

HILLSBOROUGH COUNTY FAMILY AND CONSUMER SCIENCES NEWSLETTER

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Tax Filing Tips and Considerations

Compiled by Lisa Leslie

The deadline for filing your tax return, Friday - April 15, is rapidly approaching. Obviously, if you are expecting a refund you are going to want to file as soon as you can. (Tip – avoid “rapid refund” services that come with high fees).

Even if you are going to owe money, don't wait until the last minute. It is best to figure how much you are going to owe so you are prepared when the deadline hits.

Which Tax form?

The simplest is Form 1040EZ. Form 1040A covers several additional items not addressed by the EZ. Form 1040 should be used when itemizing deductions and reporting more complex investments and other income.

Beginning in 2004, the income limit for using Forms 1040EZ and 1040A increased to taxable income of less than \$100,000, up from previous years' limit of less than \$50,000.

Here are some general guidelines to help you determine which form to use:

1040EZ

- Taxable income below \$100,000
- Single or Married Filing Jointly
- Under age 65
- No dependents
- Interest income of \$1,500 or less

1040A

- Taxable income below \$100,000
- Capital gain distributions, but no other capital gains or losses
- Only tax credits for child, education, earned income, child and dependent care expenses, adoption, elderly and retirement savings contributions
- Only deductions for IRA contributions, student loan interest, educator expenses or higher education tuition and fees
- No itemized deductions

1040

- Taxable income of \$100,000 or more
- Itemized deductions
- Self-employment income
- Income from sale of property



New Sales Tax Deduction

Taxpayers will have the option to claim state and local sales taxes instead of state and local income taxes when they itemize deductions. This option is available for the 2004 and 2005 returns only. This option will benefit Florida residents since we have sales taxes but no state income tax.

IRS Publication 600, Optional State Sales Tax Tables, helps taxpayers determine their sales tax deduction amount if they have not saved their receipts throughout the year.

Taxpayers use their income level and number of exemptions to find the sales tax amount for their state. The table instructions explain how to add an amount for local sales taxes if appropriate.

Taxpayers also may add to the table amount any sales taxes paid on:

- A motor vehicle, but only up to the amount of tax paid at the general sales tax rate; and
- An aircraft, boat, home (including mobile or prefabricated), or home building materials, if the tax rate is the same as the general sales tax rate.



Should You Itemize?

According to the IRS, money paid for medical care, mortgage interest, taxes, contributions, casualty losses, and miscellaneous deductions can reduce your taxes. If the total amount spent on those categories is more than the standard deduction, you can usually benefit by itemizing.

The standard deduction amounts are based on your filing status and are subject

to inflation adjustments each year. For 2004, they are:

- Single — \$4,850
- Married Filing Jointly — \$9,700
- Head of Household — \$7,150
- Married Filing Separately — \$4,850

The standard deduction amount is more for taxpayers age 65 or older and for those who are blind. It is generally less for those who can be claimed as a dependent on some other taxpayer's return.

Clean Fuel Vehicle Deduction

The original purchaser of a qualifying hybrid gas-electric car may deduct \$2,000 for the year the vehicle is first used, if that year is before 2006. In 2006, the deduction is scheduled to drop to \$500.

These vehicles qualify for the clean-fuel vehicle deduction:

- Ford Escape Hybrid — Model Year 2005
- Toyota Prius — Model Years 2001 through 2005
- Honda Insight — Model Years 2000 through 2004
- Honda Civic Hybrid — Model Years 2003 and 2004

Qualifying individuals who did not claim the deduction when they filed may claim it on an amended return (Form 1040X).

Generally, taxpayers may amend returns up to three years from the original return's due date.

For More Information

The Internal Revenue Service website is an excellent place to find out about tax law changes or to download filing forms. Their website address is <http://www.irs.gov>.

Source: Internal Revenue Service, www.irs.gov





Step-Grandparents

By Joe Pergola
Regional Family Life



When stepfamilies are formed, you may become an instant grandparent with step-grandchildren. According to Dr. Millie Ferrer, in a University of Florida publication on stepfamilies, understanding the differences between stepfamilies and biological families may help you in your new role.

Stepping Stones for a Grandparent

Remember that relationships are built over time. Your relationship and role as a step-grandparent will take time to develop. The important first steps in building a meaningful relationship with your step-grandchildren are communication and spending time getting to know each other.

Recognize the vital role of grandparents in today's families. Today, a majority of families with children are busier than ever before. You can offer children in these busy families companionship, time, and a listening ear. Grandparents are described as "significant others who have a great deal to do with one's view of life." Grandchildren who are exposed to such contact are less fearful of old age and the elderly. They feel more connected to their families.

Create the grandparenting role that is comfortable to you and rewarding for your stepfamily. Step-grandparenting, like other stepfamily roles, is challenging and undefined. It is up to you to carve a role for yourself that fits your son or daughter's new family. Here are some things to consider:

- What are the ages of the step-grandchildren? A teenager has different grandparenting needs than a toddler.

