





### FCS Newsletter

### Worlds from your County FCS Agent

# Happy December!

I hope you all enjoy your Holiday Season. A friendly reminder, our office will be **closed** from December 24th-January 2nd, and we will be open on Tuesday, January 3rd. We received our 2023 Recipe Calendars, and I will let you know, the recipes look absolutely delicious! Make sure to stop by our office to take home a calendar. We have a limited amount of 2023 Cook Wild Kentucky Calendars, as well.

We have exciting programs coming for our 2023 year so be on the lookout. If there are any programs you would like to have in the future, please feel free to contact me so we can make it happen, and I will try my best!

Happy Holidays,

Brittand Consumer Science Agent

## In This Issue.

Caregiving During
the Holiday
Homemaker State
Meeting Info
Homemaker News &
Notes
Calendar Recipe
Moneywise

### Contact Us.

Marion County Extension Office 416 Fairgrounds Rd, Lebanon, KY 40033 (270)-692-2421 brittany.thomas@uky.edu

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 engin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, vertical status, or physical or mental disability. University of Kentucky, Kentucky State University of Xentucky, Kentucky State University of Xentucky.





# Caregiving During the Holidays

Source. Amy Kostelic, UK extension specialist in family life

Providing care for someone can be both rewarding and challenging. However, the responsibilities and obligations that come with the holidays can create added stress. The following suggestions may help make the holidays easier on you, the person you are caring for and your extended family and friends.

- 1. Make a plan. Planning includes little things like shopping for holiday presents and food well before the actual holiday to spread out time, money and stress and booking homecare or respite if needed with an agency in advance to ensure you have help.
- 2. Prepare your visitors. Bring the realities of caregiving to the attention of your guests and uninvolved family members who may not know a person's condition has changed. You may do this in a holiday greeting or by writing a brief note describing the person's needs. Honest communication about the realities of the caregiving situation allows people to react, adjust and respond. Let people know in advance about the need to adapt traditional roles and holiday experiences. For example, it may be less stressful for the person for whom you are caring to spend the holidays in their home, where they are comfortable, rather than traveling to another location or a new location
- 3. Adapt the environment and traditions as needed. Depending on a person's ability, large crowds, background noise, bright lights, etc. may be stressful. Multiple conversations may be challenging for someone with a hearing impairment or dementia, for example. Find quiet spaces and places for people to sit and visit. To help avoid added anxiety, assess ways to adapt the holiday experience (time spent away from home, number of people, noise levels, food due to dietary restrictions, less time-intense festivities, simplified traditions, etc.), which may include changing some holiday traditions and gatherings.
- 4. Make an effort to get help. Sharing the truth about the caregiving situation, including your stress and energy levels, can help reduce the risk of feeling stressed and isolated as a caregiver. Honest communication helps others understand what you need. Being forthcoming and asking for help can also give others a greater appreciation for what you do. The holidays are often a busy time. Give someone permission to run errands for you, such as picking up groceries or Christmas cards, or have them stay with your loved one so you can run errands. Share your wish list of needs. In addition to respite, for example, you may need help with home repairs. Most people will be happy to lend you a helping hand if you ask.
- 5. Make sure you schedule some time for yourself. Do something you enjoy while giving yourself a break from caring for others and preparing for the holidays. Doing something as simple as going for a walk, chatting with a friend or having a cup of coffee can greatly improve your mood.

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, culor, ethnic origin, national origin, crebb, religion, political bettef, 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.





### 2023 KEHA State Meeting May 9-11, 2023

Crowne Plaza
Louisville, KY
<a href="https://keha.ca.uky.edu/content/state-meeting-information">https://keha.ca.uky.edu/content/state-meeting-information</a>



We are planning an exciting state meeting with all the features you know and love! Because of rising prices, we have had to change the pricing structure. We are keeping prices as low as we can to make sure you get the most bang for your buck! Below is a sneak peek at the new pricing structure and all the features it will include. Look for full details and registration information coming this February in your state newsletter!

