

Homemakers F&CS

Back to School



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

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FAMILY & CONSUMER SCIENCES - EXTENSION HOMEMAKER NEWSLETTER

SEPTEMBER 2023

Thoughts from Ronda...

Hello All,

Wow! Summer is going by fast! School has begun and here we are approaching Fall. I want to THANK each of you who helped with the Open Class Exhibits event at the Gallatin County Fair, the Airport event, the hosting of the N. KY Area Homemaker Council Meeting and all that you continue to do for the Gallatin County Homemakers' Organization!

To keep you updated on what is coming up, I am going to list some events and reminders:

· The Gallatin County Homemaker Annual Meeting is September 19th (flyer is enclosed in this newsletter) Our Cultural Arts event is the same day (September 19th) from 9:00 a.m.—12:00 p.m. with the judging at 1:00 p.m.

· The Northern KY Area Homemaker Meeting is October 18th at the Boone County Enrichment Center with the Gallatin County Homemakers hosting the meeting. (flyer is enclosed in this newsletter)

· MEAT Me Here! @ the Extension Office, November 2nd at 6:00 p.m. for a class focusing on meat for the consumer, cuts of meat, etc.) Dr. Gregg Rentfrow, Extension Professor -Meat Science, University of Kentucky Animal and Food Science will be teaching this class.

*REMEMBER....to keep up with your volunteer hours as I know you all are doing great things in our community.

*More classes are coming so look for them in your newsletter each month.

***And, remember to renew your Homemaker Dues—a membership renewal form is enclosed!**

Until next month, have a good rest of your summer and be safe!

Ronda Rex
Co. Extension Agent for Family & Consumer Sciences

Upcoming Dates to Remember

September 4—Labor Day—The Extension Office will be closed.

September 7—9 am—4 pm—The Embroidery Club will meet at the Extension Office.

September 10—Grandparents Day

September 12—9 am—4 pm—The Quilt Club will meet at the Extension Office.

September 12— 6:00 pm—The Back to Basics Homemakers will meet at the Extension Office.

September 12—6:00 pm—The Napoleon Homemakers will meet at Zalla Lodge.

September 13—10:30 am—The Cross County Homemakers will meet at the Extension Office.

September 19—9:00 am—12:00 Noon—Cultural Arts Entries taken in at the Extension Office.

September 19—6:00 pm—Gallatin County Homemakers Annual Meeting—See Enclosed Flyer

September 23—Autumn Begins

September



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Disabilities
accommodated
with prior notification.



Ronda is conducting Bingocize at the Gallatin County Senior Center. The program focuses on health and physical and mental activities while having bingo fun. Great job participants and Thank You Melissa Haddix for being such an awesome community partner!



Don't Forget!!!

The County Cultural Arts Contest will be on September 19th. Bring your entries to the Extension Office from 9 am—12 pm. Judging of the entries will begin at 1 pm. See the Classes and Rules enclosed in this newsletter.



County Homemaker Officers and Chairs

Marie Allison	President
Louise Hiles	Vice President/President Elect
Sherri Broderick	Secretary
Cindy Sullivan	Treasurer
Ange Morris	Cultural Arts
Vacant	Environmental
Shirley Chipman	Food & Nutrition
Charlene Giles	4-H
Doris Knepper	Family Life
Mary Jane Day	Leadership Development
Bonnie Bond	International
Doris Sullivan	Management & Safety
Tina Wehrle	Past President

Recipe of the Month

One Pan Shrimp & Veggies

Ingredients:

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

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

Directions:

- Wash hands with warm water and soap scrubbing for at least 20 seconds.
- Rinse produce under cool, running water. Follow shrimp's package instructions for proper thawing.
- 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.
- Place the shrimp, zucchini, mushrooms and bell pepper on baking pan.
- Wash your hands after handling raw shrimp.
- 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.
- 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.
- Top with green onions and cilantro and serve over brown rice, if desired.
- 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



Homemaker Happenings

Homemaker Ice Cream Social

The Gallatin County Homemakers kicked off another year with the Annual Ice Cream Social held on Monday, August 21st. We had a good turnout and everyone in attendance enjoyed some delicious homemade ice cream and cake on a very hot Monday evening. Thanks to all the ladies for making the ice cream, setting up the room, Napoleon Homemakers for the cake and those who helped with clean up.