- How available are the biological grandparents to the grandchildren? You may have more free time or easier access than others.

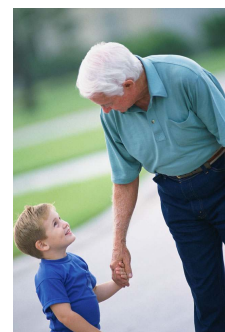
- Does a strong relationship exist between the biological grandparents and the grandchildren? You do not want to be a competitor for time and attention, but want to give support that fits the needs of the stepfamily.

- How do you and your step-grandchildren feel about your role as grandparent? Step-grandchildren tend to have less contact with their step-grandparents, and consider this relationship less important than grandchildren do with grandparents. However, research has shown that children indicate a desire for more contact with step-grandparents. Talk with your step-grandchildren. You may find that all of you want the same things, but have been afraid to communicate.

Share these gifts with your grandchildren and step-grandchildren.

- Spend time one-on-one with them.
- Teach them a game or skill.
- Joke and kid with them.
- Listen to their concerns, as well as their joys.
- Talk about family disagreements, but do not criticize the other adults. Use your listening skills.
- Offer companionship for activities they enjoy.
- Share your history and family traditions.
- Show them acceptance.
- Give hugs and plenty of love.

Source: This material was reprinted with permission of Kansas State University Agricultural Experiment Station and Cooperative Extension Service.





Facing a Family Crisis

Diana Converse, Family Life Educator

Have you faced a crisis in your family? Maybe you're facing one now? Can you foresee a crisis in the future? All families have difficulties. Sometimes these problems become crises. A crisis is a "state of affairs in which a decisive change is impending" – a turning point. We often react as if a crisis can only lead to a negative result. In fact, a crisis may motivate us to change for the better. The outcome depends on us.

The ability of families to respond to a crisis depends on the resources they have. Resources are both physical and emotional. Some resources that are important to maintaining family well being in the face of stress and problems are outside the family. Having a network of supportive friends and relatives is this kind of resource. Healthy families are integrated into a network and seek out help when they need it. Being aware of community resources and how to make use of them is also an important part of a family's resources.

Other resources are within the family itself in areas like decision-making, communication and unity. Such skills enable families to redefine stressful situations in order to make them more manageable. Breaking a problem down into smaller parts or finding something positive in a difficult situation are ways of getting a grasp on a problem.

Sometimes an important resource for families is just the ability to "hang in there." Being able to accept that everyone encounters problems, and that sometimes it takes time to work them out, gives a family a sense of perspective. Avoiding the tendency to go over and over how "terrible, horrible, very bad and awful" something is

protects us from being immobilized by our situation.

With confidence in themselves and their ability to make it through the difficulties that arise, healthy families are more willing to recognize a problem. Rather than becoming paralyzed or in denial by fear of problems, healthy families tend to face problems openly, and to be flexible and creative in finding solutions.

Some families have characteristics that are liabilities rather than resources, or that deplete the resources the family does have. A common one that all families struggle to avoid is the need to place blame rather than find solutions. Spending time worrying about who is right side-tracks the family from the real issue of finding a solution.



Another liability is a rigid, inflexible approach to problems. It is very unproductive to do the same thing over and over again and expect a different outcome. When one solution isn't working, try something else. Healthy families do not hang on to one solution, but seek alternatives if a previous solution is not working.

Two of the most serious liabilities families can have are using violence as a way to solve problems or using alcohol/drugs to try and solve problems. These behaviors create a continual state of unresolved crisis in and of themselves. Person abuse or substance abuse makes it impossible to effectively use any other resources the family may have.

Identifying our resources, including the ability to use problem-solving skills, will make us more able to turn a crisis into a positive experience.





Tempest in the Teapot?

Mary A. Keith, Foods, Nutrition and Health Agent

Or maybe the more precise question would be “Is your Pressure from the Coffee Pot?” The topic of concern, once again in the news, is how much effect your morning cup of coffee or afternoon can of soda has on your blood pressure. The ingredient everyone is worried about is caffeine. Does it, or does it not, raise your blood pressure?

As an active ingredient in some medications, caffeine is a drug. Anyone who has to stay awake for long periods of time has probably tried a No-Doz or other caffeine tablet at some time. Many diet pills contain caffeine, presumably in an effort to help burn off the calories while you are jittery.

But caffeine is also a natural ingredient in coffee. Closely related compounds naturally present in tea and chocolate have similar although slower-acting effects. And hyper-high doses of pure caffeine are now added to many ‘energy’ drinks.

As an additive for foods, caffeine has probably been studied more than almost any other ingredient. The results of most of those studies are good enough that the FDA lists caffeine as Generally Recognized as Safe (GRAS).

However, with our collective, national blood pressure skyrocketing, there is always one more study, another question to answer. One recent emphasis has been to try to determine if age or ethnic background make a difference in how caffeine affects a person. There is also the question of how much difference it makes if you use caffeine only once in awhile or regularly for 1 year, 2 years or ten years or more.



