

# Marshall County FCS NEWS



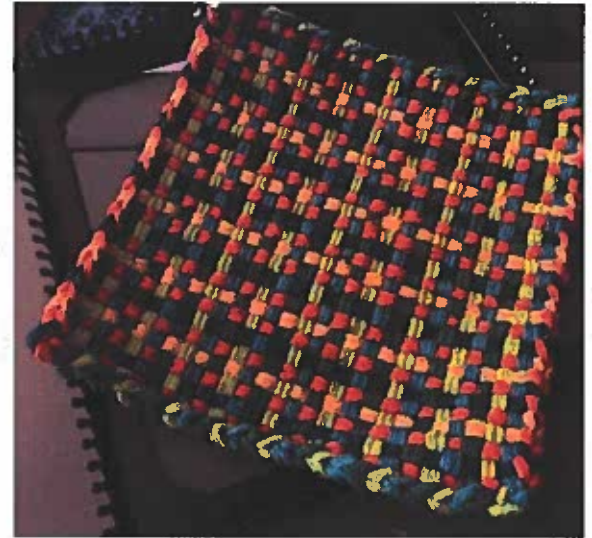
University of Kentucky  
College of Agriculture,  
Food and Environment  
Cooperative Extension Service  
**Marshall County**  
1933 Mayfield Hwy.  
Benton KY 42025  
[marshall.ca.uky.edu](http://marshall.ca.uky.edu)  
(270) 527-3285

## Upcoming Events

- 11/19 - Deadline for entering Potholder contest
- 11/24 - Holiday No Weight Gain Challenge begins
- 11/25-26 - Office closed
- 12/1 - Lunch Break Gardening - African Violets
- 12:15-12:45pm (call by 11/29 to reserve a spot)
- 12/6 - Extension Homemakers Advisory Council meeting and party at 4 Pigs Hamlet's Garden; All Homemakers welcome to attend. 11:00am
- 12/13 - Maker Monday, guest instructor Vicky Hast 9-noon
- 12/24 - 1/2 - Office closed



The No Weight Gain Holiday Challenge kicks off soon! This is an online program and support through email and Facebook. You will be added to a Facebook group and receive emails from West KY FCS Extension. The goal is to have zero weight gain over the holidays! The purpose is to provide education and support. Register here: <https://forms.gle/3BxhP2YVicDNjBMu6>



The Potholder design challenge has been extended to 4:30 on 11/22. We've had some great entries so far, so take the challenge and pick up a kit soon! All potholders will be auctioned at the party on 12/6 as an Advisory Council fundraiser after being judged on the MCEH Facebook page November 23 & 24. Prizes will be awarded to the winners! Each person is asked to bring a \$10 gift to add to the silent auction in lieu of a gift exchange.



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



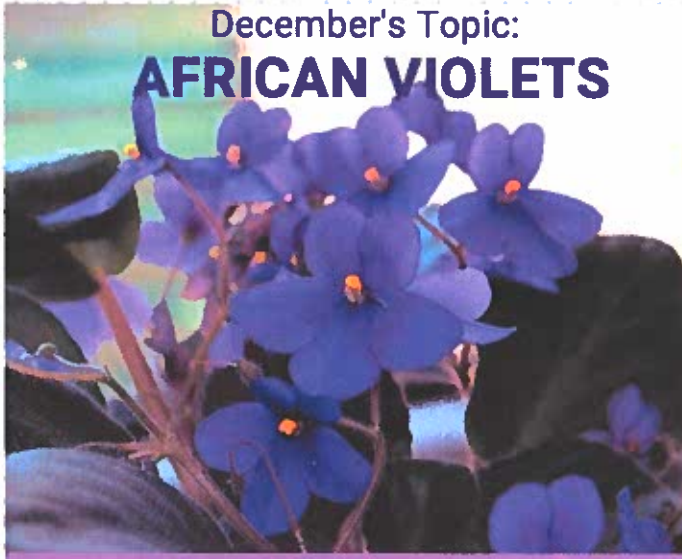
Disabilities  
accommodated  
with prior notification

# Lunch Break Gardening Series

 University of  
Kentucky  
College of Agriculture,  
Food and Environment

December's Topic:

## AFRICAN VIOLETS



African Violet Propagation and Care

Join us during your  
lunch break for a  
gardening workshop!

