



Family and Consumer Sciences Newsline

'Tis the Season for Taxes

Most of us grew up hearing, “there are two things you can count on, death and taxes.” One difference between the two, is that we know when taxes are due. Christmas season may still be lingering with a box of decorations yet to be put away, and hark, tax season is upon us, Happy New Year.

Tax payers should receive their W-2s by the end of the month, so it is time to get prepared.

One of the first things consumers need to do to prepare for tax season is get organized, said Sissy Osteen, Oklahoma State University Cooperative Extension resource management specialist.

“Start digging around in the drawers and shoeboxes to gather up all of your receipts,” Osteen said. “Be sure to include medical bills, child care receipts and other eligible expenses that you can deduct. To get a jump start for the 2009 tax season, go ahead and set up folders now while you’re organizing all of your 2008 information. By doing so, you will save yourself a lot of time and aggravation next tax season.”

Individuals who have stocks that are worthless can sell them now and claim up to \$3,000 personal loss on their 2008 tax return. Be sure to check with a Certified Financial Planner® or Registered Investment Advisor to make sure the stocks are worthless.

There is great news for first-time home buyers who fall within a specified income range. Those who purchased a home April 8 or after can qualify for a \$7,500 tax credit. Those who qualify are individuals with an income of \$75,000 or less, or couples making \$150,000 or less. This credit is for actual taxes owed. This credit, which is interest free, must be repaid over 15 years or when the house sells. Repayment begins two years after the home is purchased.

“The house must be a person’s or couple’s principle residence and it is for first-time buyers only,” she said. “It’s basically an interest free loan from the federal government. After two years in your home you start paying back the tax credit at a rate of \$500 per year, or \$41.67 per month. While the credit must be repaid, \$7,500 is a good amount of money to claim this year. New homeowners are able to file this credit on their federal tax return.” For those who sell the home before the credit is repaid, the balance is due at the time of the sale. New homeowners who exceed the income limitations may be able to qualify for partial credit.

Osteen said taxpayers can contribute to an IRA until April 15 and still deduct it on their 2008 returns.

“Something else to keep in mind is your modified adjusted gross income for next year,” she said. “Come up with strategies that can help you lower your taxable income.”

A flexible spending plan is a great way to reduce taxable income. Flex money is deducted before taxes and can be used for out-of-pocket expenses such as medical deductibles, co-pays, over-the-counter medication, eyeglasses and other allowable expenses.

“One thing to keep in mind is if your tax issues are complicated, or if you’re not sure what tax credits you qualify for, it’s very important to see a tax professional,” Osteen said. “Even though it costs money to see a professional, you could likely make that money back through deductions that you would have otherwise overlooked.”

Source: Sissy Osteen, PhD, OSU Extension Resource Management Specialist



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Punt, Pass, and Pig Out!

Pork is a high-protein, low-fat nutrition-packed choice for your family. Today's Pork compares favorably for fat, calories, and cholesterol with many other meats and poultry. Many cuts of pork are as lean or leaner than chicken. It can also be an important source of phosphorous, potassium, thiamine and vitamin B12. Tufts University released information from a study indicating that vitamin B12, available from meat, fish, fortified cereals or milk, may protect your brain from shrinking with age.

For many, pork has been an important part of traditional New Year' Day foods. Did you know the hog is considered lucky because it symbolizes prosperity? Cabbage is another, a "good luck" vegetable that is consumed on New Year's Day by many. Cabbage leaves are also considered a sign of prosperity, being representative of paper currency.

Whether or not having pork with beans or black-eyed peas is a tradition with your family, you may find the following recipe one you want to try, if not on New Year's Day, sometime during the month of January.

Apple-Cranberry Sirloin Chops

- 4 boneless sirloin chops, 3/4-inch thick
- Salt and pepper to taste
- 1/4 cup apple cider or juice
- 1/2 cup cranberry sauce
- 2 tablespoon honey
- 2 tablespoon frozen orange juice concentrate, thawed
- 1/4 teaspoon ground ginger
- 1/8 teaspoon ground nutmeg

Cooking Directions

Spray a large nonstick skillet with nonstick coating. Heat over medium-high heat. Sprinkle both sides of chops with pepper. Brown chops on each side in hot skillet. Add apple cider. Cover tightly; cook over low heat for 5-6 minutes or until chops are just done. In a small bowl combine cranberry sauce, honey, orange juice concentrate, ginger and nutmeg. Pour over chops. Cook for 1-2 minutes, until heated through. Serves 4.

