

# Leslie County Informer

## December 2022 - January 2023



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

**Cooperative Extension Service**  
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## *Happy Holidays*

This holiday season our thoughts turn gratefully to those who have made our progress possible. The entire staff of the Leslie County Cooperative Extension Service would like to extend our warmest wishes for a joyous holiday and a prosperous New Year!

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**Cooperative Extension Service**  
Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
Community and Economic Development

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LEXINGTON, KY 40546



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## Ag News

extension.ca.uky.edu

AGRICULTURE & NATURAL RESOURCES

**Aaron Redmond**

Leslie County Extension Office

### Make winter green-thumb friendly with an indoor garden

Gardening is often thought of as a spring and summer pastime, but you don't have to give up your gardening hobby just because winter is approaching. Continue working your green thumb this winter with an indoor container garden.

Container gardening refers to planting in containers rather than a traditionally tilled plot of land. Container gardening is a great way to bring your plants in from the cold and utilize small spaces such as windowsills and tabletops.

While the variety of crops you can plant in container gardens isn't as vast as traditional gardens, there are still a variety of planting options. Here are some easy plants to grow indoors this winter:

- **Scallions:** For scallions, also known as green onions, you can cut off the tip with the roots and place it in a glass with about an inch of water. When the roots are 2-3 inches long, plant them in potting soil in a shallow container. You can either harvest the green tops and let the plant continue to grow or use the entire green onion.
- **Garlic greens:** Plant a garlic clove in a few inches of potting soil mix for garlic greens. You won't be able to grow bulbs, but the green portion tastes garlicky and serves as a good substitute, either raw or sauteed.
- **Microgreens:** Microgreens refer to small edible greens grown from the seeds of vegetables and herbs such as broccoli and beets. Make sure the seeds you use are labeled for use as microgreens so there is no coating that may contaminate the plant. Sow the seeds thickly in new, clean potting soil in shallow containers like disposable aluminum pans with one to two inches of potting soil. Microgreens typically mature after 12-14 days or closer to 21 days for larger seeds and reach an average height of 4-5 inches tall. These can be used in salads, wraps or garnishes once fully grown.

- **Carrots:** Small carrots are easy to grow in potting soil. Sprinkle the seeds on top of the soil in a pot or long window box, lightly cover with damp peat moss and water well. And don't throw away those carrot tops. They're edible and nutritious and can be used in soups and sauces and even smoothies.

- **Herbs:** Basil, chives and parsley are extremely easy to grow indoors. Parsley demands more humidity, so misting the plants will help them flourish. Use organic fertilizer to help your herbs reach their full potential. One of the biggest challenges with indoor gardening is the lighting limitations. While you should utilize as much natural light from windows as possible, some plants may need additional light from grow lights. Grow lights come in all price ranges and styles, from full-spectrum fluorescent lights to LED plant lights that are a bit more expensive but use less electricity than fluorescent lights. Incandescent bulbs do not emit the right spectrum of light for plant growth.

Another issue you may come across is ensuring your containers have proper drainage. You should use potting soil, which has better drainage, rather than garden soil. Be sure your containers have a hole for drainage and are placed atop a detachable saucer or in a tray to catch extra water. After the water has drained into this catching device, empty excess water to lower the risk of root rot. Even though you are using clean, presumably "sterile" potting soil, you should wash any plant parts thoroughly before consuming, especially if you are using them raw.

For more information about indoor gardening, contact Aaron Redmond ANR Agent Leslie County Extension Office of the University of Kentucky Cooperative Extension Service.



# News Release

771 Corporate Dr. Ste 205  
Lexington, KY 40503  
[Kentucky State Office](#)

Contact:  
[FPAC.BC.Press@usda.gov](mailto:FPAC.BC.Press@usda.gov)

## **USDA Releases Nationwide Farmer, Rancher and Forest Manager Prospective Customer Survey**

**WASHINGTON, Nov. 9, 2022** – Producers can now take a nationwide survey to help the U.S. Department of Agriculture (USDA) improve and increase access to its programs and services for America’s farmers, ranchers, and forest managers. The survey includes new and existing customers. USDA encourages all agricultural producers to take the survey, especially those who have not worked with USDA previously. The survey gathers feedback on programs and services available through USDA’s Farm Service Agency (FSA), Natural Resources Conservation Service (NRCS) and Risk Management Agency (RMA).

