

FAMILY & CONSUMER SCIENCES

NEWSLETTER

September
2023

Cooperative Extension Service
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SEPTEMBER IS NATIONAL PREPAREDNESS MONTH

Since the tragic events of Sept. 11, 2001, the federal government has named September as National Preparedness Month. This is to remind and encourage all Americans to be prepared for emergencies and disasters either man-made, weather-related, or caused by other sources.

The National Weather Service encourages all households, businesses, and communities to take the following steps to prepare for a possible disaster or emergency.

1. Learn Your Risks and Responses – Be and Stay Informed.
2. Make a Plan. Practice your plan regularly so everyone is clear about their roles.
3. Build a Supply/Emergency Preparedness Kit. Maintain items by checking on expiration dates and updating items as needed or based upon your needs (young children, older adults, pets, etc.)
4. Get Involved. Before a disaster strikes, volunteer with your business or local community.

National Preparedness Month ends Sept. 30, which is National Preparedness Day.

In the time of a disaster or emergency, you may be on your own for 48 to 72 hours or longer before power returns or help can arrive, so prepare now so you can be ready and vigilant when the time comes.

References

https://www.weather.gov/bmx/outreach_npm

<https://www.ready.gov/september#:~:text=National%20Preparedness%20Month%20is%20an,could%20happen%20at%20any%20time.>

<https://www.epa.gov/natural-disasters/september-preparedness-month>

Source: Hardin Stevens, senior Extension associate, University of Kentucky, College of Agriculture, Food and Environment, March 2023





HOMEMAKERS NEWS & NOTES

The theme for the 2023-2024 KEHA year is "Let's Take A Hike."
Let's make this year a great one!

- 2023-24 KEHA Book List NOW AVAILABLE at the Extension Office or online at https://keha.ca.uky.edu/sites/keha.ca.uky.edu/files/KEHA%202023%20Booklist_5-5-23.pdf
- Friends & Family Homemakers
1st Thursdays at 1:00pm
- South Fork Homemakers
3rd Tuesdays at 10:30am
- Life Around the Table Homemakers
3rd Tuesdays at 6:00pm
- Lesson Leader Training - **September 28** - "Coping with Trauma after a Natural Disaster" 10:30am LaRue County Extension
- County Cultural Arts Contest **September 28** – Contest entries due to Extension Office by 4:30pm
- Lincoln Trail Area Annual Homemakers Meeting – **October 12** at Meade County Extension Office hosted by Meade County Homemakers



Hello

My name is Betsy Tucker & I was recently elected President of the LaRue County Extension Homemakers. Beverly Heath, past President, has done a great job and will now serve as Vice President.

LaRue County is composed of three different homemaker clubs and I want to support each one of them as well as the Lincoln Trail Area Homemakers & Kentucky Extension Homemakers. I hope many of our members will participate and turn in volunteer hours, passport and chairman reports. Also, we have a reading list and can turn in cultural arts projects. My goal is to have more members actively involved.

Many of our projects are geared toward community and I want to continue these plus add new ones.

I look forward to serving as your council President in 2023-2024 and please feel free to contact me anytime, 270-766-4129.

-Betsy Tucker



2023-2024 Homemaker Lessons



September 28th
10:30am
LaRue County Extension Office



October 27th
1:30pm
Hardin County Extension Office



January 4th
1:30pm
LaRue County Extension Office



January 31st
10:30am
Hardin County Extension Office



February 28th
1:30pm
LaRue County Extension Office



March 28th
10:30am
Hardin County Extension Office



April 30th
Time TBD
Virtual ZOOM

Join us

upcoming **fcs**
events

- **September 5**
Mobile Mammography Unit - Extension Office
- **September 8**
Lunch and Learn "Dehydrating Basics" at 11am at the Extension Office
- **September 8**
Interagency Council at 1pm at the Extension Office
- **September 13**
Quilt Club at 10am at the Extension Office
- **September 15**
at 12:00 noon
Cooking Through the Calendar "One Pan Shrimp & Veggies"
- **September 20**
Laugh and Learn at 9am at the Extension Office
- **September 22**
Healthy Breakfasts Class at 3:30pm at the Public Library
- **September 25**
at 10:00am – Open Sewing at the Extension Office