	Early-Bird Rate (By 4/10/22)	Late Registration (By 4/24/22)
Full Conference Registration	\$140	\$175
2-Day Conference Registration	\$120	\$140

#### Full Conference Registration Includes:

- Everything!
- Two meals Tuesday opening luncheon banquet (New!) and Thursday awards luncheon
- All three days of conference activities\*
- Opportunities to register for learning seminars covering a wide variety of interesting topics
- Opportunities to register for hands-on creative classes
- Cultural Arts viewing
- Quilt square viewing and auction
- Trade show vendors and KEHA merchandise store
- Basket raffle and silent auction
- Homemaker showcase
- Business meeting
- Wednesday night choir performance
- Thursday officer trainings and educational chairman workshops all are welcome to attend.
   Learn what it means to lead!

#### 2-Day Conference Registration Includes:

- Tuesday/Wednesday registration OR Wednesday/Thursday registration
- One meal (either opening luncheon banquet (New!) or closing awards lunch
- 2 days of conference activities\*
- Opportunities to register for learning sessions and hands-on creative classes as available on the days you select

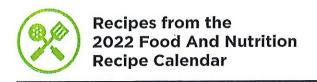
<sup>\*</sup> NOTE: All sessions and classes require advanced registration and are subject to availability. Registration is first-come, first-served with payment. Hands-On Creative Classes and paid sessions *may* include an additional charge.





# Homemaker News & Notes

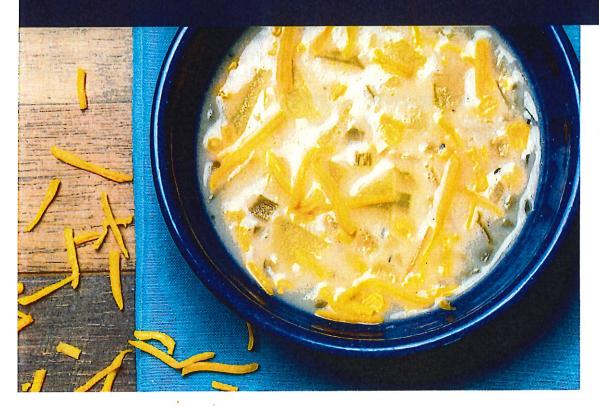






University of Kentucky College of Agriculture, Food and Environment Cooperative Extension Service

# CHEESE AND CORN CHOWDER



- 2 medium potatoes, diced
- 1 small onion, diced
- 1 medium celery stalk, diced
- 1 (15.25-ounce) can no-salt-added whole kernel corn, drained
- 1 teaspoon garlic powder
- 1/4 teaspoon ground thyme
- 1/2 teaspoon salt
- 1/4 teaspoon black pepper
- · 2 cups low-sodium chicken broth
- 1 cup skim milk
- 2 tablespoons all-purpose flour
- 1/2 cup shredded cheddar cheese
- Wash hands with warm water and soap, scrubbing for at least 20 seconds.
- 2. Gently scrub potatoes and celery using a clean vegetable brush under cool running water before preparing. Gently rub onion under cool running water before preparing.

- **3.** Put all ingredients except milk, flour, and cheese into a 2-quart slow cooker.
- 4. Stir to combine.
- **5.** Cover and cook on high for three hours or until vegetables are tender.
- 6. Whisk milk and flour together. Make sure no lumps remain and the flour has fully dissolved. Add to slow cooker. Mix well.
- 7. Cover and cook on high 30 minutes longer.
- **8.** Stir. Ladle into bowls, and sprinkle cheese evenly on each bowl.
- **9.** Store leftovers in the refrigerator within 2 hours.

Makes 5 servings Serving size: 1 cup Cost per recipe: \$3.88 Cost per serving: \$0.78



This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program — SNAP.

### Nutrition facts per serving:

260 calories; 5g total fat; 2.5g saturated fat; Og trans fat; 10mg cholesterol; 380mg sodium; 45g total carbohydrate; 4g dietary fiber; 8g total sugars; 0g added sugars; 11g protein: 6% Daily Value of vitamin D; 15% Daily Value of calcium: 10% Daily Value of iron; 15% Daily Value of potassium.

**Source:** Brad Stone, former Lewis County SNAP-Ed Program Assistant

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.









### VALUING PEOPLE. VALUING MONEY.

**DECEMBER 2022** 

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

# THIS MONTH'S TOPIC: 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.

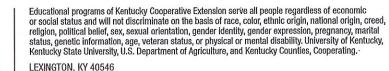
#### LEGAL CONSIDERATIONS

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. This 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.







### 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

Written by: Nichole Huff | 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

