

# Family and Consumer Science

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*Nan Montgomery*  
**Nan Montgomery**  
Agent for Family & Consumer Sciences



**Ohio County Annual Day**  
Hosted by Taylortown  
Date: September 26<sup>th</sup>  
Time: Registration 9:30 a.m.  
Program 10:00 a.m.  
Location: Ohio County Extension Office



**Green River Homemakers Area Annual Day**

**Date:** Tuesday, September 19, 2023

**Time:**  
**Registration:** 10:00 a.m.  
**Meeting:** 11:00 a.m.

**Location:** Buck Creek Baptist Church Fellowship Hall  
3788 US Hwy - 431, (Between Utica & Livermore, KY)

**Cost:** \$15 per person. Last day for tickets September 12<sup>th</sup>.



**Follow us online!**

Classes are listed on our Facebook page and website!  
Following us online is an easy way to keep up with Ohio County FCS Extension.

Family and Consumer Sciences Facebook Page  
<https://www.facebook.com/UKFCSExt>  
University of Kentucky Family and Consumer Sciences Podcast  
Extension Podcast: <https://ukfcsext.podbean.com/>  
Check out our county website for information on all program areas.  
<http://ohio.ca.uky.edu/>

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Disabilities  
accommodated  
with prior notification.

# Homemaker Happenings

Thought of the Day- "Every leaf speaks bliss to me, fluttering from the autumn tree." – Emily Bronte

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

## Dates to Remember:

September 14<sup>th</sup>-16<sup>th</sup> Ohio County Fair  
September 19<sup>th</sup> Area Annual Day Mclean County  
September 26<sup>th</sup> Ohio County Annual Day  
October 5<sup>th</sup>- Celebrate the Baby



## Ohio County Fair Update

Fair check-in September 12<sup>th</sup> 3:00pm to 6:00pm

The fair book has been revised. If you plan on entering items into the fair, please stop by the Extension Office to see the revisions.

## CELEBRATE THE BABY

We need baby gift bags and tissue paper donations!



## Twice-Baked Acorn Squash

- **2 medium** acorn squash (1 - 1 1/2 pounds)
- Nonstick cooking spray
- **2 cups** fresh spinach, chopped
- **4 strips** turkey bacon, cooked and crumbled
- **1/2 cup** grated parmesan cheese
- **1** thinly sliced green onion
- **1 tablespoon** olive oil
- **2 teaspoons** garlic powder
- **1/2 teaspoon** salt
- **1/4 teaspoon** black pepper
- **1/4 teaspoon** nutmeg

**Wash** hands with warm water and soap, **scrubbing** for at least 20 seconds. **Preheat** oven to 350 degrees F. **Cut** squash in half; **discard** seeds. **Place** squash flesh side down on a baking sheet **coated** with nonstick cooking spray. **Bake** for 50 to 55 minutes or until tender. **Carefully scoop out** squash, leaving a 1/4-inch-thick shell. In a large bowl, **combine** the squash pulp with the remaining ingredients. **Spoon into** shells. **Bake** at 350 degrees F for 25 to 30 minutes or until heated through and top is golden brown. **Store** leftovers in the refrigerator within two hours.

**Yield:** 4 servings.  
**Serving size:** 1/2 of an acorn squash.

**Nutrition Analysis:** 210 calories, 9g total fat, 3g saturated fat, 25mg cholesterol, 710mg sodium, 27g total carbohydrate, 4g fiber, 1g total sugars, 0g added sugars, 9g protein, 0% DV vitamin D, 15% DV calcium, 15% DV iron, 20% DV potassium.



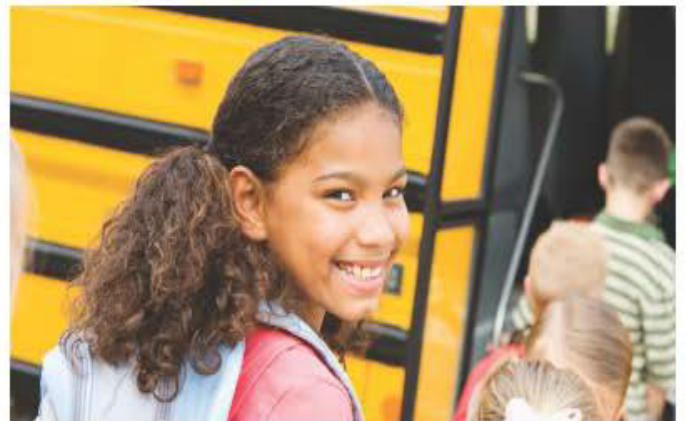
### THIS MONTH'S TOPIC: RISING HOMEOWNER'S INSURANCE COSTS

In recent years, households across our commonwealth have experienced a steady stream of costly natural disasters. From tornadoes to flooding, ice storms, fires, and earthquakes, natural disasters have cost Kentuckians more than 1 billion dollars in estimated disaster-related claims in the past 10 years.

Because of inflation, the higher costs to repair homes, and the recent losses from severe weather events, 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 any outstanding payments you have, 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 seemingly 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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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 comparing coverage to make sure a lower premium doesn't mean less insurance coverage.
- Claim discounts. Talk with your agent about eligible discounts that may lower the cost of your policy, such as upgrading your roof, electrical, or plumbing. Other discounts may include simple 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. *Why Homeowners Insurance Rates Are Going Through the Roof*. <https://www.aarp.org/money/budgeting-saving/info-2023/homeowners-insurance-prices-soar.html>

Insurance Information Institute. *12 Ways to Lower Your Homeowner's Insurance Costs*. <https://www.iii.org/article/12-ways-to-lower-your-homeowners-insurance-costs>

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