

# Bell County Homemaker Newsletter

December '23/ January '24



## Quote of the Month

"To appreciate the beauty of a snowflake, it is necessary to stand out in the cold."  
-Aristotle

## Announcements

**HOMEMAKER DUES:** Dues are being collected until 12/8. Dues are \$10 and should be turned in with a new enrollment form.

**WINTER WEATHER:** If Bell County Schools are closed due to weather, our programs will be canceled as well.

**OFFICE CLOSURES:** Christmas & New Years 12/25 - 01/01    Martin Luther King, Jr. Day 01/15



## Preventing Dry Skin in the Winter

**Cold temperatures, gusting wind, and limited exposure to sunlight can be the perfect storm for producing dry skin and itching in the winter months. If you are prone to dry, itchy skin, there are some things you can do to prevent its onset.**

- Use creams instead of lotion, particularly on skin that is commonly exposed to outdoor elements such your face or hands. Creams are thicker and provide a better barrier between skin and harsh weather conditions.
- Avoid skin and hair products with fragrance. Many products that include synthetic fragrances can irritate and make itching worse when the skin is already raw or inflamed.
- Avoid long, hot showers. As tempting as a steamy shower can be to remedy cold weather blues, extreme heat can additionally dry your skin, compounding the problem.
- Seek professional help for persistent problems. If over-the-counter attempts to resolve itching and irritated skin are not working, see a dermatologist. Sometimes winter weather can trigger underlying skin conditions that need professional care and prescription treatment.

Reference: <https://www.aad.org/public/everyday-care/skin-care-basics/care/winter-skin-survival-kit>

Source: Katherine Jury, Extension Specialist for Family Health

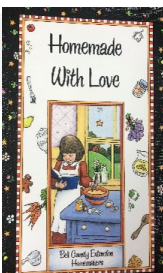
## January Homemaker Lesson

This month's lesson is a mail-out attached to this newsletter. Enjoy "Transferring Cherished Possessions" estate planning tips for non-titled property.



## Homemaker Cookbook

STILL LOOKING FOR A PERFECT HOLIDAY GIFT? STOP BY OUR OFFICE TO GET A  
**HOMEMADE WITH LOVE COOKBOOK! \$15**





# UPCOMING PROGRAMS & EVENTS

CALL OUR OFFICE FOR REGISTRATIONS & SEE OUR WEBSITE FOR FLYERS AND DETAILS  
606-337-2376 BELL.CA@UKY.EDU

**JAN. 16**

**TASTY TUESDAY**-REGISTRATION REQUIRED  
1:00 PM - EXTENSION OFFICE

**JAN. 18**

**PARENTING A SECOND TIME AROUND(PASTA)**  
11:00-12:30PM - BELL COUNTY BUS GARAGE  
PARTNERING WITH FRYSC & BELL WHITLEY

**JAN. 25**

**LEARN, LAUGH, AND CRAFT**  
1:00 PM - EXTENSION OFFICE

**FEB. 5**

**BINGOCIZE IS BACK!**  
JOIN US ON MONDAYS AND TUESDAYS IN FEBRUARY, MARCH, AND APRIL.  
10:00 AM - 3RD FLOOR MEETING ROOM

## RECIPE OF THE MONTH- EGG-CELLENT SALAD



### INGREDIENTS

- 3 hard-boiled eggs
- 1/4 cup plain Greek yogurt
- 1/2 celery stalk, finely chopped
- 1/2 carrot, shredded
- 1 tablespoon mustard
- 1/4 teaspoon salt
- 1/4 teaspoon pepper

**Servings:** 3 **Serving Size:** 1/2 cup

**Nutrition Facts Per Serving** (egg salad only):  
100 calories; 6g total fat; 2.5g saturated fat; 0g trans fat; 185mg cholesterol; 330mg sodium; 4g carbohydrate; 1g fiber; 2g sugar; 8g protein

### DIRECTIONS

1. In a medium-sized bowl, mash the hard-boiled eggs using a fork.
2. Add yogurt, celery, carrot, mustard, salt, and pepper.
3. Stir until well combined.
4. Refrigerate until cool and serve. (Try serving on whole wheat bread or tomato slices. You can spread some on bell pepper slices for an extra dose of veggies!)

