# Marshall County FCS NEWS

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

Marshall County 1933 Mayfield Hwy. Benton KY 42025 marshall.ca.uky.edu

(270) 527-3285

### Upcoming Events

10/3 - Extension Homemakers Advisory Council meeting, MCEO 9:30am

10/10 - Maker Monday, MCEO 9-noon

10/10 - Sewing with Robynn, MCEO 6-8pm

10/11 - Area Annual Day, hosted by McCracken County

10/26 - Learning Session--'Charcuterie Boards', MCEO 10:00am

11/1 - Sewing with Robynn - MCEO 6-8pm

11/7 - Extension Homemakers Advisory Council meeting, MCEO 9:30am

11/14 - Maker Monday, MCEO 9-noon

11/24-25 - office closed

11/29 - Learning Session--'Managing Stress Eating & The Art of Mindful Eating', MCEO 10:00am

### **Charcuterie Boards**

Get "on board" with the charcuterie trend! For entertaining or an easy family meal, charcuterie boards help make exploring flavors and foods fun. A charcuterie board is the perfect way to incorporate not only delicious food (meats, cheeses, nus, etc.) but also to show off your artistic skills at the same time. Learn the basic steps in creating an exciting board to impress all your guests.

### Managing Stress Eating & The Art of Mindful Eating

It is easy to finish a meal and not remember what or how much was eaten. Taking care to focus on our senses as we eat can lead to a more satisfying experience. This lesson covers differences in mindless and mindful eating and tips for being more present when you eat. It will also cover reasons stress makes it harder to make healthy choices, whether comfort foods are comforting, and strategies to manage stress eating.

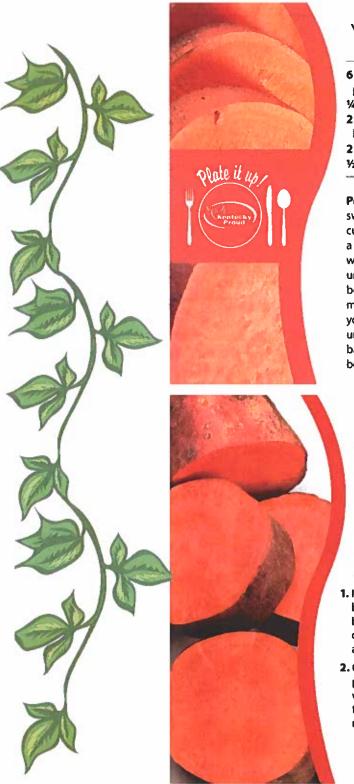


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### Recipe Corner...



## Yummy Sweet Potato Casserole

6 medium sweet potatoes
1/4 cup maple syrup
2 tablespoons
brown sugar
2 eggs
1/2 teaspoon salt

¾ cup low-fat vanilla Greek yogurt
¼ teaspoon vanilla extract
1 tablespoon cinnamon Topping:
1/2 cup brown
sugar
1/2 cup ground
rolled oats
1 tablespoon

maple syrup

3 tablespoons
melted butter
14 teaspoon salt
1/2 teaspoon
cinnamon
1/2 cup chopped
pecans

Preheat oven to 325 degrees F. Peel sweet potatoes and cut into 1-inch cubes. Place sweet potato cubes in a medium saucepan and cover with water. Cook over medium-high heat until tender. Drain and mash. In a large bowl, mix together mashed potatoes, maple syrup, brown sugar, eggs, salt, yogurt, vanilla and cinnamon. Blend until smooth. Pour into a 13-by-9 inch baking dish. Topping: In a medium bowl, mix the brown sugar and oats.

Add in syrup, melted butter, salt and cinnamon; blend until mixture is coarse. Stir in pecans. Sprinkle over sweet potato mixture. Bake 30 minutes, or until topping is lightly browned.

