View this email in your browser





## Letter from Lora-

pressure.

New Year...New You. As we head into the exiting new year, take this opportunity to take care of your health. If you want to be more active this year we suggestion the following: Make a plan, find something you enjoy doing, make it a social. The goal is to get 150 minutes of physical activity each week. That's just over 20 mins a day. Some of the benefits are weight loss, immune boost, stress relief and lower blood





## Leader Lesson: Transferring Cherished **Possessions**

Estate planning can be a complicated process, especially when considering how to transfer personal property to people who will want and care for it after your death. Charting a course of action as you begin is a way to provide clarity when creating an estate plan for your non-titled possessions. \* Check vour email newsletter for more information.

Homemakers "We are so much more than you think!"





## Made by YOU

## LAUREL.CA.UKY.EDU

## WHY ATTEND?

- WE HAVE SPACE FOR YOU TO SPREAD OUT AND WORK ON YOUR EXISTING PROJECTS
- GET HELP WITH ANY QUESITONS THAT HAVE YOU STUMPED!
- SEWERS, KNITTERS, CRAFTERS OF ALL KINDS WELCOME!

DETAILS?
JANUARY 3RD
10AM TO 4:30PM & 5:30PM TO 8PM
COST: FREE
REGISTRATION IS REQUIRED







Jabez Quilting Seminar

LAUREL.CA.UKY.EDU/JQS

#### WHY ATTEND?

- LEARN NEW QUILTING TECHNIQUES AND PATTERNS WITH SOME OF THE BEST INSTRUCTORS!
- FELLOWSHIP WITH FELLOW QUILTERS
- HAVE DEDICATED TIME TO WORK ON NEW PROJECTS...YOU MAY EVEN LEAVE WITH SOME FINISHED PROJECTS!

## **DETAILS?**

JAN 16TH - JAN 20TH
COSTS VARY DEPENDING ON EVENT SELCTION
REGISTRATION IS REQUIRED



AN EQUAL OPPORTUNITY ORGANIZATION

**CLICK HERE to register for a CLASS event** 

**CLICK HERE to visit the Laurel County Extension's Website** 







Slow Cooker Meals

## LAUREL.CA.UKY.EDU/JQS

### WHY ATTEND?

- DISCOVER HOW SLOW COOKERS CAN SIMPLIFY MEAL PREPARATION, ALLOWING YOU TO SAVE TIME AND EFFORT IN THE KITCHEN.
- UNDERSTAND HOW SLOW COOKERS
   CAN HELP YOU MAKE DELICIOUS AND
   ECONOMICAL MEALS USING LESS
   EXPENSIVE CUTS OF MEAT AND
   AFFORDABLE INGREDIENTS.
- SAMPLES PROVIDED FOR REGISTERED ATTENDEES

## **DETAILS?**

FEBRUARY 6TH, 13TH
TWO TIME OPTIONS! 1PM & 6PM

COST: FREE!

CALL TO FIND OUT MORE



(606)864-4167





Valentine's **Day Cookies** 

## LAUREL.CA.UKY.EDU/JQS

### WHY ATTEND?

• LEARN HOW TO TURN SIMPLE COOKIES INTO EDIBLE WORKS OF ART, EXPRESSING YOUR CREATIVITY THROUGH VARIOUS DECORATING TECHNIQUES.

• ENJOY THE THERAPEUTIC BENEFITS OF DECORATING COOKIES, ALLOWING YOU TO UNWIND AND RELIEVE STRESS THROUGH A CREATIVE AND DELICIOUS ACTIVITY.

• SIGN UP WITH A LOVED ONE OR A FRIEND FOR AN EVENING OF FUN AND **SCRMPTIOUS COOKIES!** 

**DETAILS?** 

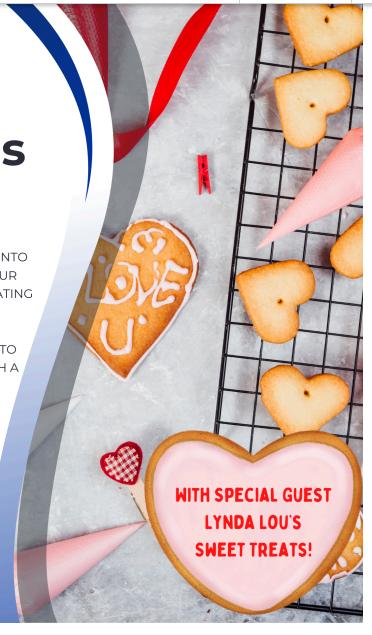
**FEBRUARY 8TH 6PM TO 8PM** 

**COST: \$35** 

**REGISTRATION IS REQUIRED** 



(606)864-4167





Slow Cooker Meals

## LAUREL.CA.UKY.EDU/JQS

### WHY ATTEND?

- DISCOVER HOW SLOW COOKERS CAN SIMPLIFY MEAL PREPARATION, ALLOWING YOU TO SAVE TIME AND EFFORT IN THE KITCHEN.
- UNDERSTAND HOW SLOW COOKERS
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   EXPENSIVE CUTS OF MEAT AND
   AFFORDABLE INGREDIENTS.
- SAMPLES PROVIDED FOR REGISTERED ATTENDEES

