

Marshall County FCS NEWS



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College of Agriculture,
Food and Environment
Cooperative Extension Service
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Upcoming Events

- 7/1 - VSU & chairman reports due to the office
- 7/12 - Maker Monday
- 7/12 - deadline to register for County Annual Day
- 7/13, 20, 27 - Big Blue Book Club
- 7/19-21 - County Fair Exhibits
- 7/26 - County Annual Day
- 8/17 - Leadership Training & Extension
- Homemaker Advisory Council Meeting
- 10/18 - Area Annual Day

Marshall County Extension Homemakers Annual Day will be held at the MCEO on July 26, with registration beginning at 9:30. Please make your reservation by calling the office before July 12 so adequate arrangements can be made. We hope to see you there!



BIG BLUE BOOK CLUB

This month's BBBC features 'Just a Few Miles South: Timeless Recipes From Our Favorite Places' by Kentucky author, Ouita Michel. A flyer is attached to this newsletter with additional information.



Maker Monday

will be held on July 12 from 9-noon.

Bring a project you are working on to enter in the County Fair July 19-21. Exhibits will be checked in on 7/19 from 9-noon.

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

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
LEXINGTON, KY 40546



Disabilities accommodated with prior notification



If you are a county or club officer or chairman, make plans to attend the Leadership Training session and first Advisory Council meeting of the new year on August 17, beginning at 9:00. Refreshments will be provided.

Recipe Corner...



Blackberry Peach Crumble

- | | |
|---|---|
| 2 cups fresh blackberries | ½ cup all-purpose flour |
| 2 cups peeled and sliced fresh peaches or 1 (16 ounce) bag frozen peach slices, thawed | ½ cup chopped blanched almonds, (optional) |
| 1 teaspoon grated lemon peel | ¼ teaspoon salt |
| 2 tablespoons cornstarch | 6 tablespoons butter, cut into pieces |
| ½ cup , plus ½ cup packed brown sugar | |

Combine blackberries, peaches, lemon peel, cornstarch and ½ cup brown sugar in a large bowl.

Pour ingredients into a lightly greased 8 inch baking dish.

Mix together flour, almonds, salt, and remaining ½ cup brown sugar. With pastry blender or two knives, cut in the butter until the mixture resembles coarse meal.

Sprinkle flour mixture over fruit.

Bake in a pre-heated 400° F oven for 30 minutes.

Cool 10 minutes prior to serving.

Yield: 8, ½ cup servings

Nutritional Analysis: 270 calories, 14 g fat, 25 mg cholesterol, 135 mg sodium, 35 g carbohydrate, 2 g protein, 3 g fiber. Without almonds: 220 calories, 9 g fat, 25 mg cholesterol, 135 mg sodium, 35 g carbohydrate, 2 g protein, 3 g fiber.

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



Kentucky Blackberries

SEASON: June to September

NUTRITION FACTS: A one-half cup serving of raw berries contains 35 calories, has zero fat, and is a good source of potassium, vitamin C, and fiber.

SELECTION: Look for plump fruit that is uniform in color and appears fresh. Berries should be free of stems or leaves. Avoid fruit that is moldy, crushed, bruised, or contains extra moisture.

STORAGE: Store unwashed and covered berries in the refrigerator. Use within two days.

PREPARATION: Handle all berries gently. Wash berries by covering them with water and gently lifting the berries out. Remove any stems and drain on a single layer of paper

towels. Blackberries are delicious cooked, which intensifies the flavor, or eaten fresh as a snack or in a salad.

PRESERVING: Berries may be preserved by canning or freezing, or made into jellies or jam. For more information, contact your local County Extension Office.

BLACKBERRIES

Kentucky Proud Project
County Extension Agents for Family and Consumer Sciences
University of Kentucky, Nutrition
and Food Science students
June 2010

Educational programs of Kentucky Cooperative Extension serve all people regardless of race, color, age, sex, religion, disability, or national origin. For more information, contact your county's Extension agent for Family and Consumer Sciences or visit www.ca.uky.edu/fcs.