The survey is available online at [farmers.gov/survey](https://farmers.gov/survey), and producers should complete by March 31, 2023. Stakeholder organizations are also encouraged to share the survey link through their networks. The survey is available in 14 different languages including Arabic, Chinese, English, French, Hmong, Korean, Navajo, Punjabi, Somali, Spanish, Tagalog, Thai, Urdu and Vietnamese.

“A robust survey response that includes the perspectives of all of our customers, including underserved producers, will help USDA better understand the unique needs of both existing and prospective customers, while identifying opportunities to enhance government programs and services. Please take the survey, especially if we haven’t worked with you before,” said Robert Bonnie, USDA’s Under Secretary for Farm Production and Conservation (FPAC). “This survey will provide USDA with critical data to help USDA serve all of agriculture.”

In addition to the online survey, the FPAC Business Center, which is administering the survey, will also mail 11,000 printed surveys to various local state stakeholder organizations and farmers markets.

The survey is an Office of Management and Budget requirement supported by the Biden-Harris President’s Management Agenda (PMA), which identified FSA and NRCS as High-Impact Service Providers. These agencies provide critical customer-facing services and are expected to use the survey data to make targeted improvements.

### **More Information**

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris administration, USDA is transforming America’s food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit [usda.gov](https://usda.gov).

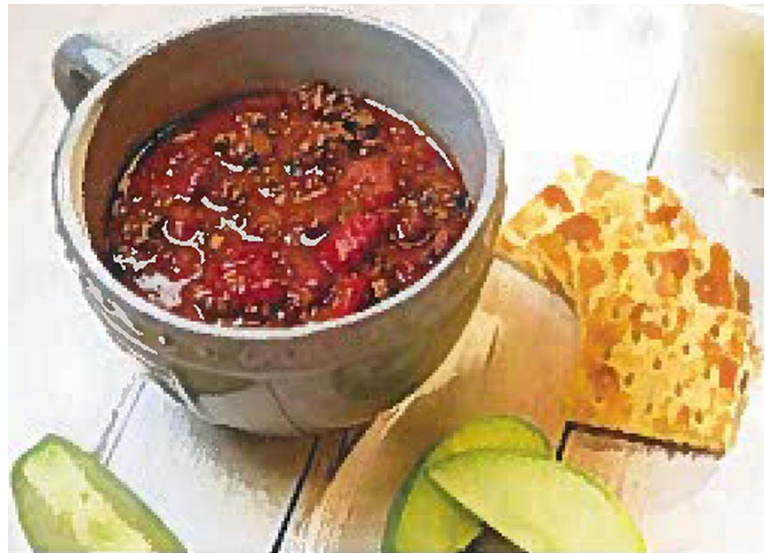
*USDA is an equal opportunity provider, employer and lender.*



# Venison Chili



- 1 pound ground venison
- 1 large onion, chopped
- ½ green pepper, chopped
- 2 tablespoons vegetable oil
- 1 (16 ounces) can diced tomatoes
- 2 (16 ounces) cans chili beans, undrained
- 1 (8 ounces) can tomato sauce
- 1 bay leaf
- ½ teaspoon salt
- ½ teaspoon cumin
- ½ teaspoon garlic powder
- 1 tablespoon chili powder
- Black pepper to taste



Servings: 10 Serving Size: 1 cup

## Directions:

In a Dutch oven or large skillet, brown meat, onion, and green pepper in vegetable oil. Add remaining ingredients. Simmer 1 hour on low heat, stirring frequently. Remove bay leaf before serving.

