

Family and Consumer Sciences News



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

January 2023

Greetings From your FCS Agent

Happy almost 2023! I hope the new year is filled with good health, good times, and happiness!

Like many of you, my 2022 was filled with both devastation and joy. At the beginning of the year, I chose the word "Grateful" for my word of the year. As it comes to an end and I reflect on both the good and the bad, I'm just overwhelmed with gratefulness. One thing that I'm most grateful for is getting to come back as your FCS Agent! I've loved getting to reconnect with many of you and see some new faces while working in this county that I dearly love.

As we face this new year, we are committed to provide you will quality educational programming, resources, opportunity for community, and tools to improve the quality of life for individuals, families, and communities. I hope you will join us as a volunteer, participant, and leader. Please share with others what we have to offer and help us get our services and programs out to all Carter Countians. And as always, I am just a phone call or an office visit away. Feel free to share ideas, suggestions, and feedback anytime!

Happy New Year!

Graciously,

Whitney Morrow

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Whitney Morrow
CEA for Family and
Consumer Sciences
Carter County



Mark Your Calendars

- December 26-January 2nd- Extension office Closed
- January 4- Mom's Group 10am
- January 10- County Extension Council Meeting and Training 10am District Board Meeting to follow
- January 20th- 9am-2pm Make and Take: Intro to Quilting \$10 must pre-register
- January 26th- Keys to Aging: Physical Activity 1pm Chapel House
- January 27th- 10am Laugh and Learn Playdate
- January 31st-Quilting Snow Day
- February 7th-11am Homemaker Council Meeting
- February 8th-Noon Lunch and Learn: Making the Most of Meals while Traveling

If there is no school in Carter County due to weather, Family and Consumer Sciences programs will be cancelled.

Homemaker News

- Congrats to Rita Bledsoe! Winner of the WALKtober!
- Special Thanks to Lindsey Pactolus, Carter Caves, and Grayson Day for Decorating Carter Caves!
- Thanks for getting those dues in this year! We have 178 members!
- Thanks to all of those that helped with the Craft Fair, especially Sue Tackett! It wouldn't be possible without you! We had 44 booths, 344 adults come through the door, and vendors made a total of over \$5,550!
- The tour committee will be meeting soon to plan a day trip for us in the spring.
- KEHA state meeting is May9-11 in Louisville. If you want to go, please let Whitney know. Do not let cost keep you from going.
- Don't forget to turn in your pecan money to Shirley Carra if you haven't already. Thank you to everyone for your support of pecan sales and special thanks to Shirley Carra and Carol Ann Fraley for all of your work with pecans!

For kids
ages 1-5
10am-noon @ the
Carter County
Extension Office

Laugh and Learn

Playdates 2023

- January 27 Snowman
- February 24 Family
- March 24 Rainbows
- April 28 Spring
- May 26 Gardening

For more information
contact

whitney.morrow@uky.edu

Schedule is subject to change. Participants must be pre-registered and accompanied by an adult.

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Calling
all Moms!



1st
Wednesday
10am-12pm
Carter
County
Extension
office

Mom's Group

- Talk to other adults!
- Find Support
- Sip coffee while the kids play
- Parenting

Resources



2022 MEMORIES

I'VE HAD SO MUCH FUN BEING YOUR AGENT AGAIN!









**A BAD DEAL IN DISGUISE:
TYPES OF SCAMS**

A Bad Deal in Disguise: Types of Scams

By Kelly May
Family Finance and Resource Management

We all know to beware of things that sound “too good to be true.” The trouble is, sometimes it is difficult to tell what is false from what is true. Especially since many times scammers appear in disguise or use other tricks to convince us to take part.

The Federal Trade Commission received 2.9 million fraud reports in 2021. Of those reports, about a quarter of them resulted in a loss, equaling a total of \$6.1 billion. The best way to avoid becoming one of these statistics is to learn more about different types of scams so you can avoid falling victim.

IMPOSTER SCAMS

Many scams start with a scammer in disguise. One in five people lost money to **imposter scams**, at a \$1,000 median loss, according to 2021 data from the Federal Trade Commission. In an imposter scam, the scammer pretends to be someone else – a trusted source or a business you probably already have dealings with – to trick you into sharing information or money.



