

# September 2023 Newsletter



FAMILY & CONSUMER SCIENCES  
BOURBON COUNTY EXTENSION HOMEMAKERS



*Kay Denniston*  
Bourbon County Extension Agent  
for Family & Consumer Sciences

**UK** University of Kentucky  
College of Agriculture,  
Food and Environment  
Cooperative Extension Service  
Bourbon County  
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Summer has been fast and furious! Hopefully over Labor Day holiday families will have time to reflect, enjoy each other and take a big breath. Schools are back in session and regular routines have resumed. The world will not slow down so it is up to each of us to make time and balance our lives. Make that a goal for the holiday.

Thanks to all the Bourbon Homemaker officers and chairs that attended the annual training. There were new faces and new energy. I see great things ahead for the 2023-24 year. Check out the President's Notes in this newsletter for some interesting news from your President.

Monthly Homemaker lessons have resumed. Remember that everyone is invited to the lesson trainings. Club members have designated leaders to attend but all mailbox members are welcome to join us for our "watch parties" monthly.

Tickets for the Ovarian Cancer Tea are now on sale. This is a very beneficial outreach and an opportunity to invite a friend to a "tea". All proceeds go to benefit the UK Ovarian Cancer Research. Please join us to learn more about this silent cancer and to donate to the cause of research for prevention.

Don't forget to join us on Bourbon Bite Size Learning. Hope to see you there!

*Kay Denniston*

Agent for Family Consumer Science  
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## Cooperative Extension Service

Agriculture and Natural Resources  
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4-H Youth Development  
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accommodated  
with prior notification.

Join us in sharing!



SEPTEMBER IS  
OVARIAN CANCER  
AWARENESS MONTH



**UK** Martin-Gatton  
College of Agriculture,  
Food and Environment

Sponsored by:

**Bourbon County Extension  
Homemakers**

**OVARIAN  
CANCER TEA**

◆  
**SEPTEMBER 21ST AT 12PM**  
◆

**St. Peters Episcopal Church**  
311 High Street  
**\$12 per ticket**

Tickets available through  
September 14th at the  
Bourbon County Extension Office.  
No ticket sales at event.

Proceeds benefit UK Ovarian  
Cancer Research

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## The In-Cider Information

Kacy Wiley  
Program Assistant Senior NEP



### Easy Ways to Boost Fiber in Your Daily Diet

You need fiber in your diet. But many people do not reach their basic amount each day. Women should aim for 25 grams per day, while men should reach 38 grams, or 14 grams for every 1,000 calories. Dietary fiber adds to health in several ways. First, it aids in feeling full after meals, which helps keep a healthy weight. Second, the right amount can help to lower cholesterol. Third, it helps keep you from getting sick. Fourth, it helps keep glucose within a healthy range.

#### Natural sources of fiber

Fiber is found in plant foods. Eating the skin or peel of fruits and veggies gives more fiber. You can also find it in beans and lentils, whole grains, nuts, and seeds. As a rule, the more refined a food is, the lower its amount of fiber. Look at an apple. One medium apple with the peel has 4.4 grams of fiber, while ½ cup of applesauce has 1.4 grams, and 4 ounces of apple juice has no fiber. With a few tasty changes, you can add fiber to any meal. Choose steel-cut oats with nuts and berries for breakfast instead of low-fiber, refined cereal. At lunch, have a sandwich or wrap on a whole-grain tortilla or whole-grain bread and add veggies, such as lettuce and tomato, or serve with veggie soup. For a snack, have fresh veggies or whole-grain crackers with hummus. With dinner, try brown rice or wholegrain noodles instead of white rice or pasta made with white flour.