**Source:** Adapted from Wild Game: From Field to Table, Sandra Bastin, PhD, RD, Extension Food and Nutrition Specialist. Revised July 2007

## Tips

**Alternative to stove-top cooking:** use slow cooker set on high for 4 hours

**Nutrition facts per serving:** 190 calories; 4.5g total fat; 1g saturated fat; 0g trans fat; 40mg cholesterol; 640mg sodium; 20g carbohydrate; 2g fiber; 4g sugars; 16g protein; 0% Daily Value of Vitamin D; 6% Daily Value of Calcium; 15% Daily Value of Iron; 10% Daily value of Potassium

## Coming Up

December 8 Leslie County Extension	Holiday Make & Take Office
December 9 Leslie County Extension	Relay for Life's Santa Candy Shop Extension Office
December 10 10:00- 2:00	Santa Red Hat Day Riverfront Park
December 17	4-H Teen Council "Wreaths Across America"

## CAFFEINE

You might know about foods or drinks that people say give them more energy or help them feel more awake. These foods and drinks have a chemical called caffeine. Caffeine is a stimulant. Stimulants make us feel more awake and alert. Many people have drinks with caffeine in them because they think it helps them to wake up and feel sharper.

While caffeine comes from plants, it is not always safe. It can hurt you if you eat or drink too much. Too much caffeine can make you feel shaky, have an upset stomach, headaches, make it hard to concentrate, and even cause trouble sleeping.

Both children and adults should limit the amount of caffeine that they eat and drink daily. You can do this by choosing not to drink or eat things that have lots of caffeine. These types of drinks (and some food) have large amounts of caffeine in them:

*Too much caffeine can make you feel shaky, have an upset stomach, headaches, and even cause trouble sleeping.*

- Energy drinks
- Sodas and cola
- Sports drinks
- Coffee
- Tea
- Chocolate



Instead, choose drinks and snacks that have what your body needs to grow! Water and milk are great drink choices to make every day. Your body needs water to feel its best, and low-fat milk has calcium and vitamins to strengthen your bones. You can add fruits or other natural flavors to water to mix it up from time to time. Or drink seltzer water if you really want a drink with fizz. Try adding one of these delicious flavor boosters to your water or mix and match to create your own unique combination!

- Strawberry slices
- Orange slices or wedges
- Cucumber slices
- Lemon or lime wedges
- Mint leaves
- Watermelon cubes

Energy drinks make the top of the list because they have the most caffeine and the most sugar of any of the items. This makes energy drinks dangerous to kids and adults. They contain lots of the things our bodies do not need, and very little that our bodies do need to feel good and do our best.

In fact, there is no nutritional value in caffeine at all! This means that your body does not need any caffeine to work its best and grow to its full potential. In fact, some studies show that children who eat or drink a lot of caffeine do not grow as tall or as strong as they could have otherwise.

For more information contact Jace Peters 4-H Youth Development Agent at (606) 672-2154.

Resource: <http://fcs-hes.ca.uky.edu/content/health-bulletins>.



# WHAT'S COMING UP IN 4-H



## 4-H TEEN COUNCIL SERVICE PROJECT **WREATHS ACROSS AMERICA**

**4-H Teen Council will be volunteering their service for the National Wreaths Across America Day. We will be helping Hurricane Cemetery to remember and honor veterans by laying remembrance wreaths on their graves. This event will be held on December 17th in Leslie County.**



## *Santa Red Hat Day*

**COME JOIN US AT THE RIVERFRONT CITY PARK ON  
DECEMBER 10TH FOR SOME FUN FREE ACTIVITIES!**

**10:00-2:00**







# WHATS BEEN HAPPENING IN 4-H



## 4-H Science

Garry visited schools throughout the county with a fun lesson about electricity using Snap Circuits. Snap Circuits are innovative kits that contain real circuit components that snap together to create working devices. The kits come with easy-to-follow instructions. Our goal after the lesson is for youth to be able to know different energy sources, identify the difference between a closed and open circuit and the difference between a series and parallel circuits.



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# Christmas Holiday Make & Take Program

December 8<sup>th</sup> - 4:00 - 7:00 p.m.



In appreciation of our Clientele, Volunteers and Staff,  
we invite everyone to attend  
Christmas Holiday Make and Take Program!  
Join us for a fun-filled evening of "holiday family fun"! Call  
today to register at 672-2154.