COOKING THROUGH THE CALENDAR - SEPTEMBER 15TH



UK Cooperative Extension Service

Cooking through the calendar

2023 FOOD + NUTRITION

RECIPE CALENDAR

Nutrition Education Program
University of Kentucky Cooperative Extension Service

FRIDAY, SEPTEMBER 15
at **Noon**

LARUE COUNTY EXTENSION SERVICE
807 OLD ELIZABETHTOWN RD., HODGENVILLE

**THIS MONTH:
ONE PAN SHRIMP & VEGGIES**

Don't forget to join us for our monthly Cooking through the Calendar program on the 3rd Friday of each month at 12:00 noon at the Extension Office! A demonstration of the recipe will be provided as well as sampling and a goody bag! If you haven't already received a copy of the 2023 recipe calendar, please stop by and get one while supplies last!



LUNCH & LEARN

UK Martin-Gatton
College of Agriculture,
Food and Environment
Cooperative Extension Service

- LUNCH & LEARN SERIES -

DEHYDRATING BASICS



SEPTEMBER 8TH AT 11 AM

RSVP BY SEPTEMBER 7TH

270-358-3401

A light lunch will be provided.

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LARUE COUNTY EXTENSION SERVICE
807 OLD ELIZABETHTOWN RD., HODGENVILLE

KIDS KÖRNER



Talking about food helps children become comfortable with new or unfamiliar fruits and vegetables. try this conversation starter; you might be surprised where your food talks will take you!

Building strong families. Building Kentucky.
It starts with us.
#UKFCSExt #EatingOvertheRainbow



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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

SEPTEMBER 2023

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

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

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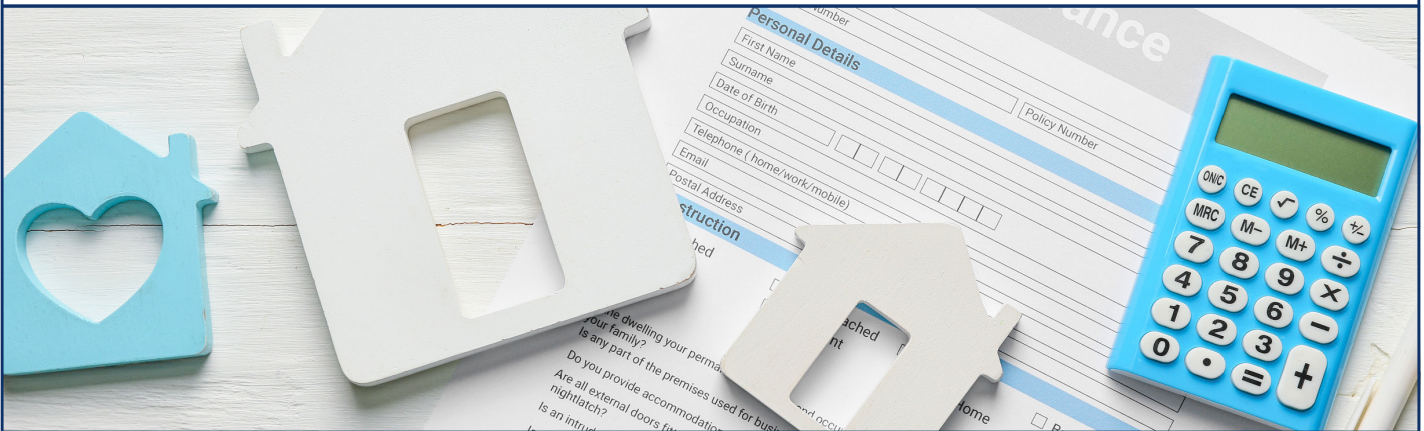
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Lexington, KY 40506



Disabilities
accommodated
with prior notification.

