

FCS Newsletter

SEPTEMBER 2023



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

Contact 270-756-2182 to receive a paper copy of the survey.

1377 S HWY 261 | Hardinsburg, KY 40143 | P: 270-756-2182 | F: 270-756-9016 | breckinridge.ca.uky.edu

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

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Dear Extension Friend,

How can we serve you and your family? The Breckinridge County Extension Service is asking for you to help develop programs addressing needs in our community. The survey can be accessed by scanning the QR Code or visiting go.uky.edu/serveKY or by requesting a paper copy from the Extension Office (270-756-2182).

We want to thank you for supporting the Extension Service and helping us serve the community with needed programs.

Lynnette Allen

Lynnette Allen

Extension Agent For Family and Consumer Sciences Education
Breckinridge County



What is Kimchi?

Kimchi is a traditional Korean dish similar to spicy, tangy sauerkraut. It is a mixture of salted vegetables and seasonings that have been fermented over several days. Common vegetables are napa cabbage, radishes, carrots, and green onions. Common seasonings are garlic, ginger, red Korean chili powder, and fish sauce. There are many variations of the popular dish, and the types of ingredients influence the flavor.

Kimchi is made by lacto-fermentation, the same process used for sauerkraut and yogurt. The first step is to salt the vegetables and cover them with cold water. Let them sit for a couple hours then drain. Mix seasonings into a paste and then pack everything into an airtight container, usually a glass jar with a lid. Press firmly until all the vegetables are covered in liquid, leaving about an inch of space at the top. Let the container sit at room temperature for two to three days (or longer if it is in the refrigerator) as lactic acid forms and transforms the vegetables. They become slightly soft as they absorb flavors from the brine, yet still maintain some crunchiness. The result is a slightly acidic or sour taste with an intense, well-rounded flavor. Kimchi will become more flavorful the longer it ferments.

Since the ingredients of kimchi can vary depending on the season and personal taste, the nutritional content will vary as well. As a rule, kimchi is low in calories and contains many vitamins including vitamins A, C, K, and several B vitamins like niacin and riboflavin. It can also be a good source of folate and iron. Kimchi contains live cultures, which is a great way to include probiotics (good bacteria) in your diet. But keep in mind that kimchi is usually high in sodium, so it may not fit into everyone's diet.

If you choose to make your own kimchi, use good hygiene, and follow proper sanitation practices to prevent spoilage by harmful microorganisms. Make sure all surfaces, equipment, and utensils are clean and use proper hand-washing. Store kimchi in the refrigerator for the best quality and longer shelf-life. You will know the kimchi has gone bad when the normal sour smell turns to a rancid smell, there is visible mold on the surface, or the color changes from red to brown.

References: <https://foodsmartcolorado.colostate.edu/recipes/preservation/understanding-and-making-kimchi/> and <https://revolutionfermentation.com/en/blogs/fermented-vegetables/classic-kimchi-recipe-korean-spicy-sauerkraut/>

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

LACTO FERMENTATION FOODS

FRIDAY, SEPTEMBER 15
10:00 AM CT



REGISTRATION DEADLINE
WEDNESDAY, SEPTEMBER 13
CALL 270-756-2182 OR SCAN THE
QR CODE ABOVE TO REGISTER

Breckinridge County Extension
Office Basement
1377 S Hwy 261,
Hardinsburg, KY 40143



Presented by:
Dennis Morgeson,
Washington County
Horticulture Agent

Humans have been using lacto
fermentation methods for years. Join us
for a look at the history and health
benefits of fermented foods. A quick and
easy how to at home and maybe even a
tasting.
Free to attend!





Homemaker Happenings

Roll Call & Thought for the Day

July Roll Call: What is the farthest you have ever traveled?

July Thought for the Day: "It's not how many miles you walk, it's how many smiles you share."~~unknown

August Roll Call: Celebrate the "dog days of August" by naming your favorite book —or dog!

August Thought for the Day: "Outside of a dog, a book is a man's best friend. Inside of a dog it's too dark to read."~~Groucho Marx

September Roll Call: Fall begins in September. What is your favorite type of tree?

