

SEPTEMBER 2023

Hello, September! This marks the beginning of our new homemaker year with new lessons and our drive to bring more people to Nicholas County Homemakers Clubs. I want to say thank you to everyone who made our 2022-23 year a success. We doubled our members, had a successful year of events, and even added a club.

As we look ahead to the new year, the year ahead includes an amazing lineup of lessons to help us each grow. With the first lesson, brought to you by yours truly, on different personality types. I hope you enjoy learning about your own personality with the True Colors assessment and that the lesson helps you improve communication with others with different personalities than you.

It's also a great time to mention that if there is ever something you have a question about, a lesson you would like to see, or program/project you would like me to spearhead...I'm just a phone call away and ready to learn right along with you. Knit Wits will begin soon and we are always on the hunt for fresh ideas.

Speaking of being a phone call away, I am wanting to get every Nicholas County Homemaker signed up for a communication app that has been successful with 4-H clubs and when I was a teacher. After evaluating many options, I feel this is the best fit for everyone. Below is a pic of how to sign-up. You will send a text to the number 81010 and in the message box, you will type @nckeha. This will enroll you to receive notifications from me and will get us all on the same page when events are occurring. If you need assistance signing up or setting it up, please don't hesitate to stop by the office and Michelle or I will gladly help you!

Here's to an awesome year! See you in a club meeting soon!

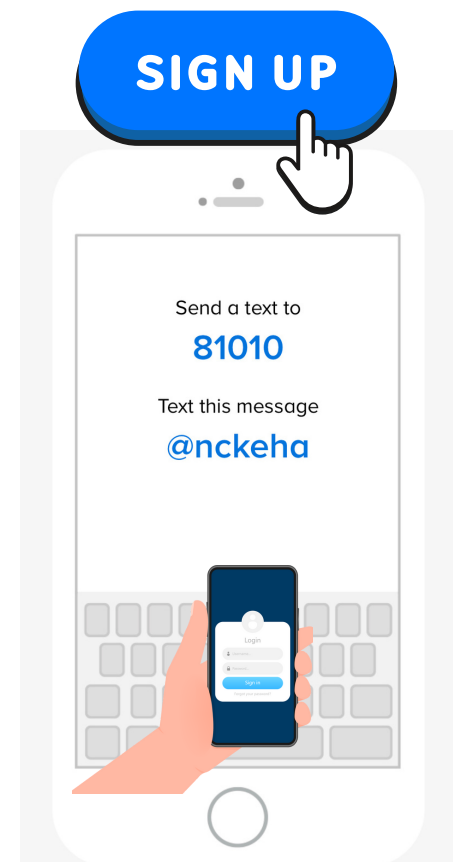
Ashley H. Vice



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Lexington, KY 40506



PRESIDENT'S CORNER

Hello everyone. This has been a moderately warm summer and someone just turned up the heat! Remember to maintain a steady setting on the thermostat to avoid higher electric bills.

At this writing, we're planning a trip this week to the KY State Fair. I always enjoy this outing with fellow homemakers. So much to see and do. And the food!

We're still processing and planning our Bluegrass Area Meeting, to be held here in Nicholas County, October 13th for our 9 county Bluegrass Area. We're in pretty good shape as far as planning goes. We still have leg work left to do. We can pull together and much will be accomplished!

Saturday in Carlisle is September 30th. We have a reserved space to sell cookbooks.

Vegetables and fruits are very plentiful this year and old timers would say we're in for a bad winter. I've preserved everything I can get my hands on. It will be yummy this winter.

We lost a dear member this week. Mrs. Jean Lovett Darrell was a beloved member of our Miranda (former club) Club. She was 94 years old. A hard worker on her farm as well as supporting homemakers and her church. Prayers for her family.

Until next time
Sandy Hamilton, President
Nicholas County Extension Homemakers



In the Face of DISASTER

ARE YOU PREPARED?

September is National Preparedness Month



Date: September 5th
Time: 6 p.m.
Location: Livestock Barn
Cost: FREE



Option to purchase a disaster preparedness tote for \$60 complete with NOAA Weather Radio, crank and solar battery charger, can opener, fire/waterproof document holder, measuring cups and spoons, first aid kit, backpack, and more!