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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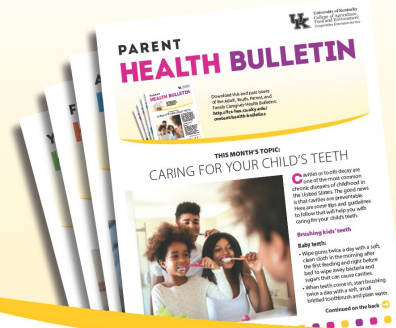
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PARENT

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>

LaRue County Extension Service
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THIS MONTH'S TOPIC:

TEACH YOUR FAMILY FOOD SAFETY



September is Food Safety Awareness Month. It's a great reminder for everyone to make good choices in the kitchen to keep foodborne illness away! As kids get older, they become more involved in choosing foods, preparing them, and storing them. As kids take on more of these responsibilities, parents can be happy to have the help. However, parents can also find it stressful when kids handle food unwisely, leave food setting out, improperly cook food, or make unsafe messes.

Prevent food spoilage and waste in your home by teaching your children safe food-handling practices. This will allow them to help prepare more food at home and give you confidence in knowing that your food supply is safe!

Continued on the next page →



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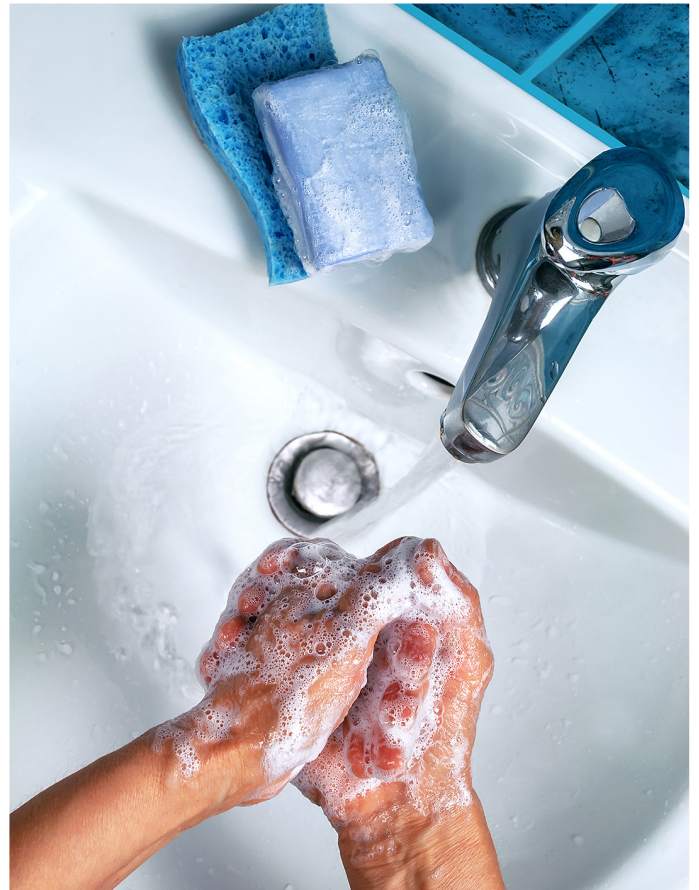
Disabilities accommodated with prior notification.

Wash hands with soap and warm water before beginning, after touching anything that is not clean during the cooking process, and before sitting down to eat.

→ Continued from the previous page

Here are four simple food safety steps to teach your kids, and follow yourself!