## Coming Up

Dec. 1 <sup>st</sup> 1:30 p.m.	FMD Unit LCHS
Dec. 2 <sup>nd</sup> 10:00 a.m.	Hayes Lewis Professor Popcorn
Dec. 2 <sup>nd</sup> 12:40 p.m.	WB Muncy Professor Popcorn
Dec. 6 <sup>th</sup> 1:00 p.m.	Cooking Through the Calendar
Dec. 8 <sup>th</sup> 2:00 p.m.	PASTA Program
Dec. 9 <sup>th</sup> 11:00 a.m.	Laugh & Learn Playdate: Insects
Dec. 12 <sup>th</sup> 5:00 p.m.	Hyden Homemakers Club Meeting
Dec. 13, 14, 15 1:30 p.m.	Stinnett Professor Popcorn
Jan. 5 <sup>th</sup> 2:00 p.m.	PASTA Program
Jan. 5 <sup>th</sup> 5:00 p.m.	DROP IT LIKE IT'S HOT!
Jan. 6 <sup>th</sup> 11:00 a.m.	Laugh & Learn Playdate: Insects
Jan. 9 <sup>th</sup> 5:00 p.m.	Hyden Homemakers Club Meeting
Jan. 12 <sup>th</sup> 12:30 p.m.	FMD Unit LCHS
Jan. 12 <sup>th</sup> 1:30 p.m.	Stinnett Professor Popcorn
Jan. 13 <sup>th</sup> 12:00 p.m.	Mountain View Professor Popcorn
Jan. 17 <sup>th</sup> 10:00 a.m.	Hayes Lewis Professor Popcorn
Jan. 17 <sup>th</sup> 12:40 p.m.	WB Muncy Professor Popcorn
Jan. 19 <sup>th</sup> 12:00 p.m.	People Learn with a Purpose
Jan. 25 <sup>th</sup> 1:00 p.m.	Cooking Through the Calendar
Jan. 31 4:00 p.m.	FCS Sewing for Beginners

## THE WINTER BLUES

Do you find your mood changing with the seasons? Do not brush off that yearly feeling as simply a case of the “winter blues” or a seasonal funk that you have to tough out on your own. Take steps to keep your mood and motivation steady throughout the year. Seasonal affective disorder (SAD) is a type of depression that is related to changes in seasons, beginning and ending at about the same time year after year. Commonly, symptoms start toward the end of fall and continue into the winter months. SAD saps your energy and makes you feel moody. These symptoms often resolve during the spring and summer months. They return as fall begins to turn to winter.

### Symptoms: Signs and symptoms of SAD may include:

- Feeling listless, sad, or down most of the day, nearly every day
- Losing interest in activities you once enjoyed
- Having low energy and feeling sluggish
- Having problems with sleeping too much
- Experiencing carbohydrate cravings, overeating, and weight gain
- Having difficulty concentrating
- Feeling hopeless, worthless, or guilty
- Having thoughts of not wanting to live

As a result, individuals may find that they are oversleeping, craving foods high in carbohydrates, are gaining weight, and feel tired or have low energy despite getting plenty of sleep.

You may be at an increased likelihood for SAD if you have a family history of depression, if you have major depression or bipolar disorder, if you live far from the equator, or have a low level of vitamin D. SAD appears to be more common among people who live far north or south of the equator because of decreased sunlight during the winter and longer days during the summer months. The skin produces some vitamin D when it’s exposed to sunlight. Vitamin D can help to boost serotonin activity. Less sunlight and not getting enough vitamin D from foods and other sources may result in low vitamin D in the body.

It is normal to have some days when you feel down. However, if you feel down for days at a time and you cannot get motivated to do activities you normally enjoy, see your health-care provider. This is especially important if your sleep patterns and appetite have changed, you turn to alcohol for comfort or relaxation, or you feel hopeless or have thoughts about suicide.