September Thought for the Day: "Every leaf speaks bliss to me, fluttering from the autumn tree."~~Emily Bronte

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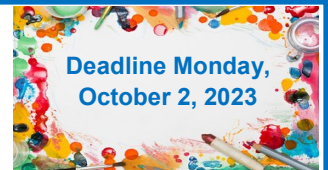
## September Club Meetings

- |          |                                                                  |
|----------|------------------------------------------------------------------|
| Sept. 18 | Cloverport, 1 PM, CT, Cloverport Methodist Church                |
| Sept. 18 | New Hites, 1 PM, CT, Extension Community Building                |
| Sept. 19 | Irvington, 10:30 AM, CT, Lincoln Trail Christian Church Basement |
| Sept. 25 | Countryside, 5:30 PM, CT, at Chris Brodnicki                     |
| Sept. 26 | Sunshine Sisters, 11 AM, CT, Extension Community Building        |
| Sept. 29 | Flower Rangers, 6 PM, CT, Extension Office Basement              |

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2023 KEHA Cultural Arts Contest



Show off your creative talents by entering the 2023 contest. The complete list of rules is included with your newsletter or contact the Extension Office for a copy.

Turn in your entries at the Extension Office by 4 PM, CT on Monday, October 2 with your name, category and subcategory. Local blue ribbon winners will advance to the area contest on Wednesday, October 11 in Meade County.

If you have questions or need more information, contact 270-756-2182

Homemaker Dates to Remember



Aug. 30	Homemaker Kick Off & September Leader Training
Sept. 14	Homemaker Council Meeting
Sept. 22	LTA Area Meeting Registration Deadline
Sept. 26	Homemaker Leader Training
Oct. 2	Cultural Arts Deadline
Oct. 8-14	KEHA Week
Oct. 12	LTA Area Meeting

Homemaker Kick Off & September Lesson Leader Training

This meeting is open to all homemakers.

**Identity Theft, Avoiding Fraud &
Leadership Training**

Wednesday, August 30

9:30 ~ 11:30 AM, CT

Hardin County Extension Office

Breckinridge County Homemaker Council Meeting

Thursday, September 14

The next Breckinridge County Extension Homemaker Council meeting is scheduled for Thursday, September 14 at 10 AM, CT in the Extension Community Building.

The Council will be discussing Homemaker week activities and the 2023-2024 membership drive.

October Lesson Leader Training

Coping with Trauma After a Natural Disaster



Tuesday, September 26

1 PM, CT

Breckinridge County Extension Office

**Open to
everyone!!**



Back-to-School Breakfast Ideas

We often hear breakfast is the most important meal of the day. *But why?* Children who eat breakfast do better on tasks that require attention and higher-level brain functions. This means children who eat breakfast focus and concentrate better and have fewer behavior problems. They also have higher school attendance, fewer hunger-induced stomach aches, and better muscle coordination. Children who eat breakfast also tend to have an overall healthier diet.

It is easy to miss or forget breakfast during the rush to get out the door for school. But a little planning and prep will have your family fueled for whatever the day brings. Try one or more of these tips to help make breakfast part of a back-to-school routine that sets children up for success.

- **Prep the night before.** Set out breakfast options before going to bed. This will allow children and adults to easily get started eating or grab something for the road.
- **Set the alarm a few minutes earlier.** A few extra minutes in the morning can provide time for a quick breakfast. It can also provide time for children to wake up and feel hungry or ready to eat.
- **Role model breakfast.** Children copy adults' behavior. Sitting down to eat with children or at least eating while getting ready shows them breakfast is part of the start of the day.
- **Pack breakfast to go.** Breakfast does not have to be eaten at home. You can pack healthy options for the bus or car ride to school and work.
- **Try school breakfast.** Many schools serve nutritious breakfast. Ask your school and encourage children to take advantage of this.

Eating something is better than nothing. But to fuel the body and brain for a day of academic, social, and physical activity, the standout combination is a whole grain, some protein, and either fruit or vegetables. Find whole grains in things like hot or cold cereal, bread, tortillas, muffins, waffles, or even leftover rice or pasta. Look for protein, which is often missing from breakfast, in dairy products, eggs, nuts and seeds, beans, or animal meats.

Try one of these quick, easy ideas to fuel children's brains and behavior. Or create your own combination!