Three options to register: Call (859) 289-2312, scan the QR code, or click the link!

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2023-24 HOMEMAKER LESSONS

<i>September</i>	<i>Personality Types</i>
<i>October</i>	<i>Health Literacy</i>
<i>November</i>	<i>Healthy Holiday Meals</i>
<i>December</i>	<i>Christmas Celebrations</i>
<i>January</i>	<i>Savor the Flavor-Spices</i>
<i>February</i>	<i>Self-Care and Pampering</i>
<i>March</i>	<i>Coping with Trauma after Natural Disaster</i>
<i>April</i>	<i>Planning Thrifty Meals</i>
<i>May</i>	<i>Savor the Flavor-Herbs</i>



Upcoming Events

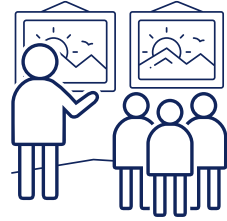


Disaster Preparedness 9/5 @6 PM

September is Disaster Preparedness Month and we hope you will join us for this FREE event on September 5th to prepare and protect your family and home before and after a natural disaster.

Homemaker Council Meeting 9/21 @10 AM

This will be our last meeting prior to hosting the annual meeting. If you haven't joined us previously, we would love for you to come to this meeting so that we can divide responsibilities up to make the work go quicker. PLUS, as an added bonus I will be preparing the following.



Cooking Through the Calendar- 9/21- 11 a.m.

Located at the Office- This is the rescheduled date

I will be preparing the September calendar recipe, Shrimp and Veggies One Pan meal! Attend the council meeting and get lunch on us! It'll be a yummy time!



Saturday in Carlisle- 9/30

We have booth space reserved, and plan to do the cake walk fundraiser again. We are looking for cake donations (both homemade and from our friend Little Debbie) to give away during the Cake Walk. Please contact one of us if you would like to donate a cake OR would be willing to volunteer time at our booth.



WE WANT YOUR IDEAS!

Let us know what you would like to see for Knit Wit meetings? Do you want more art opportunities, do you want floral design, do you want home decor crafts? We want your input as we plan our upcoming year. Scan the QR code to fill out a survey!



SEPTEMBER BOOK CORNER

FICTION FOR ENJOYMENT

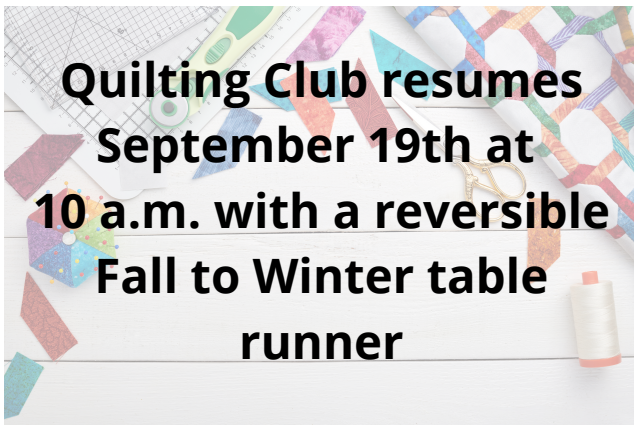
A Woman in Time by Bobi Conn (2022) The McKenzie women, empowered with a formidable history rooted in the foothills of Appalachia, have passed down their folk-healing wisdom through generations. Rosalee, the last living headstrong daughter in Granny McKenzie's line, soaked up everything she could about the secrets of the forest before a series of tragedies left her alone, without the protection of the women who came before her.

SEPTEMBER AGENT RECOMMENDATION

Lessons in Chemistry by Bonnie Garmus (2022) Set in the early 1960's. Once a female chemist in the male dominated Hastings Research Institute, Elizabeth Zott is now faced with the challenge of being a single mother and the host of the cooking show *Supper at Six*. Although reluctant at first, Elizabeth finds herself an American sensation, providing her with a stage where her voice can be heard. Using her newfound influence, she begins challenging the status quo by empowering women and not only showing them how to cook, but also their worth.

KENTUCKY AUTHOR

Demon Copperhead by Barbara Kingsolver (2022) A retelling of Charles Dickens' classic bildungsroman *David Copperfield*, but with a twist. This story transports readers to the mountains of southern Appalachia where a young man faces foster care, child labor, derelict schools, athletic success, addiction, disastrous loves, and crushing losses.



