

GREENUP COUNTY FAMILY AND CONSUMER SCIENCES NEWSLETTER

Cooperative Extension Service Greenup County 35 Wurtland Avenue Wurtland, KY 41144 (606) 836-0201 Fax: (606) 836-0235

extension.ca.uky.edu



Lora Pullin, Greenup County Family & Consumer Sciences Agent

COUNCIL MEETING OCTOBER 18, 2023

HOMEMAKERS

The Greenup County Homemakers Council Meeting will be held at the Extension Office on Wednesday, October 18, 2023. The Executive Committee will meet beginning at 9am in the Conference Room. The Council meeting will begin at 10:00 am in the large meeting room. We understand their will be conflicts but please make every effort for at least one officer from each club to be present. Please come join us as we move forward into the 2023-2024 year.

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KEHA WEEK OCTOBER 9-15, 2023

Join us in celebrating KEHA week with our theme "Plant the Seed-Help us Grow!" October 8-14, 2023, is Kentucky Extension Homemakers Association Week. Come prepared to share your celebrations and successes from your club at our Homemakers Council Meeting on October 18, 2023. Watch the Greenup County Homemakers Facebook page for fun and interactive games during the week.

There is also a paper copy of the Milestone Journal included in the newsletter if you would prefer to participate that way. If so please mail the journal to Lora Pullin, 35 Wurtland Ave. Wurtland, KY 41144 upon completion.

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OCTOBER 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

THOUGHT FOR THE MONTH

"Authenticity is the daily practice of letting go of who we think we are supposed to be and embracing who we are."

- Brene Brown

ROLL CALL

In October we celebrate Halloween. What was your favorite costume ever?

SCHEDULE OF EVENTS

- Oct 5-7: Old Fashion Days
- Oct 11: Quilt Guild Sit 'N Sew— 9:00am-3:30pm at Extension Office
- Oct 12: Homemaker Leader Lesson: Savor the Flavor
 – Noon @ Extension Office (Registration Required)
- Oct 14: NEA Homemaker Annual Meeting

 – Boyd County Homemakers Host (Registration Required)
- Oct 18: HM Executive Council Meeting at Extension Office—9am
- Oct 18: HM Council Meeting at Extension Office

 10am
- Oct 25: Quilt Guild meeting— 10:00am at Extension Office



NOVEMBER 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

THOUGHT FOR THE MONTH

"The holiday season is a perfect time to reflect on our blessings and seek out ways to make life better for those around us."

~ Terri Marshall

SCHEDULE OF EVENTS

- Nov 8: Quilt Guild Sit 'N Sew— 9:00am-3:30pm at Extension Office
- Nov 9: Homemaker Leader Lesson: Thrifty Holidays
 – Noon @ Extension Office (Registration Required)
- Nov 22: Quilt Guild meeting— 10:00am at Extension Office
- Nov 23 & 24: Office Closed
- Nov 28

 Decorate Lodge at Greenbo

Looking ahead:

 Dec 2 & 3— (Subject to change)
 Christmas Open House at Greenbo

ROLL CALL

In November we celebrate Thanksgiving. Name one of your blessings this year?



KEHA WEEK:

DATE TO REMEMBER

NEA ANNUAL MEETING— Boyd County Homemakers will be hosting the NEA Homemaker Annual Meeting, Saturday, October 14, 2023. Registration is due no later than October 1, 2023 to the address listed on the registration form. Please see page 15 of this newsletter if you plan to register to attend.

2024 State Meeting – Mark your calendars! The next KEHA State Meeting will take place May 7-9, 2024, at the Sloan Convention Center and Holiday Inn University Plaza in Bowling Green. The theme is "Blazing the Way with KEHA." Fort Harrod Area is the host area. The lodging room blocks are now open for reservations at a group rate of \$126/night (1-2 people; scaled pricing for more people per room). Details and contact information can be found on the State Meeting webpage.

KEHA Week Is Coming Soon – Now is the time to start planning for KEHA Week Oct. 8-14, 2023. Refreshed materials are coming soon to the <u>KEHA Week</u> webpage. Materials will be based around the theme of "Plant the seed – Help us grow."

HOMEMAKER DUES- Dec. 1 – County dues due to the County Treasurer, Lorna Saylor. Dues are \$10.00 per member. One check is to be written per club & mailed with membership cards to the Extension Office c/o Lorna Saylor.

2022 GREENBO OPEN HOUSE

It's time to start thinking about our decorating project for the Greenbo Lodge.