**DETAILS?** 

**FEBRUARY 20TH & 27TH** 

6РМ

**COST: FREE!** 

**REGISTRATION IS REQUIRED** 



CALL TO FIND OUT MORE

(606)864-4167





## Made by YOU

## LAUREL.CA.UKY.EDU

### WHY ATTEND?

- WE HAVE SPACE FOR YOU TO SPREAD OUT AND WORK ON YOUR EXISTING PROJECTS
- GET HELP WITH ANY QUESITONS THAT HAVE YOU STUMPED!
- SEWERS, KNITTERS, CRAFTERS OF ALL KINDS WELCOME!

DETAILS?
FEBRUARY 7TH
10AM TO 4:30PM & 5:30PM TO 8PM
COST: FREE
REGISTRATION IS REQUIRED







# Crafting Calm

## LAUREL.CA.UKY.EDU/JQS

## WHY ATTEND?

- STEP INTO A WORLD OF TRANQUILITY WITH
   "CRAFTING CALM," A STRESS RELIEF WORKSHOP
   DESIGNED TO GUIDE YOU THROUGH THE
   THERAPEUTIC ART OF CRAFTING.
- UNWIND AND EXPLORE VARIOUS CREATIVE TECHNIQUES THAT NOT ONLY ENHANCE YOUR ARTISTIC SKILLS BUT ALSO PROVIDE A SOOTHING ESCAPE FROM THE DEMANDS OF EVERYDAY LIFE.
- ALL MATERIALS PROVIDED WITH CLASS FEE

**DETAILS?**FEBRUARY 15TH

6РМ

**COST: \$5** 

**REGISTRATION IS REQUIRED** 



CALL TO FIND OUT MORE

(606)864-4167

AN EQUAL OPPORTUNITY ORGANIZATION



## **Highlighted Homemaker Lesson**



FRM-NH.900

## MUNEYVI\$E VALUING PEOPLE. VALUING MONEY.

**VOLUME 13 • ISSUE 12** 

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

## TRANSFERRING CHERISHED POSSESSIONS ESTATE PLANNING TIPS FOR NON-TITLED PROPERTY

Estate planning can be a complicated process, especially when considering how to transfer personal property to people who will want and care for it after your death. The task of sorting through a lifetime of belongings can be overwhelming. It's natural to feel a range of emotions or to procrastinate on the task to protect yourself from feelings that may surface. You also may be worried about treating all heirs fairly and not hurting anyone's feelings as you make difficult decisions. Consider the tips below to help you begin estate planning for your non-titled property.

#### **LEGAL CONSIDERATIONS**

Creating a plan for your possessions is important from a legal standpoint. You may have started labeling items around your house, perhaps with sticky notes or by keeping a running list in a notepad. While these methods may help you think through a distribution plan, they are not legally binding. Experts recommend consulting with a trusted estate planner or attorney. They can help you navigate this complicated process, including what constitutes a legal will in Kentucky, how to manage estate taxes, and the responsibilities of an executor. Also, they can help you understand what happens to your estate if you die without a will under Kentucky state law.



#### **UNDERSTANDING YOUR "ESTATE"**

After your death, the full contents of your estate must be distributed. This includes all the items you cherished within it (and even some you didn't cherish) from closets to cupboards, attics to basements, clothes to clutter, furniture to knickknacks. Your estate contains your titled property (like your home, land, or car), but it also includes everything you owned within your property. This may encompass many cherished possessions like family heirlooms, jewelry, collectibles, or things that held sentimental significance. But it will also include a bunch of other "stuff" like boxes in the garage that have been collecting dust for decades, the random items in your "junk" drawer, or the pileup of "things" outside in the barn. Quite simply, your estate is everything you own. Everything.

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## YOUR PLAN SHOULD CONTAIN FOUR COLUMNS: POSSESSION, RECIPIENT, REASON, AND DISTRIBUTION METHOD



#### **ASSET DISTRIBUTION PLAN**

When deciding "who gets what" in your estate, one way to simplify the process is to create an asset distribution plan or list that details how the items in your home will be distributed and disposed of upon your death. Your plan should contain four columns: Possession, Recipient, Reason, and Distribution Method.

To begin, select one room in your home to "inventory," jotting down notes as you go. In the **Possession** column, list each item or group of items you find. In the next column, indicate the **Recipient** you want to receive that belonging. It can be a specific person, like a loved one, or it can be an organization, like a donation center. In the **Reason** column, note why the item is or is not special, as well as why you've selected that recipient. Finally, select a **Distribution Method**, such as gift, sell, or donate.

#### **LETTER OF LAST INSTRUCTIONS**

Consider attaching a Letter of Last Instructions to your will. This is an informal letter providing instructions to your family, executor, or attorney about your final wishes for the settlement of your estate upon your death. You can use this letter to let your heirs know the location of important documents like your insurance policies, will, or bank

documents; instructions for funeral arrangements; and your asset distribution plan. After completing a Letter of Last Instructions, be sure your executor has a copy or knows where to locate it quickly. If your letter includes time-sensitive items like funeral arrangements, you'll want them to have access to your wishes immediately after your death.