- 1. Clean:** Wash your hands and food prep surfaces. Wash hands with soap and warm water before beginning, after touching anything that is not clean during the cooking process, and before sitting down to eat. Wash your utensils, cutting boards, and countertops with hot, soapy water. Rinse fresh fruits and vegetables under running water.
- 2. Separate:** Keep raw meat, poultry, seafood, and their juices away from other foods. Use separate cutting boards during food prep, and keep raw meat, poultry, seafood, and eggs separate from all other foods in the fridge. Place uncooked meat, poultry, and seafood on a plate so juices do not leak from packaging and contaminate nearby food.
- 3. Cook:** Heat food to the right temperature. Food is cooked when the internal temperature gets high enough to kill germs that can make you sick. The only way to tell if food is safely cooked is to use a food thermometer:
 - 145 degrees F for whole cuts of beef, pork, veal, and lamb (then allow the meat to rest for 3 minutes before carving or eating)
 - 160 degrees F for ground meats, such as beef and pork
 - 165 degrees F for all poultry, including ground chicken and turkey
 - 165 degrees F for leftovers and casseroles
 - 145 degrees F for fresh ham (raw)
 - 145 degrees F for fin fish, or cook until flesh is opaque
- 4. Chill:** Refrigerate leftovers or unused items quickly. Bacteria can multiply rapidly if left at room temperature or in the “Danger Zone” between 40 degrees F and 140 degrees F. Keep your refrigerator below 40 degrees F and know when to throw out food. Refrigerate perishable



food within two hours. Thaw frozen food safely in the refrigerator, in cold water, or in the microwave. Never thaw foods on the counter, because bacteria multiply quickly in the parts of the food that reach room temperature.

Following these simple guidelines will keep your food safe to eat and give your kids confidence as they become more independent in the kitchen.

REFERENCE:

<https://www.planeatmove.com/eat-well/food-safety-basics>

ADULT
HEALTH BULLETIN

Written by:
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Designed by: Rusty Manseau
Stock images:
Adobe Stock



LINCOLN DAYS BAKING CONTEST


LINCOLN DAYS

Cookie

BAKING CONTEST

Saturday 10/7/23 at 9 AM

MAIN STAGE - LINCOLN SQUARE



Categories:
Youth (Ages 6-17) and Adults (Ages 18+)

Rules:

- Submit 3-5 baked cookies made with **King Arthur Flour** using an original recipe.
- Exhibitor must bring label or UPC label from King Arthur Flour bag with entry.
- **Must** submit cookie recipe with entry, preferably typed.

Judging:
Taste-Appearance-Creativity-Texture

SPONSORED BY: King Arthur Flour *and* LaRue County Extension Service FCS Program



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APPLE CRUMB DESSERT

Ingredients:

Nonstick cooking spray	1/4 cup light or dark brown sugar, packed
1/3 cup 100% apple juice	2 teaspoons cinnamon
4 medium apples for baking	1/2 cup quick-cooking oatmeal (uncooked)

Directions:

1. Move the oven rack to the center of the oven. Preheat the oven to 350 degrees F.
2. Spray the bottom and sides of a 9-inch square baking dish with nonstick cooking spray.
3. Wash and peel the apples. Cut them into thin slices.
4. Spread the apple slices evenly over the bottom of the baking dish.
5. In a small bowl, use a fork to mix the oatmeal, brown sugar and cinnamon.
6. Spread the oatmeal mix evenly over the apples in the baking dish.
7. Lightly pour the apple juice over the oatmeal mixture.
8. Cover the dish and bake for 20-30 minutes until apples start to soften.
9. Uncover and bake for another 15-20 minutes until apples are soft.



Good apple varieties for baking: Braeburn, Cortland, Gala, Golden Delicious, Granny Smith, Honeycrisp, Jonagold, Jonathan, Pink Lady, Rome, Winesap

Source: LEAP...for Health: USDA Mixing Bowl. What's Cooking? Fat-Free Apple Crumb Dessert <http://www.whatscooking.fns.usda.gov/recipes/supplemental-nutrition-assistance-program-snap/fat-free-apple-crumb-dessert>