

October 2024

FCS NEWS & NOTES

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Todd County Family & Consumer Sciences Extension

Free Credit Reports are Available Weekly

Consumers can now pull their credit reports for free every week if they choose. The three major credit bureaus announced in late 2023 that they will make free access to weekly credit reports permanent.

Federal law requires that consumers have free access to each bureau's report once a year. The three bureaus are Experian, Equifax, and TransUnion. When the COVID-19 pandemic began, the bureaus allowed free access weekly for those who wanted or needed to monitor their credit more closely. The bureaus have announced that change is permanent.

[AnnualCreditReport.com](https://annualcreditreport.com) is the trusted site for requested free credit reports. Since different information may be reported to each of the bureaus, it's a good idea to check all three.

A national survey by Consumer Reports found that, of people who have checked their credit report, 14% found errors in the information. Those errors may have

included debts they actually paid or incorrect personal information.

Checking your credit report is a way to guard against identity theft and to help your credit score by making sure the information is accurate. The bureaus, as well as consumer protection experts, recommend that consumers check their credit reports at least once a year. You may wish to check more often if you are working on making a correction or you have a reason to suspect something is wrong.

References

Consumer Reports. (January 2022) *American Experiences Survey: A Nationally Representative Multi-Mode Survey*. https://article.images.consumerreports.org/prod/content/dam/surveys/Consumer_Reports_AES_January_2022

Tressler, C. (Oct. 13, 2023) *You now have permanent access to free weekly credit reports*. Federal Trade Commission. <https://consumer.ftc.gov/consumer-alerts/2023/10/you-now-have-permanent-access-free-weekly-credit-reports>

Source: Kelly May, Senior Extension Associate for Family Finance and Resource Management



What Do We Know About New Weight Loss Drugs?

Semaglutides have been all over the news and social media lately. You may recognize them by their brand names like Ozempic, Wegovy, or Rybelsus. Ozempic and Wegovy are once-weekly injections while Rybelsus is a pill you take once daily. These drugs act like a hormone that your body usually releases in response to eating. These medications increase the amount of insulin the pancreas produces. They also slow the movement of food through the stomach leading to a feeling of fullness, decreased appetite, and potentially leading to weight loss.

Ozempic and Rybelsus were originally developed for and are used to treat Type 2 diabetes. Wegovy was developed by the same company that makes Ozempic but is approved for use in weight loss. Doctors who prescribe Wegovy encourage their patients to make lifestyle and dietary changes to promote and maintain their weight loss. Wegovy and Ozempic are the same medication, but Wegovy is a higher dose than Ozempic. Ozempic is not approved for use in weight loss.

Some people use Ozempic off-label for the purpose of weight loss. This has created a severe shortage of this drug on the market. This makes it difficult for those who really need the drug to get it and manage their Type 2 diabetes.

While these drugs have been used for a few years now, we are just now starting to learn some of the side effects of long-term use. Common side effects mostly impact the gut and include nausea, vomiting, and abdominal cramps with other side effects being fatigue and headache. More serious side effects include gastric paralysis, but this seems to affect less than 1% of the users.

Because these drugs take away your appetite, it is important to get the right nutrition. Try to get enough nutrients with each meal and snack by focusing on lean protein; high-quality carbohydrates like whole grains, fruits, and vegetables; and heart healthy fats from olive oil, avocados, and nuts and seeds. If you notice that the amount of food you typically eat has decreased, try separating beverages, like water, from mealtimes. Lastly, put an emphasis on high-fiber foods to encourage proper movement through the gut and to prevent constipation. If you are regularly using these medications, consider working with a registered dietitian nutritionist (RDN) to ensure you are meeting your personal nutrition needs.

Although these medications were approved for use in the past two to five years, learning about all potential side effects takes much more time. Experts also need more time to learn what might happen when someone stops using the medication and what happens when someone takes the medication for a long time. When considering weight loss drugs like semaglutides, remember body size is not the best indicator of overall health. Body weight is only one piece of the health puzzle. Rather than focusing on a specific number on the scale, think about quality of life and overall health.