COOPERATIVE
EXTENSION
SERVICE



Source: www.fruitandveggiesmatter.gov

If you know someone 18 years or older, has a BMI or 25 or greater, and is at high risk for developing Type 2 diabetes or has been diagnosed with prediabetes, please share the flyer included in this newsletter about a program being offered this fall.

Vicki Wynn

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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JULY 2021

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THIS MONTH'S TOPIC: CHOOSING TO LEASE OR BUY A VEHICLE

Taking steps toward buying or leasing a vehicle can be a stressful financial decision. You should base this decision to buy or lease on your financial situation, lifestyle needs, and planned use for the car, truck, or SUV. When weighing your options, understanding the differences between buying and leasing can help you determine what best fits your needs.

BUYING VS. LEASING

Vehicle prices are on the rise. A new car with the latest safety features costs an average of \$38,000 —with trucks and SUVs nearly doubling that price. Prices for used cars have also skyrocketed recently, as nationwide demand exceeds supply. This is largely because of pandemic-related supply shortages that have affected new car availability. Because of the rising costs associated with buying a vehicle, some consumers are considering leasing a car instead.

When you buy or lease, what you're paying for differs. Namely, you pay to own a vehicle versus drive it for an extended period. The monthly payment will differ too. Leasing tends to have lower monthly finance payments than buying. However, unlike buying, you will not have the opportunity to resell the vehicle in the future to regain a portion of your investment. Additionally, if you end a lease early, you may face extra termination charges.



Often leases have a cap of 10,000 to 15,000 miles per year. If you exceed this limit, you may have to pay an excess mileage penalty. Further, the dealer might fine you for excessive wear and tear on the vehicle. Dealers expect you to return leased cars in like-new condition. (Something to consider if you have young children, for example, who may be more prone to spills.)

There are other key differences between leasing and buying a vehicle. Understanding these differences can help you make an informed decision.

WEIGHING YOUR OPTIONS

Before buying or leasing a car, it is important to evaluate what you can afford. It is helpful to create a budget to determine a comfortable monthly payment. Saving for a down payment



BUYING	LEASING
You are the owner of the vehicle. Your name will be on the title, followed by your financing lender until you pay it off.	You pay to drive the car, not to own it.
When you make the final payment on your automobile loan (or you pay cash upfront), you retain ownership of the vehicle. You can sell it or trade it anytime.	Payments end once your lease ends. You will not own the vehicle but may have the option to purchase it or return it to the dealer.
There are no mileage or wear and tear guidelines, but high mileage may affect its trade-in or resale value later.	You will have mileage limits, along with wear and tear guidelines. You could face fines for violating the terms of your lease.
New vehicles may come with a manufacturer's warranty. After this expires, or for pre-owned vehicles, repair costs are the responsibility of the owner. So are all typical maintenance costs such as oil changes, tire replacements, etc.	The maintenance associated with leasing a new vehicle is often covered by a manufacturer's warranty that may include free oil changes, etc.
Typical auto loan is 4 to 6 years.	Typical auto lease is 2 to 4 years.

or trading a pre-owned vehicle can also help reduce purchase costs. Automobiles tend to depreciate quickly, which is another factor to consider when determining whether to buy a new or well-maintained used car or to lease a new vehicle. Consider paying down the debt on your current vehicle first, or paying it off in full, before purchasing a new one.

When preparing to lease or buy, it is also useful to check your credit report and credit score to ensure there are no discrepancies. If you have a low credit score, improve it before buying or leasing. Maintaining a low debt-to-income ratio, making payments on time, and paying off outstanding debts will help improve your credit score over time. Saving for a down payment or paying in full for the vehicle can improve your purchasing power. If you use a co-signer (e.g., another individual like a family member who agrees to pay back the loan if you do not), be sure that they also understand the terms of the contract and can afford the payments if needed.