**Treatments:** There are many treatments for SAD that can help you feel better and enjoy the winter season. Treatment for seasonal affective disorder may include light therapy, psychotherapy, and medications. In addition to your treatment plan for seasonal affective disorder, you can try these four things:

- Make your environment sunnier and brighter. Open blinds, trim tree branches that block sunlight or add skylights to your home. Sit closer to bright windows while at home or in the office.
- Get outside. Take a long walk, eat lunch at a nearby park, or

simply sit on a bench and soak up the sun. Even on cold or cloudy days, outdoor light can help — especially if you spend some time outside within two hours of getting up in the morning.

- Exercise regularly. Exercise and other types of physical activity help relieve stress and anxiety, both of which can increase SAD symptoms. Being more fit can make you feel better about yourself, too, which can lift your mood.
- Normalize sleep patterns. Schedule reliable times to wake up and go to bed each day. Especially for fall-winter-onset SAD, reduce or eliminate napping and oversleeping.

Resource: <http://fshes.ca.uky.edu/content/health-bulletins>





Check out our Facebook Page: <https://www.facebook.com/lesliecoextension>

## What's Coming up in Extension

### Cooking Through the Calendar

**December 6<sup>th</sup> and January 25 – 1:00 p.m.**

We all love the free recipe calendars the Extension Office provides each year! Join us at the Leslie County Extension Office. The December recipe is Cheese and Corn Chowder and highlights some benefits of corn. The January recipe is Slow Cooker Smoky Black-eyed Peas and highlights some benefits of Black-eyed peas. Cooking through the Calendar is supported by the Kentucky Nutrition Education Program (KYNEP). For more information and to sign up for this class please contact Leslie County Extension, Deadline to sign up is **December 2nd and January 20th**. It starts with us.



songs, make crafts, play games, and enjoy a healthy snack during each playdate. **Please call (606) 672-2154 to reserve your spot.**

### Leslie County Hyden Homemakers

plan to meet at Leslie County Extension at **5:00 p.m. on: December 12<sup>th</sup>** for their Holiday monthly meeting.

**January 9<sup>th</sup>**, they plan to meet for their regular monthly meeting. For more information contact **Faye Couch at (606) 672-3231 or Vicki Boggs at (606) 672-2154.**

### DROP IT LIKE IT'S HOT!

"Want to start the New Year's resolution that you can keep? Join us in a fun wellness challenge that will keep you motivated and the best part, you make your own goals. Each month will include a different challenge to help keep you on track for the next 12 months. **January 5<sup>th</sup> at 5 p.m.** will be our kickoff to the program. Sign up by January 3<sup>rd</sup>.

### People Learn with a Purpose: Understanding Learning Styles

**Lunch and Learn-January 19, 2023 - 12:00 p.m.**

People learn with a purpose! Those purposes are enhanced when learning takes place in an environment that brings out positive emotions and joy in learning. Understanding why and how you learn best is the key to a positive learning experience. Join us at Leslie County Extension to learn more about this important topic. Vicki Boggs, Leslie County FCS Agent will be teaching this lesson. Please call 672-2154 by **January 5, 2023**, to reserve your seat.

### FCS Sewing for Beginners January 31<sup>st</sup> - 4:00 p.m.

Would you like to learn "How to sew"? Join us as we explore how to use a sewing machine while constructing a simple project, hand stitching and more. Adults and youth 9 and older (accompanied by adults) are eligible for this class. Deadline to sign up will be **January 23<sup>rd</sup>**, call today to sign up, spots will be limited. For more information about this program or any other program please contact us at **672-2154 or vicki.boggs@uky.edu**

### PASTA Program

**December 8th and January 5th- 2:00 p.m.**

Grandparents and Community **join our NEW PASTA Program**, (PARENTING A Second Time Around) as we meet in December for WorkShop #4 Exploring the topic: "Discipline is not a Dirty Word, but it may Look Different Today". January we will meet for Workshop #5: "Legal Concerns of Relatives Raising Children". **Please call (606) 672-2154 for more information and to reserve your spot.**

