



Montgomery County
Family & Consumer Sciences Newsletter

**DECEMBER 2025** 



## Happy Holidays!

I hope this December newsletter finds you well!

The Homemaker Holiday Tour to Louisville is coming up on Saturday, December 13th. We plan to depart the Extension Office at 9:45am. Please do not be late as we are following a full agenda.

Congratulations to our Homemakers on their successful bazaar!

Reminder: Our office is closed from December 25, 2024 - January 2, 2025!

What's Inside:



Holiday Vittles 2 Cooking Through the Calendar 3 Holiday Wreath Making 4 MoneyWi\$e 5-6



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## **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.

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Are you looking for ways to make your holidays a bit healthier?

### 3 Part Series:

Tuesday, December 3 - Starters/Appetizers
Tuesday, December 10 - Side Dishes
Tuesday, December 17 - Desserts
12pm - 1pm

Montgomery County Education Center 104 E Locust Street, Mt. Sterling, KY 40353 Free kitchen gadget at each session!



First 20 people to register will receive a \$20.00 gift card.

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Montgomery County

Health Department

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

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# COOKING THROUGH THE Calendar

Interested in learning how to cook, get new recipes, or meet new friends?

Join us for Cooking Through the Calendar on the 3rd Wednesday of every month from 12:00pm - 1:00pm located at the Montgomery County Extension Office.

Participants cook and sample the featured recipe of the month and will receive a free kitchen gadget at each session.

Cost is free. Registration is required. Please contact our office to sign up; 859-498-8741





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

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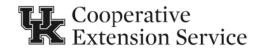
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**VALUING PEOPLE. VALUING MONEY.** 

**DECEMBER 2024** 

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

#### THIS MONTH'S TOPIC:

#### BEING A RESPONSIBLE CONSUMER OF INFORMATION

With the introduction of online sources for news and current events, the opportunity for misinformation has become a growing concern. When newspapers, radio, and television were the primary sources available for news, most providers recognized that their service was a "public good." As such, they had a responsibility to verify the accuracy and reliability of their content. With more sources of information at your fingertips, accuracy sometimes becomes diluted or even nonexistent as anyone with an opinion, whether factual or not, can publish online.



Just like viral infections start with tiny germs and spread quickly in your body to make you (and others) sick, viral stories use online hosts to make "copies" of the original post to spread it quickly. Within a very short time, many people might believe something to be true, just because they have seen it repeatedly. The accuracy of the information was not verified, even though it was shared millions of times.

#### STOPPING INTERNET "GERMS"

What can you do to prevent the spread of viral online "germs"? The News Literacy Project has



identified five key factors that you can apply to any story to weed out misinformation: authenticity, source, evidence, context, and reasoning.

First, ask yourself, does this even seem reasonable or credible? Is it **authentic?** If the headline and the story do not match, that is a red flag. If the story seems too outlandish to be true, that could be another reason to question whether it is true. Be aware that pictures, stories, videos, and even people's voices can be manipulated through artificial intelligence (AI), so you should carefully evaluate everything you see and hear.

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#### "IF IT SEEMS TOO GOOD TO BE TRUE, IT PROBABLY IS"



Second, is the **source** trustworthy? Most reliable news outlets are transparent with where they get their information. They also might publish their ethics policies. Check out a publication's sources and policies to see if you are comfortable with their ethical standards. No sources? Another red flag.

Third, is there **evidence** that supports any claims that were made? If statements are made without evidence, you should hesitate before believing them. Even if evidence is presented, follow up to see if the evidence is credible.

Next, does the **context** make sense? If things seem out of place or are in conflict, dig deeper. Remember, not all sources are reliable.

Finally, is it supported by solid **reasoning?** If the story goes against common sense, trust your instincts and question the story.

#### **BUYER BEWARE**

You can also apply these factors to financial consumer awareness. Consider **caveat emptor.** This Latin phrase means, "Let the buyer beware." When you buy a good or service, it is your responsibility to do your

due diligence to ensure that you pay a fair price and get a good product. While we now have consumer protection agencies and laws that look out for consumers' best interests, applying the five factors of misinformation can save you lots of time, money, and aggravation.

Various types of **scams and frauds** from "bait and switch" to "phishing scams" (addressed in previous MONEYWI\$E newsletters) might be more easily recognized if you consider the misinformation factors. Looking at anything you "consume" (from news to purchases) with a critical eye will help you better recognize scams and fraud. The old adage, "If it seems too good to be true, it probably is," holds water. Contact your local FCS agent for more information on becoming an informed consumer.

#### **RESOURCES**

American Psychological Association. https://www.apa.org/topics/journalism-facts/misinformation-interventions

News Literacy Project. https://newslit.org/

The Role of Consumer Protection Agencies. https://fcs-hes.ca.uky.edu/files/moneywise\_june\_2024.pdf

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