Nature trail to enhance school, benefit community

BRIAN TINCHER
Staff Writer
btincher@corydondemocrat.com

BRIAN TINCHER

Students at Heth-Washington Elementary School plant trees as part of a nature trail being constructed on school grounds.

Heth-Washington Elementary School, nestled south of Corydon just off S.R. 135, is adding a nature trail on its campus.

"Our school received a grant through the Sycamore Land Trust to build a nature trail," principal Nissa Ellett said. "It is our hope to be able to eventually make a walking trail that encompasses the entire property for the community to use."

Students from pre-K and grade 6 began adding to the roughly cut trail on Nov. 16 by planting 16 native trees, including three different species of oak trees and pecan trees, that will gradually provide shade for trail users as well as habitat for butterflies and moths.

The students were coached in their planting by Shane Gibson, environmental education director from the Sycamore Land Trust.

"During my first visit to the school, teachers shared that they were constantly saying, 'Stay away from the woods' because the edges had grown so thick with thorns and other invasive vegetation that the woods were impenetrable," Gibson said.

"Mrs. Ellett and I determined that making the two-acre woodlot accessible to students was top priority and shift away from 'stay away from the woods' to 'let's go to the woods'," he said.

"I think that enthusiasm was evident in the tree planting," Gibson said.

The project is a partnership between the Sycamore Land Trust, Harrison County Community Foundation, Heth-Washington Elementary School and community members through donations.

Although the project has just begun, stumps and log slabs, provided by Lucas Coffman Logging for outdoor classrooms, give an indication of the tranquility the trail will provide. The log slabs are located in two separate areas of the trail and are situated to provide quiet space. The trail and outdoor classroom area will encompass two acres.

"Lucas Coffman's grandfather helped build and maintain the outdoor area years ago, and Lucas' contributions are helping revitalize that early work," Gibson said.

The project will incorporate local partners to help make the project a success. Among those partners will be Mulzer Crushed Stone, which will donate 74 tons of crushed stone to provide the trail surface.

"We want the entire trail to be handicap accessible for some local families that have children with cerebral palsy," Ellett said. "We thought that there would be many health benefits to keep the community active."

Sycamore Land Trust paid a landscape architect to develop a master plan for the school grounds with elements of nature play, health and wellness, native plant landscaping and outdoor classroom components. Invasive plants were treated during the past year by Woodland Works, and the edges and trails were cleared by Eco Logic using a forestry mower.

"Principal Nissa Ellett and I have been working on the project for more than one and a half years," Gibson said.

"During the planning process, I have worked numerous times with the pre-K, first- and second-grade classrooms to support and enrich their classroom curriculum," he added.

"Students mentioned many times their joy in planting the trees, and most had no qualms with continuing to plant and miss recess," Gibson said.

An easy end-of-year gift

If you are 70 1/2 or over and don't need your IRA required minimum distribution, you can rollover up to $100,000 into a gift that can reduce your tax bill and support your favorite cause.

Kim Harmon
Director of Development
Harrison County Community Foundation

It's the time of year many people conduct their charitable giving. If you're one of those people, you know there are several good causes and great organizations in our community doing important work.

Sometimes, though, you might find you have causes you want to support but not enough income to feel comfortable doing so. However, there is a way of giving you may have overlooked.

If you are 70 ½ or older and have an Individual Retirement Account (IRA), rather than making an end-of-year gift from your income, you can give money you already have set aside by using your IRA. You can direct your IRA administrator to transfer money directly from your account to your favorite charity.

Any amount you transfer will count toward your Required Minimum Distribution (RMD). In fact, you can transfer up to $100,000 (per person) to a qualified charity this year.

IRA rules mandate that you take a RMD, and you will face penalties if you don't. Your age and account value determine the amount you must withdraw. But if you take a distribution from your IRA, you will likely pay more in taxes and may even reach a higher tax bracket.

After years of back-and-forth decisions, two years ago Congress made a permanent change in the law. You are allowed to make an IRA charitable rollover and use it to meet your RMD. If you were planning to make a charitable contribution anyway, it makes sense to make the contribution with money you don't have to pay taxes on, rather than paying the taxes before making the contribution!