**Source:** University of Kentucky Cooperative Extension Service: Nutrition Education Program: Eat Smart to Play Hard.

Have a safe and happy  
Holiday season!

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# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

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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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### Bell County



## Beekeepers Club



Our Beekeepers club will begin meeting Spring of 2024.

## Mushroom Cultivation

In the **Spring 2024**, learn how to cultivate edible mushrooms in this fun class. At the end of class you can leave with a mushroom inoculated log so you can grow your own mushrooms at home.

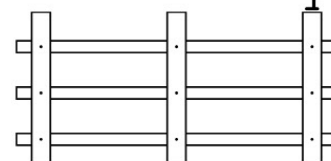


## Self-Reliance Series

If you're thinking of Homesteading or simply wish to be more self-sustainable then this is the program for you.

Learn about:

- Food preservation
- Gardening
- Beekeeping
- Animal care
- Hunting
- Butchering and processing
- Carpentry
- Alternative energy sources
- and more



If you are interested in attending any of these programs please call the Bell County Cooperative Extension Office at 606-337-2376 to register.

Please watch our newsletter, Facebook page, and the Bell County Extension office webpage for updates, times and dates.



# Bell County Agriculture and Natural Resources

## Horses and Hay



Growing and harvesting good-quality hay isn't easy, and depends heavily on good weather for success. This is where we get the old saying, "Make hay while the sun shines." Hay farmers have to keep a close eye on plant growth, the weather and the moisture content of the hay to make sure it is top quality.

Things to keep in mind:

- Molds grow on hay due to excess moisture.
- High humidity and rain can effect the best cured hay, causing it to mold.
- Stack hay in a well ventilated area.
- Stack hay in an alternating pattern to allow air flow between the bales.
- Check hay bales before feeding them to your horses.
- Discard any bales that have black or gray spots, or are very dusty.

Molds reproduce by producing spores. When pulling your flakes of hay apart, if it appears to "smoke" or release a blue gray cloud. This is more then likely mold spores. Mold spores can irritate horses airways, this can cause Recurrent Airway Obstruction (RAO), also known as heaves.

RAO can lead to severe difficulty breathing. Special attention must be given to the hay being fed to a horse who already suffers from RAO to avoid more complications. While mold may be difficult to see sometimes, you can usually smell it.

Remember, if hay is dusty or smells musty, do not feed it. Any black or gray spots are a sure sign of spoiled hay and should not be fed to your horse.



Image of moldy from: [www.horseforum.com](http://www.horseforum.com)

If you have any concerns about the hay you are feeding or considering feeding to your horses please feel free to contact me at the Bell County Extension office at 337-2376.

You can read more about hay on the *Kentucky Equine Research* web page at: [KER.com](http://KER.com)



# BELL COUNTY 4-H NEWSLETTER



## TEEN SUMMIT

March 21st-23rd Grades 6th-8th  
Lake Cumberland 4-H Camp

Teen Summit at Lake Cumberland 4-H Camp provides an opportunity for youth to learn about opportunities provided through 4-H while developing friendships, leadership skills, and communication skills that may benefit them as they explore their strengths and interests in relation to the world.

If a youth in your life is interested, call our office for more information.

## UPCOMING EVENTS

**Bell Co. Cloverbuds**  
@ Extension Office  
5:30-6:30pm  
01/08/2024

**Grab N Go  
Bags**

12/13  
01/10  
01/24

**Middlesboro  
4-H Club**  
@KCTCS  
3:30-4:30pm  
12/13/2023  
01/17/2024

## 4-H CAMP SPONSORSHIPS

Along with most things, the price of sending campers to JM Feltner is continuing to rise. If you would like to sponsor a youth for 4-H Camp 2024 or make a donation to our 4-H Council to keep the cost of camp down for local families, please contact our office for more details to do so!

Bell County  
101 Courthouse Square  
Pineville, KY 40977-1635

RETURN SERVICE REQUESTED

## Bell County Cooperative Extension Newsletter

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606-337-2376



<http://bell.ca.uky.edu>



Bell County Cooperative Extension Service