The theme is "White Christmas," the requested color scheme is white with touches of silver.

Please mark your calendars for the dates listed below!

Dates of the Open House are:

- November 28—Decorating of Lodge
- December 2 & 3—Open House
- January 2—Removal of decorating items
- All dates/times are subject to change at this time

NOTES FROM YOUR COUNTY PRESIDENT

Dear KEHA Extension Homemakers,

I want to say hello to all Greenup County Extension Homemakers. As I mentioned at the kickoff meeting on August 11th, I look forward to getting to know each club and you more over the next few years.

We have a big county-wide event coming up on October 21st. We are hosting a fundraiser for Ovarian Cancer at the McConnell House from 2 until 4 p.m. We will need help with setting up tables, serving, and providing the food. There are only 50 tickets for sale at \$25 each. Businesses can donate cash or door prizes to be advertised in the cookbook all attendees will receive. If anyone wants to make a dessert or help with the sandwiches, please feel free to contact me. I need the recipes to get the cookbooks ready.

I hope we can have 1 to 2 activities at the Extension office each year for Countywide participation other than the quarterly meetings. Tentatively a date has been set in February for a possible international event. I think maybe each club could represent one to two countries and share information and prepare food.

Do you have any suggestions or ideas that your club would like to try? Feel free to email, call, or text me and I will get back to you as soon as possible.

I wish you much health and happiness.

Thank you,

Sharon Fields Greenup Extension Homemakers President 606-922-6229

Email: scrawford@kih.net



Slow Cooker Buffalo Chicken Stuffed Sweet Potatoes

- 1 pound boneless skinless chicken breast
- 6 small sweet potatoes
- 1 bunch green onions, chopped (optional, for topping)
- Low-fat Greek yogurt, low-fat sour cream, or low-fat dressing (optional, for topping)

Buffalo sauce:

- 1 tablespoon hot pepper sauce
- 1 teaspoon paprika
- 1/4 teaspoon cayenne pepper*
- 1 teaspoon garlic powder
- 1/2 teaspoon onion powder
- 2 tablespoons unsalted butter, melted
- 1 tablespoon vinegar
- 2 tablespoons water
- 1/2 tablespoon cornstarch
- + 1 tablespoon water
- *For a hotter sauce add another 1/4-1/2 teaspoon cayenne
- Wash hands with warm water and soap, scrubbing for at least 20 seconds.
- **2.** Rinse sweet potatoes under cool running water and set aside.
- 3. Add raw chicken to a slow cooker.
- **4.** In a small bowl combine all buffalo sauce ingredients, reserving cornstarch. Pour sauce over the chicken.
- Cover slow cooker with lid and cook on high heat for 4 hours or on low for 6 to 8 hours.
- **6.** About 45 minutes before the chicken is done, preheat the oven to 425 degrees F.
- 7. Place sweet potatoes on a baking sheet and bake until tender, about 40 to 50 minutes.
- **8.** When chicken is fully cooked, remove it from the slow cooker and shred it.



- **9.** Before returning the shredded chicken to the slow cooker, mix cornstarch and water together and add to the slow cooker. Whisk until thickened. Return chicken to the slow cooker and combine with the sauce.
- **10.** When sweet potatoes are done cooking, split each one open and top with a portion of shredded buffalo chicken.
- **11.** Drizzle optional topping over the finished sweet potatoes and chicken, and top with green onions, if desired.
- 12. Refrigerate leftovers within 2 hours.

Note: To make an optional blue cheese cream topping, mix 8-ounce nonfat plain Greek yogurt, 1/3 cup blue cheese salad dressing, 2 tablespoons lowfat milk, and 1/4 teaspoon ground black pepper in a small bowl.

Makes 6 servings Serving size: 1 potato with chicken Cost per recipe: \$8.82 Cost per serving: \$1.47



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

Nutrition facts per serving:

210 calories; 6g total fat; 3g saturated fat; 0g trans fat; 65mg cholesterol; 270mg sodium; 18g total carbohydrate; 3g dietary fiber; 5g total sugars; 0g added sugars; 19g protein; 0% Daily Value of vitamin D; 2% Daily Value of calcium; 6% Daily Value of iron; 15% Daily Value of potassium.

Source:

LaToya Drake, Program Coordinator II, University of Kentucky Cooperative Extension Service

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LEXINGTON, KY 40546

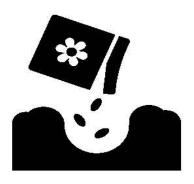




Milestone Journal 2023

NAME:	
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KEHA is an important part of your story. Use this Milestone Journal to guide your thoughts and feelings as you reflect on the many ways that your experience with your fellow homemakers has nurtured and shaped you to confidently become the person you are today!