Here are a few foods that are naturally high in fiber:

- 1 large pear with skin (7 grams)
- 1 cup fresh raspberries (8 grams)
- 1/2 medium avocado (5 grams)
- 1-ounce almonds (3.5 grams)
- 1/2 cup cooked black beans (7.5 grams)
- 3 cups air-popped popcorn (3.6 grams)
- 1 cup cooked pearled barley (6 grams) When adding fiber, be sure to do it slowly and with plenty of fluids. Fiber acts like a new sponge as it travels through the digestive tract: it needs water to plump up and pass smoothly. Eating more fiber than usual but not getting enough fluid may cause an upset stomach.

If you are missing out on your daily amount of fiber, you may be trailing in other needed nutrients as well. Your fiber intake is a good gauge of total diet quality. Do your best to try to reach your fiber goal with unrefined foods.



Bluegrass Area Vice President, Peggy Tracy filling in for President Connie Vaughn to install officers at Clark County. We are all wishing Connie a quick recovery.

Join us at Harrison County Library on September 7<sup>th</sup>. Kay Denniston, Bourbon County FCS agent will be sharing “10 Warning Signs of Alzheimer’s” program.

## 10 WARNING SIGNS OF ALZHEIMER'S

An education program presented by the Alzheimer's Association®



#### WHAT TO WATCH FOR IN YOURSELF AND OTHERS.

Alzheimer's causes changes in memory, thinking and behavior that are not normal aging.

##### Join us to learn about:

- » The difference between normal aging and Alzheimer's.
- » Common warning signs.
- » The importance of early detection and benefits of diagnosis.
- » Next steps and expectations for the diagnostic process.
- » Alzheimer's Association resources.

For more information, please call our  
24/7 Helpline at  
1-800-272-3900 or click [HERE](#).

Please join the Alzheimer's Association in partnership with the UK Extension Office for this in-person education program.

**Thursday, September 7th**  
**10:30 AM - 11:30 AM ET**

Cynthiana-Harrison County  
Public Library, 104 N Main St.,  
Cynthiana, KY 41031

ALZHEIMER'S ASSOCIATION®

**“PRESIDENT’S NOTES”**



**Congratulations to Hazel on being a ‘big sis’.**



**Leader Lesson**



**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!

**September 19th**

**6:00 pm**

**Bourbon County Extension Office  
603 Millersburg Rd  
Paris, Ky 40361**

Please call to register  
859-987-1895  
When registering please request a number of copies of materials needed for your club.



**Save the Date**

- September 2.....POP Club/Farmers Mkt
- September 4.....Labor Day/Office Closed
- September 6..... Ewalt Club 85<sup>th</sup> birthday
- September 11-15.....Kay in Providence RI
- September 19.....Leader Lesson
- September 21.....Ovarian Cancer Tea
- October 7.....POP Club/Farmers Mkt
- October 13.....Bluegrass Area Annual Mtg
- October 19 .....Leader Lesson
- November 1.....Homemakers Dues Deadline
- November 2.....Holiday Foods
- November 10-12.....Legends of Bourbon County
- November 23-24..Thanksgiving Office Closed
- November 30.....Leader Lesson

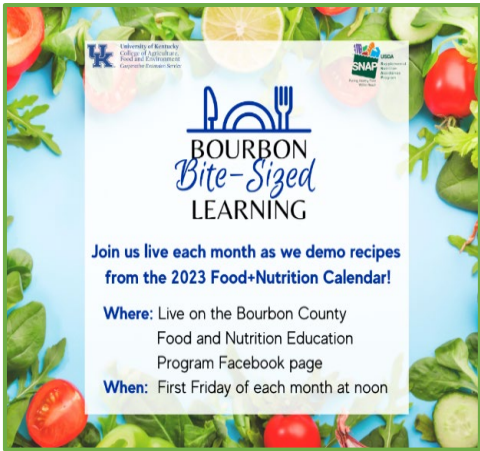
Watch the date!  
**November 1, 2023**  
Deadline for payment of  
Homemaker dues.

**Homemaker year is  
September thru June**

Coming to you on Bourbon County Nutrition Education Facebook page. If you missed the 1<sup>st</sup> Friday, it is still available on FB and YouTube.



