

FCS NEWS & NOTES

Cooperative Extension Service
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Upcoming Events for September

August 31: Understanding Learning Style lesson at 10 AM via Zoom. **Handouts from this lesson are included with this newsletter for all Homemakers.**

September 4: Extension Office closed for Labor Day.

September 5: Bean Supper Planning meeting at 10 AM at the Extension Office.



September 9: Craft Mingle at 10 AM at the Extension Office. **Please contact the Extension Office or Tammy Dozer to let us know**

if you plan to attend so that we can have an appropriate number of supplies on hand. There will be a \$5 fee to help cover the cost of craft supplies. Anyone ages 13 and up is welcome to attend.

September 13: Cooking through the Calendar at the Central City Library at 11:30 AM. This month's recipe is One Pan Shrimp and Veggies. If you can't come on the 13th, join us at the Extension Office at 11:30 AM on **September 27.**

September 14: Block of the Month Quilting Group meeting at 9 AM at the Extension Office.

September 23: Extension Extravaganza from 9 AM to 12 PM at the Extension Office. This fun, free, family-friendly event will feature informational booths on all things Extension has to offer. Encourage your family and friends to come learn about what the Extension Office provides. There will be free food, games, door prizes, an inflatable obstacle course and face painting for the kids, free seeds for your garden, and more.

September 26: Recognizing and Coping with Trauma after a Natural Disaster lesson at 10 AM at the Extension Office or at 5 PM via Zoom. **Please contact the Extension Office to let us know if you plan to attend the in-person lesson, or if you would like the Zoom link emailed to you.**

Looking Ahead to October

October 3: Bean Supper Planning meeting at 10 AM at the Extension Office.

October 8-14: KEHA Week

October 9: KEHA Birthday Bash at the Extension Office 3-5 PM.

October 12: Block of the Month Quilting Group meeting at 9 AM at the Extension Office.

October 14: Jr. Homemakers Club meeting at 10 AM at Mercer Baptist Church Fellowship Hall. This is a new Homemaker Club specifically for youth in grades 7 to 12. If you know of a child who is interested in Homemakers, encourage them to join us. Dues are \$10. **Contact the Extension Office to sign up.**

October 16: Bean Supper from 4 to 7 PM at the Extension Office. Tickets this year are \$8 per person. Encourage your family and friends to attend the annual Bean Supper to support ovarian cancer research!

October 16: Deadline to sign up for the Annual Homemakers Fall Area Meeting. This year's theme is My Old Kentucky Hayride Musical. **Please come by the Extension Office with your \$15 to sign up.** You must complete a Participant Information Form. The event will be **October 27** in Marion, KY.

October 20: Game Night at 5:30 PM at the Extension Office. Bring a friend and join in the fun! You don't have to be a member of Homemakers to participate.

November 1: Healthy Eating Around the World Lesson at 10 AM at the Extension Office and 5 PM on **November 2** via Zoom.

Homemaker Dues

Don't forget to pay your Homemaker dues for the 2023-2024 year if you haven't already.

Mailbox members should have received an enrollment form with your newsletter last month. Dues are \$10 per person (checks go to Muhlenberg County Homemakers). **The deadline to pay your dues is Monday, November 13.**

If you are a member of a Homemaker club, your club leader will be collecting your dues at your monthly meeting.

OLD KENTUCKY HAYRIDE MUSICAL

HOMEMAKERS FALL ANNUAL AREA MEETING

October 27th
Marion Baptist Church
131 E. Depot Street, Marion, KY 42064

Live Performance by:
Classy & Grassy

Food
MARION PIT BBQ

Cost: \$15 due by October 16

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.