Take a look at our new Digital Sign! The sign was installed August 18th and is up and running. Watch for events happening at the Office that will be posted regularly!



Fall with Friends!

Annual Meeting

September 19, 2023—6:00 pm



Guest Speaker:

Brandon Terrell

Cultural Arts Entries

9 am—1 pm

(Judging at 1 pm)

Dinner will be provided. Menu: Fried Chicken, Meat Loaf, Mashed Potatoes, Green Beans, Rolls, Sweet & Unsweet Tea, Lemonade and Coffee. Homemakers are asked to bring desserts. Reservations are due no later than September 12th.

Call (859) 567-5481 to reserve your spot!

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CULTURAL ARTS EXHIBIT

CULTURAL ARTS EXHIBIT RULES

All Extension Homemakers are encouraged to submit “original” items for competition in state exhibits.

Each article must be the work of an Extension Homemaker member and must have been completed during the past 2 years.

BLUE Ribbon and PURPLE Ribbon winners from previous years in each category or subcategory are not eligible for entry in another KEHA cultural arts contest.

Areas may exhibit one item from each category and/or subcategory (maximum number is 94 for 2023-2024).

Identification of item should be on tag provided by state and attached to exhibit.

The exhibitor and/or their representative is responsible for transporting exhibits to and from the state meeting.

Should a KEHA member who is in good standing happen to pass away before a qualified entry can advance to the next level of judging (county to area, area to state), the deceased member’s entry will remain eligible, and the club/county will have the option to enter it at the next level.

Each exhibitor must provide their own materials to properly display their item. Tape and nails cannot be used on the walls. If items are best displayed vertically, please provide an easel or means of hanging exhibit from the wall. **All items used for display should be labeled with exhibitor name.**

Entries will be exhibited by category. Entries will be judged by subcategory when indicated. **Exhibitor is responsible for category/subcategory determination.**

Extreme care should be taken at the county and area level to place entries in the correct category. Entries entered in the wrong category will be moved to the correct category, if possible. Entries entered in the wrong category, where there is no correct category available or where there is already another entry, will be disqualified.

Blue ribbons are awarded for high quality work, the number depending on the quality of the entries. A championship purple ribbon is awarded to best of the blue ribbon entries in each category.

All exhibits must remain displayed throughout the duration of the Cultural Arts Exhibit. In the case of an emergency, items may be removed only on approval of the state Cultural Arts Chairman.

Neither the Kentucky Extension Homemakers Association nor the University of Kentucky will be responsible for any lost, misplaced or broken items. We do not anticipate any misfortune, but this disclaimer must be clearly understood by all exhibitors. Please label any easels, picture stands, hangers, or other display equipment.

The exhibits will be hosted at all times the exhibit is open. Additional security will be provided when necessary.

If categories are to be eliminated, there will be a one-year notice.

Handbook 43
June 2023

2023-2024 CULTURAL ARTS EXHIBIT CATEGORIES

Categories and Subcategories

1. APPAREL

- a. Accessory
- b. Appliqued
- c. Basic Sewing
- d. Quilted
- e. Specialty

2. ART, 3-Dimensional

- a. Carving
- b. Sculpture

3. ART, NATURAL

- a. Wood
- b. Other

4. ART, RECYCLED (Include a before picture)

- a. Clothing
- b. Household
- c. Other

5. BASKETRY

- a. Cane
- b. Dyed Material
- c. Miniature (under 4 inch)
- d. Novelty
- e. Plain

6. BEADING

- a. Bead Weaving
- b. Non-jewelry Item/Wearable
- d. Miscellaneous

7. CERAMICS

- a. Hand-formed
- b. Molded
- c. Pre-made

8. COUNTED CROSS STITCH

- a. 14 Count & Under
- b. 16-22 Count
- c. Specialty Cloth (linens, etc.)

