


Family and Consumer Sciences Newsletter

 Cooperative Extension Service

Carter County
September 2023



Greetings From your FCS Agent

Happy September! September is one of my favorite months and a month when my family celebrates several milestones.

I've taken some time this August to plan and schedule upcoming programs this program year. There are a few things that I want to focus on this year and I hope you can find ways to be involved. I have included the schedules for the upcoming Lunch and Learns, as well as the Laugh and Learn Playdates in this newsletter. Please disregard the Lunch and Learn flyer in the August newsletter. The dates have changed and this newsletter is updated. I'm continuing to look for more ways to connect with community organizations and partners to find more ways to better work together.

Included in this issue is a flyer about a community needs assessment. We need your input to help plan the next four years of Extension programs. This survey will be used to identify the needs and programming will be planned accordingly. Please take a minute to use the QR code and complete the brief survey. If you need a paper copy we can get you one as well!

As many of you know, our Extension Board is in the early stages of building an additional building on our campus. Once completed, we will have so many more opportunities to serve our communities! I already have a list of exciting classes and programs I want to offer once we have the facilities to accommodate them.

I hope to see you soon and as always, it's an honor being your FCS Agent!

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Cooperative Extension Service

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

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Disabilities accommodated with prior notification.



Mark Your Calendars

- September 1st-Sit and Sew 9-3
- September 4th-Labor Day-Office is Closed
- September 7th- Lunch and Learn Transferring Cherished Possessions Noon
- September 8th-Grayson Day Club 10am
- September 12th-District Board Meeting 10am
- September 14th-Lindsey Pactolus Club 11:30
- September 15th-Sit and Sew 9-3
- September 20th-Wilson Stinson Club 1pm
- September 22nd-Laugh and Learn at Well's Farm 10am
- September 26th-Farm and Family Field Day Well's Farm 5pm
- September 29th-Quilts for Veterans Fundraiser
- Every Monday-Quilts for Veterans Sew Days 9-3

*Note: I have included the Homemaker Clubs meetings days and times for those that meet at the Extension Office. If you would like information on other club meetings, please contact the office.

For more information or to register for any of these programs, please call 474-6686

Homemaker News

- It's that time of year to start recruiting new members. Talk to your friends and family and invite them to your club meetings. Make sure you write checks to CARTER COUNTY HOMEMAKERS for dues.
- Club leaders, I will plan on making a schedule to visit this fall. Please let me know your meeting times and locations if you haven't already.
- If you or someone from your club didn't attend Homemaker Opening Day, please pick up all your materials for the year at the office.
- We need desserts for the field day dessert contest and judges! If you aren't entering, please be willing to judge.
- If you would like copies of lesson materials, you must call the office BEFORE lunch and learn with a number of copies that you need for club members. You also need to specify if you want a copy of the PowerPoint.
- The NEA meeting will be Oct. 14th in Boyd County. They do not have the registration ready yet, but if you are interested please let me know and I will get you one. I will also post on the FB page ASAP. If you plan to go please let me know and let me know if you will be riding the van. I will not plan on going unless I have members attending so I need to know ASAP.
- As always, contact me with any questions or ideas!



- Kentucky resident?
- At least 18 years old?
- Care about your community?



HOW CAN WE serve you??

Take our ten-minute survey to help us develop programs addressing needs in your community. Scan the code above or visit:

go.uky.edu/serveKY

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Contact your local Extension Office for a paper copy of the survey.



Cooperative Extension Service



LUNCH & LEARN

Join us on your lunch break for a FREE nutritious lunch and a brief lesson.

Noon at the Carter County Extension Office.

September 7, 2023 Transferring Cherished Possessions

October 5, 2023 Savoring the Flavor :Cooking with Spices

November 1, 2023 Planning Thrifty Holiday Meals

March 7, 2024 Generational Differences

April 4, 2024 Self-Care

May 1, 2024 Strong Bones

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Lexington, KY 40506



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UK Cooperative Extension Service

Laugh and Learn

Playdates 2023-2024



September 22

Big Red Barn
Wells Farm

January 26

Over the Jungle

October 27

The View at the Zoo
Costume Party

February 27

Mama, Do you Love Me?