**Quilting Club resumes
September 19th at
10 a.m. with a reversible
Fall to Winter table
runner**

September



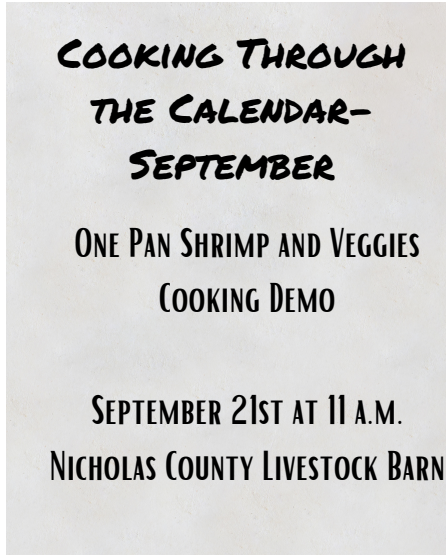

Personality ASSESSMENT
"THAT'S NOT THE WAY I WOULD HAVE DONE IT!"

Do you ever find yourself scratching your head at another person's reaction? The way one person processes, interprets, and reacts are often not the same responses of others in the same household, family workplace, or surroundings. Join us to learn more about different personality traits, yourself, and allow you to see others perspectives.

TO LEARN MORE, BE SURE TO JOIN US AT:

Ellisville and Moorefield: September 7
Headquarters: September 5
Domestic Divas:

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



**COOKING THROUGH
THE CALENDAR-
SEPTEMBER**

**ONE PAN SHRIMP AND VEGGIES
COOKING DEMO**

**SEPTEMBER 21ST AT 11 A.M.
NICHOLAS COUNTY LIVESTOCK BARN**





Spotlighting
Carlisle, Kentucky

HOME OF THE LAST KENTUCKY
 CABIN OF DANIEL BOONE

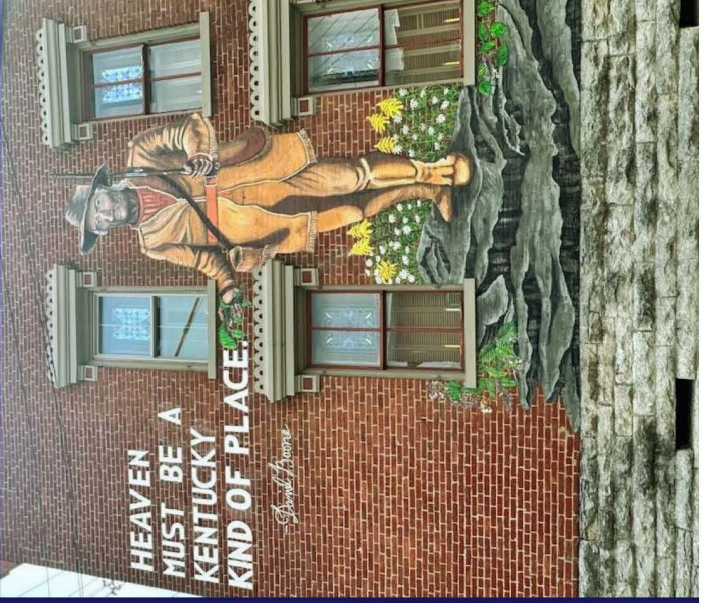
Featuring
Paula and Randy Hunter
 portraying
Daniel and
Rebecca Boone

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Bluegrass Area
Extension Homemakers
Annual Meeting

OCTOBER 13, 2023



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Lunch Menu:

Option 1:
 CHICKEN SALAD ON CROISSANT WITH CHIPS, PASTA SALAD, AND A HOMEMADE DESSERT TART

Option 2:
 HAM AND CHEESE ON CROISSANT WITH CHIPS, PASTA SALAD, AND HOMEMADE DESSERT TART

Option 3:
 VEGGIE WRAP, PASTA SALAD, AND HOMEMADE DESSERT TART

Drinks include tea, lemonade, and water.