Serving Suggestions

This recipe will work with any type of pork chop. The apple and cranberry combination tastes great as a quick and easy meal. Try serving this recipe with acorn squash wedges, marinated green beans, and French bread.

Nutrition Facts

Calories, 248; Protein, 23g; Fat 7 ; saturated fat 2 g; Cholesterol 67 milligrams; Sodium, 69 milligrams; Carbohydrate 28 g; Fiber 1 g;

Source: www.theotherwhitemeat.org and Oklahoma Pork Council

OSU Medical Center —2009 FREE COMMUNITY DIABETES CLASSES

Who?

Everybody in the community

What?

Basic Diabetes survival skills

When?

1:00-3:00 p.m. on the 4th Tuesday of every month

DATES

Tuesday January 27

Tuesday February 24

Tuesday March 24

Where?

Meet in north lobby of
Oklahoma State University Medical Center
(formerly TRMC)
744 W. 9th Street, Tulsa

Food Safety Tips for Pork

Cook pork to an internal temperature of 160°F. Use a meat thermometer to be accurate.

Once your purchase is at home, refrigerate it immediately.

Cook or freeze fresh poultry within 1 or 2 days; fresh meats, 3 to 5 days.

Source: Food Safety and Inspection Service, USDA

Tips to Help Reduce Your Household Expenses

The economy has families looking for ways to cut expenses. If it seems like your bills are going up faster than your income, perhaps some of these tips will help you manage your expenses.

- Have a family discussion about how your money is being spent. Cutting expenses can be a challenge. If all family members do their part to reduce unnecessary spending and energy and water usage around the home, fitting costs into the budget will be easier.

Utilities:

- Find the air leaks. The first step to improving your home energy use is to eliminate air leaks. A 1/16 inch unsealed crack around a window can let in as much cold air as leaving a window open 3 inches! 94% of air leakage in homes is found around doors and windows, plumbing, ducts, fireplace, floors, walls, and ceiling.
- Use weather stripping to seal door and window frames.
- Reduce wattage of bulbs in house lights. Change to compact fluorescent bulbs as you replace light bulbs. Although these do cost more initially, the cost to operate is about 60% less than an incandescent bulb. They also last 5 times as long. Lighting and appliances account for about 23% of your home's energy usage.
- When purchasing appliances, check the energy star label for usage information.
- Change furnace filters every three to six months or according to the manufacturer's instructions. Write this on your calendar, it is not something we think about.
- Wash clothes only when you have a full load or change the setting to fit the load size.
- Wash dishes in the dishwasher when you have full loads. Use "energy saver" cycles.
- Use an electric skillet, toaster oven or microwave whenever possible for food preparation. Stove burners use 3 1/2 times more energy than an average electric skillet.
- Turn your hot water heater temp to 120 degrees F.

Consider using an insulation jacket made for water heaters.

- Don't let water faucets drip. Replace washers.
- Turn computer off at the main switch when not in use. A computer left on indefinitely can cost an additional \$150.00 per year to operate.

Housing:



- Maintain your house. Make minor repairs so they don't become major ones. Do repair work and other jobs around the house yourself or trade skills with someone else.
- If renting, work with your landlord, offer to do work in exchange for part of your rent payment when your budget is tight.
- Consumer Credit Counseling Service (CCCS) agency typically recommends setting aside at least 1% of your home's value annually for maintenance/repairs.

Home furnishings:

- Keep carpets and upholstered furniture vacuumed and clean to prevent wear of fibers by soil particles.
- Use a throw to cover furniture that appears worn but is still usable to give it a new look.
- Make do with what you already have. Rearrange furniture to make it seem different.

Telephone:

- Do you need both a land line and a cell phone? Look at the plans for your phone - are you paying for unneeded or unused features? Does your work offer discounts that you are not taking advantage of for services?

