

January 2024

Plus recap of November & December 2023



Whitley County
P.O. Box 328
4275 N HWY 25 W
Williamsburg, KY 40769
(606)549-1430
whitley.ca.uky.edu

Whitley County Extension Homemakers Newsletter

Thank you to everyone who helped and attended the WTA 2023 Homemaker Annual Meeting! A great time was had by all. We appreciate all your hard work in hosting this event.



Cooperative Extension Service

Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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Disabilities
accommodated
with prior notification.

**For Info or
To Register**



Call
606-549-1430

Go To
www.tinyurl.com/WCPACE

Upcoming FCS Events

*Unless specified, all classes held at the
Whitley County Extension Office, 4275 N. Hwy
25W, Williamsburg, KY*

Registration required for all classes.



Rye Bread Workshop **January 4 | 6 - 8 PM | \$5**

Rye bread has a distinct flavor, dense texture, and is rich in fiber, vitamins and minerals. It is a go-to favorite when making Reuben sandwiches. Students will each make and take home a loaf of rye bread.

Cooking Through The Calendar **January 11 | 11 AM | Free**

January's recipe is Savory Winter Pork Stew

Join us as we explore the recipes in the University of Kentucky NEP 2024 Calendar in this fun class. Recipes are demonstrated and then sampled.



Transferring Cherished Possessions-Where Do I Start? **January 26* | 11 AM | Free**

Estate planning allows people to control what happens to their possessions after their passing. This series seeks to increase consumer knowledge on estate planning and asset distribution.

*This is a 4 week program meeting on Fridays between 1/26/24 and 2/16/24.

Small Steps to Health & Wealth **January 29* | 6 - 7 PM | Free**

Small Steps to Health and Wealth is a motivational program that encourages participants to set a health goal and/or a wealth goal and take action to achieve their goals by identifying small progress steps.

*This is a 9 week program meeting on Mondays between 1/29-4/1/24.



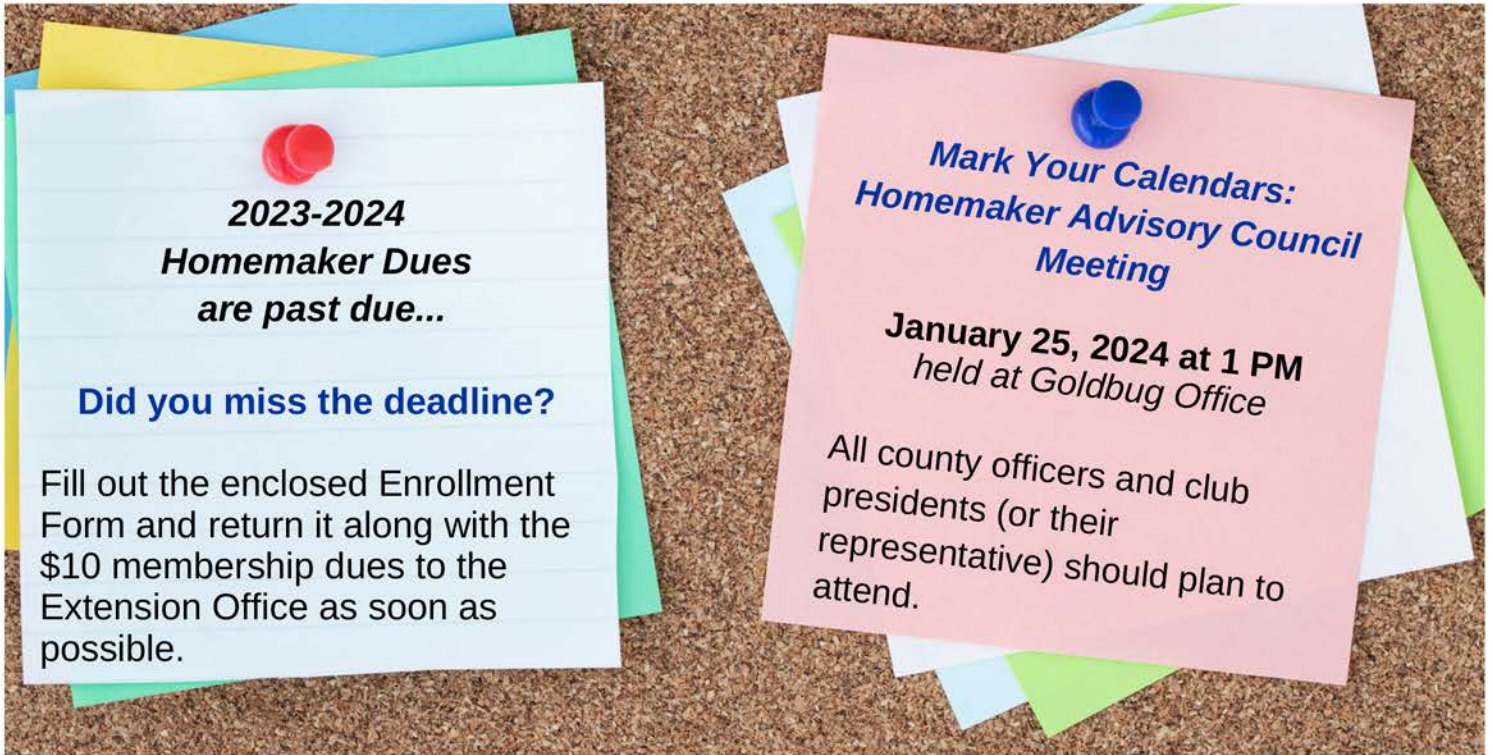
Transferring Cherished Possessions-What is Fair? **February 2* | 11 AM | Free**