Cost \$15.00



Bluegrass Area Homemaker Annual Meeting Registration

Complete & return by September 25, 2023 to your County Extension Office with your check payable to:

Name: _____ Phone: _____
 Email: _____
 Club Name: _____ Mailbox Member _____ Guest _____
 Lunch Selection: Chicken Salad Ham and Cheese Vegetarian Option

Please Join Us:

When:
 FRIDAY, OCTOBER 13, 2023

Where:
 NICHOLAS COUNTY ELEMENTARY SCHOOL CAFETERIA
 133 SCHOOL DRIVE
 CARLISLE, KY 40311

Time:
 9:00 A.M. REGISTRATION
 9:30 A.M. CALL TO ORDER
 (MUFFINS, FRUIT, JUICE, AND COFFEE WILL BE AVAILABLE)

REGISTRATION DEADLINE
SEPTEMBER 25, 2023

Bluegrass Area Cultural Arts:
 AVAILABLE FOR VIEWING IN THE
 GYMNASIUM ADJACENT TO THE
 CAFETERIA

FOR QUESTIONS:
 CALL 859-289-2312 OR EMAIL
 ASHLEY.VICE@UKY.EDU

LEAD YOUR TEAM



HEALTH LITERACY FOR THE WIN!

Have you ever been confused by the words your doctor was using during an appointment? Or maybe you were unsure when and how often to take a prescription medicine? Maybe you want to be informed when you take your loved one to the doctor. These are just common examples of opportunities to use health literacy. It is estimated that 9 out of 10 adults have difficulty understanding and using health information. But don't worry! Everyone has struggled with health literacy at some point. This lesson will focus on increasing health literacy and empower you to step up and lead your health-care team in reaching your overall health goals!

**Club Leader Training-
September 26th at
10 a.m.
Lesson will be taught in
October Club Meetings**

For more information, contact...

Ashley Vice
ashley.vice@uky.edu
859-289-2312

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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.



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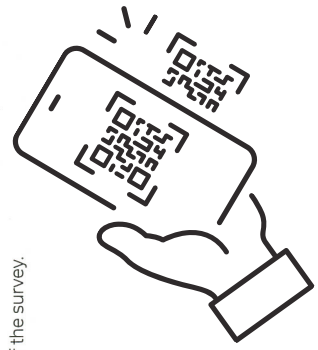
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Contact your local Extension Office for a paper copy of the survey.



**Scan the QR code or visit
go.uky.edu/serveky to
complete the survey and
help us serve you better!**

ENROLLMENT FORM
FOR
NICHOLAS COUNTY EXTENSION HOMEMAKERS ASSOCIATION

Date: _____

Name: _____

Address: _____

(Street) (City – State – Zip)

E-mail: _____

Name of Club: _____

Phone: Home (_____) _____ Cell () _____

Where do you live? On Farm In country, but not farm Town under 2,500 Town over 2,500

Birth year: _____

Race: White African American Asian/Pacific Islander
American Indian/Alaska Native Other

Ethnicity: Hispanic Non-Hispanic

Gender (*please circle*): Female Male

Total years of Membership: _____ First year of KEHA membership: _____

I, (print full name) _____ 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: _____

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



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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>

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40311
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Incorporating yoga into daily routines can help reduce feelings of anxiety, jitters, restlessness, and can promote clear thinking.



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 (dhyana).

Continued on the next page →



→ **Continued from the previous page**

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>

Written by:
Katherine Juy, MS
Edited by: Alyssa Simms
Stock Images: Rusty Manseau
123RF.com



Helping older adults plan for natural disasters

Tornadoes, floods, wildfires and hurricanes are powerful reminders of Mother Nature's power. Despite their experience and wisdom in navigating nature's wrath, some older adults are more vulnerable to disasters due to things like chronic illness, certain medications, medical equipment needs, mobility issues, functional limitations and dementia. In addition, it is not uncommon for some older adults to feel overwhelmed. They may even need help understanding safety and evacuation information due to social or economic constraints. It is crucial for frail older adults and their loved ones plan for natural disasters. Preparedness can reduce fear, anxiety and loss.

Without proper assistance or support, some older adults may be unable to move away from danger. Support may improve their survival and post-disaster recovery. If an older adult has dementia, they may need help with evacuation and ongoing daily care, mobility, transportation, medication management and supervision. After a disaster, consider conditions like lack of safe water, food, extreme temperatures, stress, infection, proper shelter, medication, mobility and medical equipment.