9. CROCHET

- a. Accessories
- b. Fashion
- c. Home Décor and Afghans
- d. Thread

10. DOLL/TOY MAKING

- a. Cloth
- b. Handmade Toy other than Porcelain/China or Cloth
- c. Porcelain/China

11. DRAWING

- a. Pastels
- b. Pen and Ink
- c. Pen and Ink with Oil Roughing
- d. Pencil or Charcoal-Black
- e. Pencil-Color

12. EMBROIDERY

- a. Basic
- b. Candle Wicking
- c. Crewel
- d. Machine
- e. Ribbon
- f. Smocking
- g. Swedish
- h. Tatting/Lace Making
- i. Miscellaneous

13. FELTING*

- a. Needle Method
- b. Wet Method

14. HOLIDAY DECORATIONS

- a. Autumn
- b. Spring
- c. Summer
- d. Winter

2023-2024 CULTURAL ARTS EXHIBIT CATEGORIES (continued)

15. JEWELRY

- a. Beaded
- b. Mixed Media (wire, chain maille, mixed with beads)
- c. Original Design

16. KNITTING (HAND – with knitting needles)

- a. Accessories
- b. Fashion
- c. Home Décor and Afghans

17. KNITTING (OTHER – machine / loom)

18. NEEDLEPOINT

- a. Cloth Canvas
- b. Plastic

19. PAINTING, ART

- a. Acrylic
- b. Oil
- c. Watercolor

20. PAINTING, DECORATIVE

- a. Metal
- b. Wood
- c. Other

21. PHOTOGRAPHY (mounted or framed) **

- a. Black & White
- b. Color

22. QUILTS***

- a. Baby-size or Lap-size (hand quilted)
- b. Baby-size or Lap-size (machine quilted)
- c. Hand Appliqué (hand quilted)
- d. Hand Pieced (hand quilted)

22. QUILTS*** (continued)

- e. Machine Appliqué (machine quilted)
- f. Machine Pieced (hand quilted)
- g. Machine Pieced (machine quilted)
- h. Novelty (stenciled, embroidered, miniature, etc.) (hand quilted)
- i. Novelty (stenciled, embroidered, miniature, etc.) (machine quilted)
- j. Technology Based (hand or machine quilted)
- k. Miscellaneous (hand or machine quilted)

23. PAPER CRAFTING

- a. Card Making
- b. Origami
- c. Quilling
- d. Scrapbooking****

24. RUG MAKING

- a. Braided
- b. Hooked
- c. Punch Needle
- d. Woven

25. WALL or DOOR HANGING

- a. Fabric
- b. Other

26. WEAVING

- a. Hand (macrame, caning)
- b. Loom (includes pin weaving)

27. MISCELLANEOUS (Items not included in other categories listed, otherwise they will be disqualified.)

* All felted items should be entered in the Felting category under one of the subcategories. Items that have been knitted or crocheted and wet felted should not be entered in Knitting or Crochet.

** Photographs should be either mounted and/or in a frame – MATTING and/or GLASS is OPTIONAL

***Quilts must be completely done by the KEHA member exhibitor. This includes quilting.

**** Scrapbooking entries are limited to 1 or 2 pages. If the entire scrapbook is sent, please designate pages to be judged.

Fall Flannel Fradlic!

Northern Kentucky Area Homemakers 2023 Annual Meeting

*Tyler Mullins,
Gallatin County
Musician, will play
his favorite musical
selections during the
luncheon...*



*Keynote Speaker:
Melody Stafford
Sharing some of her
humorous Life Lessons*

Schedule of Events:
8:30 am—10:00 am
Registration, Cultural Arts
Check-in & Silent Auction
10:00 am—Meeting

Keynote Speaker
Melody Stafford
"Capturing Life's Funny
Moments"

Menu
Salad, Fried Chicken, Meat
Loaf, Mashed Potatoes,
Green Beans, Rolls, Brownie/
Cookies, Sweet Tea, Unsweet
Tea, Lemonade and Coffee

October 18, 2023
Boone County Enrichment Center
1824 Patrick Dr., Burlington, Ky 41005
10:00 am—2:00 p.m.

