

FAMILY & CONSUMER SCIENCES

Pike County Extension Office | 148 Trivette Drive | Pikeville, KY 41501-1271 | 606-432-2534



Keep Moving



Happy September! This month marks the beginning of fall, one of my favorite seasons. August was a busy and fun month with classes and trainings. I am looking forward to all the events and classes that September brings at the Extension office! Check out the rest of the newsletter for information on these events and upcoming dates you may want to add to your calendar. As always, feel free to contact me with any program ideas you have! Hope you have a great September!

Chelsea Workman
County Extension Agent
for Family & Consumer Sciences Education
chelsea.workman@uky.edu



IN THIS ISSUE

- Introduction
- Important Dates & Reminders
- Health Bulletin
- Moneywise
- Lunch & Learn
- Turban Workshop
- Cook & Chat
- DIY Class
- Broccoli & Beef Stir Fry

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. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties. Cooperating. Lexington, KY 40506



Disabilities
accommodated
with prior notification.

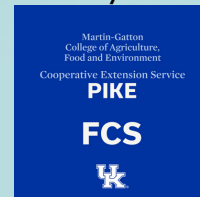
Important Dates:

- DATES TO REMEMBER:
- SEPTEMBER 4: LABOR DAY- EXTENSION OFFICE CLOSED
- SEPTEMBER 5: COMMITTEE MEETING FOR HOMEMAKING IN THE MOUNTAINS AT 1PM
- SEPTEMBER 8: LEADER LESSON
- SEPTEMBER 11: QUILT GUILD 9AM
- SEPTEMBER 14: TURBAN WORKSHOP 9:30AM-3PM
- SEPTEMBER 15: COOK AND CHAT CLASS
- SEPTEMBER 18, 19, 20: QUILTS OF VALOR SEWING RETREAT
- SEPTEMBER 25: COOK AND CHAT CLASS
- SEPTEMBER 25 QUILT GUILD 9AM
- SEPTEMBER 29: DIY CLASS
- OCTOBER 12: LEADER LESSON
- OCTOBER 14: NORTHEAST AREA ANNUAL MEETING AND CULTURAL ARTS AT BOYD COUNTY EXTENSION OFFICE
- OCTOBER 21: HOMEMAKING IN THE MOUNTAINS
- OCTOBER 23: COUNTY EXTENSION COUNCIL MEETING

REMINDERS

- The Northeast Area Homemaker Annual Meeting is at Boyd County Extension Office. We will be providing transportation if you would like to ride with us. Please call the Extension Office by October 2nd to reserve your seat. Space is limited.
- Please have Cultural Arts items to the Pike County Extension office by October 12th If you do not plan to attend the Area meeting in Boyd County. We will transport these items to the Area meeting for you.
- Homemaker Members at Large: Membership books are available at the Pike County Extension Office

Follow us on our new Facebook page! "UK Pike County FCS"

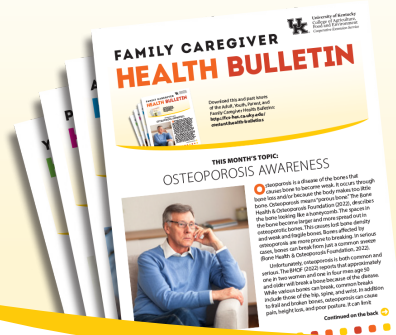


FUN FACT

September is National Sewing Month!

FAMILY CAREGIVER

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:

FALL PREVENTION: FROM AWARENESS TO ACTION



Fall Prevention Awareness Week is a nationwide observance that brings awareness to preventing and reducing the risk of falls as well as helping older adults live without fear of falling, according to the National Council on Aging. This is important because more than 1 in 4 adults aged 65 and older fall each year. In 2020, 31.2% of older adults in the Commonwealth reported a fall, the Centers for Disease Control and Prevention report.

The CDC shares that falls are the leading cause of injury and injury-related death among older adults. Severe falls can lead to fractures, traumatic brain injuries, permanent disability, lengthy hospital stays and admission to long-term care facilities. Falls can lessen independence and negatively affect quality of life. It is common for

Continued on the next page 



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. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



Caregivers should track yearly wellness visits and stay on top of vision and hearing checkups.

➔ Continued from the previous page

older adults to fear falling because of the risk of injury. They are also worried about embarrassment and want to remain independent. As a result, a fear of falling can lead to limited activity. This then leads to physical decline and social isolation.

