



University of Kentucky
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 Family and Consumer Sciences



ADAIR COUNTY EXTENSION HOMEMAKERS

September 2023



Dylan at the State Fair Farm to Fork stage working shrimp pasta demonstration

Fall is quickly approaching, and I can't wait for the excessive heat to turn into cool mornings. This coming Saturday is U.K.'s first football game of the season. This is the most excited I have been for football since I played little league myself. The first two weeks of September I will be traveling. The first week, I will be vacationing on a cruise out of New Orleans. The second week, I will be attending the National FCS Agent Meeting in Providence, Rhode Island. I have never been to Rhode Island and am excited to learn about our smallest state's history. I will return to the Extension Office on Monday, September 18th. If you need assistance while I am gone, please email me at dkge222@uky.edu. Despite me being away, there will still be several workshops offered at the Extension Office. The first of its kind programs are coming soon.

A cooking trend I have seen becoming popular, especially with roasts and large cuts of meat, is "cooking in a bag". For example, you cook the meat together with vegetables and seasoning to produce a well-flavored end product. If you have ever thought of doing this yourself, the Extension Office has you covered. End of Summer Cooking in a Bag will take place on Monday, September 11th, at 10:00 AM CST. I will not be leading the class but have secured a guest presenter for you all. Di Hayward, from Cumberland County, will be leading the season. Di works full-time for UK, teaching nutrition education. Di said she will have door prizes and goodie bags as well. Please register directly with Di by calling (270) 433-7700.

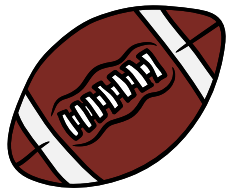


Megan Gullett during her presentation on dehydrating

Eating for a Better Future is a three-class series that will be led by Sherri Johnson. Sherri is a registered dietician from Adair County. Each week will have a unique focus. The classes will take place on Thursdays at 6:00 PM CST. The dates for the sessions are 8/31, 9/7, and 9/14. See the flyer for more information.

The topic for the September HM leader training is Emergency Preparedness. The class will be held on Tuesday, September 19th, at 12:00 noon CST here at the Extension Office. Leah Cardwell, McCreary County FCS Agent, will lead the lesson. All are invited to attend.

Do not forget that Bingocize restarts in September; it was a big hit earlier this year. Happy (almost) Fall Y'all!



See you soon!
Dylan Gentry
 Dylan Gentry
 County Extension Agent
 for Family & Consumer Sciences



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Bingocize Session #2

STARTS SEPTEMBER 25TH AT 11:00 AM CST

Bingocize part two is starting soon! Bingocize is a low-impact exercise program that offers real prizes, potential health benefits, and increased knowledge of health-related topics. Participants will play bingo, do short, low-resistance exercises, answer trivia, and repeat. The winner of bingo will receive a small prize. There will be two sessions per week on Mondays and Wednesdays. Each session will be held at the Extension Office at no charge.

Worried you will miss a day? No worries; just join again at the next session. See you soon!

Sessions will be on the following days at 11:00 AM CST:

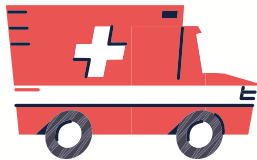
September 25th and 27th

October 2nd, 4th, 9th, 11th, 16th, and 18th

Emergency Preparedness

Are you prepared for emergencies?

Join us for this free workshop to learn about how to prepare for common disasters in our area!



September 19th

12:00 Noon

Adair County Extension Office
409 Fairground Street
Columbia, KY 42728

RSVP at (270) 384-2317

Class is FREE!

September

HM Leader Lesson

Led by Leah Cardwell



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SEPTEMBER

SCHEDULE OF EVENTS

September is a busy month!

- Club meetings begin;
- multiple workshops are available at the Extension Office for you to choose from;
- and don't forget now is the time to renew your membership for Extension Homemakers!

