

Hopkins County Extension

Family and Consumer Sciences

HOPKINS COUNTY
COOPERATIVE
EXTENSION SERVICES
75 CORNWALL DRIVE
MADISONVILLE, KY 42431-8780
(270)821-3650
WWW.CA.UKY.EDU/CES



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.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

Social Media post: Take time now during National Preparedness Month to prepare for emergency situations to better address the needs of you, your loved ones, and community during a disaster.



Following us online is an easy way to keep up with [Hopkins County Extension Family and Consumer Science](#)

Upcoming Classes

Homemaker Happenings

Piecemakers
9/9 (Room reserved all day)
9/26 2:00-8:00

Happy Homemakers
9/20 1:00-3:00

Needles and Yarn
9/13 12:00-2:00

Homemaker Leader Lesson
9/26 10:00-12:00

**Homemaker Council Meeting
Officer Training & Council Meeting**
2:30-5:00

Reminder our office will be closed in observance of Labor Day 9/4/2023

AMANDA DAME
County Extension Agent for
Family and Consumer Sciences



For ages 5 and under accompanied by an adult

LAUGH & LEARN

Fun & Creative Playdate for Pre-Schoolers

Games, Story Times, Sensory & Developmental Activities



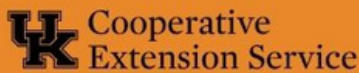
JOIN US

Thursday,
September 14th at 11:00 a.m.
to learn about wind!

Sign up by calling 270-821-3650



HOPKINS COUNTY -
MADISONVILLE PUBLIC LIBRARY
425 East Center Street
Madisonville, KY 42431



FALL

Door Hanger Class



<https://www.pinterest.com/pin/816699713691636425>

September 18th
5:30 pm
at the
Hopkins Co. Extension Office



<https://www.pinterest.fr/pin/538813542931162407>

PRICE:
\$20

Space is limited!
Contact the Hopkins County Extension Office to
sign up!
Phone: 270-821-3650

PRICE:
\$25
(WITH 3 TO 4 FLOWERS)



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

2023-2024

Homemaker Leader Lessons

10:00 am Lessons will held at the Hopkins Co. Extension Office
5:00 pm Lessons are zoom only

September Lesson

**Recognizing and Coping with Trauma
After a Natural Disaster**
August 31- 10:00 am
5:00 pm- Zoom

October Lesson

**People Lean with a Purpose:
Understanding Learning Styles**
September 26- 10:00 am
5:00 pm- Zoom

November Lesson

Healthy Eating Around the World
November 1 - 10:00 am
November 2- 5:00 pm- Zoom

January Lesson

**Carbon Monoxide
Mailout**

February Lesson

**Time Well Spent: Organizing Tips for
Increased Productivity**
January 25- 10:00 am
5:00 pm- Zoom

March Lesson

Scam Red Flags and Avoiding Fraud
March 5 - 10:00 am
5:00 pm- Zoom

April Lesson

Savor the Flavor: Seasoning with Spices
March 26 - 10:00 am
5:00 pm- Zoom

May Lesson

Let's Play Pickleball
April 30 - 10:00 am
5:00 pm- Zoom

June Lesson

**Health Literacy for the Win
Mailout**



LET'S TAKE A HIKE WITH
KEHA

UK Cooperative Extension Service

**HOPKINS CO. HOMEMAKERS
LEAD THE WAY!**

SEPTEMBER 11
OFFICER TRAINING AT 2:30 PM
COUNCIL MEETING AT 3:00 PM
AT HOPKINS COUNTY EXTENSION OFFICE

Cooperative Extension Service
Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

Agricultural programs of Kentucky Cooperative Extension Service are provided to all people regardless of race or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, ancestry, sex, marital status, age, handicap, or disability. Kentucky Cooperative Extension Service is an equal opportunity organization. Persons with disabilities are encouraged to contact the program coordinator for information on accessibility. Program materials may be made available in languages other than English. University of Kentucky is an Equal Opportunity Institution. U.S. Department of Agriculture, and Kentucky Cooperative Extension Service. Lexington, KY 40546

UK Disability Accommodated with prior notification

KENTUCKY EXTENSION HOMEMAKERS ASSOCIATION
KEHA
Homemakers

UK University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

Life
SIMPLIFIED

FCS PODCAST

Sometimes life is messy. Have you ever wished you could refocus your mind, home, relationships, and work life?

LISTEN ON YOUR FAVORITE PODCAST APP EACH TUESDAY!