No meeting in Nov.

March 29

(not our regular Friday)
We Love Dinosaurs

December 22

Gingerbread Baby
Pajama Party

We will not meet in April or May. Stay tuned for the Summer Schedule!

All play dates are 10am-Noon. Schedule is subject to change. Participants must be pre-registered and accompanied by an adult. If location not specified we will meet at the Carter County Extension Office.

For more information contact

whitney.morrow@uky.edu or 474-6686



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Farm & Family Field Day *Wells Farms*

Tuesday, September 26, 2023

5:00pm	Registration Begins
6:00pm	Walking Tour Begins
7:15pm	Supper



From Grayson, head south on route 1, toward Hitchens, for 2.6 miles. Wells Farms is on the left at mile marker 8. There is a red, barn-shaped sign at the entrance.



Speakers:

- Dr. Kenny Burdine, Cattle Marketing
- Tony Burnett, Soil Health & Sustainability
- Dr. Ric Bessin, Dealing with Garden Insect Pests



Equipment Displays

Booths from local businesses & organizations

Youth Activities

Door Prizes

*Counts for CAIP Educational Credit & 4-H Livestock Hours

Please bring your favorite dessert to accompany the meal and as an entry for the Dessert Contest. Categories are: Cake, Pies, Cookies, KY Proud & Youth



Date: _____

Enrollment Form
for

_____ County Extension Homemakers Association

Name _____

Address _____

Email _____

Name of Club _____

Phone: Home (____) _____ Work (____) _____

Cell (____) _____ Fax (____) _____

Birth year (*Optional*): _____

Race (*Optional – circle one*): White Black or African American

Asian/Pacific Islander American Indian Hawaiian Other

Ethnicity (*Optional - circle one*): Hispanic Non-Hispanic

Gender (*Optional - circle one*): Female Male

Date joined: _____

I, (print full name) _____, being eighteen (18) years of age or over, hereby grant permission to the University of Kentucky, including its affiliates and subsidiaries, and Kentucky Extension Homemakers Association, Inc., to interview, photograph, and/or videotape me; and/or to supervise any others who may do the interview, photography, and/or videotaping; and/or to use and/or permit others to use information from the aforementioned interview and/or the aforementioned images in educational and promotional activities and publications without compensation.

Signature: _____ Date: _____

Witness: _____ Date: _____

The Kentucky Cooperative Extension Service is required by Federal law to collect and maintain information regarding the characteristics of the people we serve. The information you supply is voluntary.

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ADULT

HEALTH BULLETIN



SEPTEMBER 2023

Download this and past issues of the Adult, Youth, Parent, and Family Caregiver Health Bulletins: <http://fcs-hes.ca.uky.edu/content/health-bulletins>

THIS MONTH'S TOPIC:

STRETCH YOUR BOUNDARIES — TRY YOGA!



September is National Yoga

Month, meant to draw awareness to the many health benefits of doing yoga. If you have not practiced yoga before, there are many different reasons to try this activity.

Yoga is an ancient and complex practice, rooted in Indian philosophy. While it began as a spiritual practice, it has become popular as a way of promoting physical and mental well-being. Although classical yoga also includes other elements, yoga as practiced in the United States typically emphasizes physical postures (asanas), breathing techniques (pranayama), and meditation (dyana).

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Incorporating yoga into daily routines can help reduce feelings of anxiety, jitters, restlessness, and can promote clear thinking.



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Yoga offers physical and mental health benefits for people of all ages. Some of the health benefits of yoga include:

- **Improved strength, balance, and flexibility:**

Slow movements and deep breathing increase blood flow and warm up muscles, while holding a pose can build strength.

- **Back pain relief:** Yoga is as good as basic stretching for easing pain and improving mobility in people with lower back pain. The American College of Physicians recommends yoga as a first-line treatment for chronic low back pain.

- **Eased arthritis symptoms:** Gentle stretches and poses can ease joint discomfort for people with arthritis, according to a Johns Hopkins review of 11 recent studies.