Estate planning allows people to control what happens to their possessions after their passing. This series seeks to increase consumer knowledge on estate planning and asset distribution.

*This is a 4 week program meeting on Fridays between 1/26/24 and 2/16/24.



Homemaker News



**2023-2024
Homemaker Dues
are past due...**

Did you miss the deadline?

Fill out the enclosed Enrollment Form and return it along with the \$10 membership dues to the Extension Office as soon as possible.

**Mark Your Calendars:
Homemaker Advisory Council
Meeting**

**January 25, 2024 at 1 PM
held at Goldbug Office**

All county officers and club presidents (or their representative) should plan to attend.

Do you want to see what classes Whitley County Extension is offering? You can see all classes for all program areas using this information...

**For Info or
To Register**



Scan



**Call
606-549-1430**

**Go To
www.tinyurl.com/WCPACE**



The Whitley County Extension Office will be Closed:

*December 24th thru January 1st
and January 15, 2024*





Club News



The Rockholds Homemakers have been busy over the last few months. They had the opportunity to provide and decorate a Christmas tree at the Rockholds Post Office, made ornaments, learned about Disaster Preparedness, enjoyed their holiday party, and held their bi-annual "white elephant auction" raising \$300 for outreach programs, community service projects and their bereavement fund.

Let us know what your club is doing so we can share with the other Homemaker Clubs!



Pam Clark and Rose Wilson



Teresa Lawson sharing the Homemaker Lesson on Disaster Preparedness



Pam Clark, Viola Powell, & Sharon Logan, decorating the Rockholds Post Office Christmas Tree



Colleen Brummett decorating the Rockholds Post Office Christmas Tree



Rockholds Homemaker Club Holiday Party & Gift Exchange



Pam Clark leads Rockholds Homemaker Club in making Christmas Ornaments



Linda Burgard

Linda Burgard
Whitley County Extension Agent
for Family and Consumer Sciences



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October 28, 2023

WTA 2023 Homemakers Annual Meeting

Hosted by:

Whitley County Extension Homemakers



Just a few of the Whitley County Homemakers at the WTA Annual Meeting.

(I tried to catch everyone, but I missed some.)



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

VOLUME 15 • ISSUE 1

Whitley County Extension Office | 4275 N. Hwy 25W | Williamsburg, KY | 40769 | (606) 549-1430

THIS MONTH'S TOPIC: UNDERSTANDING THE COST OF CONVENIENCE

Our society moves at a fast pace. Most any purchase is available at the push of a button, making delayed gratification a concept of the past. The question is ... what does all this convenience really cost?