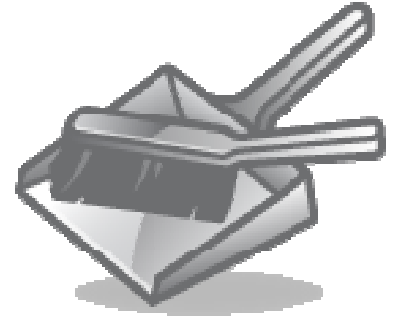
Insurance

- Talk with your insurance agent about discounts and reductions for which you may be eligible. Take the Defensive Driving Course and get an insurance discount.
- What is the deductible on your policies? Consider raising the deductible and reducing the cost of insurance. Make sure you save the deductible amount in case it is needed.

Sources: Lorene Bartos, UNL Extension Educator; www.energy.gov; Consumer Credit Counseling Service

12 Ways to Clean Messes!

1. Divide and conquer! Break jobs into small, manageable tasks.
2. Each day set a timer for a set amount of time. When the time expires, celebrate your progress and decide whether to keep going or call it quits.
3. Keep rugs or mats at entrances into the home. Remove shoes when entering the home. 92% of dirt in the home comes from outside. Keeping the garage clean will help keep the home clean.
4. Double- or triple-line the trash can, so you already have a clean bag in place when a full bag is removed.
5. Have the dishwasher unloaded at the beginning of each day so you'll have an empty machine ready to go for daily cleanup.
6. Line baking pans with foil before using so baked-on bits, grease, and drippings are easily tossed away. Use parchment paper on baking sheets.
7. To remove stubborn or burned-on food products from pans, rinse out pan, add about 1 inch of water and 1 teaspoon of baking soda, bring the mixture to a boil. Let cool and wash as usual.
8. Remove soap scum from showers by cleaning with used fabric softener sheets. Once cleaned, treat glass showers with Rain-x to help eliminate spotting.
9. Add a new angled paint brush to your cleaning supplies. Use to dust corners of window seals and other tight spots.
10. Make your sink fixtures glisten after cleaning by wiping with a soft cloth and lemon oil often found in dusting formulas. Some even say WD 40 will work!
11. Keep basic cleaning supplies on hand. White vinegar, baking soda, and liquid dish soap and hydrogen peroxide can clean almost anything.
12. Use four boxes or baskets. Label one trash, keep in this room, out of this room, and give away. Sort items accordingly, follow through, and don't look back!



No endorsement of products is implicated in this article.

Source: Charlotte Richert, OSU Extension Family & Consumer Sciences Educator



Wring out the Old, Bring in the New Tips from the Soap and Detergent Association.

The start of a new year is a good time to put to rest some cleaning practices that have seen their day. Nancy Bock, Vice President of Education at The Soap and Detergent Association, gives the lowdown on some old (and not-so-old) cleaning myths.

The Old: Crumpled newspapers are great for cleaning windows and mirrors.

The True: While this may have worked at one time, paper and ink formulas have changed, so you may end up with smudges on your windows and casings. Paper towels or a microfiber cloth are better solutions.

The Old: Hairspray is a great way to remove ink stains.

The True: This technique surfaced – and often worked – when alcohol was a key ingredient in hairspray. Today, hairspray formulas are either low-alcohol or alcohol-free. Use undiluted rubbing alcohol or a stain-removal product formulated for ink stains instead.

The Old: Washing dishes by hand is more energy efficient.

The True: A dishwasher with an Energy Star rating may actually use less energy, water and soap.



*Elizabeth's
Notes*

This is my last visit with you via our newsletter. I feel privileged to have been your President for the last two years. It's given me the opportunity to work with and get to know many of you with whom I wouldn't ordinarily have had contact. THANK YOU EVERYONE for your willingness to work for our organization and to cheerfully go the extra mile when needed. I am impressed with the knowledge, talent and creativity of our members. My gratitude goes especially to the Officers and County Committee Chairs with whom I've served. You knew what to do and did it! GREAT!!! My way was made much easier by Charlotte and Pamela who took care of so many things, probably more than I'll ever know! Congratulations to our Award Winners, Wanda Moore, Linda Lawrence and Julaine Farless, we are proud to have them represent us at District Meeting.