Life
SIMPLIFIED
Family and Consumer Sciences

UK University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

Follow us on Facebook
[Life Simplified Podcast](#)

Cooperative Extension Service
Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

UK Disability Accommodated with prior notification



Soup & PANINIS

LEARN HOW TO ELEVATE YOUR SEASONAL SOUP EXPERIENCE AND PAIR IT WITH A DELECTABLE, FRESHLY PRESSED PANINI ON THE SIDE

TUESDAY,
DECEMBER 5TH
11:00A.M. & 5:30P.M.

CALL THE HOPKINS CO. EXTENSION OFFICE TO SIGN UP AT 270-821-3650



LOVE TRYING NEW RECIPES, JOIN OUR NEW

RECIPE CLUB



ONCE A MONTH YOU WILL GET RECIPES DELIVERED TO YOUR MAILBOX!

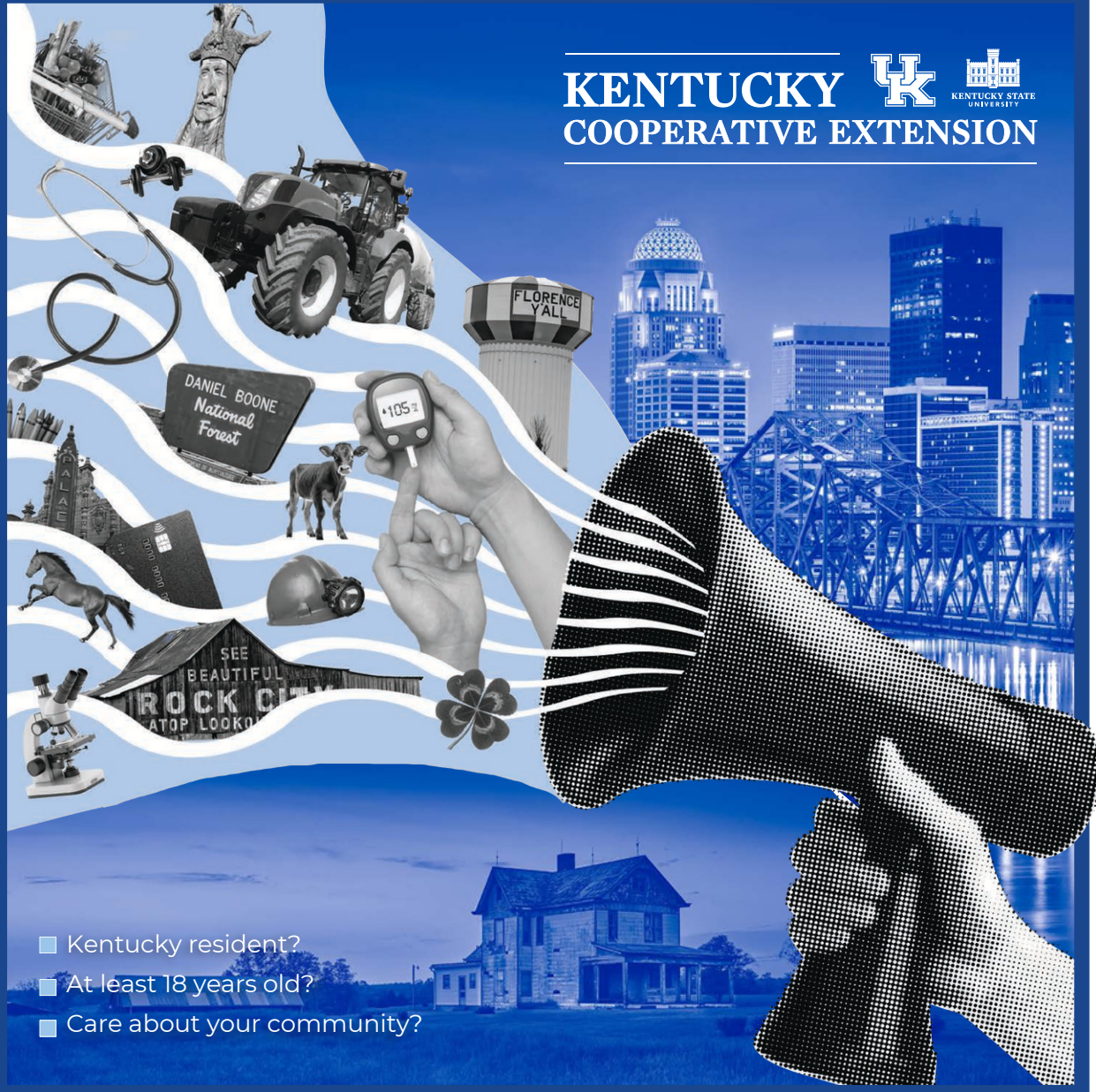
SIGN UP FOR OUR RECIPE CLUB!

