FAMILY & CONSUMER SCIENCES



Cooperative Extension Service

LaRue County P.O. Box 210 807 Old Elizabethtown Rd. Hodgenville, KY 42748-0210 (270) 358-3401 larue.ca.uky.edu

a Stillwell

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February is Earthquake Awareness Month

February is Earthquake Awareness Month in the United States. This month raises awareness of the dangers of earthquakes and educates people about the steps you should take in the event of an earthquake.

Earthquakes can occur at any time with little to no warning. Before an earthquake, find places in your home, work, or school that provide protection away from windows and things that could fall on you. Think about what furniture you could shelter under to protect your head and body from falling objects. Taking preventative steps now can make your home safer for your family, such as securing tall and heavy furniture to the wall.

During an earthquake, the American Red Cross advises that you "drop, cover, and hold on." Avoid moving as much as possible and use what is around you to protect your body. If you are indoors, remain there until the shaking stops. Be aware of aftershocks, which are smaller earthquakes occurring after the first, larger earthquake. The shaking from an earthquake may cause structural damage, so avoid elevators and debris as you exit.

If you are outdoors during an earthquake, get low to the ground in an open space. Avoid structures and trees that could fall on you. If you are in a vehicle, keep your seatbelt on and find a clear space to pull over. Do not drive away until the shaking stops. Avoid driving on roads and bridges that the earthquake may have damaged.

Following an earthquake, check yourself for injuries. Follow the instructions of local authorities and be prepared for aftershocks. Inspect your home for damage and leave if it seems unsafe. Wear protective clothing and be cautious of other hazards, such as fallen power lines or gas leaks, or fires that may start as a result. A hissing noise may mean a broken gas line. You should exit immediately and contact the fire department if you hear a leak or smell gas.

And if you are thinking, "Earthquakes don't happen in Kentucky," you are mistaken. According to the Kentucky Geological Survey, in 2021, a magnitude 3.1 earthquake occurred in northern Lewis County. There have been at least 77 earthquakes on record for Kentucky since 1931, with the largest occurring in Bath County in 1980 when a magnitude 5.2 earthquake caused an estimated \$3 million in damages.

Source: Hardin Stevens, Senior Extension Associate, University of Kentucky, College of Agriculture, Food and Environment, October 2023

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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

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Homemakers News & Notes

The theme for the 2023-2024 KEHA year is "Let's Take A Hike." Let's make this year a great one!

- March Leader Lesson Training CHANGE The lesson for March will be mailed out to all members and will NOT be held in-person as previously scheduled.
- **County Homemaker Council** County Officers and Educational Chairmen will meet Monday, February 5 at 11am to discuss several upcoming events.
- Area Homemaker Council Area Officers and Chairmen will meet February 6 at 10am at the Hardin County Extension Office.
- 2024 State Meeting The KEHA State Meeting will take place May 7-9, 2024, at Sloan Convention Center and Holiday Inn University Plaza in Bowling Green. The theme is "Blazing the Way with KEHA." Fort Harrod

Area will serve as the host area. Reserve your hotel room now in the KEHA group block! The group rate is \$126/night (1-2 people; scaled pricing for more people per room). Details are on the State Meeting webpage, <u>https://keha.ca.uky.edu/</u> <u>content/state-meeting-information</u> .Full details and registration forms will be **COMING SOON**!



Join LaRue County Extension Homemakers on Facebook



upcoming fcs events

- February 1 at 1:00pm Friends and Family Homemaker Club
- February 5 County Homemaker Council at 11am
- February 6 Area Homemaker Council at 10am EST at Hardin Co Ext Office
- February 7 at 9am Laugh and Learn Playdate Program
- February 14 Quilt Club at 10am at the Extension Office
- February 15 at 1pm LaRue County Interagency Council
- February 9 at 12:00 noon Cooking Through the Calendar (Everything Tuna Melts)
- February 20 at 10:30am South Fork Homemaker Club
- February 26 Open Sewing at 10am at the Extension Office
- February 28 at 9am Laugh and Learn Playdate Program
- March 1 KEHA Deadline for Scholarships, Grants, Contests
- March 16 SAVE THE DATE for our annual Extension Expo (registration for booth space now available)
- April 13 SAVE THE DATE for the Homemakers Spring Bazaar (vendor registration now available)





LaRue County Homemakers recently catered the 2024 Extension Leadership & Awards Banquet.



Laugh & Learn



Cooperative Extension Service 2024 Discrete 2024 March 16th 10am – 2pm LARUE COUNTY HIGH SCHOOL GYMNASIUM 911 S. Lincoln Blvd., Hodgenville A community event with over 70 booths representing area businesses and organizations! SCREENINGS BEMONSTRATIONS GIVE AWAYS

EXTENSION



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Hosted by the LaRue County Extension Homemakers. Proceeds benefitting their Floral Hall Project at the LC Fairgrounds. The Martin-Gatton College of Agriculture, Food and Environment is an Equal **Opportunity Organization with** respect to education and employment and authorization to provide research, education information and other services only to individuals and institutions that function without regard to 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, physical or mental disability or reprisal or retaliation for prior civil rights activity.

Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English.

Inquiries regarding compliance with Title VI and Title VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments, Section 504 of the Rehabilitation Act and other related matter should be directed to

Equal Opportunity Office, Martin-Gatton College of Agriculture, Food and Environment, University of Kentucky, Room S-105, Agriculture Science Building, North Lexington, Kentucky 40546,

the UK Office of Institutional Equity and Equal Opportunity, 13 Main Building, University of Kentucky, Lexington, KY 40506-0032 or

US Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410.

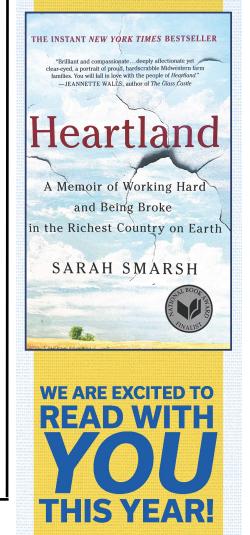


LaRue County Extension Homemaker **m** Floral Hall Project

Donation Form

Goal: To raise \$10,000 in donations to match a Reimbursement Grant given to us by the LaRue County Fiscal Court. Once our Community Improvement Project to replace the roof, doors and windows of the LaRue Co Homemakers Floral Hall at the fairgrounds is completed, the Reimbursement Grant will match with an additional \$10,000.

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BLUE

Big Blue Book Club

The first Big Blue Book Club series for 2024 will be **April 11,18, and 25**. Each Thursday morning session will be presented via Zoom at 11 a.m. EDT. We will record the sessions, so if you aren't available during the day, you are welcome to participate via the recording.

The book will be *Heartland: A Memoir of Working Hard and Being Broke in the Richest Country on Earth* by Sarah Smarsh. This book is an eye-opening memoir about working-class poverty in America. *Heartland* is a descriptive and emotion-packed retelling of the author's and her family's intergenerational experience of America's wealth gap.

Registration will open at 9 a.m. EST on Feb. 1 at <u>https://ukfcs.net/BBBC24book1</u>. <u>The link will not be active</u> <u>until registration opens</u>. The first 200 registered participants will receive a free copy of the book. Pick up your free book at the Extension office after you receive notification that you are one of the book recipients.

Building strong families. Building Kentucky. It starts with us. #UKFCSExt #BigBlueBookClub

Cooking through the Calendar Program

Don't forget to join us for our monthly Cooking through the Calendar program NOW on the 2nd Friday of each month at 12:00 noon at the Extension Office! A demonstration of the recipe will be provided as well as sampling.

The 2024 KYNEP Calendars have arrived! Stop by during office hours for your free copy or get one when you attend the Cooking Through the Calendar program.

Follow our LaRue County Cooperative Extension Service Facebook page for more info and to view the demonstrations LIVE!



Sourdough Breads Class

Ever wanted to learn how to make Sourdough Bread? It seems to be all the rage lately and definitely a trending topic! Please join us on **Saturday, March 9th** at 10am for a demonstration, tasting and make your own sourdough starter to take home! Space is limited so please call ahead to reserve your spot at 270-358-3401.





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

Cooperative Extension Service

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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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/consumerproducts/score-boost.html

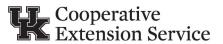
https://www.vantagescore.com/consumers/ how-credit-scores-work/

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

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HEALTH BULLETIN

ADULT

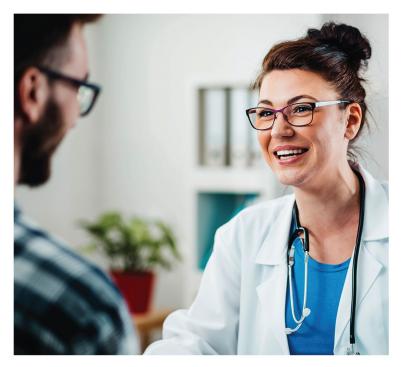


FEBRUARY 2024

Download this and past issues of the Adult, Youth, Parent, and Family Caregiver Health Bulletins: http://fcs-hes.ca.uky.edu/ content/health-bulletins LaRue County Extension Service 807 Old Elizabethtown Road P.O. Box 210 Hodgenville, KY 42748 270-358-3401

THIS MONTH'S TOPIC

WHEN AND WHERE TO GET MEDICAL CARE



The types of medical providers has changed rapidly over the past several years. From company name changes and insurance coverage shifts to pop-up clinics and telemedicine, it can be confusing to know which type of provider best suits your needs.