The Centers for Disease Control and Prevention reminds older adults, their families and friends that planning for emergencies can be a matter of life and death. While first responders do their best to assist, it can take time for them to get organized and even longer to reach disaster victims depending on the circumstances. The CDC advises stocking enough non-perishable food, water and medication for up to three days. Whistles, flashlights, emergency contact numbers, important documents, batteries, a radio and first aid kit are helpful resources for evacuation. It is helpful to have an emergency disaster backpack or kit with all these items in one accessible place that can be grabbed and carried easily. Waterproof containers can help keep these items and information dry.

Discuss and prearrange pet care when possible since many emergency shelters often don't allow non-service animals. If you or a loved one has medical needs, pre-plan your evacuation accommodations like staying with family or friends, hotels or identify medically equipped shelters.

Families of those living in long-term care facilities should ask about a facility's disaster plan, including emergency plans, how emergencies are defined, supplies and generators, evacuation protocol, emergency response plans and how the facility notifies families of a resident's evacuation.

It's essential to understand local risks. Kentucky residents should prepare for ice, flash floods and tornadoes. The U.S. Administration on Aging recognizes that natural disasters are unpredictable but it offers general preparations for most situations. The AOA recommends communicating with family and neighbors, charging cellphones and getting backup batteries, notifying a designated contact if leaving home, staying informed through battery-powered or hand-crank radios, evacuating early to avoid hazardous conditions, identifying a meeting place in case of communication disruptions, stocking up on personal and home supplies, preparing a to-go kit with essentials, wearing an identification band and carrying a whistle to signal for help.

Aging services can help disaster victims and their families. The Kentucky Department for Aging and Independent Living, Area Agencies on Aging, local senior centers and UK Cooperative Extension Services can help.

For more information on creating an emergency supply kit, visit:

<https://www.cdc.gov/aging/publications/features/older-adult-emergency.html>

SEPTEMBER 15 DISASTER PREPAREDNESS MONTH



September 2023



Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4 <i>Sorry We're</i> CLOSED 	5 Disaster Preparedness Event 6 pm Headquarters Club	6	7 Ellisville Club Moorefield Club Domestic Divas	8	9
10 HAPPY GRAND PARENTS DAY	11	12	13	14	15	16
		2023 NEAFCS Conference				
17	18 19 Quilter's Club 10 a.m. Knit Wits 6 p.m.	20 4-H Sewing Club	21 Homemaker Council @ 10 am Cooking Demo @11 am	22	<i>hello</i> FALL	
24	25	26	27	28	29	30 Saturday in Car-lisle

Twice-Baked Acorn Squash

- **2 medium** acorn squash (1 - 1 1/2 pounds)
- Nonstick cooking spray
- **2 cups** fresh spinach, chopped
- **4 strips** turkey bacon, cooked and crumbled
- **1/2 cup** grated parmesan cheese
- **1** thinly sliced green onion
- **1 tablespoon** olive oil
- **2 teaspoons** garlic powder
- **1/2 teaspoon** salt
- **1/4 teaspoon** black pepper
- **1/4 teaspoon** nutmeg

Wash hands with warm water and soap, **scrubbing** for at least 20 seconds. **Preheat** oven to 350 degrees F. **Cut** squash in half; **discard** seeds. **Place** squash flesh side down on a baking sheet **coated** with nonstick cooking spray. **Bake** for 50 to 55 minutes or until tender. **Carefully scoop out** squash, leaving a 1/4-inch-thick shell. In a large bowl, **combine** the squash pulp with the remaining ingredients. **Spoon into** shells. **Bake** at 350 degrees F for 25 to 30 minutes or until heated through and top is golden brown. **Store** leftovers in the refrigerator within two hours.

Yield: 4 servings.

Serving size: 1/2 of an acorn squash.

Nutrition Analysis: 210 calories, 9g total fat, 3g saturated fat, 25mg cholesterol, 710mg sodium, 27g total carbohydrate, 4g fiber, 1g total sugars, 0g added sugars, 9g protein, 0% DV vitamin D, 15% DV calcium, 15% DV iron, 20% DV potassium.