\$10

Includes a boxed lunch  
from Parcell's Deli

1st Wednesday Monthly  
12:15-12:45pm  
at the Marshall County  
Extension Office



RSVP by Nov. 29th  
Call 270-527-3285

## Recipe Corner...

### Butternut Squash and Turkey Chili

2 tablespoons olive oil	1 pound (1 small) butternut squash — peeled, seeded, and cut into 1-inch cubes	2 (14.5-ounce) cans petite diced tomatoes	1 (15.5-ounce) can white hominy, drained
1 medium onion, chopped	1 cup low-sodium chicken broth	1 (15-ounce) can no-salt-added kidney beans, drained and rinsed	1 (8-ounce) can tomato sauce
4 cloves garlic, minced	1 (4.5-ounce) can chopped green chilies		1 tablespoon chili powder
1 pound ground turkey			1 tablespoon ground cumin
			1/2 teaspoon salt

**Stovetop:** Heat the olive oil in a large pot over medium heat. **Stir** in the onion and garlic; **cook** and **stir** for 3 minutes or until onion is translucent. **Add** ground turkey. **Break** into pieces and **stir** until cooked through and no longer pink. **Add** the butternut squash, chicken broth, green chilies, tomatoes, kidney beans, hominy, and tomato sauce. **Season** with chili powder, cumin, and salt. **Bring** to a simmer, **reduce** heat to medium-low, and **cover**. **Simmer** until the squash is tender, about 20 minutes.

**Electric Pressure Cooker:** Press sauté function. **Add** olive oil and onion; **cook** and **stir** for 3 minutes or until onion is translucent. **Add** garlic and **cook** for 30 more seconds. **Add** ground turkey. **Break** into pieces and **stir** until cooked through and no longer pink. **Add** the butternut squash, chicken broth, green chilies, tomatoes, kidney beans, hominy, and tomato sauce. **Season** with chili powder, cumin, and salt. **Close** the lid, and then turn venting knob to the sealing position. **Pressure cook** at High Pressure for 15 minutes, **allow** for a natural release. **Open** the lid carefully.

**Yield:** 10, 1-cup servings

**Nutrition analysis:**

190 calories, 4g total fat, 0.5g saturated fat, 20mg cholesterol, 590mg sodium, 25g total carbohydrate, 7g fiber, 5g total sugars, 0g added sugars, 16g protein, 0% DV vitamin D, 8% DV calcium, 10% DV iron, 15% DV potassium



*Vicki Wynn*

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



Nov/Dec 2021





# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

NOVEMBER 2021

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

## THIS MONTH'S TOPIC: SMART HOMES, BRILLIANT SAVINGS

As technology continues to advance and become a larger part of our everyday lives, our homes are no exception. Smart home technology, such as smart lighting, thermostats, and security systems, is more common than ever before. Such technology can help you save time, energy, and money. Smart home technology can even affect tax value or credits, particularly if it adds value as a home improvement, increases the energy efficiency of your home, or protects an in-home business.

### HOME IMPROVEMENTS

Installing smart home technology may be considered a home improvement if it will remain in the home should you sell the property. According to the IRS, home improvements can increase the financial investment if it adds value to the home, extends the life of the home, or adapts the home to new uses. The technology must have an expected lifespan of longer than one year to be considered a home improvement.

Smart home technology can also be considered a home improvement if it is part of a larger remodeling project that will add value to the home, or if it helps to restore it after damage. Home improvements — including “smart” additions — are generally not tax deductible. But the money spent on improvements is added to the property costs for the home. When the home is sold, expenses for major improvements decrease the amount of money the seller is taxed.