SPENDING LEAKS

Benjamin Franklin is noted for saying, "Beware of little expenses. A small leak will sink a great ship." Spending leaks are small, seemingly innocent purchases that add up over time. These spending habits have the potential to drain our budgets if gone unchecked. Spending leaks can be part of our normal routines, which can make them difficult to spot.

Examples of common spending leaks include specialty coffees, takeout food, delivery services, impulse and "one-click" buys, digital downloads, streaming services, alcohol, or even hobbies. When we add up these costs, it can be surprising to see how much money we could save by making different choices.

CONVENIENCE IS COSTLY

Examples of spending leaks common to many individuals and families are food and grocery



deliveries. Services like DoorDash, Uber Eats, GrubHub, Instacart, or even local pizza and grocery delivery, have become household staples. Using these "convenient" services significantly increases the final bill when you consider additional charges such as service and delivery fees and driver tips.

OTHER COMMON LEAKS

Other common convenient spending leaks include unused auto-drafted memberships and subscriptions. For example, streaming or cable services. You could save \$150 to \$200 a year by cutting one rarely used streaming service with an average cost of \$15 a month. Or maybe you joined a gym but never go. If monthly membership is \$55, that's \$660 automatically deducted from your account each year.

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University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
Lexington, KY 40506



WHAT IS CONVENIENCE COSTING YOU?

Delivery Service	Base Cost for Order	Added Fees, Delivery Cost, & Driver Tip	Total Cost for Delivery	Total Cost for Convenience	Annual Cost for Convenience if Only Ordered Weekly
To-go meal dashed to your house	\$25.57	<i>Service Fee</i> \$ 2.56 <i>Delivery</i> \$ 5.99 <i>15% Tip</i> \$ 5.12	\$ 39.24	Extra \$13.67 (35% of bill)	\$ 710.84
Groceries instantly delivered	\$78.03	<i>Service Fee</i> \$ 3.90 <i>Delivery</i> \$ 8.49 <i>15% Tip</i> \$13.56	\$103.98	Extra \$25.95 (25% of bill)	\$1,349.40
Pizza store delivery for Friday night	\$37.79	<i>Delivery</i> \$ 4.99 <i>15% Tip</i> \$ 6.42	\$ 49.20	Extra \$11.41 (23% of bill)	\$ 593.32

Use the chart above to take a closer look at a few estimated costs of convenience and what you could save annually by choosing pickup versus delivery.

PLUG SPENDING LEAKS

Track purchases. Keep a spending diary to become more mindful of your spending habits. Track every purchase regardless of size, including recurring bills, and note your method of payment (e.g., cash, debit card, credit card, app, online payment check). Look for possible “leaks” among frequent purchases.

Examine receipts. If deliveries are common in your household, use app or email receipts to review past orders. Then determine how much extra you paid in recent service and delivery charges. What could you have done with this money instead?

Analyze auto-drafts. List monthly and annual auto-drafts, then assess how frequently you use each service. Be wary of sneaky online subscriptions that “hide” in other accounts, such as through PayPal, Apple settings, or Amazon Prime. Or they may include “free” trials you forgot to cancel. Review monthly bank, credit card, and/or money transfer app statements to help you identify any unused auto-draft service, subscription, or membership that you should cancel.

Say “No” to Easy Pay. Disable one-click purchase options that save your financial information. Instead, enter your information at checkout. The less convenient it is for you to make an online purchase, the less likely you are to make impulse buys.

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Holiday Ideas Lesson at Goldbug Office





November 3, 2023





Veteran's Dinner - November 10, 2023



We had the opportunity to honor our Veterans here in Whitley County during our 3rd Annual Veteran's Day Dinner. Thank you to the Busy Bee Homemaker Club Members for decorating and for the donation of two quilts given as door prizes, Meadow Creek Homemaker Club members for donating hanging kitchen towel given as door prizes, and Wofford Homemaker Club for table favors.

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

January Mail-Out Lesson
and Teaser for
Upcoming Four Week Series!
Fridays at 11 am, Starting
January 26th!

VOLUME 13 • ISSUE 12

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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.*



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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