Aug.3, Sept.7, Sept. 14	6:00 pm	Eating for a Better Future Series @ Extension Office
September 4	6:00 pm	Town & Country HM Club @ Mary Knight's
September 11	10:00 am	Cooking In a Bag @ Extension Office
September 12	5:30 pm	Sano Starts HM Club @ Sharon Harris'
September 13	11:30 am	Green River HM Club @ Shirley Matney's
September 14	11:30 am	Bliss HM Club @ Extension Office
September 14	5:00 pm	Happy HM Club @ Extension Office
September 19	12:00 Noon	Emergency Preparedness Workshop @ Extension Office
September 25	11:00 am	Bingocize @ Extension Office @ Extension Office
September 27	11:00 am	Bingocize @ Extension Office @ Extension Office

Fall begins in September, what is your favorite type of tree?



MEMBERSHIP RENEWAL ...

It's time to renew your membership to the **Adair County Extension Homemakers.**
 Membership renewal is due **November 1.**
 Dues are **\$12.00** per year.

Club Members - Turn in your dues to your Club Treasurer.
Mailbox Members - Complete the Membership Form and return to:
 Adair County Extension Service
 409 Fairground Street
 Columbia KY 42728



One Pan Shrimp and Veggies



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

- Nonstick cooking spray
- 16 ounces frozen uncooked shrimp*, peeled and deveined
- 2 medium zucchini, halved and sliced
- 1/2 pound (8 ounces) mushrooms, sliced
- 1 medium red bell pepper, sliced
- 4 tablespoons sweet chili sauce
- 1 tablespoon oil
- 1 1/2 tablespoons lime juice
- 1 tablespoon low-sodium soy sauce
- 3 green onions, chopped (optional)
- 1/4 cup cilantro, chopped (optional)
- Brown rice (optional)

*Using frozen, precooked shrimp (pink in color) may result in shrimp having a dry texture. Frozen, uncooked shrimp (gray in color) is preferred.

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Rinse produce under cool, running water. Follow shrimp's package instructions for proper thawing.

3. Preheat oven to 400 degrees F. Spray a 15-by-10-inch baking pan with nonstick spray. Be sure to use a baking pan with a rim.
4. Place the shrimp, zucchini, mushrooms, and bell pepper on baking pan.
5. Wash your hands after handling raw shrimp.
6. Combine chili sauce, oil, lime juice, and soy sauce in a small bowl and pour over the shrimp and vegetables. Use tongs to toss and combine.
7. Bake 12 to 15 minutes, or until vegetables are tender and shrimp is cooked through and reaches 145 degrees F using a food thermometer. Shrimp will turn pink as it cooks.
8. Top with green onions and cilantro and serve over brown rice, if desired.
9. Store leftovers in the refrigerator within 2 hours.

Makes 5 servings

Serving size: 1 cup

Cost per recipe: \$9.97

Cost per serving: \$1.99

Nutrition facts per serving:

290 calories;
14g total fat; 2g saturated fat; 0g trans fat; 135mg cholesterol; 650mg sodium; 22g total carbohydrate; 2g dietary fiber; 10g total sugars; 1g added sugars; 17g protein; 0% Daily Value of vitamin D; 8% Daily Value of calcium; 10% Daily Value of iron; 10% Daily Value of potassium.

Source:

Margie Hernandez,
Russell County
SNAP-Ed Program
Assistant Senior





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Sherri Johnson,
Registered Dietitian

3 class series

Eating for a Better Future

8/31 — 9/7 — 9/14 6:00 PM AT THE
ADAIR CO EXTENSION OFFICE

3 nights of information and
encouragement to make better
food choices

Week 1: Getting started. A new plan
to take control of your health
through nutrition.

Week 2: Getting to know your food
and make better choices.

Week 3: Eating out, snack ideas, and
planning healthy meals for families on
the go.

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Kickstart

THE HOLIDAYS



Friday, October 27th

Adair County Extension Office
409 Fairground Street, Columbia

Registration begins at 9:00 am CST
Program begins at 9:30 am CST

Join Us to Learn About:

- Creating & Maintaining Family Traditions
- Managing Holiday Finances
- Holiday Floral Arrangements
- Tasty Holiday Treats
- Self-Contained Herb Gardens
- Family Fun for the Holidays
- And more along with Great Fellowship & Sharing!