### ENERGY EFFICIENCY

Not all smart home technology is energy efficient, but the two often go hand-in-hand when it comes to regulating your home’s temperature. When any of the heating, ventilation, and air conditioning (HVAC) systems in your home need replacing, consider energy-efficient options. To find out if the replacement will qualify for a tax credit, check the Manufacturer Certification Statement to ensure it is labeled as ENERGY STAR Most Efficient. Next, consider upgrading your thermostat to a smart thermostat that allows you more control over when your HVAC systems are running.

For example, smart thermostats can often be controlled through a smart phone app or



## SMART HOME TECHNOLOGY CAN ALSO BE CONSIDERED A HOME IMPROVEMENT



programmed so that the HVAC systems only run while someone is home. Smart thermostats may not provide a tax credit on their own; however, combined with the tax credits offered for energy efficient HVAC systems, you can still save several hundred dollars. To learn more, visit: [https://www.energystar.gov/about/federal\\_tax\\_credits](https://www.energystar.gov/about/federal_tax_credits). Combining the technologies could also help you save monthly on heating and cooling costs.

### IN-HOME BUSINESS

Smart home technology that is used for business purposes can qualify for an in-home business tax deduction. There must be a dedicated office space in your home that is used regularly and exclusively for the business. Additionally, only small business owners, farmers, home day cares, and self-employed individuals are eligible. (Unfortunately, working remotely does not qualify.) If you fall under one of the eligible categories, save your receipts. Smart home technology, such as virtual assistants and security systems, can be deducted from your taxes if they are necessary or beneficial to your business operations.

### TAX ASSISTANCE

Determining tax credits and deductions can be tricky, but there are resources available to help. Many companies will assist with your taxes for a fee. But the IRS and the Kentucky Department of Revenue provide guidance, answer questions, and allow you to file your taxes for free. If you cannot find the information you need at <https://www.irs.gov/> or <https://revenue.ky.gov/>, you can visit your local Kentucky IRS office. Find your nearest location at <https://www.irs.gov/help/contact-my-local-office-in-kentucky>. Appointments and government-issued identification are required. Not all services are available at every IRS office so call ahead to ensure your local office can meet your needs.

### REFERENCES:

<https://energystar-mesa.force.com/ENERGYSTAR/s/article/What-tax-credits-are-available-1600088465189>  
[https://www.energystar.gov/about/federal\\_tax\\_credits/non\\_business\\_energy\\_property\\_tax\\_credits](https://www.energystar.gov/about/federal_tax_credits/non_business_energy_property_tax_credits)  
<https://www.irs.gov/newsroom/home-office-deduction-benefits-small-business-owners>

Written by: Nichole Huff and Miranda Bejda | Edited by: Alyssa Simms | Designed by: Kelli Thompson | Images by: 123RF.com

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | [nichole.huff@uky.edu](mailto:nichole.huff@uky.edu)



Become a fan of **MONEYWISE** on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)

# ADULT HEALTH BULLETIN



**NOVEMBER 2021**

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

NAME County  
Extension Office  
000 Street Road  
City, KY  
Zip  
(000) 000-0000

## THIS MONTH'S TOPIC: DIABETES



**N**ovember is American Diabetes Month, the best time for you to find out if you are at risk and to learn more about diabetes. Diabetes is a long-lasting disease that affects how your body turns food into energy. There are three major types of diabetes: type 1, type 2, and gestational (diabetes when pregnant). Type 2 diabetes accounts for 90% to 95% of all cases.

Currently, 34.2 million U.S. adults have diabetes. One in 5 of them do not know they have it. In Kentucky, as in most other states, the rate of diabetes continues to climb. In 2019, 13.3% of Kentucky adults learned they have diabetes.

### What are the causes and risk factors for diabetes?

Sadly, the causes of type 1 diabetes are not known. However, you increase your risk

**Continued on the back** →





## Research shows that a structured, healthy lifestyle can cut the risk of type 2 diabetes in half.



### → Continued from page 1

for type 2 diabetes by being overweight, having a family history of diabetes, using tobacco products, excessive alcohol use, a prior history of gestational diabetes, and not getting enough exercise.

