# Marshall County FCS NEWS



Martin-Gatton
College of Agriculture,
Food and Environment
University of Kentucky.

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

(270) 527-3285

# Upcoming Events

3/4 - Homemaker Advisory Council meeting 9:30, MCEO

3/6 - Cast Iron Cooking 1:30, MCPL@Hardin

3/7 - Quilting with Robynn 11-3, MCEO

3/11 - Maker Monday 9-noon, MCEO

3/11 - Busy Bees club meeting 1:00, MCEO

3/12 - Hardin Club meeting 10:00, MCEO

3/13 - Olive Club meeting 10:00, MCEO

3/14 - Sharpe Club meeting 10:00, MCEO

3/15 - Painting with Jessie 5:30, MCEO

3/19 - Sewing with Robynn 2:00, MCEO

3/25 - Game Day 10-2, MCEO

3/27 - Learning Session: 'Savor the Flavor' 10:00, MCEO

4/2 - Homemaker Advisory Council meeting

4/8 - Maker Monday 9-noon, MCEO

4/8 - Busy Bees club meeting 1:00, MCEO

4/9 - Hardin Club meeting 10:00, Calloway County

4/9 - Sewing with Robynn 2:00, MCEO

4/10 - Olive Club meeting 10:00, MCEO

4/11 - Sharpe Club meeting 10:00, MCEO

4/15 - International Day 10:00, MCEO

5/2 - Learning Session: 'Strong Bones for Life' 10:00, MCEO

5/2 - Quilting with Robynn 11-3, MCEO



May 7-9 Bowling Green KY Holiday Inn University Plaza



There are many opportunities to get involved with FCS Extension this time of year!

Homemaker Clubs always welcome new members and have educational activities for everyone to experience!

Robynn with the *Master Clothing Volunteers* has classes for those interested in sewing and quilting. Even if you have little to no experience, it's never too late to learn!

Bring a craft or project you are currently working on.
Share and learn from one another. Everyone is
welcome to participate in *Maker Monday*.

This month's *Learning Session* is all about adding flavor to meals while keeping them healthy. Increase your knowledge about several types of spices and how to incorporate them into cooking.

May's session is about keeping bones healthy and strong with proper nutrition, exercise, and sunshine!

Everyone is welcome to attend *Homemaker*\*Advisory Council\* meetings. It's the best way to learn what is going on and how you can get involved!



Save the date: Fair Exhibits July 22-24

**Cooperative Extension Service** 

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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# Join us for a paint party with Jessie of JP Originals Art



Friday, March 15, 2024 5:00pm

Marshall County
Extension Office
1933 Mayfield Hwy.
Benton KY 42025

All supplies and refreshments included.
Call soon as class size is limited.
270-527-3285

\$25 to be paid by March 11





# Recipe

ASPARAGUS
TOMATO STIR-FRY

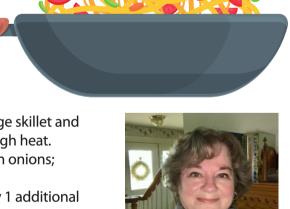


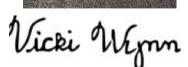
- 1/4 cup chicken or vegetable broth
- 1 tablespoon lite soy sauce
- 1/2 teaspoon ground ginger
- 1 clove garlic, minced
- 1/4 teaspoon black pepper
- 1 teaspoon cornstarch
- 4 green onions
- 2 Roma tomatoes
- 1½ cups fresh mushrooms
- 1 tablespoon olive oil
- **1. Trim** asparagus and cut into 1 inch pieces.
- Combine broth, soy sauce, ginger, garlic, pepper and cornstarch in a small bowl to make sauce.
- Chop green onions and tomatoes into ½ inch pieces. Slice mushrooms.

- **4. Pour** oil into a wok or large skillet and **preheat** over medium-high heat.
- **5. Add** asparagus and green onions; **stir-fry** 4 minutes.
- **6. Add** mushrooms; **stir-fry** 1 additional minute or until asparagus is tender-crisp.
- 7. Push vegetables to the outer sides of the wok. Add sauce in center, cook until thick and bubbly. Add tomatoes.
- 8. Stir well and heat through.

**Yield:** 4, ¾ cup servings.

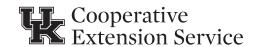
**Nutritional Analysis:** 70 calories, 4 g fat, 0.5 g saturated fat, 0 mg cholesterol, 210 mg sodium, 7 g carbohydrate, 2 g fiber, 3 g sugars, 3 g protein.





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

Mar/Apr 2024



# **ADULT**

# **HEALTH BULLETIN**



## **MARCH 2024**

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 SAVE YOUR VISION



arch is "Save Your Vision Month" in the United States. This is a timely reminder to all of us to make good choices regarding our eye health. Experts estimate you can prevent half of visual impairment and blindness through early diagnosis and treatment. Making time for preventative care is an important part of taking care of our eyes.

Many people do not realize that eyesight can get worse over time. Because of slow changes, it can be difficult to tell if your eyesight has changed until you have an eye exam.

