

# Extension Edition

## Cooperative Extension Service

20 N Washington St-PO Box 146  
Campton, KY 41301-0146  
(606) 668-3712  
Fax: (606) 668-3732  
<http://wolfe.ca.uky.edu/>

## Wolfe County Cooperative Extension Newsletter January 2025



“What the new year brings to you will depend a great deal on what you bring to the new year.”  
*Vern McLellan*

- In This Issue:*
- Updates
  - Breakfast, & Italian Sausage Workshop
  - Gardening Tips
  - Grazing
  - Calendar
  - Beekeepers
  - Sit & Sew
  - NEP Calendar Recipe- Split Pea Soup
  - Cooking Through the Calendar Workshop
  - Money-Wise
  - KY Proud-Plate It Up Recipe—Smashed Potatoes



Wolfe County Extension Office

### Cooperative Extension Service

Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
Community and Economic Development

### MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



# UPDATES



Photo 1 & 2– Area Extension agents, (including our Jessica Denniston) in conjunction with the Mt. Cattleman’s Association and Ky Nutrition Services; formed a buying group to pre-order minerals at a discounted rate to area cattle producers. We continued our annual Santas Mailbox Drop, as in picture #3. We closed our Homemaker Club Year with a bow-making class lead by homemaker and volunteer Debbie Halsey. Photos 4-7 show some of our homemakers’ Dcreations. Coming soon in 2025, we will have a new Family & Consumer Science Agent and sign new members to our club.



**UK** Martin-Gatton  
 College of Agriculture,  
 Food and Environment  
 University of Kentucky.

**Breathitt Extension Office**  
**@ 12:00pm**  
**OR**  
**Wolfe Extension Office**  
**@ 5:00pm**

Special Speaker:  
 Dr. Gregg Renfrow

# Breakfast and Italian Sausage Workshop

Meal provided

Come along and learn in our exclusive workshop.

**FEB**

**6<sup>th</sup>**

**2025**

Please pre-register by QR  
 code or call your local  
 Extension Office

Wolfe

Breathitt



**Cooperative  
 Extension Service**

Agriculture and Natural Resources  
 Family and Consumer Sciences  
 4-H Youth Development  
 Community and Economic Development

**MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT**

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English.  
 University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.  
 Lexington, KY 40506



Disabilities  
 accommodated  
 with prior notification.



HO-56 STARTING PLANTS FROM SEED AT HOME ISSUED: 6-81 REVISED: J. W. Buxton, R. G. Anderson, M. L. Witt, and S. Bale

Germinating and growing vegetable and flower seeds until they are ready to be planted in the garden will save you money and give great satisfaction. Home germination of flower and vegetable seed may be necessary if you plan to plant a fall garden or in order to produce your favorite varieties of vegetables during the year.

A variety of systems can be used for starting transplants. These systems should provide an ideal environment for both seed germination and plant growth. They should also be dependable when seeding a variety of plants and give consistent results.

## Steps in Seed Germination

### 1. Seed Selection and Storage.

It is best to start with new seed, so order only one year's supply. While some seed may be stored for several years with slight deterioration in quality, other seed may be viable for only one year.

### 2. Selection of Germination Medium.

The germination medium should be well drained and well aerated, relatively low in fertilizer or other toxic chemicals, and sterile (free of insects and diseases). The medium can be prepared from a combination of peat, vermiculite, or similar ingredients. However, since relatively little medium is needed for seed germination, it may be best to consider purchasing a commercially packaged growing medium from a garden supply store or greenhouse operator.

Commercially packaged growing media (e.g., Pro-Mix, Sunshine Mix, Metro Mix, Choice Mix, Ball Growing Mix, Jiffy Mix, Redi Earth, etc.) consist of a mixture of two or more of the following materials: sphagnum moss peat, bark, perlite, vermiculite, coarse sand, processed bark, or expanded shale.

These media have several advantages. They are convenient and suitable for most plants directly from the bag. They are also free from weeds, insects and diseases, and limestone and fertilizers have been added to support plants for 2-6 weeks. Most are suitable for germinating seeds as well as growing transplants.

The main disadvantage of these media is their unavailability in small packages at garden centers and discount stores. They are generally available at greenhouses and greenhouse suppliers with retail outlets. Some commercial media may be too fine-textured and will not be suitable for certain methods of germination.