### What are the symptoms of diabetes?

- **Type 1 diabetes symptoms:** frequent urination, excessive thirst, constant hunger, weight loss, very dry skin, vision changes, and fatigue.
- **Type 2 diabetes symptoms:** are similar to those of type 1 diabetes, but are often less obvious. As a result, the disease may be diagnosed several years after onset, increasing the risk of other health issues.

If you are having any of these symptoms, visit your doctor.

### What can be done to prevent and control diabetes?

Because the cause of type 1 diabetes is not known yet, we cannot prevent it. The good news is that simple lifestyle measures are effective in preventing or delaying type 2 diabetes. Research shows that a structured, healthy lifestyle can cut the risk of type 2 diabetes in half.

- Achieve and maintain a healthy body weight.

- Be physically active, meaning at least 30 minutes of regular activity most days.
- Eat a healthy diet of three to five servings of fruit and vegetables a day, and reduce sugar and saturated fats intake.
- Quit tobacco use.
- Avoid excessive use of alcohol.

If you have already been diagnosed with diabetes, it is crucial to talk with your health-care provider to learn the best ways to monitor and manage your diabetes. Typical strategies involve eating well, exercising, taking medication, checking your blood glucose level regularly, and avoiding stress.

#### REFERENCES:

- America's Health Rankings analysis of CDC, Behavioral Risk Factor Surveillance System, United Health Foundation, [America'sHealthRankings.org](https://www.healthrankings.org), Accessed 2021.
- Kentucky Cabinet for Health and Family Services and Kentucky Personnel Cabinet. The 2019 Diabetes Report. Frankfort, KY: KY Cabinet for Health and Family Services, Department for Medicaid Services, Department for Public Health, Office of Health Data and Analytics, and KY Personnel Cabinet, Department of Employee Insurance, 2019.
- <https://www.cdc.gov/chronicdisease/resources/publications/factsheets/diabetes-prediabetes.htm>

ADULT  
**HEALTH BULLETIN**

Written by: Natalie Jones  
Edited by: Alyssa Simms  
Designed by: Rusty Manseau  
Stock images: 123RF.com





# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

DECEMBER 2021

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

## THIS MONTH'S TOPIC: CELEBRATE NOW, PAY LATER? CONSIDER CAREFULLY.

Consumer holiday spending is projected to be up this year, as a larger percentage of U.S. adults plan to celebrate Christmas, Hanukkah, and Kwanzaa, according to the National Retail Federation (NRF). This year, 90% of adults will celebrate with average spending expected to approach \$1,000 on gifts, food, decorations, and other holiday-related purchases for themselves and their families.



In addition to having more plans to buy, there now are more ways to pay for purchases. One of these newer options is "buy now, pay later" plans, also known as "point-of-sale loans." These opportunities may be offered through credit card companies, through particular retailers, or through apps. The big question is, are they worth it?

"Buy now, pay later" products are like a digital update of a layaway program. Retailers expect this market to grow, especially among Gen Z customers. This means higher sales for retailers and higher spending for consumers because many point-of-sale loans carry interest and fees. As with any decision to buy something, it is a good idea to first pause and ask yourself two things: One, do I need this? And two, is it worth the added expense to have it now?

### WHAT ARE "BUY NOW, PAY LATER" PLANS?

With "buy now, pay later" or point-of-sale loans, individual purchases can be financed right from a retailer's website or at store checkout. The customer chooses a payment plan that breaks the purchase into several payments. Some require monthly payments for three, six, 12, or more months. With others, the payments are due every two weeks for a total of four payments. The annual percentage rate (APR) for these loans can range from 0% introductory offers to 30%.

Terms are often based on the size of the purchase and the customer's credit, which may be determined with a soft or hard credit check. A soft credit check does not impact credit score, but a hard credit check can. Read through the fine print to understand if and how the loan may impact your credit score.



## **“BUY NOW, PAY LATER” PLANS BREAK A PURCHASE INTO SEVERAL PAYMENTS. RATES AND FEES CAN VARY.**



### **THE GOOD ...**

These financial products can be a convenient way to pay for a big-ticket item, especially if the rate offered is lower than your typical credit card or installment loan rate. Additionally, these loans might be easier to obtain if you don't have established credit. However, it may not help you build credit either. Whether it helps or hurts your credit depends on several factors including whether it is reported to the credit bureau, whether you pay the installments on time, and more.