- **Heart health benefits:** Regular yoga practice reduces levels of stress and body-wide inflammation, contributing to healthier hearts. Yoga can also address several of the factors contributing to heart disease, including high blood pressure and excess weight.

- **Improved sleep:** Research shows that a consistent bedtime yoga routine can help you get in the right mindset and prepare your body to fall asleep and stay asleep.

- **Better mood:** Practicing yoga helps increase mental and physical energy, gives a boost in alertness and enthusiasm, and decreases negative feelings.

- **Stress management:** Incorporating yoga into daily routines can help reduce feelings of anxiety, jitters, restlessness, and can help promote clear thinking.

- **Communal support:** Participating in yoga classes can ease loneliness and provide an environment for group healing and support.

There are many ways to try yoga. Take a class at a local fitness center or gym, grab a friend and watch a video tutorial online together, or spend time alone practicing a few poses in solitude.

REFERENCES:

- <https://www.hopkinsmedicine.org/health/wellness-and-prevention/9-benefits-of-yoga>
- <https://www.nccih.nih.gov/health/yoga-what-you-need-to-know>

ADULT
HEALTH BULLETIN

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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

SEPTEMBER 2023

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THIS MONTH'S TOPIC: RISING HOMEOWNER'S INSURANCE COSTS

In recent years, households across our commonwealth have experienced a steady stream of costly natural disasters. These severe weather events have cost Kentuckians more than 1 billion dollars in estimated disaster-related claims in the past 10 years.

Because of inflation, as well as the higher costs to repair homes and the recent losses from natural disasters, homeowner insurance premiums have spiked nationally. Kentucky is no exception. Home insurance rates have been on the rise since the pandemic and are predicted to increase an average of 9% in 2023. In this article, we discuss ways to save money on your homeowner's insurance policy.

WHAT SHOULD YOU DO?

Start by improving your finances. Look for ways to build healthy savings and lower outstanding payments, such as student loans, credit cards, or other high-interest consumer debt. Managing your money wisely can help you prioritize spending. Look for "spending leaks" to plug, or those frequent or small purchases that can drain your account over time. This might mean cutting back on entertainment, travel, or eating out. Examining your spending habits can help you identify how to "free up" money for essentials.



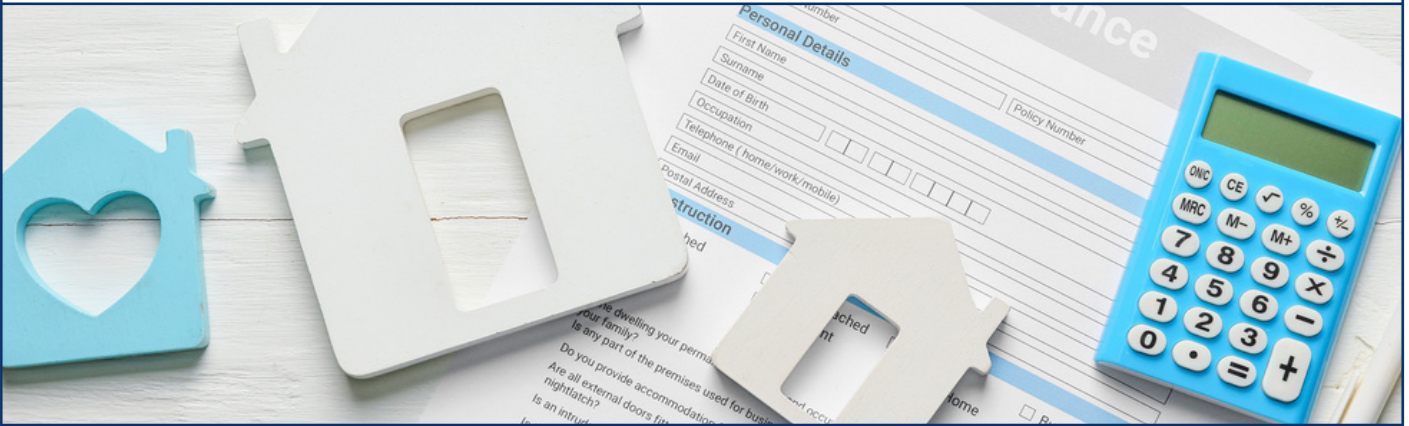
Also work to establish and maintain a solid credit history. Having good credit can reduce your insurance costs. Similarly, a poor credit history or low credit score labels you a "risky" consumer and can increase how much you pay for homeowner's insurance. To protect and build your credit, always pay your bills on time and keep your credit balances as low as possible. Never take out more credit than you need, and regularly monitor your credit report to look for errors or fraud that need correcting. If your credit standing has recently improved, discuss this with your insurer to see if you are eligible for discounts.