Make your check payable to: Gallatin County Homemakers

Mail to: Gallatin County Extension Office, PO Box 805, Warsaw, KY 41095-0805

← If possible, register by county

Name: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ County: _____

**Reservations due by
October 6, 2023**

**Cost:
\$20.00**

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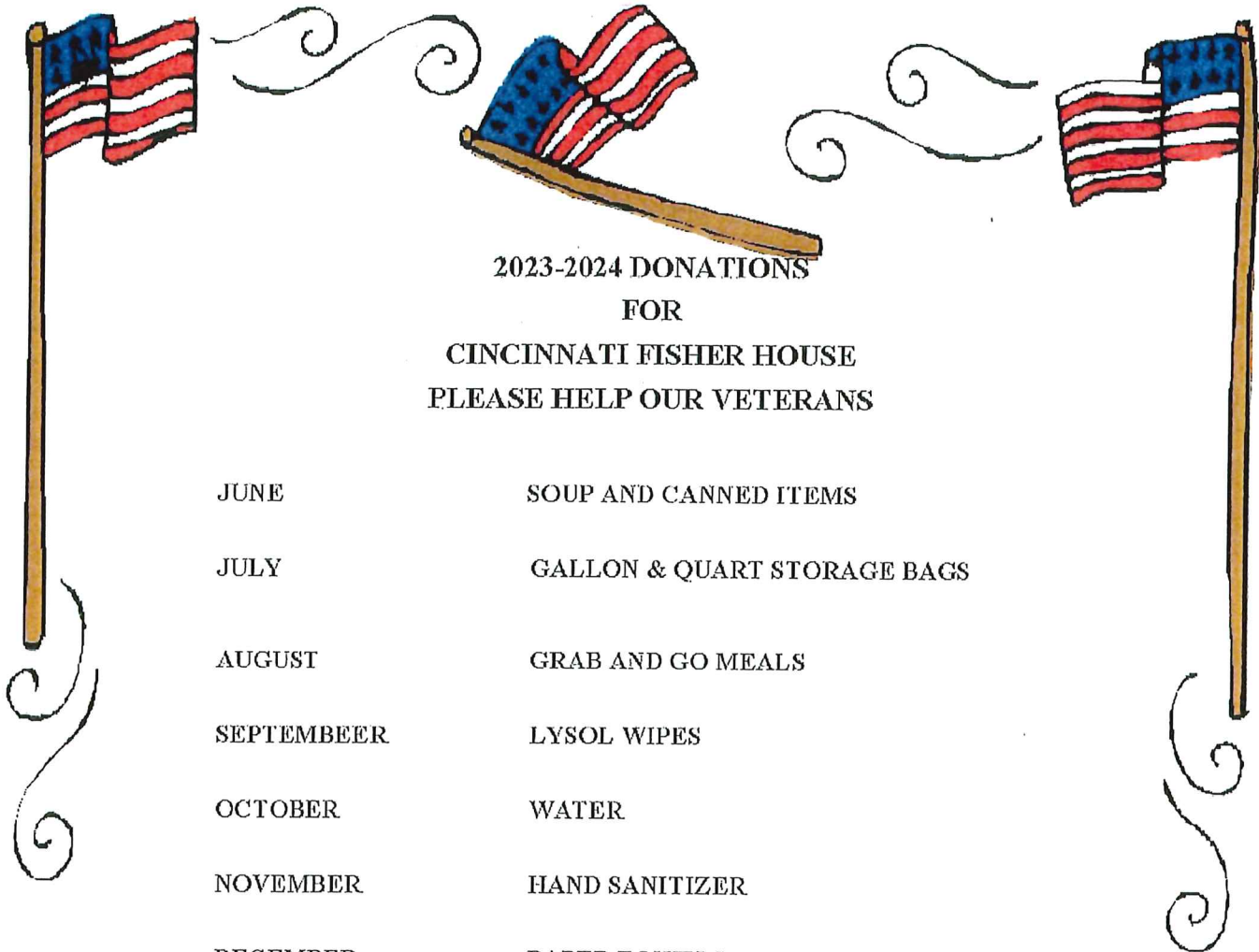
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2023-2024 DONATIONS
FOR
CINCINNATI FISHER HOUSE
PLEASE HELP OUR VETERANS

JUNE	SOUP AND CANNED ITEMS
JULY	GALLON & QUART STORAGE BAGS
AUGUST	GRAB AND GO MEALS
SEPTEMBER	LYSOL WIPES
OCTOBER	WATER
NOVEMBER	HAND SANITIZER
DECEMBER	PAPER TOWELS
JANUARY	ROOM AIR FRESHENERS
FEBRUARY	PAPER PLATES
MARCH	FABRIC SOFTENER SHEETS
APRIL	CROSSWORD BOOKS/SUDOKU BOOKS
MAY	WATER

WE ALSO TAKE ANY OTHER ITEMS ON THEIR WISH LIST AT ANY TIME.