### **THE BAD ...**

As with any loan, you should not consider it if you cannot afford the payments. Interest and fees can add up quickly. The ease of access may tempt people to spend more than they can afford. These loans can make returning an item complicated or could lead to not getting a full refund. Point-of-sale purchases may or may not show up on your credit report, but anything sent to debt collections can negatively affect your credit rating.

### **BE A CAUTIOUS BORROWER**

Credit is not inherently good or bad. However,

the choice to finance something might be a good or bad decision based on your financial situation. Know yourself and your capacity to pay it back before taking out any kind of loan. In particular, understand the APR, late fees, and potential impacts to your credit score.

And remember, it is usually more cost-effective to save up for something than to finance it. What you put off paying for now will be due later. This will affect how much money you have to spend on other things in the future.

### **REFERENCES:**

Inman, D. (2021). Holiday Spending Reflects Continued Consumer Demand. National Retail Federation. <https://nrf.com/media-center/press-releases/holiday-spending-reflects-continued-consumer-demand>

Miranda, L. (2021). The hidden costs of 'buy now, pay later' loans. NBC News. <https://www.nbcnews.com/business/consumer/hidden-costs-buy-now-pay-later-loans-rcna4367>

Written by: Kelly May | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: 123RF.com

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | [nichole.huff@uky.edu](mailto:nichole.huff@uky.edu)



**Become a fan of MONEYWISE on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)**



# ADULT HEALTH BULLETIN



**DECEMBER 2021**

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

NAME County  
Extension Office  
000 Street Road  
City, KY  
Zip  
(000) 000-0000

## THIS MONTH'S TOPIC: GET YOUR FLU VACCINE



**H**ave you received your annual flu shot yet? National Influenza Vaccination Week is Dec. 6-12. It is a reminder to all Americans 6 months and older to get their annual flu vaccine if they have not already. Influenza, known as the flu, is a contagious respiratory illness caused by influenza viruses that infect the nose, throat, and lungs.

In the United States, flu season is the fall and winter. While influenza viruses spread year-round, most of the time flu activity peaks between December and February. Depending on the year, flu can stick around until early spring. This year, in the midst of the COVID-19 pandemic, it is more important than ever to get your vaccination. This protects not only yourself and others from the flu, but also helps save medical resources for COVID-19 patients.

People who are at a higher risk of serious flu complications include older adults, young

Continued on the back →



## Getting an annual flu vaccine is the best way to help protect yourself against the flu.



### → Continued from page 1

children, and those with preexisting health conditions. The good news is that everyone 6 months of age and older qualifies for a flu vaccine every season with rare exception.

#### Flu symptoms often include:

- coughing
- fever (not everyone with flu will have a fever)
- headache
- muscle or body aches
- sore throat
- runny or stuffed-up nose
- fatigue
- vomiting and diarrhea  
(more common in children than adults)

#### Here's what to do if you get sick with the flu:

Do not risk spreading the flu to others. Stay home and avoid close contact with others until your fever has been gone for at least 24 hours without help from over-the-counter medicine. Contact your health-care provider if symptoms

continue to get worse. Most people who get flu will recover on their own in a few days to two weeks. Some people will experience severe complications, requiring hospitalization.

Getting an annual flu vaccine is the best way to help protect yourself against the flu. There is still time to protect yourself and your loved ones from the flu. And now it is more important than ever. Flu shots are safe and effective at reducing flu illness, hospitalizations, and death. It usually takes about two weeks for your body to develop immunity to influenza, so make a plan to get your flu shot as soon as possible!

The flu shot is widely available. Find where to get a flu shot near you by visiting [vaccinefinder.org](https://www.vaccinefinder.org).

#### REFERENCE:

<https://www.cdc.gov/flu/resource-center/nivw>

ADULT  
**HEALTH BULLETIN**

Written by: Natalie Jones  
Edited by: Alyssa Simms  
Designed by: Rusty Manseau  
Stock images: 123RF.com