For serious emergencies, always call 911. For example, if you or a person in your care has any of the following:

- isn't breathing or is turning blue,
- is unconscious,
- is having a seizure,
- has a serious allergic reaction,
- has a broken bone that sticks out through the skin,
- took an unknown amount of medicine, or
- has a large cut that won't stop bleeding.

Continued on the next page 🧲



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Disabilities accommodated with prior notification.

Lexington, KY 40506

If you cannot get to your provider's office or it is after hours and the office is not open, you can go to an urgent care center.



Continued from the previous page

Other serious situations need medical attention but may allow for you to transport yourself or someone in your care to an emergency room (ER) or hospital emergency department (ED). Go to an ER if you or someone in your care:

- has trouble breathing,
- has a stiff neck and a fever,
- is experiencing a continuous fast heartbeat,
- ingested a poison, drug, or unknown substance,
- has a head injury and is vomiting,
- has an eye injury, or
- has a serious burn.

Call your primary-care provider's office with any health-related questions or nonurgent health concerns. They can help you decide what steps to take and how. Call for problems such as a fever, ear pain, a sore throat, belly pain, vomiting or diarrhea, a headache that doesn't go away, possible dehydration, rash, wheezing, or a lasting cough. Calling your regular provider for these kinds of concerns supports "continuity of care" (always seeing a provider who knows you).

If you cannot get to your provider's office or it is after hours and the office is not open, you can go to an urgent care center. Urgent care centers can manage the same problems as your regular health-care provider. These centers also can provide services like X-rays, stitches, and splints.

Telehealth, or telemedicine, are virtual "visits" to a health provider using your phone or computer through an app or website. You can talk to a provider face-to-face — and the provider can see you on the screen. Your regular health-care provider or health system may provide telemedicine services, and some health insurances offer telemedicine providers. You may want to consider a telemedicine appoint for problems such as:

- rashes
- minor cuts or burns
- pink eye (conjunctivitis)
- colds
- fever
- mild allergic reactions
- vomiting
- diarrhea

If you receive care in an ER, at an urgent care center, or through a telemedicine visit, follow up with your primary-care provider afterward. That way, your provider has the most up-todate information about your condition and can continue any needed follow-up care.

REFERENCE:

https://kidshealth.org/en/parents/emergencies.html



Written by: Katherine Jury, MS Edited by: Alyssa Simms Designed by: Rusty Manseau Stock images: Adobe Stock

Interagency Council Meetings

We invite you to join us for the LaRue County Interagency Council. The Interagency Council is made up of representatives from a variety of agencies that join together to share programs and ideas to enhance and/ or compliment each others work to prevent duplication. The Interagency Council meets quarterly here at the Extension Office. If you would like to be added to the meeting reminder list, please contact Marla at the Extension Office at 270-358-3401.

2024 meetings are scheduled for February 15, May 16, August 15 and November 21 at 1:00pm at the LaRue County Extension Office.

Valentine's Day Popcorn Recipe



Ingredients

- 1 bag of microwave popcorn
- 3/4 cup pink chocolate candy melts
- 1/2 cup white chocolate candy melts
- Valentines sprinkles
- Valentines Peanut M&Ms

Instructions

- 1. Pop the popcorn and place into a bowl, remove the unpopped kernels.
- 2. Place the candy melts in small bowls, one for each color.
- 3. Microwave the pink candy for 40 seconds then stir, repeat in 20 second intervals until melted and smooth.
- 4. Drizzle the pink chocolate candy melt over the popcorn. Toss the popcorn with your hands until nicely coated.
- 5.Spread the coated popcorn onto a baking sheet.
- 6. Melt the white candy melts and drizzle over the sheet of popcorn. Immediately top with candy sprinkles.
- 7. Finally, toss on the M&Ms. Allow the Valentines popcorn to cool a few minutes before serving.

The D nner Tab e Project A program to encourage families to eat together, have fun, and grow closer through conversation. <u>https://thedinnertableproject.org/</u>



LaRue County PO Box 210, 807 Old Elizabethtown Road Hodgenville, KY 42748-0210

RETURN SERVICE REQUESTED



Nutty Sweet Potato Biscuits

1 cup all-purpose flour ¹/₃ cup whole wheat flour 11/2 teaspoons baking powder 1/2 teaspoon salt

Martin-Gatton

1/4 teaspoon ground cinnamon 1/4 teaspoon ground nutmeg ¹/₃ cup chopped walnuts 1 cup mashed sweet

3. Turn out onto a

floured surface; gently

Roll dough into ½ inch

knead 3 or 4 times.

thickness. Cut with a

2 inch biscuit cutter

4. Bake at 450°F for

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

12 minutes or until

and place on a lightly

greased baking sheet.

potatoes 6 tablespoons sugar 1/4 cup butter, melted 1/2 teaspoon vanilla 1 tablespoon milk

golden brown.

Yield: 18 biscuits

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



https://fcs-hes.ca.uky.edu/piukp-recipes