References:

- MedlinePlus. (2022, August 15). Semaglutide Injection: MedlinePlus Drug Information. Medlineplus.gov. <https://medlineplus.gov/druginfo/meds/a618008.html>
- Center for Drug Evaluation and Research. (2023). Medications Containing Semaglutide Marketed for Type 2 Diabetes or Weight Loss. FDA. <https://www.fda.gov/drugs/postmarket-drug-safety-information-patients-an...>
- Semaglutide (Subcutaneous Route) Side Effects - Mayo Clinic. (2023, October 1). Www.mayoclinic.org. <https://www.mayoclinic.org/drugs-supplements/semaglutide-subcutaneous-ro...>
- Source:** Anna Cason, Senior Extension Associate for Food and Nutrition

UPCOMING ACTIVITIES

Cooking thru the Calendar

Cooking thru the Calendar Facebook Live is the first **Thursday** of each month at **11:30 a.m.:** **November 7, and December 5, 11:30 a.m.** on the ToddCountyExtensionFCS Facebook page. In November, we will be demonstrating Hearty Harvest Bowl.

Wits Workout

Coming together and learning new things is good for your brain! Join the **Wits Workout** group where you'll engage in all kinds of interactive puzzles and games and learn what you can do in your daily life to keep your brain healthy.

When—the **2nd and 4th Tuesdays of October, and November at 10:00 a.m.** at the Todd County Extension Office, 240 Pond River Road Elkton.

October 22

November 12

November 26

These classes are free and open to anyone who would like to attend. Bring a friend! You do not have to attend all sessions!



Todd County Homemakers Council

Due to a conflict with Trunk or Treat at the high school, the date has been changed to **Thursday, October 24, 5:00 p.m.**

How to get out of a Mealtime Rut

If you can't think of the last time you were excited about cooking, you may be in a cooking rut. Join us for creative strategies that can be used to prepare delicious meals at home, **Tuesday, October 29, 5:30 p.m.**, at the Todd County Extension Office, 240 Pond River Road, Elkton.

The class will also be offered by zoom on October 29, 10:00 a.m. Contact the Extension Office for the Zoom link.

Ready, Set, Go...Holidays

The Todd County Homemaker Annual Meeting will be **Tuesday, December 3, 5:30 p.m.** at the Todd County Extension Office, 240 Pond River Road, Elkton, KY. The theme is Ready, Set, Go...Holidays; we will have several quick demonstrations to help you get ready for the Holidays. Please register at your club meeting or by calling the Extension Office at 270-265-5659.



Pennyrile Area Homemaker Annual Meeting

If you have registered to attend the Pennyrile Area Extension Homemaker Annual Meeting, it will be held on **Friday, October 18** at the Grand Rivers Senior Citizen Center in Grand Rivers, KY. . Registration starts at **10:00 a.m.** and the meeting starts at **10:30 a.m.**, Dress is casual (think camping, fishing, hiking, etc.).

RECIPE

Apple Nachos

Ingredients:

- 1/4 cup peanut butter
- 1/4 cup non-fat Greek yogurt
- 2 tablespoons milk
- 1 tablespoon honey
- 2 red apples, cored and cut into 1/4 inch slices
- 2 green apples, cored and cut into 1/4 inch slices

Directions:

1. In a blender, combine peanut butter, yogurt, milk and honey. Blend until smooth.
2. Place apple slices on a large plate or platter and drizzle with peanut butter sauce.
3. Add toppings of choice if desired and serve immediately.

Source: <https://www.planeatmove.com>

Nutrition facts per serving: 160 calories; 6g total fat; 1g saturated fat; 0g trans fat; 0mg cholesterol; 5mg sodium; 27g carbohydrate; 4g fiber; 20g sugar; 4g protein; 2% Daily Value of vitamin A; 8% Daily Value of vitamin C; 4% Daily Value of calcium; 2% Daily Value of iron. *Nutrition facts do not include optional toppings

Between the Rivers

Pennyrile Area Extension Homemakers Annual Meeting

October 18, 2024

155 W Cumberland Ave,
Grand Rivers, KY 42045

Guest Speaker: **Bobbie Foust**

Cost: \$18.00 Due before September 30th to your County Office.

Entertainment: **Liberty Boys**

Martin-Gatton College of Agriculture, Food and Environment
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Contact the Todd County Extension Office for more information.

Sincerely,
Jill B. Harris

Jill B. Harris
Extension Agent for
Family & Consumer Sciences