In **phishing scams**, the scammer pretends to be someone else to trick you into sending money or to get your information, such as a password, account number, or Social Security number. Most people know your bank will never ask for your account number – they already have that information on file. However, when you get an email or text message that looks like it is from your bank and requests information, it is tempting to reply. The scammer is counting on this reaction.

Phishing attempts come in many forms. Someone may claim to be a long-lost relative or a prince from a far-away land with an inheritance to share. It may look like a well-known shipping service with a link to track “your order” that you don’t recall placing. It may appear that a service you subscribe to, like a television streaming service or utility, has “declined” your payment, with a request to update your credit card information. Sometimes the scammer claims to be a well-known company or store and says they need to access your account to “investigate fraudulent charges.”

Always beware of clicking on links in emails and on websites. These could lead to false websites with malware, malicious software that could damage your computer, phone, or tablet or make your information vulnerable. Check links and email addresses by hovering your mouse over them and waiting for the box to pop up to show where the link really goes.

A “**grandparent**” **scam** often targets seniors. A caller on the phone claims to be the senior’s grandchild (or other relative) in trouble. In this scenario, the false relative has been arrested or stranded and needs money immediately. Often, they will ask for suspicious forms of payment, such as a wire transfer, pre-paid credit cards, or gift cards. The caller stresses urgency and secrecy, not wanting to upset “mom and dad.” If you get a call like this from a “grandchild” or someone supposedly representing a relative, hang up. If you want to verify, you can contact the relative or relative’s family directly to make sure they are safe.

Romance scams are another type of imposter scam that often begins through online contact. Typically romance scams will use social media,



dating platforms, or messaging apps. A scammer may research you and pretend to have common interests or use a profile you might find attractive. If your new romantic interest is reluctant to meet in person that could be a red flag. Another red flag is if the relationship moves along very quickly – although some scammers are quite patient. After some time and trust has built, your new love interest needs money. The premise might be that they are in trouble, or they need money to settle accounts or pay for travel to visit or move closer. Watch out if payment methods are those that can’t be tracked or reversed.

Imposter scams may prey on your urge to help others in need, or they may pretend to offer you help. For example, people are often generous in times of tragedy or natural disaster. Scammers know this and may pretend to represent a charity. **Charity scams** may take the form of false charities asking for money transfers. On the other hand, in **tech support scams**, the imposter pretends to “assist” you with computer issues you may not have known about – because they don’t exist. This may happen through phishing, phone calls, pop-up ads, or via a locked screen providing a number to call and “fix” it.

Finally, sometimes imposters use a disguise to threaten or scare you into paying money or revealing information. Reported disguises have included the **Internal Revenue Service (IRS) scam**, sheriff or



deputy sheriff scam, the **Social Security scam**, or the **Medicare scam**. Threats can sound scary, like your Social Security number being linked to “criminal activity” or a warrant for your arrest. Sometimes they may claim that your benefits will be suspended or that your identification will be revoked. They ask that you wire money or use gift cards to pay fees or settle accounts. If you have real concerns about any of these issues, contact local officials directly in a separate call using a verified office phone number.

ADVANCE FEE SCAMS

Other scams revolve around trying to get you to pay money up front in the hopes that you will receive a larger “reward” later. The Federal Trade Commission’s top 10 fraud categories included **advance fee scams** such as online shopping, sweepstakes and lotteries, and fake check scams, among others.

Online purchase scams are on the rise according to the Better Business Bureau (BBB), making up more than 38% of scams reported to the BBB in 2020. More than a third of those reports were about pets and pet supplies, such as specific breeds of dogs. Most often, victims of this scam paid for a product or service and never received it. Others received a fake or lower-quality item or something else entirely. This could happen on an unfamiliar website, or when using seller platforms like Facebook Marketplace or Craigslist.