### 3. Selection of Containers.

The container used for seed germination may vary but it should have certain characteristics. It should be 2-3 inches deep and sterile and it should have holes in the bottom for drainage as well as for water uptake. A single container may be used for many cultivars of plants. However, it would be best to germinate only one cultivar of a certain plant in a small container so that the environment for each may be more accurately controlled.

### 4. Sowing Seed.

The germination medium should be damp before it is placed in the container. Fill the container to within about 1/2 inch of the rim. Seed should be scattered uniformly across the surface or sown in rows at the rate of 10-20 seeds per square inch. You may choose to give each seed more space, depending on seed size and length of time small transplants will be left in the container. Seeds sown too thickly will result in excessive competition among plants and spindly growth.

Small seeds, such as petunia and snapdragon, should be left uncovered. Cover larger seeds with a thin layer of germination medium. Finely pulverized sphagnum moss has fungicidal properties and would be ideal for covering seed if it is available. Most seeds will germinate in either darkness or light. The light system described later will be satisfactory for those seeds that require light for germination. Laying a newspaper on top of the container will provide darkness required by other seed. Special needs regarding light and dark treatments should be stated on the seed packet.

### 5. Temperature Requirements for Germination.

The ideal temperature for germination will vary depending on the plant cultivar. However, most seeds will germinate very well when grown within a 70-80 F range. Again, specific temperature needs of seeds will be indicated on the seed packet (or see Table 1). If the temperature is maintained below or above the recommended range, the germination rate will be slower and fewer seeds will germinate. Most homes are kept at temperatures somewhat below the recommended range but there may be some areas in the home that are suitable. A small heating cable, preset at 70-75 F, may be purchased at garden supply stores. The cable should be placed in the bottom of a flat on top of 1/2-inch of sand and then covered with an additional 1/2-inch of sand. The temperature of seed flats set on the sand will be maintained within a suitable range. Seedlings grown during the hot summer for your fall garden should be located wherever optimum temperature and light are available. This may be outside in a shady or partly-sunny location. *(Continued next page )*

## 6. Moisture and Humidity Requirements for Seed Germination.

Maintenance of a constant moisture level and nearly 100 percent relative humidity is important to successful seed germination. Several methods may be used.

1. Hand Watering. Low relative humidity levels in the home during winter will dry the germination medium out quickly. Adequate moisture can be maintained by hand watering. However, great fluctuations in water content of the medium may occur between irrigation as it is easy to forget to water. Hand watering with cold water also reduces germination temperature.
2. Plastic Covering. Plastic is an excellent way to maintain high humidity and moisture levels. After seed is sown, a piece of clear plastic, placed over the top of the container, will maintain a high humidity level. The container may also be placed inside a plastic bag and sealed to prevent moisture loss. To avoid any problems, the container should not be placed in direct sun because plastic will trap heat and damage the seeds. Secondly, the plastic needs to be removed immediately after emergence of seedlings to prevent leggy growth.
3. Recirculating-Bottom-Irrigation. A recirculating-bottom-irrigation system may be used to germinate seeds. The system has the advantage of maintaining a constant moisture content automatically and immediately exposing seedlings to light upon emergence from the medium, which reduces leggy growth. The system is also used to automatically water seedlings that are still in the germination container, until they are ready to transplant. Constant moisture conditions and a more uniform temperature are ideal: seeds germinate very quickly.

a. Description of Recirculating-Bottom-Irrigation System. The recirculating-bottom-irrigation system may be made any size and out of many types of materials. A simple system could consist of a small polystyrene container (cooler) with a small sump pump in the bottom.

The flat surface, where seed flats are set, may be made of 1/2-inch polystyrene, a thin piece of marine plywood, a piece of glass or other water resistant material. A pad, made of 1/4-inch foam or fabric, such as felt, is placed on the flat surface. The pad promotes uptake of water into the germination medium. The flat surface may be placed on the ledge of the polystyrene container, set on jars, or suspended from wires. A plastic tube, which carries water from the pump, is placed under the pad and on top of the flat surface. The flat surface is tilted slightly so water will flow across the surface and back into the water reservoir in the bottom of the container. The water level in the container may vary and could be maintained within an inch of the flat surface. A plastic lining of polyethylene may be necessary to prevent leaks. Rigid or semirigid plastic containers would not require lining. Small sump pumps (1/5 hp) are available from discount stores, garden centers which sell supplies for fountains, or from major retail catalogs. Plastic tubing may be purchased from hobby supply stores or pet stores that sell fish.

b. Operation of Recirculating-Bottom-Irrigation System. It is important that the germination medium, used in connection with this system, be well aerated. If not, air spaces of the medium will be filled with water resulting in poor root growth. Holes in the bottom of the container must be in contact with the pad to assure water uptake into the medium. The pump should be attached to a time clock which turns it on one hour every 4-6 hours. The exact interval between irrigation would depend upon the time required to wet the medium and the rate of water loss from containers. The medium should be damp at all times during the germination period. Water will become too warm for optimum seed germination if the pump runs continuously. The water level in the reservoir should be checked regularly to make sure water is available. Also, because of possible changes in chemical characteristics of water, the water should be changed completely every one to two weeks.