Source: Hardin Stevens, senior Extension associate, University of Kentucky, College of Agriculture, Food and Environment, March 2023

Fall Spiced Pumpkin Bread

- 1/2 cup all-purpose flour
- 1 1/4 cup whole-wheat flour
- 1 1/2 tsp. baking powder
- 1 tsp. baking soda
- 2 tsp. pumpkin pie spice
- 1/2 tsp. salt
- 1/2 cup melted margarine
- 1/2 cup sugar
- 1/2 cup honey
- 2 cups pumpkin puree
- 1/3 cup olive oil
- 2 eggs
- 1/3 cup chopped walnuts

Heat oven to 350 degrees F. Mix flours, baking powder, baking soda, pumpkin spice and salt; set aside. In a large mixing bowl, whisk together margarine, sugar, honey, pumpkin puree and olive oil. Blend in eggs. Add flour mixture. Stir until dry ingredients are moistened. Spray a 8-by-4 inch loaf pan with non-stick cooking spray. Pour batter into pan; sprinkle walnuts on top of batter. Bake for 1 hour. Remove from oven and cover with foil. Return to oven and bake an additional 20 minutes or until toothpick inserted in center comes out clean. Cool for 10 minutes and remove from pan.

Yield: 16 slices

Source: Plate it Up Kentucky Proud

A Note from the President of Muhlenberg County Homemakers

As Kentucky Homemakers approach their 90th year, what does little old Muhlenberg County do or have done this past year? Have you ever stopped and thought about that? You may just “DO” Homemakers as a fun activity once a month and that’s ok. But have you even stopped and ask yourself “What do Homemakers REALLY DO?” Well, here is a summary of what we have done in the last year. I am VERY proud of all of us as a group because we have helped to better others’ lives, this is what it is really about!

Our five Homemaker clubs have participated in: the Penguin Plunge for the 4-H Food for Kids Backpack Program where we donated \$1,445.00, the National Child Safety Council-\$200.00, Coins for Change-\$143.00, Muhlenberg County Hope 2 All-\$400.00, our 2022 Bean Supper raised \$4,200.00 for ovarian cancer research, and we donated \$250.00 to Western State Hospital.

We also gave a scholarship to the high school student chosen this year, Lane Groves for \$500.00.

We collected gloves, hats and scarfs for our elementary children. We also collected pants, underwear and socks for the preschooler and kindergarten children in case of accidents.

We collected for items for birthday boxes for the 4-H Birthday in a Box program. We collected cake mix, icing, party supplies, and small gifts.

Our healthy eating around the world recipe for this month is New Mexican Green Chile Rellenos.

- 12 large whole green chiles
- 1 lb. Monterey Jack cheese, cut into 12 strips
- 8 oz. Cheddar cheese, shredded
- ½ tsp. paprika
- 5 eggs
- ¼ cup all-purpose flour
- 1 ¼ cups milk
- ½ tsp. salt
- ½ tsp. pepper
- 1/8 tsp. Tabasco sauce

The 4-H students collected the items and made up the boxes, and then gave it to the school resource center and they gave it to the children in need on the children’s birthday.

Management & Safety chair has presented two Identity Theft classes.

We had five members who went to the State KEHA meeting this year.

The groups have helped do taxes for the seniors, helped deliver food to the homeless in the county, which is different than the needy, and helped their churches drive to deliver that food.

We sent up some twin-size quilts to the Center for Courageous Kids Camp for the children.

The library/book group, travel group and gardening groups have been very active traveling and reading, lots of opportunities here to enjoy. So many trips that I can’t list them all here. We have the two monthly mingle activities. Odd months are Craft Mingles and the even months are Game Night Mingles, we have had around 10 new members join through those over the past year. I hope I haven’t left anything out but I know I could have; I’m human and we have been very busy! We should ALL be proud of our work with Homemakers! If you’re not involved, we would love to have you come to more events and help out and we can even give you a job if you want one.

We hope you participate in KEHA 90th Celebration Week.

Tammy Dozer

Preheat the oven to 350 degrees. Remove the seeds from the green chiles. Insert a Monterey Jack cheese strip into each chile. Arrange in a single layer in a greased 9x13 inch baking dish. Sprinkle with Cheddar cheese and paprika. Beat the eggs in a bowl. Add the flour and beat until smooth. Add the milk, salt, pepper, and Tabasco sauce and mix well. Pour over the green chiles. Bake for 45 minutes or until set. Note: Add browned ground beef or chopped cooked chicken for a variety of flavor and nutritional value.