Government grant scams and **fake loan scams** work in a similar way. These claim to be loans or government grants for college, home repairs, home business costs, or other expenses. You may be asked for an advance payment for fees or taxes before you can receive the money. Alternatively, they may ask for your checking account information so they can “deposit the money” or “withdraw a one-time processing fee.” Everyone has access to a free list of available federal grants at [grants.gov](https://www.grants.gov); you should never have to pay for this list.

The **prize, lottery, or sweepstakes scam** continues to circulate, possibly because the idea of winning



sounds so tempting. Real prizes are free, and you have to enter to win. Scammers might surprise you with a “win” you weren’t expecting. If you need to pay a fee, such as for taxes, processing, or shipping, then it is probably a scam. You also cannot increase your odds of winning by paying – that is another version of the scam.

Another type of advance fee scam is the **home improvement scam**, which preys on victims of natural disasters. When a weather event leaves destruction behind, there may be door-to-door construction workers who claim to have “leftover” materials they want to use, and they offer a “discount” for their work. Often, they take the deposit but never complete the project.

Fake check scams, conversely, are like an advance fee scam in reverse. Someone sends you a check or money order that is “accidentally” more than the purchase price. The sender says to deposit the check and wire transfer the extra money back to them. However, that check could be counterfeit or may bounce.

Similarly, **employment scams** may involve an “employer” who sends “the employee” a check and asks for money to be sent back in return. Or the

employer promises to reimburse your costs and fees for doing a service, but never pays. In another version, the company may require up-front money for license, registration, or insurance. The false employer may even provide forms or contracts that are very convincing.

TIPS TO AVOID SCAMMERS

No matter who you’re dealing with, it pays to **do some research**. Verify online businesses through a trusted outside source before paying. When shopping online, **use sites that are encrypted**. Look for the “s” in https in the website address and/or for the lock symbol. Finally, don’t trust people who contact you unsolicited. They probably don’t have your best interests at heart.

Don’t pay with a gift card, wire transfer, or cryptocurrency. The Kentucky Attorney General’s Office reports that in 2021, victims most often paid with a gift card or other reloadable card. Scammers will ask for these forms of payment because they cannot be tracked or reversed. In short, **never send money to get money**. Also, don’t deposit a check into your account and then pay it back to someone else. You could lose your money if the check doesn’t clear.

We can all help prevent scams **by reporting fraud attempts** to the authorities. Unreported scams will continue to thrive and cost us all. Report suspected scams to the following authorities:

- Kentucky Attorney General at ag.ky.gov/scams or 888-432-9257
- Federal Trade Commission at reportfraud.ftc.gov or 877-FTC-HELP
- Better Business Bureau at bbb.org/scamtracker

- Cybercrime such as online phishing – Internet Crime Complaint Center (IC3) at www.ic3.gov
- Identity Theft – IdentityTheft.gov

Learning to check it out when something sounds “too good to be true” can be a real money saver. Reporting scam suspicions to the authorities could prevent future fraud attempts. These are some of the best ways to keep yourself safe from scams.

Sources and References

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**A BAD DEAL IN DISGUISE:
TYPES OF SCAMS**

Scam Detectives

The best way to avoid a scammer is to do your research. Find out what scam is going on “behind your back” by asking good questions!

Print and cut apart the cards. If you have more than 16 players, make multiple copies of cards as needed. Give everyone a notecard with a scam written on it and a piece of tape. Each person should tape a card to their neighbor’s back without the neighbor seeing the words. Once all players have a mystery word taped to their back, they must find out what scam is going on “behind their back” by asking good questions.

For this activity, players can ask closed questions (yes, no, one-word answer, such as “Does this scam involve a computer?”) or open questions (such as “What tactics does this scammer use?” or “Who does this scammer usually target?”). When the player figures out the scam, he or she removes the note. Players continue until all scams have been revealed or until the designated time has ended.

	Online Purchase Scam		Government Grant Scam
	Home Improvement Scam		Employment Scam

	Deputy Sheriff Scam		Medicare Scam
	Social Security Scam		Fake Loan Scam
	Fake Check Scam		Prize, Lottery, or Sweepstakes Scam
	Phishing Scam		Grandparent Scam
	Romance Scam		Charity Scam
	Tech Support Scam		Internal Revenue Service Scam

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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

DECEMBER 2022

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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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