Algae growing on the pad does not hinder germination and growth of seedlings but it may be unsightly and messy. A piece of black plastic could be placed over the pad and holes cut in the plastic to fit the bottom of the germination container. Without light algae will not grow on the pad.

## 7. Maintenance of Sterile Conditions During Seed Germination.

Disease organisms (fungi and/or bacteria) may kill seedlings during germination. Thus the medium, container, tools and even the seed itself should be sterile. Commercial media are usually sterile when purchased. However, if the medium comes in contact with objects which are not sterile, it may become contaminated. Containers and tools can be sterilized by soaking them in a 10% household bleach solution (1 1/2 tablespoon/cup of water) for 5 minutes.

The following suggestions should help prevent disease problems:

1. Use seed treated with fungicide. Seed packets are usually clearly marked when seeds have been treated with fungicides. Seeds are generally brightly colored (pink, purple, green).
2. Do not plant seeds deeper than necessary.
3. Keep temperature constant.
4. Provide seedlings with adequate ventilation.
5. Avoid overwatering.



## Growing Plants After Germination

### 1. Light.

After germination, plants need a maximum of light for optimum growth. Light may be natural or from fluorescent lamps. If sunlight is used, seed flats should be placed as close to the windows as possible without being too cool. If fluorescent lamps are used, an area 2 X 4 feet would require about four 40-watt fluorescent bulbs. Special plant growing lamps may be used, but cool-white or warm-white fluorescent lamps will be satisfactory. Lamps should be placed 6-12 inches above plants and turned on at least 18 hours each day. For most plants, 24 hours of light would be best; however, some plants (tomato, geranium) may develop a light green appearance. A small time clock can be used to turn lights on and off. (*Continued next page*)

## 2. Transplanting Seedlings.

Seedlings should be transplanted to larger containers within a few weeks after germination. Seedlings left in the germination container until they begin to crowd each other, will result in poor quality transplants. The growing medium used for transplants should have the same characteristics as the germination medium. A variety of containers may be used for transplants. Containers should be large enough to allow small plants to grow indoors until ready to be transplanted to the garden. Square pots or cells 1 x 1 inch, 1.5 x 1.5 inch, or 2 to 3-inch round containers are satisfactory. Containers should have holes in the bottom for drainage or for uptake of water. Transplants should also receive a maximum amount of available light for best growth. The same light system described above may be used for transplants. "Stretching" of transplants through weak, spindly growth indicates they are not receiving enough light.

## 3. Fertilization.

One application of a complete fertilizer should be given to seedlings while they are still in germination containers. After transplanting, plants should be fertilized once a week with a complete fertilizer. Water-soluble house plant fertilizers, available at garden supply stores, are convenient to use. Rates will be given on the container.

## 4. Temperature.

The ideal temperature for growth of transplants should be 60-75 F during the time plants receive light and about 50-65 F during darkness (see Table 1). Excessive night temperatures (too cool or too warm) will result in poor quality growth.

## 5. Water.

The growing medium should be kept damp. If using a well-drained, well-aerated medium water may be applied frequently without danger of drowning roots. If you use a heavier growing medium that includes soil, be careful not to over-water. Enough water should be applied to thoroughly wet the medium and allow some water to drain from the bottom of the container.

The Recirculating-Bottom-Irrigation germination system described above can also be used to water seedlings after they have been transplanted to the final growing container. Again, it is important that the medium drains well so there is sufficient air for roots when the medium is saturated with water. The pump should operate 3-4 times daily for 1 hour each time. A water-soluble fertilizer, as mentioned above, maybe added to the water supply. The rate should be about 1/2 that recommended on the container.