All people should have a basic vision screening annually as a part of an overall wellness exam. The Centers for Disease Control and Prevention recommends people older than 60 receive a dilated eye exam, performed

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## Cooperative **Extension Service**

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

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If you find that your eyes feel tired after you spend a lot of time focusing on one thing, such as a computer screen, try using the 20-20-20 rule. Every 20 minutes, look away about 20 feet in front of you for 20 seconds to reduce eye strain.



## Continued from the previous page

by an optometrist or ophthalmologist, every two years. You should also make an appointment to have your eyes checked if you have any of the following:

- Decreased vision
- Draining or redness of the eye
- Eye pain
- Double vision
- Floaters (tiny specks that appear to float before your eyes)
- Circles (halos) around lights
- Flashes of light

If you are referred to an optometrist, a doctor who specializes in eye care, make sure to schedule and go to that appointment. You should follow any recommendations they give you. Glasses or contact lenses, or even eye surgery, can help restore many people's eyesight, or help them see better than they ever could before.

### Other ways to protect your vision include:

• Eat a healthy diet, including leafy greens such as spinach or kale, and maintain a healthy weight.

- Know your family's eye health history.
- Wear sunglasses that block out 99% to 100% of UV-A and UV-B radiation (the sun's rays).
- Quit smoking or don't start.
- Wear eye protection such as specific kinds of glasses or goggles when operating machinery, working outside or around small particles that could get in your eyes and cause problems.

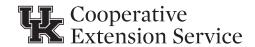
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#### **REFERENCE:**

https://www.cdc.gov/visionhealth/resources/features/keep-eye-on-vision-health.html

HEALTH BULLETIN

Written by:
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Adobe Stock



# M:NEYVI\$E

## **VALUING PEOPLE. VALUING MONEY.**

**FEBRUARY 2024** 

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

# THIS MONTH'S TOPIC: BULKING UP A THIN CREDIT FILE

Your credit score is used when you apply for new credit, but also it could be used to check your reliability for insurance, rent, or a new job. However, some people have not yet had enough credit to generate a file. FICO, the largest company that provides software for calculating credit scores, estimates that 53 million people in the U.S. do not have enough data in their credit files to generate a FICO Score.

A credit score tells businesses how likely you are to pay back what you owe in a timely way. Your score is based on the information in your credit report, such as payment history, length of time you've had accounts open, and how often you open new accounts. Those who don't yet have a file are sometimes called "credit invisible." Others may have a file, but their past credit practices may have led to a score that is not as high as they might wish.

The good news is, there are a few tools available to those who wish to bulk up a thin credit file, either to create a score or to improve the score they already have. Two of these tools are called Experian Boost and UltraFICO.



#### **ULTRAFICO**

UltraFICO is a free service that uses additional information that you agree to share to generate this special score. Using a secure online portal, you link your banking accounts, such as checking or savings, so that your banking activity can be weighed in with your credit report data. This score does not replace your traditional score or become part of your credit report. You use an opt-in feature to share it with lenders. This score may be helpful if you have consistently kept positive balances averaging at least \$400 in your bank account.

#### **EXPERIAN BOOST**

Experian is one of the three credit reporting bureaus, and it offers its own free service

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# THE BEST WAY TO BUILD AND MAINTAIN A GOOD CREDIT SCORE IS TO PAY BILLS ON TIME, PAY DOWN BALANCES, AND AVOID NEW DEBT.



called Experian Boost. Boost considers monthly bills you pay that are not normally included in your credit report. You connect the bank account you use to pay your bills and select the bills you want to have counted in your Experian credit file. The system will look through two years of payment history for qualifying bills with recent on-time payments. The following types of bills and payments could qualify: phone, rent, utilities, television, insurance, internet, and video streaming services.

#### **VANTAGESCORE**

VantageScore is an additional scoring model that lenders and businesses might use. Its scoring model can generate a score as soon as one month after a credit account is opened, which is faster than FICO's 6-month or more model. Most of the time there is no way to know in advance whether a lender will use Vantage or FICO scores. However, if credit is denied, the lender will disclose the score and the factors that led to the outcome.

#### A NOTE OF CAUTION

Be aware that once you grant access to the additional information counting toward your score, you must be willing to accept the consequences. Just as paying on time and keeping credit charges low will help, the opposite can hurt your score. If you grant access to either your bill payment history or your bank accounts, you will need to ensure that you make those payments on time, that you maintain a balance, and don't overdraw your account in order for it to reflect positively on your score.

These programs may help pad your file, but they aren't a "cure-all." Remember, the best way to build and maintain a good credit score is to pay bills on time, pay down balances, and avoid new debt.

### **REFERENCES:**

https://www.fico.com/ultrafico

https://www.experian.com/consumer-products/score-boost.html

https://www.vantagescore.com/consumers/how-credit-scores-work/

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Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu





Hosted by Marshall County Homemakers



Monday, March 25,2024

10:00 A.M-2:00 P.M.

Marshall County Extension Office

1933 Mayfield Hwy.
Benton, KY 42025

\$10 per person covers games, prizes and a lunch consisting of soup, sandwich, and dessert.

Money raised will go towards Local Veterans Projects.

GAMES INCLUDE: Bingo, Canasta, Uno, Dominoes, Scrabble, Mahjong, and many more!



prizes & prizes!





# Cooperative Extension Service

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

Lexington, KY 40506

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