

## Staff Newsletter

This is the first issue of the STAFFLINKS newsletter. The purpose of this newsletter is to provide College of Agriculture staff with information concerning

other departments, fellow staff members and updates on STAFFLINKS projects. The newsletter will be published three times per year.



## In Remembrance: Doc Cottle

Darryl O. Cottle, otherwise known as "Doc", died unexpectedly in his home on Thursday, December 16, 2005. He was 59. This spotlight is a tribute to his life.

It is impossible to capture Doc's personality on paper, in a picture, or in a single thought. Eccentric, yes; a music-lover, definitely; smart -- he knew more about extremely diverse topics than most people know; geneologist, astrologist, astronomist, cat-lover, Libra, Viet-Nam vet, UK Women's Basketball fanatic, and friend.

Doc always had a smile and a kind word for everyone.

Following service in the Navy during Viet Nam, Doc used the G.I. bill to take several courses relating to data entry, computer operations, and programming at Fugazzi Business College.

He joined Ag Economics in 1986 in a data entry position and moved into a Staff Support position. About his position in the department, Doc said, "{I've learned} many ways of managing to accomplish whatever tasks I've been assigned and am always available to answer questions or suggest possible procedures for dealing with the problems students, faculty, and other staff find themselves encountering. If I don't



know the answer I usually have a good idea where it **can** be found. Probably the most enjoyable part of my job is the chance to interact with people from many different countries and cultures. I also like the fact that I have a large variety of tasks to do, which keeps me fresh since I avoid too much repetition.

## Did you know?

- ◆ The Gillis Building was completed in 1892 as the Experiment Station and is a copy of the original Agricultural Experiment Station building which was destroyed by fire in 1889.
- ◆ Maine Chance Farm won the 1947 Kentucky Derby with Jet Pilot leading wire to wire.
- ◆ Maine Chance's owner, Elizabeth Arden Graham, insisted the Elizabeth Arden creams and lotions be used for bruises and aches on the horses, and didn't like her horses to wear blinkers--they weren't aesthetic.
- ◆ The Kentucky Tobacco Research & Development Center's (KTRDC) research projects explore the development and use of tobacco as a production system for plant-made pharmaceuticals, and the discovery of new plant natural products having potential for commercialization.
- ◆ The KTRDC is funded by a dedicated tax on cigarette sales in Kentucky.
- ◆ The Division of Regulatory Services has its origins from an 1886 law "to regulate the sale of fertilizers in this Commonwealth and to protect the agriculturist in the purchase and use of the same..."



### Holiday Events



Entomology held their annual Holiday party in the lobby of the Seay Auditorium on December 15th.



Ag Economics held their Holiday Party at Spindletop Hall on December 9th (pictures). Staff members of Ag Economics treated themselves to a luncheon at The Chop House on December 15th. On December 19th, the department held a "Goodie & Movie" afternoon.





Photo by Brian Fitzpatrick

Family & Consumer Sciences Unit held their annual staff/holiday meeting on Tuesday, December 13, 2005 at the Anderson Circle Farm in Mercer County. Pictured is the staff support for Family & Consumer Sciences. The day started with a tour of Anderson Circle. Farm employees described the operations of the 7,000-acre farm as well as historical interests and activities of the farm owners, Ralph and Ruth Anderson. A tour included a walk-through of one of the houses on the farm, Chapline House. David Millet, an interior designer from Cincinnati, and Isaac W. Gilliam, AIA, Belcan Corporation, Cincinnati, Ohio work with the historic preservation and design projects on the farm.

A catered lunch and gift exchange followed the brief staff meeting with fun and camaraderie had by all.