- **Hot, instant cereal.** Add protein by making it with milk instead of water. You can change up the flavor based on things you mix in. Want it sweet? Add fresh, dried, or even frozen fruit and nuts. Want it savory? Add cheese and an egg with veggies of your choice.
- **Yogurt bowl.** Start with a base of plain yogurt and then add fresh, canned, or frozen fruit and whole-grain cereal or granola.
- **Egg sandwich.** Have an egg your way with cheese and veggies of your choice on a whole-grain bread, bagel, English muffin, or pita.
- **Smoothie.** Blend milk, frozen fruit, and a banana. You can add yogurt or nut butter for more protein and flavor.
- **Tortilla roll.** Spread nut butter and your choice of fruit on a whole-grain tortilla. Roll up and enjoy.
- **Cheese and whole-grain crackers.** If you feel like snacking for breakfast, try veggies and hummus or fruit with whole-grain crackers and a stick or slice of cheese.
- **Dinner for breakfast.** Leftovers are another quick and easy option for breakfast.

For more ideas, visit your local Extension office or the [planeatmove.com/recipes](https://www.planeatmove.com/recipes) website.

References

Ellis, E. (2021, March 5). Power up with breakfast. Eatright.org. <https://www.eatright.org/food/planning/meals-and-snacks/power-up-with-br...>

Ellis, E., Msora-Kasago, C., Derocha, G., Escobar, S., Bochi, R.A., Sheth, V. (2021, July 9). Breakfast: Key to growing healthy. Eatright.org. <https://www.eatright.org/food/planning/meals-and-snacks/breakfast-key-to...>

Source: Courtney Luecking, Extension Specialist for Nutrition and Health



Bacon and Tomato Dip

1 cup fat free sour cream

1 cup low fat mayonnaise

2 large tomatoes, diced, reserve excess juice

4 slices bacon, cooked crisp and crumbled

1 teaspoon garlic powder

- 1. Combine** all ingredients.
- 2. Add** reserved tomato juice until dip reaches desired consistency.
- 3. Serve** with fresh vegetables or reduced fat crackers.

Yield: 16, 2 tablespoon servings.

Nutrition Analysis: 50 calories; 3 g fat; 1 g saturated fat; 5 mg cholesterol; 160 mg sodium; 6 g carbohydrate; 0 g fiber; 3 g sugar; 1 g protein.

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



Kentucky Tomatoes

SEASON: July through October

NUTRITION FACTS: Tomatoes are rich in nutrients that promote good health, including fiber and vitamins C and A. A medium tomato contains about 25 calories, 20 mg sodium, and is a good source of potassium.

SELECTION: Choose firm, well-shaped tomatoes that are fragrant and rich in color. Tomatoes should be free from blemishes, heavy for their size, and give slightly to pressure. Three to four medium tomatoes weigh about 1 pound. One pound of tomatoes yields about 2 ½ cups of chopped tomatoes.

STORAGE: Store ripe tomatoes at room temperature and use them within three days. Keep out of direct sunlight. Place green tomatoes in a paper bag to ripen.

Source: www.fruitsandveggiesmatter.gov

PREPARATION: Wash fresh tomatoes in cool running water.

To peel: Place tomatoes in boiling water for about 30 seconds, then transfer to cold water. Skins will slip off.

To seed: Scrape seeds away from the flesh with a pointed utensil. Avoid puncturing the skin.

To slice: Slice lengthwise to retain juice. A serrated knife works best.

TOMATOES

Kentucky Proud Project

County Extension Agents for Family and Consumer Sciences
University of Kentucky, Nutrition
and Food Science students
May 2011