Stop by the Extension Office and pick up your 2023 calendar to cook along!



Join us on Bourbon County Nutrition Education Program Facebook page, September 1 to view Kacy preparing "One Pan Shrimp and Veggies" or even better - get your ingredients and prepare along with us. Mark your calendar September 1st at noon!



*We have expanded!*

**BOURBON Bite-Sized LEARNING**

**Plate it Up! Kentucky Proud edition**

Watch the 3rd Friday of each month on the Bourbon County Extension FCS/Homemakers Facebook page!

Join Kacy and Kay on the 3rd Friday of each month at noon when they share a Kentucky Proud Plate It Up! Recipe on the Bourbon County Extension FCS/Homemakers Facebook page. Look forward to sharing our recipes!

**Subscribe to our YouTube Channel!**

Check out our past recipe demos and more on our office YouTube Channel!

**YouTube**

Search for Bourbon County Cooperative Extension Service on YouTube to view our videos



Shout out to all the volunteers for making the 2023 Recipe for Life a success. Four school systems, 12 fifth grade classes and 250 students participated. None of which would have been possible without you!



**WALLY CAT'S**

# Story Trail

**Currently available for viewing in downtown Paris!**

Penguins are featured in the current downtown Wally Cat's Story Trail.

The book "Penguin Problems" is currently in business windows.

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LEXINGTON, KY 40546

Disabilities accommodated with prior notification.

## 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.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

## What are Microgreens?

Microgreens are tiny plants, not more than 3 inches tall, that are harvested just as the leaves begin to form. You can eat them in salads, wraps, smoothies or on sandwiches and burgers. Microgreens are often called “vegetable confetti” because of their size, shape, and variety of color.

You can grow microgreens from many different types of seeds. Common varieties include broccoli, radish, pea, kale, basil, arugula, and beet. They are full of flavor – considered intense and concentrated. Microgreens are packed with nutrients. They can have up to nine times the nutrient content of their mature counterparts. Research has shown they are an excellent source of vitamins C, E, K, and beta-carotene.

Eating microgreens is safe. Do not confuse them with raw sprouts that are frequently linked to foodborne illness. Raw sprouts are germinated seeds that do not contain leaves. They are different from microgreens.

You can easily grow microgreens at home on a sunny countertop or windowsill. Buy seeds and growing medium from a reputable company to avoid bacterial contamination. Microgreens are more perishable and delicate than other greens. Once harvested, cool as quickly as possible. They do not have a long shelf-life, lasting just a few days in the refrigerator. Ideally, cut just before serving and rinse under running water and pat dry.

### Reference:

<https://kentuckyhortnews.com/2020/12/08/growing-microgreens/> and

<https://www.sciencedirect.com/science/article/abs/pii/S0889157514001513>

**Source:** Annhall Norris, Food Preservation and Food Safety Extension Specialist

# 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

**F**all 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 →



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## 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/steadi/pdf/check\\_for\\_safety\\_brochure-a.pdf](https://www.cdc.gov/steadi/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>

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 123RF.com

**FAMILY CAREGIVER  
 HEALTH BULLETIN**



# 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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## 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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# Late Summer/Early Fall Homemaker Fun!

Join the  
**POP Club!**

**AND DISCOVER THE**



Join us the 1<sup>st</sup> Saturday of every month  
**9:00 a.m. - 1:00 p.m.**  
**Paris Bourbon County Farmers' Market**

The Power of Produce (POP) Club is a farmers market-based children's program, that seeks to teach children about fruits and vegetables, local food systems, and healthy food preparation through **FUN** activities!



## 2023 Recipe for Life





**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**

## 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

### Bluegrass Area Homemaker Annual Meeting Registration

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

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Club Name: \_\_\_\_\_ Mailbox Member \_\_\_\_\_ Guest \_\_\_\_\_

Lunch Selection:

Chicken Salad  Ham and Cheese  Vegetarian Option