## Timely Seedling Production

Plan the seed sowing date carefully so your transplants are ready to go into your garden on time (Table 1). The length of time from sowing seed until plants are ready to be transplanted depends upon the cultivar and the environment available for growing. Records should be kept each year for efficient production and correcting past errors. Plants that are immature should not be transplanted to the garden. Plants that have grown too long in small containers may be stunted and will not grow well in the garden. **Broccoli, cabbage, cauliflower and onion seeds should be started between Jan. 25 and Feb. 10** and transplanted to the garden March 10-25. Generally seeds of other plants indicated in Table 1 should be sown between March 1 and April 15 so they will be ready for the garden after the frost free date (April 20-May 10)

Plants	Temperature for Seed germination	Temperatures for Growth	
		Day	Night
Basil	70	75	65
Broccoli	70	60	50
Cabbage	70	60	50
Cauliflower	70	60	50
Cucumbers	80	75	65
Eggplant	80	75	65
Lettuce	70	60	50
Melons	80	75	65
Peppers	80	75	65
Squash	80	75	65
Tomato	70—80	75	65

**Table 1 Germination Temperatures for** transplant growth & time necessary to grow various seeds in the home.

Plants whose seed germinate in 6 to 10 days at recommended temperatures, Seedlings can generally be transplanted outdoors in 5 to 8 weeks.



# Grazing



## January Monthly Tips

- Remove animals from very wet pastures to limit pugging (Pugging occurs when the hooves of grazing livestock penetrate the soil surface during wet conditions, causing damage to pasture plants as well as soil structure. Pasture plants can be torn and buried. Soils can be compacted, resulting in lower water infiltration rates and increased runoff from pastures ) and soil compaction.
- Feed best hay to animals with highest nutritional needs and supplement poor quality hay as indicated by forage testing.
- Feed hay in areas where mud is less of a problem.
- Feed hay in poor pastures to increase soil fertility and enhance organic matter.
- Consider “bale grazing” — set out hay when the ground is dry or frozen. Use temporary fencing to allocate bales as needed.
- Prepare for pasture renovation by purchasing improved varieties, inoculant, etc. and getting equipment ready.

An excerpt from *Kentucky Master Grazer Educational Program 2024 Kentucky Grazing Calendar*

For more grazing information use the link: [https://forages.ca.uky.edu/sites/forages.ca.uky.edu/files/Univ-Kentucky-Calendar-2024\\_final.pdf](https://forages.ca.uky.edu/sites/forages.ca.uky.edu/files/Univ-Kentucky-Calendar-2024_final.pdf)

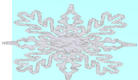


## THINGS TO KNOW ABOUT –SNOW

A snowflake begins to form when an extremely cold water droplet freezes onto a pollen or dust particle in the sky. This creates an ice crystal. As the ice crystal falls to the ground, water vapor freezes onto the primary crystal, building new crystals – the six arms of the snowflake. Be snowstorm-ready: Visit [weather.gov](https://www.weather.gov) and type in your zip code or your city and state to get your local winter forecast. Information from: <https://www.noaa.gov/stories/how-do-snowflakes-form-science-behind-snow>



# January 2025



Sun

Mon

Tue

Wed

			1 Holiday Office closedj
5	6	7	8
12	13	14	15
19	20 <i>Martin Luther King Jr Day– Office closed</i> Beekeepers 5:30 PM <i>Ham Curing for reserved members</i>	21 Commodities for pre-approved Wolfe Co citizens over age 60	22
26	27	28	29





**\*All classes are held at the Wolfe County Cooperative Extension Service Office unless otherwise noted**

**Thu**

**Fri**

**Sat**

2

3

4



9

Sit & Sew 2:00 to 5:00 PM

10

Cooking Through the Calendar 11:00 AM

11

16

17

18

23

Sit & Sew 2:00 to 5:00 PM

24

25

30

31

In the case of dangerous weather conditions, activities may be cancelled. If our area has questionable weather please call ahead 606-668-3712.

**LOOKING At next month: Sausage Making on Feb 6, 2025 at 5:00 PM**



**WOLFE COUNTY EXTENSION OFFICE**

**Monday January 20 at 5:30 pm**

CALL US AT 606-668-3712 IF YOU PLAN ON JOINING US THAT EVENING!



# Sit & Sew

**BRING YOUR OWN PROJECTS TO COMPLETE**

***This month— January***

***9th and 23rd at***

***2:00-5:00 PM***

***Wolfe Co Extension***

**Join Master Clothing Volunteers,  
Rita Rogers & Carole Dunhuber  
to work on your projects!**



## Split Pea Soup



This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program — SNAP.