Yield: 12, 1/2 cup servings

Nutritional Analysis: 190 calories, 7 g fat, 2.5 g saturated fat, 10 mg cholesterol, 190 mg sodium, 31 g carbohydrate, 20 g sugars, 4 g protein.

## **Nutty Sweet Potato Biscuits**

1 cup all-purpose flour % cup whole wheat

11/2 teaspoons baking powder

1/2 teaspoon salt

14 teaspoon ground cinnamon

¼ teaspoon ground nutmeg

% cup chopped walnuts

1 cup mashed sweet

potatoes

6 tablespoons sugar 1/4 cup butter, melted

½ teaspoon vanilla 1 tablespoon milk

- In a large mixing bowl, combine flours, baking powder, salt, cinnamon, nutmeg and walnuts. Set aside.
- Combine sweet potatoes, sugar, butter, vanilla and milk; add to flour mixture and mix well.
- 3. Turn out onto a floured surface; gently knead 3 or 4 times.
  Roll dough into ½ inch thickness. Cut with a 2 inch biscuit cutter and place on a lightly greased baking sheet.
- 4. Bake at 450°F for 12 minutes or until

golden brown.

Yield: 18 biscuits

Nutritional Analysis: 4 g fat, 2 g saturated fat, 5 mg cholesterol, 210 mg sodium, 14 g carbohydrate, 1 g fiber, 4 g sugar, 2 g protein.



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

SELECTION: Two varieties of sweet potatoes are grown in Kentucky. The pale sweet potato has a light yellow skin and pale yellow flesh that is dry and crumbly. The darker variety has a dark skin and orange sweet flesh that cooks up moist. Choose small to medium-sized ones with smooth, unbruised skin.

Vicki Wynn

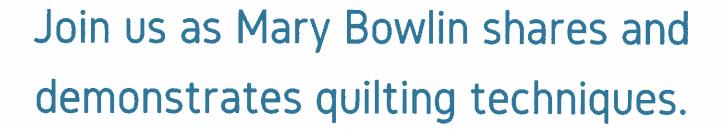
Vicki Wynn Agent for Family & Consumer Sciences vicki.wynn@uky.edu

Oct/Nov 2022



# Maker Monday

MONDAY, OCTOBER 10, 2022 9:00AM MARSHALL COUNTY EXTENSION OFFICE



If you would like more information, or to share something you make on future Maker Mondays, please contact the Marshall County Extension Office (270) 527-3285 or email vicki.wynn@uky.edu





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

# FAMILY CAREGIVER

# HEALTH BULLETIN



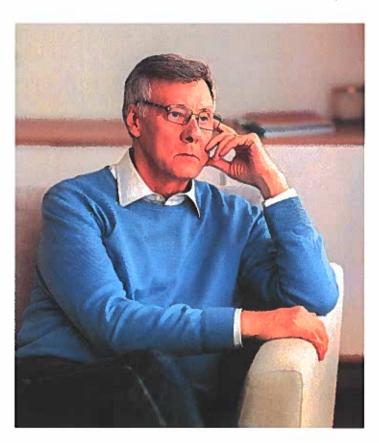
### OCTOBER 2022

Download this and past issues of the Adult, Youth, Parent, and Family Caregiver Health Bulletins: http://fcs-hes.ca.uky.edu/ content/health-bulletins

**Marshall County Extension Office** 1933 Mayfield HWY Benton, KY 42025 (270) 527-3285

### THIS MONTH'S TOPIC:

## OSTEOPOROSIS AWARENESS



steoporosis is a disease of the bones that causes bone to become weak. It occurs through bone loss and/or because the body makes too little bone. Osteoporosis means "porous bone." The Bone Health & Osteoporosis Foundation (2022), describes the bone looking like a honeycomb. The spaces in the bone become larger and more spread out in osteoporotic bones. This causes lost bone density and weak and fragile bones. Bones affected by osteoporosis are more prone to breaking. In serious cases, bones can break from just a common sneeze (Bone Health & Osteoporosis Foundation, 2022).

