say you're working in the "present relocation program." It isn't catchy—we'll work on the title while *you* work on the concept.

Seriously, it's okay to regift! But there are ground rules. You don't want to hand Dad the motivational poster your great-aunt gave you. Mostly because she's his aunt too.

But the brand-new slow cooker your well-meaning in-laws gave you when you already have two could easily be regifted to your newlywed bestie. Be smart, but there's nothing wrong with this kind of thrifty regifting. It saves money and keeps a gift from going unused.

16. MAKE PRESENTS.

If you want to give something personal, memorable and one of a kind, make it! Seriously. Pinterest has a ton of ideas and instructions. If you aren't super crafty, try baking a sweet treat, putting together a gift basket of someone's favorite things, or whipping up some DIY sugar scrubs. Nothing says Happy Christmas like something homemade.

Christmas Tips to Get More Money

17. SELL YOUR STUFF.

It's almost that time again—time to get more stuff. So, why don't you get rid of some of your old stuff? Not only will you make room for new things, but you'll also make some money to buy other people stuff.

Yes, we're making a little light of it. You know the season isn't supposed to be about stuff. But really—try clearing out some things you never use and make some money in the process!

18. MAKE MORE MONEY.

If you're able, make extra cash to cover the extra costs of Christmas. We're talking side hustles like driving for Uber or Lyft, delivering food, picking up holiday hours at a seasonal job, dog sitting while people are traveling for the holidays, or wrapping gifts in your community. Seriously, offer that last service on your Facebook neighborhood group or work forums. Have people drop off their gifts, and you can wrap them for a fee!

But remember, if money's tight this year, and you're having income issues already—don't put pressure on yourself to make more or spend a lot. And do *not* fall into the temptation of going into debt. That's making this year's spending next year's problem. It isn't worth it.

Instead, know that Christmas is *not* a competition, and focus more on the other joys of the season.

Christmas Tips for Other Holiday Spending

19. SPEND LESS ON TRADITIONS.

Why do you send Christmas cards to everyone you've ever met? Oh, because your mom always did? Why do you purchase the overpriced, annually released Waterford Crystal ornament? Oh, because your grandmother always did? You can save money this Christmas by cutting extras—starting with expensive traditions that don't actually mean much to you. We aren't suggesting you stop making paper chains or going around the table sharing your favorite Christmas memories. Those sound like beautiful traditions. But making a 20-layer, authentic German chocolate cake for Santa? Maybe drop that. Santa doesn't need the extra calories anyway.

20. GET THRIFTY WITH STOCKING STUFFERS.

The stockings are hung from the chimney with care in hopes that you'll fill them so they don't stay bare. Yikes. That would be a Christmas catastrophe. You definitely don't want to leave your stockings bare, but there are easy ways to fill those oversized socks without spending all your holiday budget. Buy your candy on sale. And don't feel pressured to fill the stockings with expensive gifts. Hit up the dollar store for gel pens, coloring books and those character-themed washcloths that are folded up into tiny circles until you just add water. Hold the excess spending and give the people what they (affordably) want and need.

21. DONATE TO CHARITY.

What can you get for the hardest-to-buy-for people on your list? Nothing. Instead, give money in their honor to their favorite charity. Create a card or get one from the organization explaining the donation. If it feels a little off to not give something, find a charity that specializes in selling fair trade goods that give jobs to people in developing countries. That way, everyone is blessed.

22. HAVE A VIRTUAL PARTY.

If you can't get the time off or get it in the budget to travel home for Christmas this year, a virtual party is a budget-friendly way to still celebrate the season. So, put on that ugly Christmas sweater and group call your friends and family, because 'tis the season to be jolly, in person or online.

23. DON'T SHOP AT THE MALL.

Avoiding the mall means also avoiding every single pushy kiosk salesperson. Plus, you won't have to worry about the millions of distractions, including (but not limited to) creepy mall Santa, the delicious scents of cinnamon-sugar pretzels, and all those tempting retail window displays. Oh, and the parking lot jams. And the crazy crowds. Save money, stress and time—don't go to the mall.

24. WRAP GIFTS CREATIVELY.

You don't have to spend half of your December income on colorful or character-covered wrapping paper—it's just going to end up torn to shreds in piles on your floor Christmas morning anyway. Get creative! Pick up some reusable bags at the dollar store, and you'll be giving a gift inside a gift. Or try wrapping presents in newspaper and topping them off with red twine. That's eco-friendly, wallet-friendly and festive.

25. BE A SENTIMENTAL SPENDER.

Be sentimental as you spend. Don't grab Cousin Scott a random, ugly ornament (unless that's something he specifically collects). Get presents that line up with the interests or needs of those on your list.

Or give them a gift that can make a real difference in their life—something an ornament just can't do. Our online store is full of ideas in all sorts of price ranges.

Budget, spend and give with intention—and enjoy good tidings for Christmas and a happy new year!

By Dave Ramsey, Financial Expert, retrieved 11/18/2022 https://www.ramseysolutions.com/budgeting/tips-to-save-money-on-christmas)













November 18, 2022

Make your holiday meals even more special by involving your children, grandchildren, nieces and nephews alike in the cooking!

Check out this article from Indian's Youth Institute about the Benefits of Cooking with Kids!

