

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

Family and Consumer Sciences

LYON COUNTY HOMEMAKERS DECEMBER 2022

In this newsletter:

A Note from Angie Page 01

Volunteers Needed Page 02

Upcoming Opportunities Page 03

What's Happening Page 04

And so much more.....

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.

Sincerely,



Hello Homemakens.

Ho Ho Ho and Happy Holidays to you! I hope your season is starting off menny and bright. We are entening the busiest part of the year and here is a reminder to give yourself the gift of a little time to do something you want. The holidays can be stressful, but if you take care of you first, it will be easier to take care of evenyone else later. There are several fun opportunities happening this month as well as club Christmas parties. Make sure to read all the fun things happening throughout December as well as mark your calendars for new things starting in January. Wishing you a Merry Christmas and a very Happy New year! -Angie



Angie York County Extension Agent for Family & Consumer Sciences

LYON COUNTY VETERANS QUILTS FOR COURAGE

The Lyon County Homemaker Council would like to introduce a new program to benefit those who have served our country in the armed forces. There are several ways you can help to get this program up and running. The program aims to give veterans a quilt for their courage.

You can help by:

- Completing the form to nominate a veteran. The form can be picked up from the Extension Office. The nominated veteran must meet the following stipulations:
 "Veterans to receive quilts MUST be a full time Lyon County resident who has never received a quilt of recognition from any other organization. Recipients will be chosen by age. Health concerns will also be considered and therefore may be chosen over age. No posthumous quilts will be presented. "
- Donating red, white, blue, or patriotic themed fabrics for the quilts.
- Donating 80/20 Cotton/Poly Batting for the middle of the quilts.
- Donating money to the Homemaker Quilts for Courage project to be used to purchase fabric, batting, or thread as needed.
- Joining us on January 12, 2023 at 9:00 AM at the Lyon County Extension Office for a quilt top work day. Please bring a sack lunch. You don't have to sew to help. You can press, be a runner, cut, or help in other ways. This is an all hands on deck project. Please call the office at 270-388-2341 to sign-up for the work day.

For a complete list of rules and regulations regarding the Quilts for Courage project, please e-mail angie.york@uky.edu.



Cinnamon Stick Ornament Class

DATE: DECEMBER 16, 2022 TIME: 10:30 AM WHERE: LYON COUNTY EXTENSION OFFICE COST: \$5.00

Are you interested in learning about making these sweet ornaments for gifts or for your tree? Join the fun and get to take an ornament home with you. Refreshments will be served. The best part, your class fee is being donated to the Lyon County Homemaker Quilts for Courage fund. You must call the office at 270-388-2341 to sign up. There are 20 spots available for this class. LYON COUNTY SENIOR CITIZENS NUTRITION PROGRAM

DECEMBER 13, 2022 10:30 AM

AT THE SENIOR CENTER

FUN LESSON AND TASTE TESTING INCLUDED.



The Pennyrile Area Cultural Arts Competition will be held at the Christian County Extension Office on Friday, March 24, 2023. Time to start working on those craft projects.



SELECTION: Look for firm, crisp, well-colored fruit. Avoid those with shriveled skins, bruises, worm holes, and decayed spots. Always handle apples gently to avoid causing bruises, blemishes, or other defects.

STORAGE: Use those with bruises or skin breaks as soon as possible. Apples that are slightly underripe should be stored in a cool place to ripen. Once ripe, apples will keep a week or longer stored in the refrigerator vegetable drawer or in a plastic bag.

PREPARATION: Raw apples will darken when the cut surface is exposed to the air. Protect cut or peeled apples from darkening by mixing with ascorbic acid Source: www.fruitsandveggiesmatter.gov

VARIETIES: More than 2,500 varieties are found in the United States. The following are easily available and popular in Kentucky: Lodi, Red Delicious, Rome, Winesap, Gala, Jonathan, Cortland, and Golden Delicious.

APPLES Kentucky Proud Project

County Extension Agents for Family and Consumer University of Kentucky, Nutrition and Food Science students

September 2011

-apresented z011 Educational programs of Kentucky Cooperative Extension serve all people regardless of race, color, age, sox, religion, disability, contational origin. For more information, contact your county's Extension agent for Family and Consumer Sciences or visit www.ca.uky.edu/fcs.



UK KENTUCKY

What's Happening



Ready, Set, Bake!

Become a better baker by getting back to the basics. This lesson is designed to give you a better understanding of ingredients and their role in the baking process, as well as demonstrate basic baking techniques. This will be a hands-on class.

January 5, 2023 2:00 p.m. Lyon Co. Extension Office In case of inclement weather, the class will be offered by Zoom on January 5, 10:00 a.m.

Please register for this class by calling 270-388-2341.





Make Your Own Christmas Brnament

December 12, 2022 1:00PM Lyon County Extension Office \$5.00 to attend

There are only 12 spots available for this class. Make sure to call the office at 270-388-2341 to reserve your spot.





QUILT BLOCK OF THE MONTH SERIES

Quilting Quagmires

Are you new to quilting and feel like you are in a tangle of threads and fabric? Join our group to learn beginner quilting skills and make a block each month till we complete a quilt.

December 13,, 2022 5:00 PM E-mail angie.york@uky.edu for the zoom link.



VALUING PEOPLE. VALUING MONEY.

VOLUME 13 • ISSUE 12

Lyon County Extension Office | 231 Main Street | Eddyville, KY | 42038 | (270) 388-2341

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.

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.

LEXINGTON, KY 40546



Disabilities accommodated with prior notification.

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 nontitled 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