Registration and \$10 fee due to the
Adair County Extension Office
by October 11th

Make Checks Payable to: Adair County Extension Office

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END OF SUMMER

COOKING IN A BAG

Limited to 15 participants!

September 11, 2023

Beginning at 10am

- Door Prizes
- Goodie Bags

Adair County Extension Office
409 Fair Grounds St.
Columbia, KY
(270) 384-2317

To be eligible for vouchers and giveaways, you must attend all of the classes.

For more information, contact:

Di Hayward at Cumberland County Extension Office

(270)433-7700

Mary Robinson at Adair County Community Action Agency

(270)384-2147



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MONEYWISE

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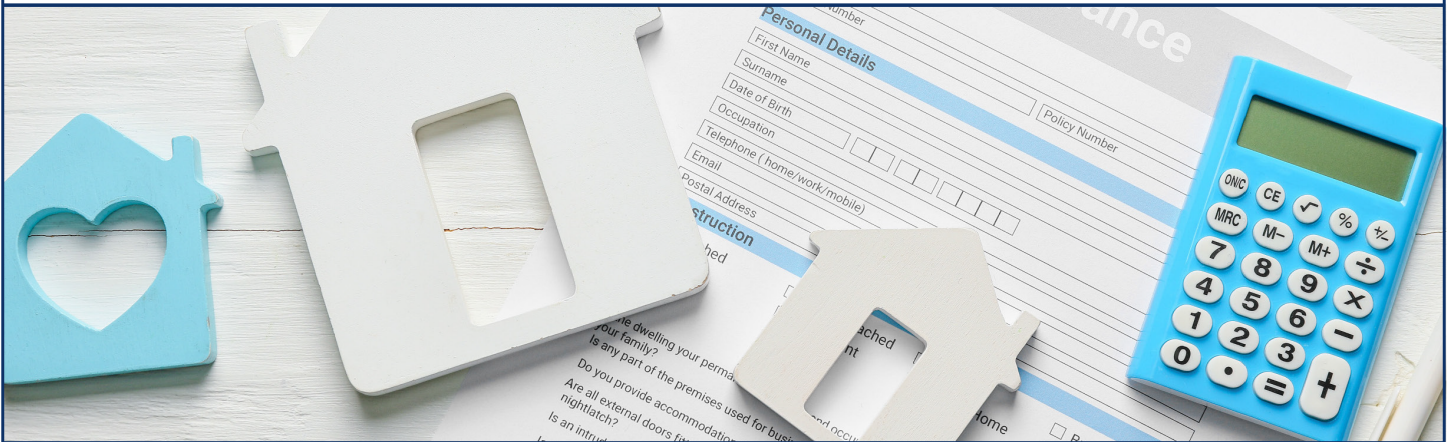
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SEVERE WEATHER OFTEN COMES WITH LITTLE WARNING BUT CAN CAUSE MAJOR DEVASTATION.



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>

Written by: Nichole Huff | Edited by: Alyssa Simms | Designed by: Kelli Thompson | Images by: 123RF.com

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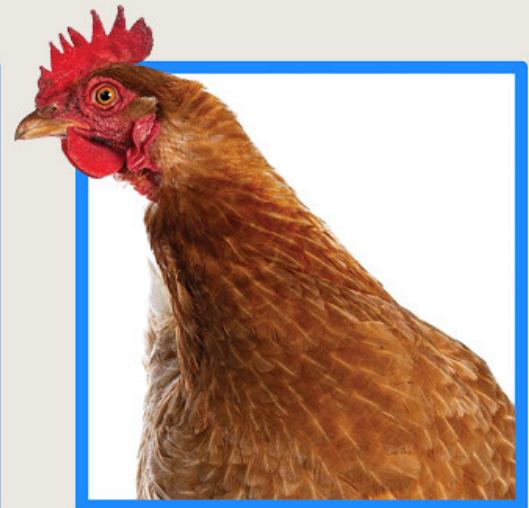
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