WHAT SHOULD YOU NOT DO?

Do not be tempted to cancel or significantly reduce your insurance coverage, even if you have paid off your mortgage. As Kentuckians have experienced firsthand recently, severe weather often comes with



SEVERE WEATHER OFTEN COMES WITH LITTLE WARNING BUT CAN CAUSE MAJOR DEVASTATION.



little warning but can cause major devastation. Not being properly insured could affect your financial future and could quickly deplete your life savings or retirement funds. Also, do not assume your current coverage is adequate. Revisit your policy to make sure your property is properly insured, especially considering inflation rates and rising home prices.

WAYS TO LOWER PREMIUMS

- **Shop around.** If the last time you shopped for homeowner's insurance was when you bought your home, it may be time to comparison shop. Prices can vary from provider to provider. By comparing multiple quotes, you can determine what company can offer you the lowest premium. Always use caution when comparison shopping to make sure a lower premium doesn't mean less insurance coverage.
- **Claim discounts.** Talk with your agent about eligible discounts that can lower the cost of your policy, such as upgrading your roof, electrical, or plumbing. Other discounts may include upgrades like installing additional fire extinguishers or security systems, bundling services such as home and auto policies, or company loyalty programs. Some companies offer claims-free discounts; lower rates depending on your payment method,

such as automatic drafts or paying in full; discounts for non-smoking households; and even occupational discounts for emergency responders or active military.

- **Raise your deductible.** If you can afford to pay more out-of-pocket initially, increasing your deductible could lower your premium costs. When a homeowner files a claim, depending on their policy, they will pay a certain amount of money upfront (*known as a deductible*) before the insurance company will pay. The higher the deductible, the more money a homeowner can save on their premiums. If you have an emergency fund that could cover a higher deductible if incurred, this may be a way to save.

REFERENCES:

AARP. <https://www.aarp.org/money/budgeting-saving/info-2023/homeowners-insurance-prices-soar.html>

Insurance Information Institute. <https://www.iii.org/article/12-ways-to-lower-your-homeowners-insurance-costs>

National Association of Insurance Commissioners. <https://content.naic.org/consumer/homeowners-insurance.htm>

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Corn and Sweet Potato Confetti Salad

3 cups sweet potato, peeled and diced	2 green bell peppers, diced	1 tablespoon olive oil
3½ cups cut fresh corn kernels (7 ears) or frozen corn kernels	1 red bell pepper, diced	½ cup cider vinegar
	1 small red onion, diced	½ teaspoon salt

Bring one cup of water to boil in a 2 quart saucepan; **add** diced sweet potatoes. **Cook** sweet potatoes 10 minutes or until slightly tender. **Drain** and set aside. **Remove** shuck and silk from fresh corn ears; **cut** kernels from cob. **Dice** peppers and red onion. **Heat** olive oil in a large skillet on medium setting; **add** sweet potatoes and **cook** until slightly browned. **Add** peppers; **cook** 5 minutes; **add** corn kernels,

cooking until tender. **Combine** red onion and cider vinegar in large bowl; **add** skillet vegetables; **toss** and salt to taste. **Serve** warm or refrigerate for chilled version.

Yield: 16, ½ cup servings

Nutritional Analysis: 70 calories, 1.5 g fat, 0 g saturated fat, 0 mg cholesterol, 95 mg sodium, 13 g carbohydrate, 2 g fiber, 4 g sugars, 2 g protein.



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