Serves 12


Submitted by Laura Buchanan, International Chair

Thought for the Day

“Every leaf speaks bliss to me,
fluttering from the autumn
tree.”
- Emily Bronte

Sign up is important! Don't forget to contact the Extension Office to let us know if you plan to attend upcoming events!

Contact Us

 (270) 338-3124

 Facebook Pages:

Muhlenberg
County
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Extension

Muhlenberg
County
Homemakers



Alex Kelly
Alex Kelly
County Extension
Agent for Family &
Consumer Sciences

A Note from your Family & Consumer Sciences Agent

Happy Fall! I hope everyone is enjoying this cooler weather and you're able to get some fresh air outside!

We have some fun months ahead of us. KEHA is celebrating 90 years this year. The community would not be what it is without you all. Homemakers play such a role impacting the community in a positive way. During KEHA Week, I want to celebrate you all for all your impactful work! **Mark your calendars for October 9th from 3 to 5 PM at the Extension Office to celebrate 90 years of KEHA with a Birthday Bash.** There will be cake, drinks, door prizes, and fellowship! Be on the lookout for some fun new programs and clubs coming your way this Fall!

Feel free to reach out if you ever need anything! I appreciate everything each of you do!



Muhlenberg County
**EXTENSION
EXTRAVAGANZA**
SEPTEMBER 23
9 AM-12 PM

Grand Prize!

INFORMATION BOOTHS
GAMES & DOOR PRIZES
FREE FOOD & SEEDS
KIDS ACTIVITIES

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Disabilities
accommodated
with prior notification.

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

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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:

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

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People Learn with a Purpose

Understanding Learning Styles

Janet H. Johnson, Allen County Extension—Family and Consumer Sciences

People are motivated to learn for different purposes. They may see that a better understanding of facts will help them make better decisions for reaching a set goal. Some may just love the fun or social aspect of the learning process or group activity and find the content less important. Others may not really have a learning goal but have a strong interest in increasing knowledge though the content discussed. Regardless of the purpose, you *must* maintain interest and feel engaged for your learning to be successful. Understanding why and how you—or your learners, if you are leading a group—learn best is the key to a positive learning experience.

Learning Is Emotional

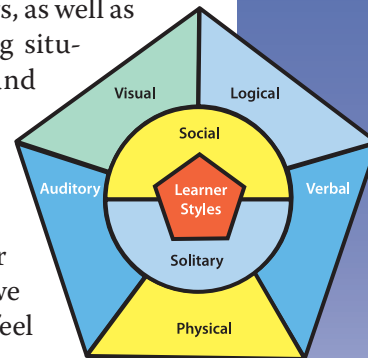
Learning may be based on need, but the motivation to learn is governed by emotions. With each learning action, we can experience joy, frustration, anger, defeat or boredom. These feelings influence us to either continue or stop the learning process. For example, a student with a speech problem may experience embarrassment and a feeling of failure when asked to read aloud in a group class and may stop coming to events. The same group events may engender enthusiasm and joy in a strong reader who enjoys the interaction of the group. People will seek to emotionally preserve

themselves first and foremost, regardless of how much they need or want to learn.

Our culture and physical environment also affect our motivation to learn. We adopt our beliefs about learning from family, friends and communities. Our learning choices are distinctly related to gender and age expectations, family roles, and cultural traditions. For example, if a young person’s family does not feel that it is a woman’s “place” to speak up in a group, his or her beliefs regarding certain group learning experiences may be impacted in a negative way. Social beliefs may strongly influence how individuals react to selected learning activities and whether they experience positive emotions for successful learning.

Personal Learning Styles

The positive emotions that motivate learning are directly related to personal learning styles. All learners, as well as those facilitating learning situations, need to understand that individuals process information in different ways to find meaning. When learning activities are designed to fit our preferred learning styles, we will react positively and feel successful.





I am always ready to learn, although I do not always like being taught.