AND NOW - HEEEEEEERE'S KATHY!!!

OHCE Collect HUGS!

New Hats, Underwear, Gloves, and Socks (HUGSA) were delivered to the Day Center for the Homeless after the OHCE Holiday Luncheon. Family Issues Committee Chairman, Eleanor Dudley and her husband took the 319 items to the shelter. These were greatly appreciated as the cold weather has come to Oklahoma!

4-H members later contributed to the collection. An addition 123 items were sent to the Tulsa County Social Services Shelter. Following the luncheon, County Clerk, Earlene Wilson requested that we consider donating to the shelter.

A total of 442 items were donated.

JAN

- Display Case - Valley View
- Business Meeting Hostesses - Owasso Pioneers
- 1 & 2 Extension Office closed
- NOTICE NEW DATE**
- 7 Board Meeting 10 AM
- 19 Extension Office closed
- NOTICE NEW DATE**
- 23 Business Meeting 9:30AM
- Perfect Attendance due, County & State reports, Award Books and Life Essays due
- 27 Leader lesson training- Owasso 10:00 AM Feb, Mar & Apr



FEB

- Display Case - Eastside
- 2 Life Essays, County and State Reports, Award Books and Life Essays due to State
- 13 Reservations deadline to County Treasurer for NE District Meeting in Bartlesville, March 31
- 16 Extension Office closed

MAR

- Display Case - Eastside
- 31 NE District Meeting at Bartlesville
- State lesson presented at District Meeting for May Leader Lesson

Sincerely,

Charlotte L. Richert

Family and Consumer Sciences

OSU Extension Educator-Tulsa County

This newsletter is published by OSU Extension Service/Tulsa County Family and Consumer Sciences Department. Information about Oklahoma Home and Community Education (OHCE) groups may be obtained by contacting Tulsa County Extension, 4116 East 15th St., Tulsa, OK 74112-6198 918-746-3703 or log onto: www.oces.tulsacounty.org

Does Your Meeting Waste Time?

Research from Visit Britain reveals that 3 out of 10 meetings are a waste of time. The average working person (in Britain) spends 8 working weeks per year in meetings—almost double the typical vacation time by the same employee.



It seems every organization has difficulty with getting people to join or attend meetings. With organizations looking for ways to increase membership and businesses increasingly looking for ways to cut costs with the current economics, preparing meetings that have a specific purpose and use time effectively could provide a significant improvement for both.

Meeting Basics:

Rule #1-Don't have a meeting just because you have always had one, there needs to be a purpose. If you can accomplish what needs to be done electronically, then do it electronically.

Rule #2-Remember there is nothing that will replace the value of effective face-to-face communications. If you have a meeting, make sure it is focused and worth its time and cost.

Rule #3-If you are unable to attend a meeting, it is your responsibility to find out what happened and if there is something you need to do as a result of the meeting, even though you were not there.

Rule #4-Schedule a meeting only when necessary. If you want to make sure a meeting ends on time, schedule it at a natural break. For example, schedule just before lunch or at the end of a day.

Rule #5-Meeting logistics will help the meeting accomplish the goals and be timely. Have all things gathered ahead of time; make sure equipment works; set up early so that everything is in order; and then enjoy the meeting itself.

3 Tips for Meeting Minutes

True or false, minutes are the official record of a meeting. If you answered "true" then you are correct. Minutes are a record of what was DONE at a meeting, not what was SAID.

The most important reason for minutes is to create a shared group memory. As individuals we tend to remember things the way we want to. Follow the advice for the Parliamentarians to create accurate minutes:

1. Prepare an outline based on the agenda of the meeting.
2. Minutes should include the type of meeting; name of the organization; date & time; venue; name of the chair or facilitator; main topics and the time of adjournment.
3. Don't record every single comment. Write down the actions and decisions made.

Source: Wilson, Janet, CP-T, PRP, dba Meeting, LLC, Effective Meeting Leadership

Fairness at Home, Work and Community

Listen carefully to the concerns of others including family members, neighbors, customers and co-workers.

Help each other to be successful.

Understand and follow rules.

