

Montgomery County

Family & Consumer Sciences

September 2023 Newsletter

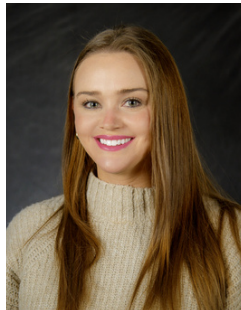


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Next
Homemaker
Council
Meeting is
scheduled
for Tuesday,
September
12th at 10am

Sarah Congleton



CEA for
Family &
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Survey Responses Needed!

How Can We Serve You?
Please take our 10 minute survey to provide feedback that will help us develop programming to address the needs of our community! To take the survey, please visit go.uky.edu/serveKY or scan the QR code on the image below.



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

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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.




Is your business or organization interested in acquiring an Automated External Defibrillator (AED)?

AED's are crucial life-saving machines necessary to restart a heart in the event of cardiac arrest.



Montgomery County Cooperative Extension Council is offering to provide local businesses/organizations with an AED upon application submission. Applications are accessible via QR code or by picking up a copy at the Extension Office.

Applications due by **Friday, September 15th, 2023** to
Sarah.Congleton@uky.edu



Please take
note of
the date
change!

Cooking Through the Calendar

September 13, 2023

12pm-1pm

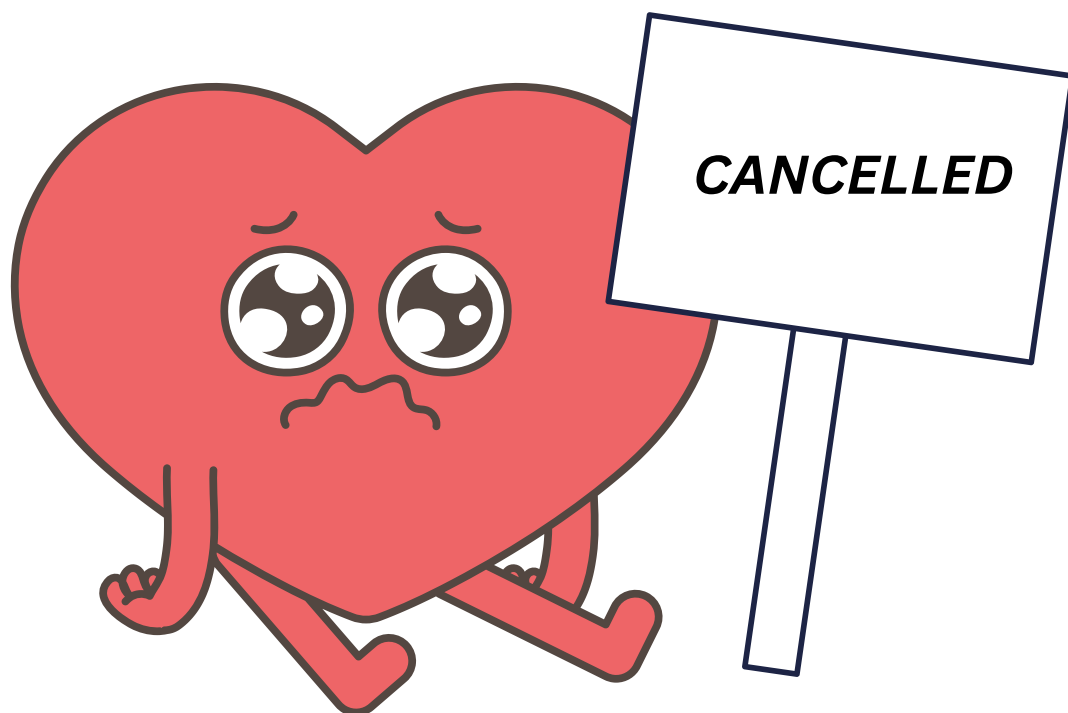
106 E Locust Street

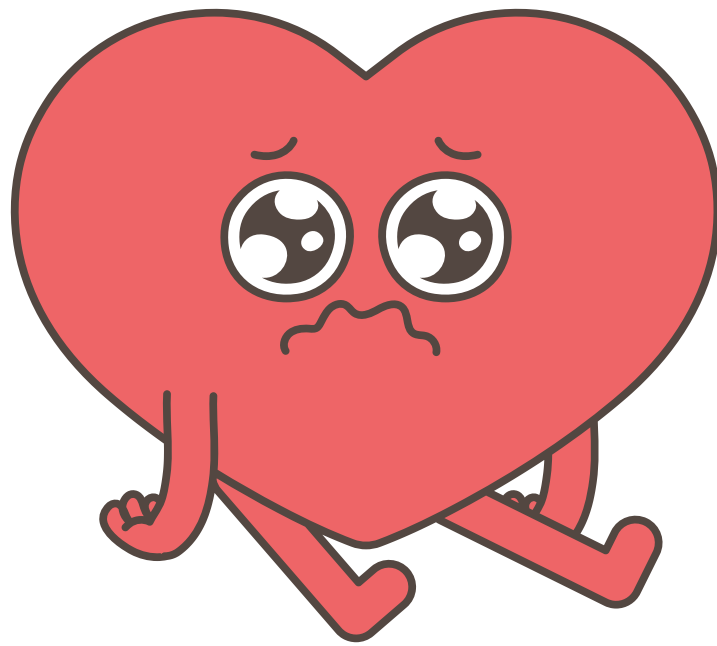
Mt. Sterling, KY

Featured Recipe:

One Pan

Shrimp & Veggies



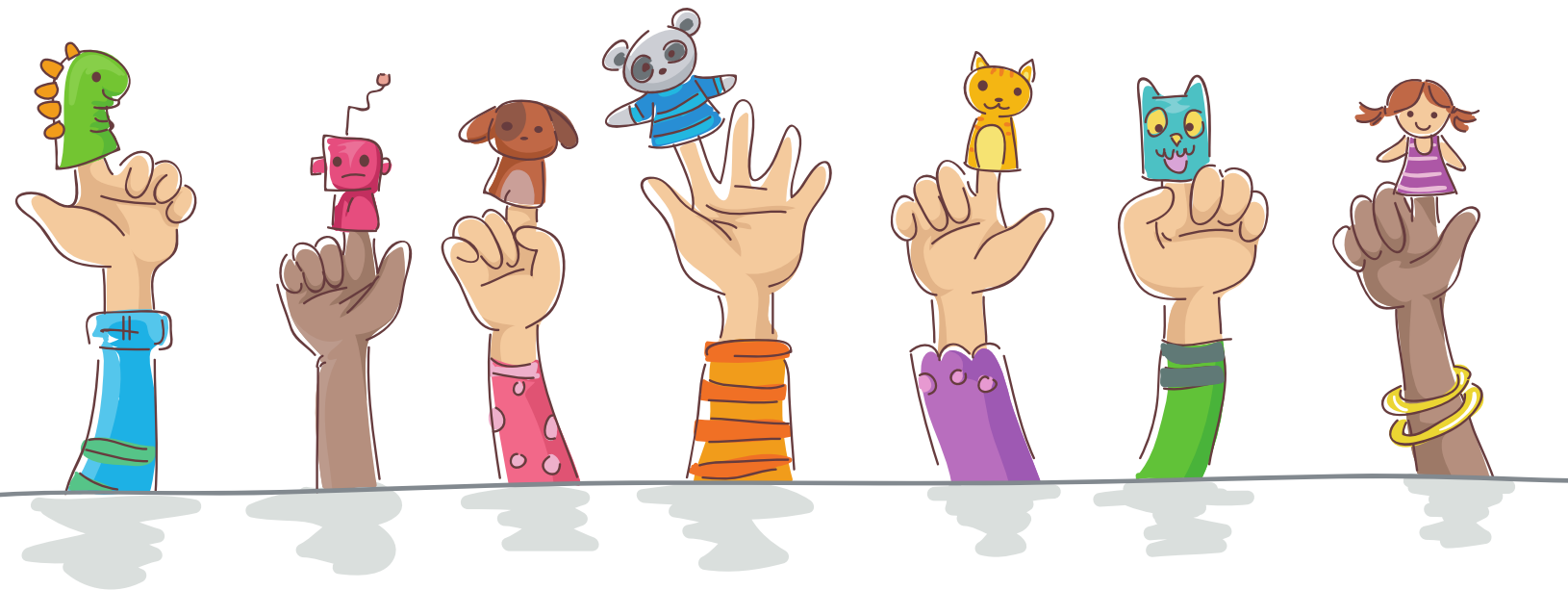


SEPTEMBER 2023



LAUGH & LEARN PLAYDATE

September 15 at 10:00am



ADULT 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:

STRETCH YOUR BOUNDARIES — TRY YOGA!



September is National Yoga Month, meant to draw awareness to the many health benefits of doing yoga. If you have not practiced yoga before, there are many different reasons to try this activity.

Yoga is an ancient and complex practice, rooted in Indian philosophy. While it began as a spiritual practice, it has become popular as a way of promoting physical and mental well-being. Although classical yoga also includes other elements, yoga as practiced in the United States typically emphasizes physical postures (asanas), breathing techniques (pranayama), and meditation (dyana).

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Incorporating yoga into daily routines can help reduce feelings of anxiety, jitters, restlessness, and can promote clear thinking.



➔ Continued from the previous page

Yoga offers physical and mental health benefits for people of all ages. Some of the health benefits of yoga include:

- **Improved strength, balance, and flexibility:** Slow movements and deep breathing increase blood flow and warm up muscles, while holding a pose can build strength.
- **Back pain relief:** Yoga is as good as basic stretching for easing pain and improving mobility in people with lower back pain. The American College of Physicians recommends yoga as a first-line treatment for chronic low back pain.
- **Eased arthritis symptoms:** Gentle stretches and poses can ease joint discomfort for people with arthritis, according to a Johns Hopkins review of 11 recent studies.
- **Heart health benefits:** Regular yoga practice reduces levels of stress and body-wide inflammation, contributing to healthier hearts. Yoga can also address several of the factors contributing to heart disease, including high blood pressure and excess weight.
- **Improved sleep:** Research shows that a consistent bedtime yoga routine can help you get in the right mindset and prepare your body to fall asleep and stay asleep.

- **Better mood:** Practicing yoga helps increase mental and physical energy, gives a boost in alertness and enthusiasm, and decreases negative feelings.
- **Stress management:** Incorporating yoga into daily routines can help reduce feelings of anxiety, jitters, restlessness, and can help promote clear thinking.
- **Communal support:** Participating in yoga classes can ease loneliness and provide an environment for group healing and support.

There are many ways to try yoga. Take a class at a local fitness center or gym, grab a friend and watch a video tutorial online together, or spend time alone practicing a few poses in solitude.

REFERENCES:

- <https://www.hopkinsmedicine.org/health/wellness-and-prevention/9-benefits-of-yoga>
- <https://www.nccih.nih.gov/health/yoga-what-you-need-to-know>

ADULT
HEALTH BULLETIN

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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

SEPTEMBER 2023

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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:

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>

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