**Prep time: 10 minutes**  
**Cook time: 90 minutes**

- 2 tablespoons oil
- 1 large onion, diced
- 2 celery stalks, diced
- 1 pound dried split peas, sorted and rinsed
- 2 medium red potatoes, diced
- 3 large carrots, diced
- 1 tablespoon Italian seasoning
- 1 3/4 teaspoons salt
- 1/2 teaspoon crushed red pepper (optional)
- 1 container (32 ounces) reduced-sodium chicken broth (or vegetable broth)
- 4 cups water

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. In a large pot over medium heat, heat oil. Add onion and celery. Sauté over medium heat until vegetables are tender, about 5 to 7 minutes.
3. Add split peas, potatoes, carrots, Italian seasoning, salt, crushed

red pepper (if using), chicken broth, and 2 cups of water.

4. Increase heat to medium-high and bring everything to a boil. Once boiling, reduce heat to medium-low and simmer, uncovered, for about one hour, or until it reaches desired texture. Skim off any foam while it cooks and stir periodically to avoid peas from sticking to the bottom of the pot. Add 2 more cups of water during the cooking process for a thinner texture.
5. Ladle into bowls and serve.
6. Refrigerate leftovers within 2 hours.

### Slow cooker variation:

Add all ingredients to a slow cooker and cook on low for 6 hours or high for 4 hours.

Makes 12 servings

Serving Size: 1 cup

Cost per recipe: \$6.97

Cost per serving: \$0.58

### Nutrition facts

#### per serving:

210 calories; 3.5g total fat; 0.5g saturated fat; 0g trans fat; 0mg cholesterol; 390mg sodium; 34g total carbohydrate; 11g dietary fiber; 5g total sugars; 0g added sugars; 12g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 10% Daily Value of iron; 15% Daily Value of potassium

### Source:

LaToya Drake, Extension Specialist for Food Access and Equity, University of Kentucky Cooperative Extension Service





**UK** Cooperative Extension Service

# COOKING THROUGH THE Calendar

**January 10, 2025**

**11:00 AM**

**Wolfe County Extension Office**

**For more information on how you can attend these FREE cooking classes, please contact your local Cooperative Extension office:**

Wolfe County Extension Office  
20 N Washington St.  
Campton, KY 41301  
(606) 668-3712



USDA is an equal opportunity provider and employer. This project was partially funded by USDA's Supplemental Nutrition Assistance Program – SNAP.

**Cooperative Extension Service**

Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
Community and Economic Development

**MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT**

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



Disabilities accommodated with prior notification.

# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JANUARY 2025

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

## THIS MONTH'S TOPIC: FORMING HEALTHY FINANCIAL HABITS

Have you ever wished you could change the way you handle money? Learn more about the science of forming habits and how you can use these strategies to improve your finances.

### HOW HABITS ARE FORMED

James Clear, author of *Atomic Habits*, describes habits as behaviors that we repeat so many times they become automatic. There is a four-step process to creating a habit that forms what he calls the “habit loop.” Those four steps are:

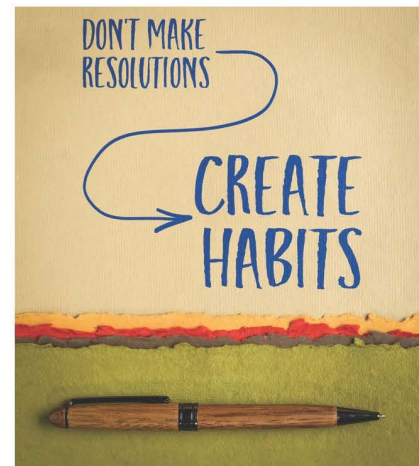
**Cue → Craving → Response → Reward**

The first two steps involve *responding to a problem*. The last two steps involve *arriving at a solution*. By becoming more aware of our habit loops, we can take actions to create a good habit or break a bad habit.

### HABITS AND MONEY

So how do we apply this to personal finance? Think of something you want to change about your money habits. Maybe you want to reduce the number of times you eat out each week. You might accomplish this by going to the grocery store and cooking at home.

First, identify what “cues” you to eat out in the first place. The **cue** may be hunger. For example, you saw a commercial for pizza,



drove past the sign for a delicious sit-down restaurant, or it was 6 p.m. and that is your normal dinner time! The **craving** is for food. The **response** is to buy the food, and the **reward** is that you are no longer hungry.

In order to change this cycle - and the money spent on it - there are things we can do to reinforce a good habit, as well as things we can do to avoid a bad habit. The table below breaks down this dinnertime “habit loop.” Namely, you want to make a new habit obvious, attractive, easy, and satisfying. Similarly, you want to make an old habit invisible, unattractive, difficult, and unsatisfying.