Scan the QR code or

Call the Hopkins County Extension Office

at 270-821-3650

KENTUCKY
COOPERATIVE EXTENSION



- Kentucky resident?
- At least 18 years old?
- Care about your community?



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

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

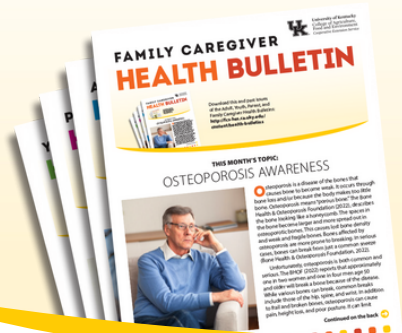


Disabilities accommodated with prior notification.

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

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



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 



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.

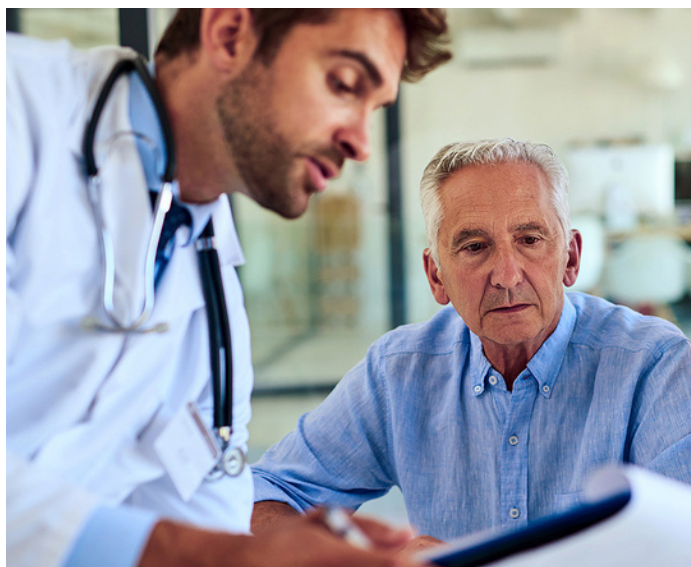
➔ Continued from the previous page

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.



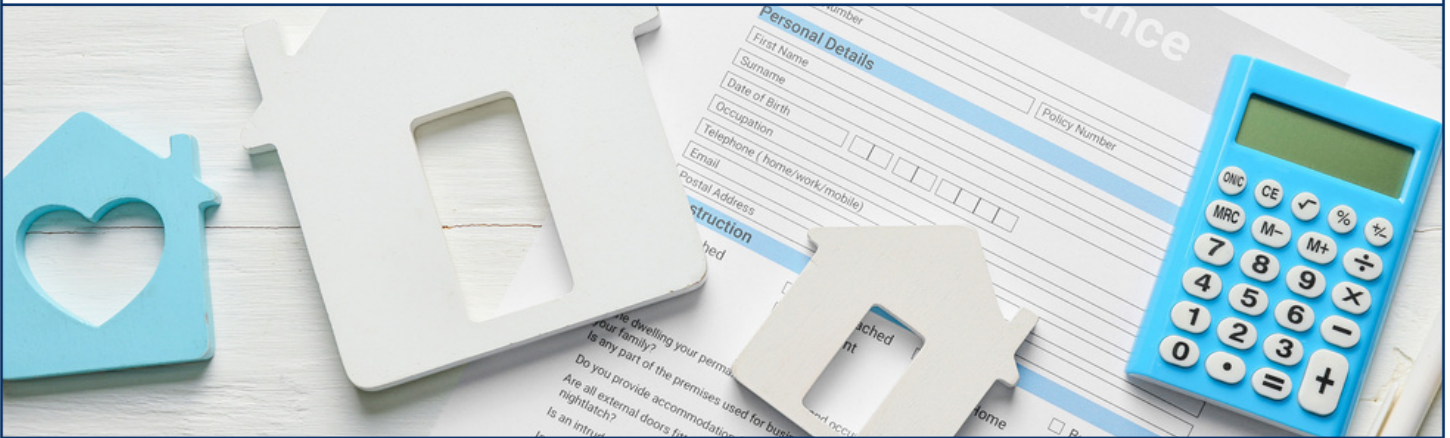
Also work to establish and maintain a solid credit history. Having good credit can reduce your insurance costs. Similarly, a poor credit history or low credit score labels you a "risky" consumer and can increase how much you pay for homeowner's insurance. To protect and build your credit, always pay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