It's important to make sure the IRA distribution passes directly to the qualified charity and not into your hands first. If the distribution comes to you first and then you give it to charity, you will have to count the distribution as income and pay income tax on it.

It's easy to make a gift from your IRA. Contact your IRA administrator, who can provide the forms you need to complete with the gift amount and charity noted on them. You'll need the name and address of the qualified charity or nonprofit organization because the check will be sent directly to it.

You will pay no income tax on the amount you transfer, but because you are not claiming the transferred amount as income, you will not receive an income tax deduction for your gift.

You can also contact the Harrison County Community Foundation (HCCF) to see if your intended charity has an endowment fund and make the gift directly to the foundation, specifying it for that particular fund. The same procedure applies for using the IRA rollover as your giving vehicle.

If you're trying to decide the best use of your charitable dollars, contact the foundation at 812-738-6668 to learn about the different types of nonprofits that partner with us and causes we support.

HCCF can accept many different kinds of gifts, so don't think a charitable contribution must be cash, a check or securities. Gifts of agriculture products, such as livestock, grain or timber, might appeal to you if you have those assets. In addition, the foundation can accept gifts of real estate and partial interest, such as a life estate.

Remember when making an end-of-year gift that you don't want to wait too late. Be sure you allow some time to process an IRA distribution request or other types of gifts, such as a transfer of stock. All charitable gifts must be received by the charity no later than Dec. 31 if you plan to claim a tax deduction in the current calendar year.

And don't forget that qualified gifts to HCCF may be eligible for either a dollar-for-dollar or even two dollars-per-dollar match. That's just icing on the holiday cake!

Paid content by HCCF

Library lists programs, classes for adults

The Harrison County Public Library has provided its programs and classes for adults for December. All programs and classes will take place at the main library in Corydon unless otherwise noted.

The Classic Book Club will meet Thursday, Dec. 7, at 7 p.m. to discuss "Murder Must Advertise" by Dorothy L. Sayers. January's selection will be "Mrs. Mike" by Benedict and Nancy Freedman.

On Monday, Dec. 11, at 7 p.m., the History/Biography Book Club will meet to discuss "The Wright Brothers" by David McCullough. February's book will be "Napoleon: A Life" by Andrew Roberts.

The Mystery Book Club will meet Tuesday, Dec. 12, at 7 p.m. at the Lanesville branch with "Y Is for Yesterday" by Sue Grafton as the chosen book. January's selection will be "The Mistletoe Murder" by P.D. James.

The Shakespeare Book Club will not meet in December but members are reading "King Lear" for January's discussion. The next Kentucky Shakespeare performance will be "Hamlet" on Jan. 26 and 27 and Feb. 2 and 3 at the Kentucky Center for the Arts. Members are responsible for paying for their own tickets.

For information about the Palmyra Book Club meeting date or book in December, call 812-364-6425.

The Friends of the Library Book Box will be open two Saturdays, Dec. 9 and 23, from 9 a.m. to 3 p.m. Recorded music, CDs, VHS tapes, and DVDs will be half off.

Ladies Night Out at Palmyra will be Friday, Dec. 15, at 6 p.m. The activity will be cookies.

Other classes and events in December will include: Craft Circle at the Palmyra branch, Mondays, Dec. 4, 11 and 18, from 11 a.m. to 1 p.m.; Cookie Exchange at the Lanesville branch, Monday, Dec. 4, at 6:30 p.m.; Sit and Stitch at the Lanesville branch each Thursday in December from 2 to 4 p.m.; Build a Gingerbread House at the Lanesville branch, Saturday, Dec. 9, at 11 a.m.; and Make a Mini Desk Calendar at the Lanesville branch, Tuesday, Dec. 12, at 6 p.m. and Thursday, Dec. 14, at 6 p.m.

The main library and all branches will be closed Monday, Dec. 25, and Tuesday, Dec. 26.

For more information or to sign up for home delivery of library materials, call Sue King at 812-738-4110.

USDA offers farm loan funding for underserved groups, beginning farmers

The U.S. Dept. of Agriculture offers specially targeted farm ownership and farm operating loans to underserved applicants as well as beginning farmers, Nancy J. Best, Indiana Farm Service Agency, acting state executive director, reminds producers.