DONATIONS CAN BE DROPPED OFF AT THE EXTENSION OFFICE FROM 9:00 A.M. UNTIL 4:00 P.M. MONDAY THROUGH FRIDAY YOU CAN ALSO CONTACT MARIE ALLISON AT mallison600@gmail.com



CINCINNATI VA FISHER HOUSE WISH LIST

Thank you for showing interest in helping the Fisher House at the Cincinnati VA Medical Center, due to COVID-19 the list has been revised to reflect our current state. There are still many ways in which you can support those who served for our country. The items on our wish list reflect the on-going needs of running the house. Every in-kind donation allows us to stretch our donated dollars that much further.

WE ONLY ACCEPT NEW ITEMS

MONETARY DONATIONS: Provides us the flexibility to use your donations as a particular need arises. Donations can be made in person, by mail or at www.cincinnati.va.gov (click on E-Donate). Checks should be made out to "Cincinnati Fisher House". Please note "Fisher House/GPF1011" in memo section. Donations can be mailed to Cincinnati VA Medical Center, Fisher House, 3200 Vine Street Cincinnati, OH 45220

GIFT CARDS: Our guest enjoys gift cards! **For Guests** (\$10 + value): Kroger, Walmart, Target, Walgreens, McDonalds, Burger King, Dunkin Donuts, Subway, Chipotle, Goldstar, Gas Cards Cincinnati Zoo Passes. **For the House:** Kroger, Walmart, Bed Bath & Beyond, Home Depot, Lowes, Amazon,

ITEMS WE CAN ALWAYS USE:

Grab & Go Snacks (**Individually Wrapped**)
Ready to Go Meals/ Frozen Meals/Can Foods
Juices, yogurt, cheese sticks (**Individually Wrapped**)
Breads, bakery items
Keurig K-Cup pods
Liquid detergent for HE washers/Bleach
Fabric softener/dryer sheets/Laundry Stain Remover
Hand sanitizer (**Individual**)
Zip-Lock Food Storage Bags (**1 gallon & Quart**)
Lysol Disinfectant wipes/spray
Room Air Fresheners
Paper towels
Paper Plates/Utensils (**Individually Wrapped**)
Cases of Bottled water
AA Batteries

Larger Items Needed

New Smart TVs for all 16 rooms (please contact Manager)

If your group/organization would like to provide a meal or have an idea, please contact Karrie Hagan, Fisher House Manager at 513-475-6571 or via email at Karrie.hagan@va.gov.

Donations cannot be accepted on evenings, weekends, or Federal holidays. We ask that individuals and groups please call ahead to (513)475-6571 to arrange a time to drop off donations while wearing a mask. All contributions are used 100% to support the needs of the Veterans and are tax deductible to the extent allowable by law.

“MEAT”



Me Here!

**November 2
at 6:00 p.m.**

At the Gallatin Co. Extension Office

Join us as we learn all about meat, cuts of meat and being a savvy consumer of meat, the benefits and recipes using your favorite cuts.

Dr. Gregg Rentfrow, Extension Professor—Meat Science, University of KY Animal and Food Science, will be here at the Gallatin Co. Extension Office to teach this class.



Please call our office at 859-567-5481 for reservations.

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“He who Laughs, Lasts.” — Anonymous

You have probably heard that “Laughter is the best medicine,” and it is true! Humor and the subsequent laughter it produces have many therapeutic effects on the body. Laughing not only relieves stress and improves your mood and emotional state, it also has many social and physical health benefits (Mayo Clinic, 2020; Robinson, Smith and Segal, 2019)

- ♥ Laughter improves physical health
- ♥ Laughter enhances mental health
- ♥ Laughter has social benefits
- ♥ Laughter strengthens relationships

Add humor to your life

It's important to seek out and take advantage of opportunities to laugh every day.