Cycle of Habit Loop	Form a Good Habit – <i>Make it ...</i>	Break a Bad Habit – <i>Make it ...</i>
<b>Cue:</b> Hunger	<b>Obvious:</b> Plan ahead. Place the recipe for tonight on the counter or save a picture to your phone.	<b>Invisible:</b> Avoid TV and internet before mealtimes if advertisements trigger you to eat out. Or go home a way that avoids restaurant temptations.
<b>Craving:</b> Food	<b>Attractive:</b> If cooking is a chore, then pair an activity you enjoy with it. Maybe call a friend or listen to music, or an audiobook or podcast.	<b>Unattractive:</b> Give yourself reminders of why you don't want to eat out. Put a picture of what you're saving for in your wallet to remind you not to spend.
<b>Response:</b> Buy food	<b>Easy:</b> Prepare your cooking space the night before, so when you come home from work it's a breeze to get started.	<b>Difficult:</b> Make visiting restaurants more of a chore. Delete apps that allow for restaurant delivery or remove phone numbers for call-ahead orders.
<b>Reward:</b> Full	<b>Satisfying:</b> Reward yourself for sticking to the plan! Prepare a small dessert to complement your meal or plan a fun after-dinner activity.	<b>Unsatisfying:</b> Appoint someone to hold you accountable and remind you of your commitment.

### CHANGING YOUR HABIT LOOPS

Use this blank chart to note a financial habit you would like to create or change. First, decide on the habit, then identify the parts of the cycle in the first column. Finally, brainstorm ways to reinforce a good habit in the second column and/or find ways to make a bad habit less appealing in the third column.

**New Habit:** \_\_\_\_\_

Cycle of Habit Loop	Form a Good Habit – <i>Make it ...</i>	Break a Bad Habit – <i>Make it ...</i>
<b>Cue:</b>	<b>Obvious:</b>	<b>Invisible:</b>
<b>Craving:</b>	<b>Attractive:</b>	<b>Unattractive:</b>
<b>Response:</b>	<b>Easy:</b>	<b>Difficult:</b>
<b>Reward:</b>	<b>Satisfying:</b>	<b>Unsatisfying:</b>

### REFERENCE:

Clear, James. (2018). *Atomic Habits: An Easy and Proven Way to Build Good Habits & Break Bad Ones*. Avery Press.

Written by: Kelly May | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

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

**Non Profit**  
**US Postage Paid**  
**Permit # 4**  
**Campton, KY**

Wolfe County  
20 N Washington Street  
PO Box 146  
Campton, KY 41301-0146

RETURN SERVICE REQUESTED

Wishing you a happy, healthy New Year 2025!



## Smashed Potatoes

<b>6</b> large baking potatoes	<b>6 ounces</b> fresh spinach	<b>1 cup</b> 2% Cheddar cheese, shredded
Cooking spray	<b>1 tablespoon</b> canola oil	
<b>1½ cups</b> sliced, fresh mushrooms	<b>2 teaspoons</b> Dijon mustard	<b>½ teaspoon</b> salt
<b>4</b> green onions, thinly sliced	<b>¾ cup</b> light sour cream	<b>½ teaspoon</b> black pepper

**Preheat** oven to 400 degrees F. **Wash** and dry potatoes. **Spray** the skins with cooking spray and **pierce** potatoes in several places with a fork. **Place** on a 13- by-18-inch baking sheet. **Bake** until tender, about 1 hour. **Wash** mushrooms, green onions and spinach. **Heat** oil in a skillet over medium-high heat. **Add** mushrooms and **sauté** for 6 minutes. **Add** the green onions and fresh spinach, **sauté** for 1 minute. **Slice** off the top inch of each potato, leaving a ¼ inch border around the edge. **Scoop** out the flesh into a mixing

bowl and **mash**. **Add** mushroom mixture, Dijon mustard, sour cream and ½ cup cheese. **Mix** well and season with salt and pepper. **Scoop** mixture into potato shells and **sprinkle** with the remaining cheese. **Return** the potatoes to the baking sheet and **bake** until heated through and golden brown on top, about 20-25 minutes.

**Yield:** 6 servings

**Nutritional Analysis:** 410 calories, 9 g fat, 4.5 g saturated fat, 20 mg cholesterol, 400 mg sodium, 70 g carbohydrate, 9 g fiber, 4 g sugars, 15 g protein.



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