"Each year, a portion of FSA's loan funds are set aside to lend to targeted underserved and beginning farmers," Best said. "Farming is a capital intensive business, and FSA is committed to helping producers start and maintain their agricultural operations."

During fiscal year 2017 (Oct. 1, 2016, through Sept. 30, 2017), Indiana FSA obligated approximately $76.63 million in loans to underserved borrowers and beginning farmers.

The USDA defines underserved applicants as a group whose members have been subjected to racial, ethnic or gender prejudice because of their identity as members of the group without regard to their individual qualities. For farm loan program purposes, underserved groups are women, African Americans, American Indians and Alaskan Natives, Hispanics and Asians and Pacific Islanders.

In order to qualify as a beginning farmer, the individual or entity must meet the eligibility requirements outlined for direct or guaranteed loans. Additionally, individuals and all entity members must have operated a farm for less than 10 years. Applicants must materially or substantially participate in the operation. For farm ownership purposes, the applicant must not own a farm greater than 30 percent of the average size farm in the county at the time of application. All direct farm ownership applicants must have participated in the business operations of a farm for at least three years out of the last 10 years prior to the date the application is submitted. If the applicant is an entity, all members must be related by blood or marriage, and all entity members must be eligible beginning farmers.

Underserved or beginning farmers who cannot obtain commercial credit from a bank can apply for either FSA direct loans or guaranteed loans. Direct loans are made to applicants by FSA. Guaranteed loans are made by lending institutions that arrange for the FSA to guarantee the loan. The FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. The FSA guarantee allows lenders to make agricultural credit available to producers who do not meet the lender's normal underwriting criteria.

The direct and guaranteed loan program offers two types of loans: farm ownership loans and farm operating loans.

Farm ownership loan funds may be used to purchase or enlarge a farm or ranch, purchase easements or rights-of-way needed in the farm's operation, build or improve buildings such as a dwelling or barn, promote soil and water conservation and development and pay closing costs.

Farm operating loan funds may be used to purchase livestock, poultry, farm equipment, fertilizer and other materials necessary to operate a successful farm. Operating loan funds also can be used for family living expenses, refinancing debts under certain conditions, paying salaries for hired farm laborers, installing or improving water systems for home, livestock or irrigation use and other similar improvements.

Repayment terms for direct operating loans depend on the collateral securing the loan and usually run from one to seven years. Financing for direct farm ownership loans cannot exceed 40 years. Interest rates for direct loans are set periodically according to the government's cost of borrowing. Guaranteed loan terms and interest rates are set by the lender.

Those wanting more information about the FSA's farm loan programs and underserved and beginning farmer guidelines should contact their local FSA office.

BRIAN TINCHER

Ain't that grand

Karen Schwartz, left, talks about the circa-1860s Rosewood square grand piano donated to the Historical Society of Harrison County during Saturday's open house/200th birthday party for the Posey House in downtown Corydon. Once the piano is restored by David Dawson, public performances will be presesnted at the Posey House.

School notes

Lanesville Elementary

Donations to help fund a new playground can be made at https://www.gofundme.com/we-play-lanesville-playground-proj.

New Middletown Elementary

Breakfast with Santa will be Saturday from 9 to 11. The Lions Club will serve biscuits and gravy, sausage and pancakes. Children can have their picture taken with Santa. The Holiday Bazaar also will take place Saturday.

Pizza Hut Night will be Monday with a portion of the proceeds from the day's sales benefiting the school.

St. Joseph's Catholic

The Popcorn Players from Providence High School will perform tomorrow (Thursday) at 8:30 a.m. in the parish hall.

The Scholastic Book Fair will be part of the Holiday Fair in the parish hall Saturday from 9 a.m. to 2 p.m. Children's activities will include a story with Mrs. Claus, cookie decorating, face-painting and coloring. There also will be a brief performance by the SJCS ukulele students and Kentuckiana Ballet students. Artist Julie Gross will offer an art class at 11 a.m.; students must register on the school website.

Children's Time with Santa

Would you like to not fight the mall traffic for your children to see Santa?

Santa Claus will be appearing at Heidelberg UMC

Sat., Dec. 9 • 10 am - 2 pm

Sponsored by 4:34 Ministries