- **Find fun.** Only boring people get bored. Find simple items that make you giggle, such as family photos, memes, funny movies or video clips, a joke. Life shouldn't be boring, it should be fun!
- **Share a hardy guffaw.** Sit at the dinner table or connect on a virtual video and reminisce. Tell funny stories and learn new things about your family.
- **Spend time with funny or joyful people.** Laughter is contagious. Spend time with those who help you see the bright side of life, and when possible, avoid those people who are negative.
- **Look for humor every day.** If you pay attention to your surroundings (versus keeping your head in your phone), you will see absurd, silly, or even odd activities that may make you smile.
- **Surround yourself with happy.** Frame fun photos of people you care about and happy memories. Keep a joke calendar on your desk.
- **Make time for humor.** Do you have a funny saying you like? Write it down and put it on the refrigerator. Try buying a daily calendar with a new joke each morning. Is there an object, like a stuffed animal, that always makes you smile? Put it in your living room where you will see it often.
- **Take a “fun break” every day to laugh:** Schedule it if necessary. Read jokes. Start a humor notebook. Listen to a funny tape. Watch a comedy show or funny YouTube video, then recommend it to others.
- **Smile.** A smile is the start of laughter, and it has a positive effect on others.
- **Don't be defensive.** Laughter can help us forgive, forget, and even overlook judgment and doubt.
- **Count your blessings.** At the end of the day, focus on the positive aspects of your day and make a list about things for which you are grateful.
- **Don't dwell on negativity.** Limit the amount of negative news, people, stories, and conversations you let in, and try to find the light at the end of the tunnel for those things or behaviors of others you cannot control.
- **Laugh at yourself.** Don't take yourself too seriously. Remind yourself to lighten up. Laughing makes life more enjoyable. If you find it hard to laugh, call a medical professional as something more serious may be going on. You can also search online for a yoga or laugh therapy group. Even simulated laughter can help improve health and well-being (Robinson, Smith and Segal, 2019).



2 References:

Robinson, L., Smith, M., Segal, J. (2019). *Help Guide. Laughter is the best medicine.* <https://www.helpguide.org/articles/mental-health/laughter-is-the-best-medicine.htm>

Mayo Clinic. (2020). *Stress relief from laughter? It's no joke.* <https://www.mayoclinic.org/healthy-lifestyle/stress-management/in-depth/stress-relief/art-20044456>

Source: Amy F. Kostelic, *Adult Development and Aging Specialist*

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

VOLUME 14 • ISSUE 9

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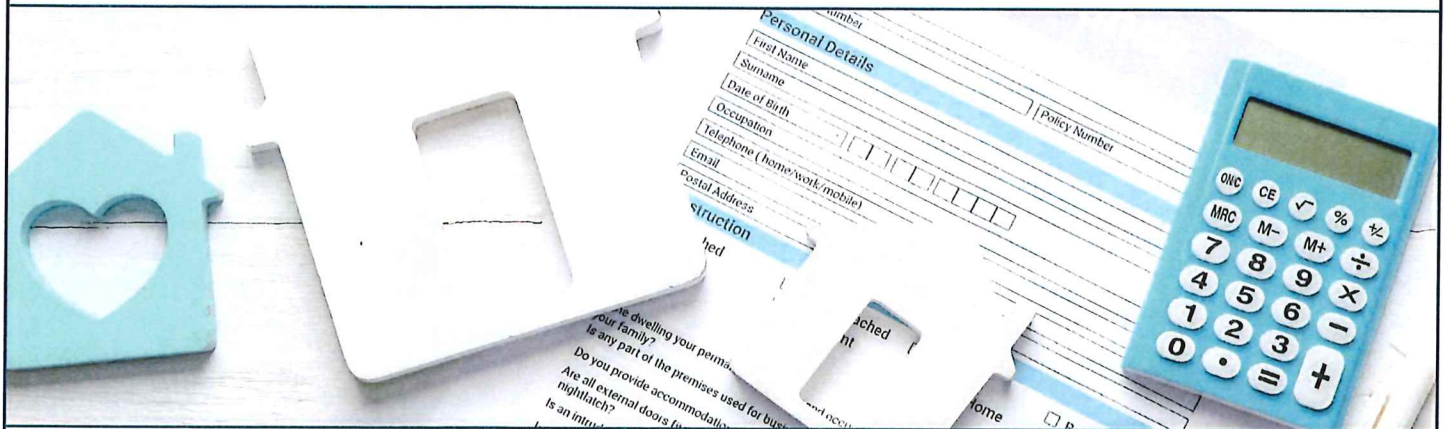
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SEVERE WEATHER OFTEN COMES WITH LITTLE WARNING BUT CAN CAUSE MAJOR DEVASTATION.



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

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

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