## Debt Reduction

From the TIAA-Cref website

Nearly everyone carries some kind of debt, but then, all debt is not created equal. There's good debt -- buying an appreciating asset such as a home -- and bad debt -- taking on excessive consumer debt, such as multiple credit card balances. Paying off credit card balances -- at hefty interest rates -- will put a strain on your finances if you don't establish a disciplined approach. What's more, increasing consumer debt has a debilitating effect on your overall net worth. Just imagine yourself entering retirement having accumulated a comfortable nest egg of one million dollars. You know that amount will be sufficient to give you the income you need for your annual living expenses. But if you're relying on it as a source of paying off continuing consumer debt, you may be jeopardizing your financial future -- as well as compromising the amount you can leave to your heirs.

So, do you need to be concerned about your debt? In order to determine this, you first need to be clear about your financial situation. Assess your worth by checking the value of all of your assets (retirement plans, investments, property, etc.), minus the amount of debt you have. Also, review your saving habits. Do you plan for taxes, retirement and other financial goals?

## Regulatory Services

The Division of Regulatory Services tests animal feeds, fertilizers, milk, seed and soil. Some of our tests are strictly regulatory, or ensuring that products sold meet their claims. For example, we regulate commercial feed, fertilizer, seed and milk. Some of our testing is strictly service. For example, we operate two soil testing laboratories - one in Lexington

and the other located at the Princeton Research Station. Our soil testing services are available to the public, primarily through the cooperative extension service. Seed testing is unique in that it provides both a regulatory program and has a public service component. We have 10 inspectors located in territories throughout the state that collect regulatory samples and perform inspections.

Once you have measured the amount of money coming in vs. the amount of money going out -- your debt to income ratio should be no more than 30 percent. If it is, you're going to want to work on eliminating or at least minimizing debt before you retire. First, because although you may be able to make payments now without compromising your financial security, once you're no longer earning a salary those payments may become a considerable burden, draining your retirement resources. And second, if anything happens to you, that burden falls on your family.

A good starting point for your debt management plan would be to determine the amount of all of your credit cards and outstanding installment loans balances. Then:

- Pay off the highest rate lender first.
  - Make the minimum payment on all but the highest interest rate debt and pay all of the rest on the highest rate account.
  - When that debt is liquidated, do the same with the next account and so on until you are free of consumer debt and other obligations that are not "good debt."
- Once your plan is in place, there are some additional debt management strategies you can use:
- Roll over your credit card balances to a new card with a lower interest

rate.

- Limit your credit card use to emergencies only, until your balance is repaid.
- Use cash and debit cards rather than a credit card.
- Use only a credit card that requires you to pay the full balance each month.
- Use only two cards: one that is a debit card or that requires full payment each month and one that allows you to carry a balance for use when you may be traveling or for an emergency.

As you pay off your debt, you can simultaneously achieve the following goals:

- Improve cash flow by lowering the amount you have to pay each month.
- Save or invest money previously paid out in loan interest.
- Repair your credit rating over time by being able to consistently repay more manageable payments.
- Improve your overall image to other lenders by showing a stronger financial profile.

If you're finding it too difficult to manage the amount of your debt on your own, you may benefit from the help of a professional credit counseling service.

The different seasons alter our testing programs. For example, in spring, we receive a huge influx of fertilizer, seed and soil. In January and February we are busy testing pet foods. Much of the rest of the year we are busy testing animal feeds, supporting research projects and providing continued support for our program areas. Our goal is to work closely with both manufacturers and consumers to ensure that quality products are marketed in the state of Kentucky.

The 2006 members of StaffLINKS are:

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## Staff Appreciation Day Survey

Thank you to everyone who took time to complete our on-line survey about the College of Ag's Staff Appreciation Day. We are pleased with the number of responses that came in and StaffLINKS members have begun the task of analyzing them. Hopefully we will be able to implement some of your suggestions and make Staff

Appreciation Day more exciting for everyone.

Beginning in 2006, StaffLINKS members will be in charge of planning for Staff Appreciation Day. We have already had one meeting with Jaime Sparrow, the Alumni Program Coordinator to try and learn more about how Staff Day has worked in the past, and what

things we can and cannot do as we strive to make Staff Appreciation Day the best that we can.

Stay tuned for more news about this as it develops.