Most falls are preventable. The NCOA recommends six steps to prevent a fall:

- 1. Exercise.** Find an exercise and/or balance program that helps build stability, strength, and flexibility. Make it fun. Go with a friend to make sure you keep going.
- 2. Talk to a doctor.** Be honest about fall history and/or fear of falling. Request a fall assessment.
- 3. Manage medications.** Talk to a pharmacist or health-care provider about prescription and over-the-counter medications. They can help find medications or potential medication interactions that may increase the risk of falling.
- 4. Get eyes, ears, and feet checked yearly.** The eyes, ears, and feet play key roles in balance.
- 5. Enhance home safety.** Remove clutter and tripping hazards. Keep rooms, hallways, and stairways well lit. Use a nightlight at night. Properly install grab bars in the bathrooms and use nonslip bath mats.
- 6. Talk with family and friends.** Be assertive and honest with family and friends so they can play a role in fall prevention. Trusted family and friends can brainstorm ways to support safety and independence as well as reduce any fear of falling. They can help find helpful information and resources. Not only will they know about your changing needs, they can also know what to do after a fall.

As a caregiver, keeping an older adult's health includes safety and preventing accidental injury. It is important to empower someone in your care, at risk of falling, to take action. In some cases, you may have to start the conversation about possible fall concern and encourage the six steps above to help prevent the consequences of a fall. Caregivers



should stay alert and note any changes in health. Caregivers should track yearly wellness visits and stay on top of vision and hearing checkups. It is helpful for caregivers to note if a loved one is holding on to furniture or another person for support or if they are having difficulty transitioning from sitting to standing. A caregiver should also know their loved one's current medications. They should also keep an eye on home safety. The CDC offers a Home Fall Prevention Checklist for Older Adults at https://www.cdc.gov/steady/pdf/check_for_safety_brochure-a.pdf. You can also call your local Area Agency on Aging or County Cooperative Extension Office to find community-based physical activity programs and resources to support fall prevention.

REFERENCES:

- CDC. (2020). Older Adult Falls Reported by State. Retrieved June 22, 2023 from <https://www.cdc.gov/falls/data/falls-by-state.html>
- NCOA. (2023). From Awareness to Action: This year's Falls Prevention Awareness Week theme. Retrieved June 22, 2023 from <https://www.ncoa.org/page/falls-prevention-awareness-week-toolkit>

FAMILY CAREGIVER HEALTH BULLETIN

Written by: Amy F. Kostelic,
Associate Extension Professor,
Adult Development and Aging
Edited by: Alyssa Simms
Designed by: Rusty Manseau
Stock images:
123RF.com



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.



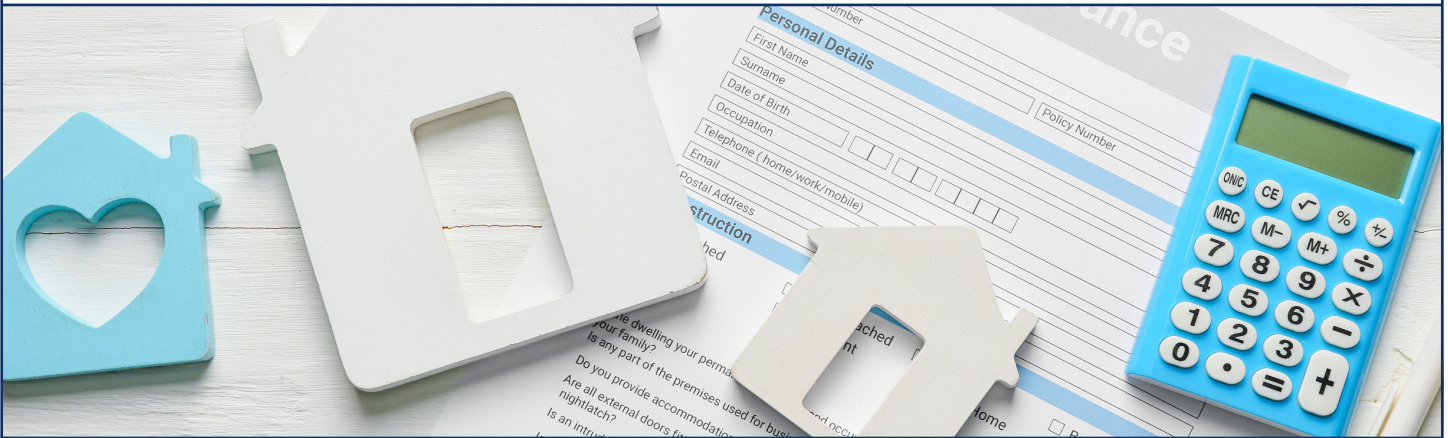
Also work to establish and maintain a solid credit history. Having good credit can reduce your insurance costs. Similarly, a poor credit history or low credit score labels you a "risky" consumer and can increase how much you pay for homeowner's insurance. To protect and build your credit, always pay 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



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

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



Become a fan of **MONEYWISE** on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)



LUNCH & LEARN

LEADER LESSONS

SEPTEMBER 8

**CHERISHED
POSSESSIONS**

OCTOBER 12

**SAVORING THE
FLAVOR:SPICES**

NOVEMBER 10

**PLANNING THRIFTY
HOLIDAY MEALS**

CALL THE PIKE COUNTY EXTENSION OFFICE TO REGISTER 606-432-2534

ALL LESSONS START AT NOON

**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. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties. Cooperating. Lexington, KY 40506



Disabilities
accommodated
with prior notification.