Cooking With Youth: In the Classroom or at Home

With the holidays around the corner, it is a great time to engage youth and learn about their holiday traditions while exploring out-of-the-box lesson plans or activities. While the content below is geared towards educators, any caring adult can use the same framework to engage our youth.

Cooking with your students is a life skill but also helps with math, science, language, social emotional development, physical development (fine motor skills), cognitive skills, and simultaneously you are making memories. Additionally, students will build their vocabulary and work on their sequencing, following directions, and listening skills.

Cooking with youth allows for flexibility and supplies organic opportunities for teachers to get to know his/her students and creates an environment where children can express themselves. Students could share their traditions, create memories, and more. If you do not have access to a kitchen, do not be discouraged, not all recipes require a kitchen!

So, what are some tools we can use while encouraging students to explore their culinary skills?

Ways you can further a student's education:

- Engaging children in conversation
- Verbalizing and describing what children are doing
- Discussing where foods come from

- Posing questions to encourage children to articulate what they are doing
- Making observations
- Posing questions for children to analyze and solve
- Modeling positive attitudes and behaviors.

Additionally, the Academy of Nutrition and Dietetics shares the following tasks in the kitchen for children based on their age:

- Three- to five-year-old: Mix together simple ingredients, snap green beans, tear lettuce for a salad, press cookie cutters
- Six- to seven-year-old: Shuck corn, use a vegetable peeler, crack eggs, measure ingredients
- Eight- to nine-year-old: Use a can opener, juice citrus fruits, check the temperature of foods with a thermometer, pound chicken on a cutting board
- Children aged ten and older: Slice or chop vegetables, boil potatoes, microwave foods, bake foods in the oven, simmer ingredients on the stove.

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Try These to Make Your Favorite EXPERT Holiday Meals a Little Healthier!

Altering Recipes for Better Health

The Dietary Guidelines for Americans recommend that individuals reduce the daily amount of fat, sugar, and sodium they consume and add more fiber by eating whole-grain products and more fruits and vegetables.

One way to improve your diet is to use less fat, sugar, and salt in the recipes that you prepare at home. Some recipes can be made healthier simply by reducing an ingredient or substituting one for another.





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To start with, try these general reductions and substitutions in your recipes:

- · Reduce sugar by 1/3.
- · Fat can often be reduced by 1/3.
- . Leave out the salt or reduce it by 1/2.
- · Replace 1/4 to 1/2 of refined flour with whole-grain flour.
- · Use yogurt or cottage cheese instead of sour cream in some sauce and dip recipes.
- · Choose lowfat cheese in place of higher fat cheese.
- · Substitute skim milk for whole milk in most recipes.
- · Use evaporated milk or whipped, nonfat dry milk in place of whipped cream in some recipes.

Interested in learning more about making healthier substitutions? Read more here: https:// www.extension.pu rdue.edu/ extmedia/HHS/ HHS-157-W.pdf

Practice Safety During Family Gatherings Over the Holidays

When families gather in homes where children are not regularly present, it is easy to forget some of the safety precautions we once practiced when young children were a constant presence in our lives. Our now adult children maybe returning home with small children of their own. Are you prepared to safeguard against poisoning? It's easy to get distracted with a house full of family and poisoning can happen in seconds.

"Each day, poison control centers handle thousands of calls from parents whose children have been exposed to medicines, personal care products, pesticides, household cleaners, and poisonous plants. In fact, a child is poisoned every 30 seconds in the United States. Even though most of these poisonings can be treated at home with instructions provided by poison control centers, other poisonings are serious enough to require emergency medical treatment—and some result in permanent injury or death."

"Most childhood poisonings occur to children under the age of five:

- Children this age are in a period of learning and discovery. Whatever they see, they pick up and examine; and often the object ends up in their mouth.
- During these years, children's mobility increases and areas that had been inaccessible, previously, are no longer. Parents are sometimes surprised to find that their toddler can devise a way to reach something he wants, as in pushing a chair or table into position to reach things on the kitchen counter or in the medicine cabinet.
- Young children are attracted to bright colors, pretty packaging, and appealing fragrances. And since they cannot read labels, they do not know that the lemony-smelling furniture polish is not something to drink.
- Children often imitate adult behavior. If they see their parents swallowing medication, they may assume that the tablets or capsules are edible.
- Children who are hungry or thirsty are more likely to ingest medicine or other household products than children who are not. The very fact that they want something to eat or drink increases the likelihood that they will ingest something that smells good to them.
- Childhood poisonings often occur when parents or caretakers are busy or distracted. A good example is when meals are being prepared. It is common for children to have free run of the house as adults focus attention on preparing a meal.

Prevention of poisoning through proper selection, storage, use, and disposal of poisonous products is very important. Poisonous products include household cleaners, medications, vitamins, herbal preparations, and pesticides. Despite our efforts to the contrary, poisonings do happen; and it is particularly important that parents recognize this potential and exercise steps to minimize risk. All adults and older children need to know and understand that all cleaners and chemical products are potentially hazardous; and they should know basic first aid for poisonings and how to access the poison control center. "

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Our office is located at 806 Martinsburg Rd., Suite 104, which is building. Office hours are 8 a.m. to 4:00 p.m. Monday through on the lower level of the Washington County Government

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WASHINGTON COUNTY

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