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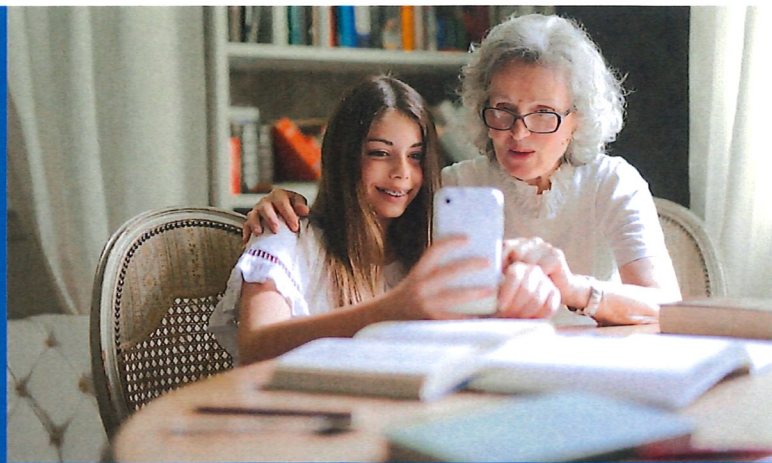
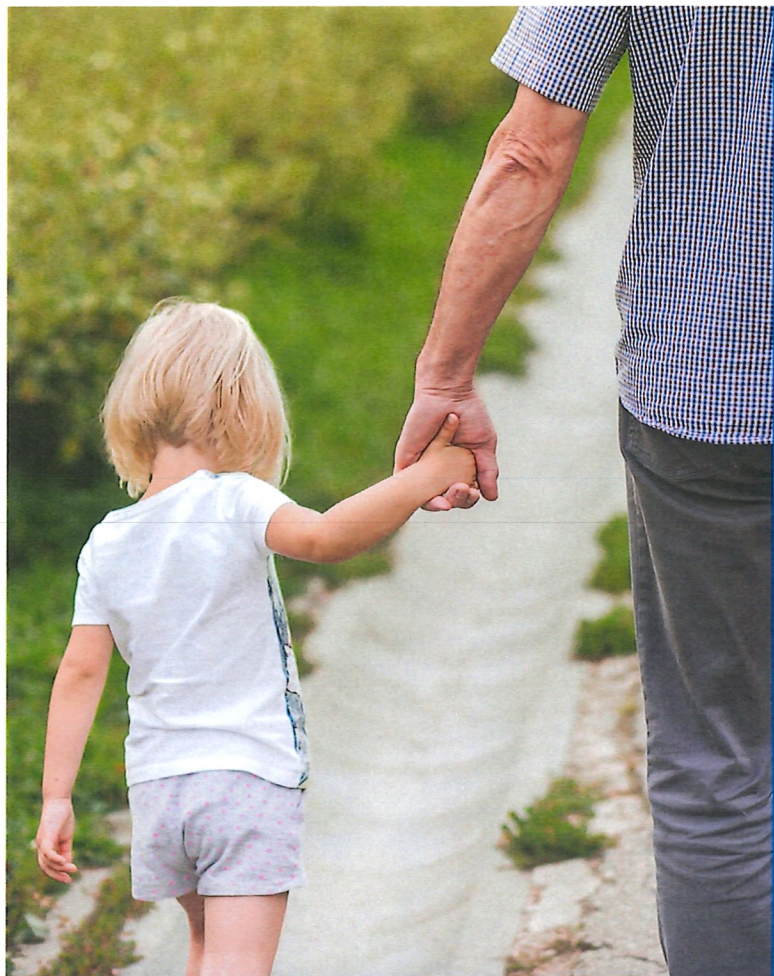
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National Family Caregiver Program Grandparent

ELIGIBILITY REQUIREMENTS

- Grandparent or Relative Caregiver must be 55 years or older and caring for grandchild or relative.
- Children must be 18 years or younger.
- Parent cannot be living in the same home.
- Cannot be receiving Kinship Care Benefits.
- Must have documentation to show proof of custody of the child(ren).

If you live in Breckinridge, Grayson, Hardin, LaRue, Marion, Meade,
Nelson or Washington counties help could be a call away.

For more details on this program, contact
the Family Caregiver Coordinator at 270-737-6082.

Lincoln Trail Area Agency on Aging & Independent Living



September 12, 2023

FREE DIABETES SUPPORT GROUP

Breckinridge County Extension Community Building

1377 S. Hwy 261, Hardinsburg, KY 40143

**No Registration
Required!**

1:30—3:00 CT

- * Relaxed Group Setting
- * Recipe Sampling
- * Nutritional Information
- * Door Prize



**September's
Guest Speaker:
TBA**

Bring a friend or family member, everyone welcome!

Call 270-756-0711 or 270-756-2182 for more information.



Martin-Gatton
College of Agriculture,
Food and Environment
University of Kentucky.

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>

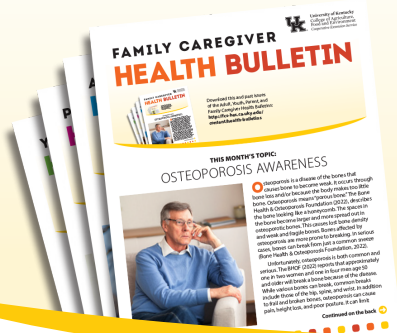
National Association of Insurance Commissioners: <https://content.naic.org/consumer/homeowners-insurance.htm>

Written by: Nichole Huff | Edited by: Alyssa Simms | Designed by: Kelli Thompson | Images by: 123RF.com

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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](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

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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/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**

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