### Laugh & Learn Playdates:

**2<sup>nd</sup> Friday, December 9<sup>th</sup> -  
11:00 a.m. Book – The  
Gingerbread Baby**



**1<sup>st</sup> Friday, January 6<sup>th</sup> –  
11:00 a.m. Book - Over in  
the Jungle**

We will be offering a FREE



one-hour Laugh and Learn Playdate every month for you & your child(ren) to engage in playful activities that are designed to prepare them for kindergarten. Adults & children will hear stories, sing

# *What's Been Happening in Extension*

## **2022 Holiday Traveling Road Show**

Hosted by The Quicksand FCS Extension Agents November 1st-4<sup>th</sup> in all 8 of the Quicksand Area Counties. Leslie County Extension had over 20 in attendance at this annual event on November 3rd. Holiday lessons covering Online Shopping Savvy and What to Do with those Holiday Leftovers were shared. Holiday arts and crafts were displayed and presented by each FCS Agent. Plate It Up, UK Nutrition Education Program and Plan Eat Move recipes along with samples were enjoyed by everyone. Special thanks to our Leslie County Extension Staff and Quicksand Area Agents who made our Annual Holiday Road Show program a great success! Building strong families. Building Kentucky. It starts with us. [#ukFCSext](https://www.facebook.com/ukFCSext)



## **Laugh & Learn Pre-School Playdate: Book: 10 Fat Turkeys**

**Friday, November 11<sup>th</sup> - 11:00 a.m.**



The families enjoyed our November Play date showcasing thankfulness! Adults and children heard the story, 10 Fat Turkeys, listened to the song "The Turkey Hokey Pokey" and acted along with the music, constructed their own Thankful Pumpkins, enjoyed MY Plate nutritious pumpkin fluff dip served with fresh apple slices, our UK Chop Chop Family Magazines and had lots of fun playtime while learning colors, shapes, and more. Our FREE one-hour Laugh and Learn Playdates are held each month for you and your child(ren) to engage in playful activities that are designed to prepare them for kindergarten. For more information on this program please contact us at 672-2154 or [vicki.boggs@uky.edu](mailto:vicki.boggs@uky.edu)





**Leslie County Hyden Homemakers** met at Leslie County Extension on **November 14th at 5:00 p.m.** Homemakers in attendance enjoyed making a beautiful Broken Pinwheel quilt square taught by Charlotte Napier. For more information concerning Homemaker meetings contact **Faye Couch at (606) 672-3231 or Vicki Boggs at (606) 672-2154.**

**BeechFork Homemakers** met at Lower BeechFork United Methodist on November 14<sup>th</sup> at 1:00 p.m. Homemakers in attendance enjoyed learning about online shopping savvy, what to do with those Holiday leftovers and more. Everyone also enjoyed making a Christmas tree ornament taught by Vicki Boggs and also sampling pumpkin fluff dip with fresh sliced apples. For more information concerning Homemaker meetings contact **Vicki Boggs at 672-2154.**



**PASTA (Parents a Second Time Around) Program was held Friday, November 11<sup>th</sup> - 12:00 p.m.**



Participants enjoyed meeting for Workshop # 3 as we explored the Topic of “Rebuilding a Family”. Curriculum was shared and discussed along with enjoying a Fall craft. Be sure and see our “NEW” Library Box (take one give one) in the Park, provided by our PASTA Group and Leslie County Extension Homemakers. More upcoming activities are being planned, so contact us today to reserve your spot to join us as we celebrate Grandparenting and Community Challenges! **Please call (606) 672-2154 for more information and to reserve your spot.**

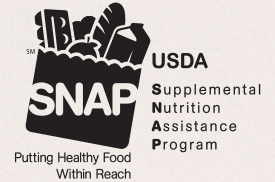


**\* Please call (606) 672-2154 to reserve your spot for programs. Remember, all programs, VSU and community service qualify for funny money for our Annual Fall Homemaker Meetings.**





# CHEESE AND CORN CHOWDER



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

- 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

1. 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

## Nutrition facts per serving:

260 calories; 5g total fat; 2.5g saturated fat; 0g 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





# MONEYWISE

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>

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