—Winston Churchill

Learning may be based on need, but the motivation to learn is governed by emotions.



Following are examples of common learning styles. Which relate best and appeal the most to you?

- **Auditory/musical**—You prefer using sound and music. Auditory learners process information for meaning through sounds and will say, “Tell me, let me listen to what you mean.”
- **Logical/mathematical**—You prefer using logic, reasoning and systems. Logical learners process information using numbers, data and problem solving with specific reasoning and detailed processes and will say, “Let me use the data to show what I mean.”
- **Physical/kinesthetic**—You prefer using your body, hands and sense of touch. Physical learners process information for meaning through touch and actual use of content with interactive demonstrations and will say, “Let me try this to show what I mean.”
- **Social/interpersonal**—You prefer to learn in groups or with other people. Social learners love to talk and work with others for best learning and accomplishment and will say, “Let’s meet face-to-face and brainstorm solutions.”
- **Solitary/intrapersonal**—You prefer to work alone and use self-study. Solitary learners love to silently think about what they are learning and process for meaning alone and will say, “Let me think about this and get back to you with ideas.”
- **Verbal/linguistic**—You prefer using words, both in speech and writing. Verbal learners process information for meaning through language, either talking or writing with words and will say, “Let me tell you what I’ve learned.”
- **Visual/spatial**—You prefer using pictures, images and spatial understanding. Visual learners process information for meaning with illustrations and diagrams and will say, “Show me what you mean.”

Enhancing Meaning in Learning Activities

Why are you often bored in a learning environment? Have you ever found yourself leading a training situation for seemingly apathetic listeners with bored stares? We learn when we are interested in (engaged with) the information and find possible meaning that indicates that the information can be useful in our lives. Focusing and sustaining interest is critical to a successful learning situation. Effective presenters use movement among learners during instruction, as well as gestures, smiles and body animation to show energy and friendliness. Good presenters also design learning activities that will help learners think and connect what they already know to new content for new meaning. Here are some preferred activities and ways to assess learning for selected learning styles:

- **Auditory/musical**—To reach an auditory learner, lecture, discuss instructions and musical performances to make points; ask them to create an expressive song, use music videos, songs/lyrics with CDs, online video, radio, television to express ideas.
- **Logical/mathematical**—To reach a logical learner, use problem-solving situations involving formulas and equations; ask for the development of flow charts, cost benefit analysis, timelines, logic models, word puzzles, recipes, numbers and measurements.
- **Physical/kinesthetic**—To reach a physical learner, use high touch and movement found in physical “hands-on” or movement activities such as dance, arts and crafts, building projects, role play, active games, scavenger hunts, foods tasting, experiments; ask them to create arts and crafts projects, conduct puppet shows, go on scavenger hunts, create role play, use games for demonstrations.

We learn when we are interested in (engaged with) the information and find possible meaning that indicates that the information can be useful in our lives.

- **Social/interpersonal**—To reach a social learner, plan teamwork projects, group activities, interviews, committee assignments, and include social aspects and relationship building opportunities with learning situations such as service projects; ask learners to do group presentations, develop a community project.
- **Solitary/intrapersonal**—To reach a solitary learner, plan internet research and other technology activities such as electronic discussions, personal writing projects, blogs, reading assignments and personal interpretations such as artwork. Ask learners to keep a reflective journal, create personal philosophy, and explain hunches.
- **Verbal/linguistic**—To reach a verbal learner, hold group discussions, use personal demonstrations; ask for speeches, debates, essays, telling or writing poetry and stories, papers, journaling and other writing experiences.
- **Visual/spatial**—To reach a visual learner, show PowerPoint slides, hold up a picture, conduct a demonstration, or use a graph to make a point; ask for creation of posters, photo albums, scrapbooks, charts, or scale models.

Summary

People learn with a purpose! Those purposes are enhanced when learning takes place in an environment that brings out positive emotions and joy in learning. Designing learning activities with different learning styles in mind creates an atmosphere in which participants react positively and feel successful while acquiring knowledge to improve the quality of their lives.

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