Unfortunately, osteoporosis is both common and serious. The BHOF (2022) reports that approximately one in two women and one in four men age 50 and older will break a bone because of the disease. While various bones can break, common breaks include those of the hip, spine, and wrist. In addition to frail and broken bones, osteoporosis can cause pain, height loss, and poor posture. It can limit

Continued on the back





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# Risk factors for osteoporosis include family history and disorders related to the autoimmune system, blood, hormones, and diet.

### Continued from page 1

mobility and increase risk for falling and long-term care placement. It can also lead to immobility, social isolation, and depression (BHOF, 2022).

Some refer to osteoporosis as a silent disease because you cannot necessarily feel it coming. Therefore it is important to recognize risk factors that may cause bone loss and increase the risk for osteoporosis. Some risk factors include family history and disorders related to the autoimmune system, blood, hormones, and diet. Various medical procedures and cancers can increase risk. Neurological disorders, like multiple sclerosis, strokes, and Parkinson's are associated with osteoporosis. In addition, various autoimmune disorders, digestive issues and other medical and mental health conditions can increase the risk for osteoporosis.

If you are a caregiver for someone living with osteoporosis or if you or someone you know is at risk or you wonder about risk, the Bone Health & Osteoporosis Foundation (BHOF) recommends finding a health-care provider qualified to diagnose and treat it.

In addition to primary care providers, the BHOF recommends the following specialists when it comes to prevention, diagnosis, and treatment. Be sure to ask if they treat osteoporosis.

- Endocrinologists
- Family physicians or general practitioners
- Geriatricians
- Gynecologists
- Internists
- Orthopedists
- Physiatrists
- Rheumatologists

Other health providers knowledgeable about low bone density and osteoporosis include nurses, nurse practitioners, physical and occupational therapists, pharmacists, physician assistants, and registered dietitians. If you do not have someone to call or cannot find help, contact your local Extension agent, or call a local hospital and ask for referral services or for the department that treats osteoporosis.

### Prepare for your visit

To make the most of your visit, BHOF recommends several tips, including attending the appointment with your loved one so that you can listen, take notes, and/or ask questions.

- Write things down. Before the appointment, write down all of your questions and concerns in rank order of importance. Be sure to take a pen and paper with you to the appointment to write down the answers or recommendations.
- Ask questions. If you do not understand something or additional questions come up during the appointment, ask for clarification.
- Bring a list of current medications, including over-the-counter, supplements, and herbal remedies. In some cases, certain medications may lead to bone loss and/or increase fall risk.
- Be honest about lifestyle habits. Truthful information about diet, exercise, family history, smoking, and drinking can help health-care providers more accurately assess bone health.

For a specific list of questions to ask your healthcare provider, the BHOF created a printable checklist: http://www.bonehealthandosteoporosis.org/ wp-content/uploads/Talking-with-your-Healthcare-Provider-checklist-2.pdf

#### REFERENCES:

- Bone Health & Osteoporosis Foundation (BHOF). (2022). Communication with your doctor and healthcare team. Retrieved August 19, 2022 from https://www. bonehealthandosteoporosis.org/patients/communication-with-your-doctor
- Bone Health & Osteoporosis Foundation (BHOF). (2022). Information for caregivers: Choosing a health care professional. Retrieved August 19, 2022 from https://www.bonehealthandosteoporosis. org/patients/patient-support/information-for-caregivers
- Bone Health & Osteoporosis Foundation (BHOF). (2022).
   What is osteoporosis and what causes it? Retrieved August 19, 2022 from https://www.bonehealthandosteoporosis.org/patients/what-is-osteoporosis

FAMILY CAREGIVER
HEALTH BULLETIN

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### VALUING PEOPLE. VALUING MONEY.