## TRANSFERRING CHERISHED POSSESSIONS CURRICULUM

For more information on estate planning for non-titled property, contact your county Cooperative Extension office. Ask your FCS agent about the free four-lesson curriculum, Transferring Cherished Possessions, developed by Kentucky Family and Consumer Sciences Extension. Topics include tips on getting started, ways to determine fair value and process, how to decide who gets what, different methods of asset distribution, and communicating without conflict.

### **ADDITIONAL RESOURCES:**

Estate Planning Part 5: Wills and Probate in Kentucky. http://www2.ca.uky.edu/agc/pubs/FCS5/ FCS5425/FCS5425.pdf

Estate Planning Part 7: Federal and State Estate Taxes. http://www2.ca.uky.edu/agc/pubs/FCS5/FCS5427/FCS5427.pdf

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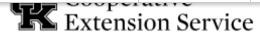
 $Nichole\ Huff, Ph.D.,\ CFLE\ |\ Assistant\ Extension\ Professor\ Family\ Finance\ and\ Resource\ Management\ |\ nichole.huff@uky.edu$ 



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## **KY Proud Plate It Up Recipe**

Servings: 6 Serving Size: 1 cup Recipe Cost: \$6.99 Cost per Serving: \$1.17







**RSS** 

## Ingredients:

- 1 tablespoon oil
- · 1 pound ground turkey or pork
- 2 teaspoons garlic powder
- 1 teaspoon ground ginger
- 1/4 cup low-sodium soy sauce
- 1 bag coleslaw mix (with carrots)
- 1 whole egg

#### Directions:

- 1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
- 2. Heat oil in a large skillet over medium heat.
- Add the ground meat to the skillet and break it up until it is cooked through and has reached an internal temperature of 165 degrees F on a food thermometer. Drain any fat from the meat.
- 4. Add garlic, ginger, and soy sauce to the meat, and stir to combine.
- 5. Add coleslaw mix to the cooked meat. Cook until vegetables are tender.
- Push mixture in the skillet to make a hole. Crack the egg in the open area, and scramble it until it is cooked through.
- 7. Stir all ingredients together and serve.
- 8. Store leftovers in the refrigerator within 2 hours.

Source: 2022 KYNEP Food and Nutrition Calendar: Michele Moore, Butler County SNAP-Ed Program Assistant Senior

220 calories; 12g total fat; 3g saturated fat; 0g trans fat; 105mg cholesterol; 480mg sodium; 6g total carbohydrate; 2g dietary fiber; 2g total sugars; 0g added sugars; 23g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 10% Daily Value of iron; 8% Daily Value of potassium.



## **Homemaker Corner**

## Join us in welcoming our newest Homemaker groups Yarn Spinners & Aces

The Yarn Spinners Club is where the art of crafting meets the warmth of community! This yarn club is a haven for knitting and crochet enthusiasts, designed to inspire creativity, foster connections, and indulge your passion for beautiful fibers. Join them on the third Monday of each month in celebrating the artistry of yarn and the joy of crafting. Unwind, create, and connect with the Yarn Spinners Club – because every stitch tells a story, and we're here to help you weave yours.

The Aces club is where the shuffle of cards meets the sharpening of minds! Our club is a sanctuary for card game enthusiasts seeking not just entertainment, but a space to enhance mental acuity, strategic thinking, and social connections. Join us on the second Tuesday of each month and experience the joy of card games with a purpose. Strengthen your mind, make new connections, and let the games begin!

## **General Reminders**

Subscribe

Past Issues

Translate ▼

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## BAD WEATHER POLICY

If Laurel County Schools are closed due to bad weather, Laurel County Extension Homemaker programs and/or meetings will be cancelled. If in doubt, call the office at (606) 864-4167 or follow us on Facebook at Laurel County FCS.

## ADDITIONAL INFORMATION INCLUDED IN YOUR NEWSLETTER

- Money Wise
- Plate It Up recipe
- FCS exclusive
- Leader Lessons
- Detailed upcoming CLASS information





## **Homemaker Club Monthly Dates:**

1st Sat -Mountain Laurel Quilters @ 10am 2nd Mon -Laurel Silver Thread Quilters @9am 2nd Mon -Felts Meeting @ Noon 2nd Mon -Sublimity Meeting @ 11am 2nd Tues -Aces Meeting @ 3pm 2nd Wed -Rough Creek Meeting @ Noon 2nd Fri -Macedonia Club Meeting @6pm 3rd Sun -Busy Needles @ 2pm 3rd Mon -Yarn Spinner @ 6pm



Have questions?

Feel free to reach out to us at any time with your questions or concerns! Lora Davidson FCS Agent

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Robin Davis
FCS Program
Assistant
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T i n a H e f n e r F C S S t a f f A s s i s t a n t (606)864-4167 t i n a . h e f n e r @ u k y . e d u





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