TURBAN WORKSHOP

Sept. 14

9:30AM-3PM

Pike County Extension
Office

Supplies needed:

- Serger sewing machine

*Come join us in making free
turbans for cancer patients!*

**No registration required. Call 606-432-2534 if you
have any questions!**

**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. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

Lexington, KY 40506



Disabilities
accommodated
with prior notification.

Cook & Chat

Cook a healthy
meal with us!

EASY
STIR FRY



September 15
11AM-1PM

Call 606-432-2534 to register! Space is limited.

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. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

Lexington, KY 40506



Disabilities
accommodated
with prior notification.



Cooperative Extension Service

Cook & Chat

Cook a healthy meal with us!



ONE POT CHEESY SPAGHETTI

September 25
5PM-7PM

Call 606-432-2534 to register! Space is limited.

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. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

Lexington, KY 40506



Disabilities accommodated with prior notification.

DIY CLASS

"I found a quilted heart"

Sept. 29

10AM-12PM

Supplies needed:

- Sewing machine
- Sewing supplies
- embellishments
- Fabric



Make a heart to *"leave in a public place for a random stranger to find to brighten their day"*

*We have just a few machines available for people to use. Let us know during registration if you need one.

Call 606-432-2534 to register! Space is limited.

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. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

Lexington, KY 40506



Disabilities
accommodated
with prior notification.



Broccoli and Beef Stir-Fry

1 pound lean beef steak, sliced diagonally across the grain into thin strips
1 tablespoon plus ½ cup stir-fry sauce
1 clove minced garlic

4 tablespoons canola oil, divided
1 medium red onion, cut into ½ inch dice
1 sweet red pepper, cut into ½ inch dice
1 medium yellow

squash, cut into ¼ inch slices
2 cups fresh broccoli florets
1 cup cauliflower florets
½ teaspoon crushed red pepper flakes

- 1. Combine** 1 tablespoon stir-fry sauce and minced garlic in a bowl. **Add** the beef strips. Let stand 15 minutes.
- 2. Heat** 1 tablespoon canola oil in a large skillet or wok.
- 3. Add** beef and stir fry for one minute. **Remove** beef from skillet.
- 4. Heat** the remaining 3 tablespoons canola oil in the skillet or wok. **Add** vegetables. **Stir-fry** for four minutes or until vegetables are crisp-tender.
- 5. Return** beef to skillet.
- 6. Add** the remaining ½ cup stir-fry sauce and red pepper flakes. **Cook** and stir 1 to 2 minutes longer, until heated through.

Yield: 8, 1 cup servings
Nutrition Analysis: 180 calories; 10 g fat; 1.5 g saturated fat; 0 g trans fat; 25 mg cholesterol; 630 mg sodium; 9 g carbohydrate; 2 g fiber; 3 g sugar; 15 g protein.
90% recommended allowance for vitamin C.

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



Kentucky Broccoli

SEASON: May through early July; October through mid-November

NUTRITION FACTS: Broccoli is a good source of vitamin A, vitamin C, and phytochemicals, all of which have health benefits.

SELECTION: Choose tender, young, dark green stalks with tightly closed buds. One-and-a-half pounds of broccoli will yield 4, ½ cup servings.

STORAGE: Store broccoli, unwashed, no longer than 3 to 5 days in a perforated plastic bag in the refrigerator. Wash broccoli just before using.

PREPARATION: Wash broccoli under cold running water. Trim the leaves and peel the stalk.

To steam: Place on a rack above boiling water and steam 6 to 8 minutes. Rinse with cold water

Source: www.fruitsandveggiesmatter.gov

and drain.

To boil: Place in a saucepan with 1 inch boiling water and ½ teaspoon salt. Cover and cook 5-7 minutes.

To microwave: Place broccoli in a microwave-safe dish. Add 1 inch water and cover with a glass lid or plastic wrap. Microwave 3 to 4 minutes or until crisp-tender.

BROCCOLI

Kentucky Proud Project

County Extension Agents for Family and Consumer Sciences
 University of Kentucky, Nutrition and Food Science students

March 2011

Educational programs of Kentucky Cooperative Extension serve all people regardless of race, color, age, sex, religion, disability, or national origin. For more information, contact your county's Extension agent for Family and Consumer Sciences or visit www.ca.uky.edu/fcs.

COOPERATIVE
 EXTENSION
 SERVICE

