Quarterly Companion
AROUND THE TABLE
extension.illinois.edu
Summer 2026

Subscribe: go.illinois.edu/GetQC

Passing Along Personal Possessions

We accumulate possessions with financial, practical, or sentimental value. Eventually, downsizing or transferring items becomes necessary because of moves, lifestyle changes, retirement, health issues, or death. Deciding early how belongings will be handled reduces stress for loved ones and ensures your wishes are followed.

The goal is to make decisions yourself rather than leaving difficult choices to family members. Planning ahead clarifies your intentions, supports family relationships, and helps treasured items find an appropriate home.

When preparing to transfer property, understand the difference between titled and non-titled possessions.

Titled property is property whose ownership is documented in a written record. Examples include real estate, bank accounts, motor vehicles, boats, machinery, stocks, bonds, and other investments. These assets are often transferred through legal documents such as wills, trusts, beneficiary designations, or titles.

Non-titled property refers to items whose ownership is not documented in a formal written record. Examples include collections, tools, books, furniture, dishes, photographs, jewelry, family heirlooms, and other household belongings. Although these items may not have significant financial value, they often carry deep emotional meaning for family members.

Decisions about both titled and non-titled property are important. As you identify goals for transferring personal possessions, consider the following:

- **Maintain privacy.** Some individuals prefer to keep decisions about their belongings within the family and avoid public discussion or disagreement.
- **Keep harmony in the family.** Many owners want family members to continue enjoying positive relationships after possessions have been distributed. Open communication can help reduce misunderstandings and conflict.
- **Preserve family memories and keepsakes.** Allowing family members to share their perspectives can help ensure treasured items are distributed thoughtfully and respectfully.
- **Contribute to society.** Some owners choose to donate selected belongings to charitable organizations, museums, schools, or community groups so that others may benefit from them.

Taking time today to plan the transfer of your possessions can provide peace of mind for you and your loved ones tomorrow. A thoughtful plan can help preserve family relationships, honor cherished memories, and ensure that the items you value most continue to serve a meaningful purpose.

Adapted by Tessa Hobbs-Curley from "Who Gets Grandma's Yellow Pie Plate" by Marlene S. Stum, Ph.D., University of Minnesota Extension.

Create a Savings Habit

Saving money can be challenging, especially amid rising consumer costs. Personal savings rates are just 3% of disposable income as of May 2026, according to the U.S. Bureau of Economic Analysis. Even when saving is hard, building savings habits can help. Making a conscious decision to save at every opportunity can strengthen positive financial habits. So, even if the amount you save is small right now, you can still work toward your goals.

Start with clear savings goals. If you already have one, great. If not, consider an emergency fund. Only 63% of people said they could cover a $400 expense with cash, according to the Economic Well-Being of U.S. Households in 2025.

Thinking about the benefits of saving can keep you motivated. Saving $1 a day adds up to $365 in a year. Saving $20 a week builds $1,040. An interest-bearing account could grow those totals further. Savings calculators can show potential earnings at different rates.

You may not buy much with $1 or $20, but $365 or $1,040 can strengthen financial security. Set a goal today. Decide how much you can save daily, weekly, or per paycheck, note the yearly total, and start working toward it.

Source: Board of Governors of the Federal Reserve System, May 2026, “Economic Well-Being of U.S. Households in 2025,” Federal Reserve website

Don’t Be 1 in 6 Who Gets Food Poisoning

The CDC estimates that 1 in 6 Americans experiences a foodborne illness each year. In your kitchen, take simple, important steps to improve food safety.

1. **Clean.** Wash hands with soap and water for 20 seconds before handling food and when switching tasks, such as cutting raw meat and then cooked potatoes. Also, wash after taking out trash or cleaning dishes, before touching food again.
2. **Separate.** Prevent cross-contamination by keeping foods and kitchen tools separate. Use one cutting board for fruits and vegetables and another for raw meat. In the store, place raw meat in plastic bags to keep it apart from other items. At home, store raw meat in shallow containers to catch leaking juices.
3. **Cook.** Use a food thermometer to test the internal temperature of meat and other foods.

Food	Internal Temperature
Beef and pork	145 F for whole cuts like roasts and steak 160 F for ground beef
Casseroles	165 F
Chicken and turkey	165 F
Eggs	160 F for egg dishes such as frittata or quiche 165 F for casseroles containing meat and poultry
Seafood	145 F

4. **Chill.** Check that your refrigerator is set to 40 F and your freezer is at 0 F. Refrigerate cooked and leftover foods within 2 hours.
5. **Store.** Food storage depends on the type. Once opened, containers have shorter shelf lives than unopened packages. For example, deli meat should be eaten within three to five days after opening.

For more food safety tips, visit **foodsafety.gov**. For information on food storage and shelf life, visit **Food Keeper App** or **stilltasty.com**.