MAKE PLANS Monday

achieve your goals. Try new approaches. (specific, measurable, achievable, relevan	153P

It is Make Plans Monday! Share guidelines on how to make plans to

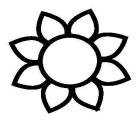
TAKE ACTION Tuesday

What is your BIG idea for moving your homema membership to the next level? Remember to sh your next club meeting. Just think how your coreach club implements just one idea.	nare your i	
Invite three friends to join KEHA and grow the KEHA	garden.	
My friends' names:	Did th	rey join?
<u>-</u>	YES	NO
	YES	NO
	YES	NO
(Remember, gift certificates are available for giving the g	RTF	JEM
We've made it to Water Them Wednesday! The new plant, you can't leave members unattende WATER them with the opportunities available to	d, it is tim	e to

TRY MORE Thursday

Don't get stuck in the "We have always done it THIS WAY"
mindset; try to think of new and different approaches to reach
potential new members. Take a moment to reflect on what your
club is doing well and what things you might change. Are you
sharing those things you're doing well and taking steps to change
the others?

FEED THEM Friday



Today is Feed Them Friday. What information can you feed your community about KEHA? Encourage current members to invite new people to a meeting or a KEHA Activity.

SUNSHINE Saturday

KEHA week wraps up with Sunshine Saturday! Always Let your light shine and share all the opportunities available with KEHA. What are three things that you are doing RIGHT to build confidence in your fellow homemakers?

1. 2. 3.





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





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





Greenup County Extension Homemakers Ovarian Cancer Fundraiser Tea

Event Fee: \$25.00, payable to Greenup County Extension Homemakers

Location: Historic McConnell House

100 McConnel Drive, Wurtland, KY 41144

Date: Saturday, October 21, 2023

<u>Time:</u> 2 to 4 p.m.

Limited to 50 participants.

Stop by the Extension Office to purchase your ticket.

All proceeds will go to the UK Markey Cancer Center for Ovarian Cancer research.

Call the Extension Office at 606-836-0201 for more details.

Recipe book of food items, tea, music by Rail City Dulcimers and door prizes.

If you can't attend; but would like to make a donation:

Mail checks to:

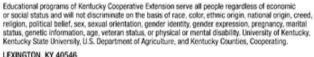
Greenup County Extension Office

Attn: Ovarian Cancer Fundraiser

35 Wurtland Avenue

Wurtland, KY 41144













Lewich & Learn HOMEMAKER LEADER LESSONS

FAŁŁ 2023

SEPTEMBER 7- TRANSFERING
CHERISHED POSSESSIONS
OCTOBER 12- SAVOR THE FLAVOR:
COOKING WITH SPICES
NOVEMBER 9- PLANNING THRIFTY
HOLIDAY MEALS
(ALL SESSIONS WILL MEET AT NOON)

Join us for some fun learning and fellowship throughout the fall season!
Mark your calendars and make sure to call the office to reserve your spot!

Call the Greenup County Extension to register 606-836-0201











Northeast Area Homemakers 2023 Annual Meeting

"You Make a Difference"

Saturday, October 14, 2023
Registration at 10:00am
Program begins at 11:00am
Franks Community Building
1758 Adding Rd
Ashland Kentucky
Cost \$20.00

Registration must be received by October 1st.

Please make checks payable to: Boyd County Extension Homemakers

Please mail form and \$20 payment to: Glorious Hensley 3174 Oakland Ave

Catlettaburg Ky 41129

Please bring items for the silent auction. Proceeds got to Ovarian Cancer Research.

Cultural Arts check in in the Expo Building at 10am to 10:45am.

For more information please call the Boyd County Extension office at (606) 739-5184

Northeast Area Annual Meeting Registration

October 14, 2023

Name:	_ Steak 🗆
Address:	_ Chicken _
City, State, Zip:	<u></u>
Phone:	

Please mail form and \$20 payment to: Glorious Hensley 3174 Oakland Ave Catlettsburg Ky 41129



Greenup County Extension Services 35 Wurtland Avenue Wurtland, KY 41144

RETURN SERVICE REQUESTED

Sincerely,

Lora Pullin,

Greenup County

Extension Agent for

Family and Consumer Sciences

Lora B. Pulli

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