To determine whether leasing or buying is the best decision for you, weigh the costs and benefits of the two choices. How long do you plan to keep the vehicle? Can you afford to maintain it?



Do you drive frequently or have a long commute? Compare different lease and financing options, as well as prices of new and used cars in the monthly payment range you can afford. Also, if you are planning to move during a lease period, some dealers do not allow out-of-state leasing. Overall, whether you are leasing or buying, be sure to fully understand and consider the terms of your financing or lease agreements before signing.

REFERENCES:

Consumer Financial Protection Bureau. (2021). *Leasing vs. Buying a New Car*. <https://www.consumerreports.org/buying-a-car/leasing-vs-buying-a-new-car/>

Federal Trade Commission. (2017). *Financing or Leasing a Car*. <https://www.consumer.ftc.gov/articles/0056-financing-or-leasing-car>

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UNIVERSITY OF KENTUCKY BARNSTABLE BROWN DIABETES PREVENTION PROGRAM

A COLLABORATION BETWEEN
BARNSTABLE BROWN DIABETES CENTER AND COOPERATIVE EXTENSION

88 *Million Americans have prediabetes and are at risk for diabetes, heart disease and stroke.*

8 out of 10 *of them do not know it.*

Are you one of them?

What is the Diabetes Prevention Program (DPP)?

Each DPP workshop is a series of 16 weekly sessions followed by 1-2 maintenance sessions each month for a total of one year. Each session is led by a trained lifestyle coach who will help you learn new healthy habits to prevent Type 2 diabetes.

You will learn to:

- Get more physical activity
- Control your portions
- Lose a moderate amount of weight
- Manage stress
- Stay motivated
- And much more!

How do I qualify?

- Must be 18 years or older.
- Have a BMI of 25 or greater
- Be at high risk for developing Type 2 diabetes or have been diagnosed with prediabetes

**Group will be
meeting at the Marshall
County Extension Office
beginning early fall.**

**Attend an informational
session to learn more. Call
(859) 323-7391 today!**

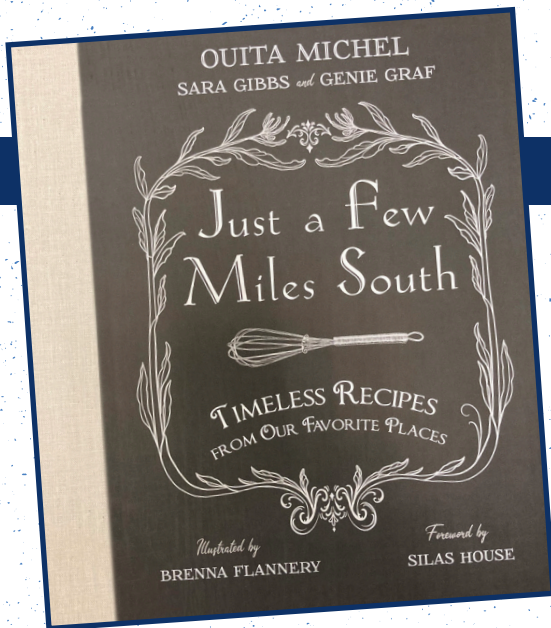




BIG BLUE BOOK CLUB

**JULY 13-27, 2021
VIA ZOOM**

Big Blue Book Club



**JUST A FEW MILES SOUTH:
TIMELESS RECIPES FROM
OUR FAVORITE PLACES**

by

OUITA MICHEL

Book Club Dates

7:00 pm CDT/8:00 pm EDT

Week 1 (July 13) Breakfast and Sandwich Building Blocks - Chapters 1-2.

Week 2 (July 20) Po'Boys, Burgers, Salads, and Soups - Chapters 3-6

Week 3 (July 27) Sweet Satisfaction - Chapters 7-8

<http://ukfcs.net/BBbcRegistrationBook3>

Registration opens May 24th

We have a limited number of books available on a first come first served basis. If you don't get a book from us, check out the book from your local library or purchase from a local or online bookseller.