OCTOBER 2022

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# THIS MONTH'S TOPIC: UNDERSTANDING YOUR CREDIT SCORE

Do you know your credit score? Credit scores provide lenders with an estimation of your ability to pay back borrowed money. Credit scores often shape the terms of any loans we receive, such as auto loans, mortgages, or credit cards. To understand your credit score, it is important to understand the individual components that make up credit scores and the reasoning behind them.

### **CREDIT SCORE COMPONENTS**

Calculating a credit score uses five categories:

- Payment history is the largest part of your credit score. More than a third, 35%, of your score is from your history of late and on-time payments. Consistent on-time payments can increase your score, while late payments often have a negative effect.
- Amounts owed is the second largest part, accounting for 30% of a credit score. This section consists of several factors: How much debt do you have overall? How much of your available credit are you using (such as on credit cards)? How many accounts do you have open?
- Length of credit history makes up 15% of your credit score. This category considers how long your accounts have been open. While other categories show how well you have been



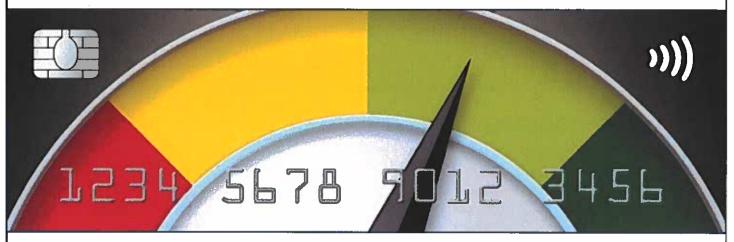
managing credit, this category shows how long you have been managing credit. If possible, keep long-standing accounts open — even if they go unused. Having a longer credit history may help you appear more reliable than consumers new to using credit.

- New credit accounts for 10% of a credit score.
   This category looks at the number of new accounts you have opened. Opening new accounts may briefly lower your credit score.
   It is wise to limit new accounts to only what is necessary for your current financial situation.
- Credit mix makes up 10% of your credit score and considers the different kinds of credit you are using. For example, do you have a mortgage, an auto loan, and two credit cards? Do you have five credit cards only?





# CREDIT REPORTS PROVIDE DETAILED INFORMATION ABOUT YOUR CREDIT USE OVER TIME



### **CREDIT SCORE MEANING**

Credit scores may range from 300 to 850. Higher scores signal that a borrower is lower risk to default on the loan and is more likely to pay on time. A higher score may allow you to receive lower interest rates when borrowing money. Each credit bureau uses a slightly different method to calculate your credit score, so your score may differ slightly between bureaus. There are five general categories of scores ranging from poor to excellent or exceptional. Each bureau may differ slightly in how they categorize credit scores. Generally, FICO credit scores are:

**800-850**: Exceptional, **740-799**: Very Good **670-739**: Good, **580-669**: Fair, **300-579**: Poor

### **CREDIT REPORTS**

Credit reports provide detailed information about your credit use over time. Three main credit bureaus provide credit reports: Equifax, Experian, and TransUnion. Federal law allows everyone to request one free credit report from each bureau per year at https://www.annualcreditreport.com. Note, this is the only federally authorized source from which to receive free credit reports. Be wary of other sites or companies when pulling your credit report or disclosing personal financial information.

Credit reports may include information such as the types and balances of accounts, dates the accounts were opened, and payment history for the account. Inquiry information also is shown, letting you know who has requested your credit report. Credit report inquiries are often run when applying for a loan or opening a new account. If you have filed for bankruptcy, this information is also included.

Sometimes the credit reporting bureaus make mistakes. If something seems wrong on your credit report, report it to the bureau. Inaccuracies may be in error, or they could be a sign of fraud or identity theft. Always promptly report suspected errors so they can be corrected or investigated. For information about reporting and disputing false information on your credit report, visit https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports.

### **REFERENCES:**

https://files.consumerfinance.gov/f/documents/cfpb\_building\_block\_activities\_all-about-credit-scores\_handout.pdf

https://www.usa.gov/credit-reports

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