Researchers generally agree that over long term use, we do develop a tolerance to it. Regular caffeine users don’t have higher blood pressure because of it. However, recent studies found that many people who use caffeine on a regular basis still had a short increase in their blood pressure after taking a caffeine pill. Is that significant enough to worry about? No one knows yet.

Another question that has only come up recently is what happens to people who take very large amounts in a short time. A single shot of espresso puts only 40 mg of caffeine into your system, compared to a double Big Gulp of Mountain Dew’s almost 300 mg. Some of the energy drinks have three times as much as a soda! If you drink several of them, is that enough to raise your blood pressure? No answer yet.

It is important to remember that there are many causes of high blood pressure. There are multiple ways to lower blood pressure. At this point, reducing your caffeine intake is not known to be an effective way to lower blood pressure. Exercise, weight loss, limiting sodium and alcohol all have more reliable benefits.

Most of the major health associations concerned with blood pressure agree that for now there does not seem to be any problem with 1 or 2 cups of coffee, or up to 300 mg of caffeine a day unless your doctor tells you otherwise. And taking that a little at a time, over the course of a day, will keep you more alert than one big cup first thing in the morning, probably with fewer risks. Oh, and the cheaper brands of coffee have more caffeine than the elite brands.





Please Pass the Potatoes for Potato Lovers Month

By Loveda C. Perry, Extension Agent
Expanded Food & Nutrition Education Program



Potatoes are as American as Apple Pie and are as full of nutrients as a big vitamin pill. With all the hype on low carbohydrates the poor potato has been getting a bad rap lately. The truth is a potato can provide much of the Recommended Dietary Allowance (RDA) of a number of vitamins and minerals.

The history of the potato is unclear, based mostly on assumptions. We do know that the potato was a major food in Ireland during the 18th century, giving it the name “Irish potato”, distinguishing it from sweet potatoes. The average consumption was approx. 10 potatoes each day per person. The potato was used for the livestock as well. For more history:

<http://www.potatoes.com/Educational.cfm>

NUTRITION INFORMATION

A potato, approximately 5.3 ounces, provides:
-45% of RDA of Vitamin C. Vitamin C is essential to maintain healthy connective tissue and heal wounds.

-720 mg Potassium-more than a serving of bananas, spinach or broccoli.

-B vitamins. Helps the body make Red Blood Cells and amino acids.

-Trace amounts (very small amounts) of Magnesium, Phosphorus, Iron and Zinc.

-Approximately 100 calories

-0 grams of fat or cholesterol.

-Fiber, with the skin left on.

For additional nutrition information refer to:

<http://www.potatoes.com/Nutrition.cfm>

Because of the variety of potatoes and their versatility in recipes it is easy to include potatoes at any meal-or all 3 meals. Examples might include hash browns at breakfast, baked potato with toppings at lunch and/or Mashed Potatoes with supper.



Potatoes are especially valuable because of their high carbohydrate content. Carbohydrates are the body’s primary fuel source. Muscles prefer carbohydrates and the brain relies on them. Eliminating/limiting carbohydrates lowers your energy level and the brains efficiency.

Some quick Carbo facts:

-Carbohydrates DO NOT cause weight gain or obesity. Weight gain is the result of consuming more calories than the body expends, regardless of source.

-Carbohydrates DO NOT automatically cause blood sugar spikes.

-Carbohydrates DO NOT cause diabetes, heart disease or cancer.

**Carbohydrates DO provide the body with energy. The foods highest in carbohydrates are also the foods highest in nutrients that our body’s need daily to maintain health for active living.*



TIPS

-When choosing potatoes at the store, look for firm full colored potatoes. Do not choose green, flabby or sprouting potatoes.

-When preparing, wash to remove any dirt, prepare according to recipe.

For more reading and recipes:

<http://www.senate.gov>

http://www.thepotatoeaters.com/press/aboutthe_potato.htm

<http://www.npcspud.com/nutrit.htm>

http://www.producepair.com/Potato_Lovers/potato_lovers.html





Hillsborough Association for Home & Community Education Volunteers Message from Anna Wright, HAHCE President

Neighborhood Village: It is time to concentrate on the Neighborhood Village. Our chairs are working hard to get things set up. We need volunteers to sign-up for the times they would like to work. Remember there are four-hour shifts this year, two per day (10:00 AM – 2:00 PM and 2:00 PM – 6:00 PM.) We will only have six people per shift. Please let me know as soon as possible if you have a preference to work with a particular group or at a particular time. I will try to meet your requests.

Dinner Theater: Pinellas County HCE is going to Bill Irle's Dinner Theater (same place we went) on Feb. 24th. Tickets are \$18 and the play is "A Bedful of Foreigners". Hillsborough County HCE members are welcome to attend. Unfortunately, this is the same day as "take-in-day" for the non-perishables at the Neighborhood Village.

February Council Meeting: We will get an update on Camp Cloverleaf at our Feb. 4th council meeting. We are going to have several experienced campers share their experiences. They will share some of their past projects and pictures of the camp and campers.

We will be going as a group to visit the Gift for Teaching facilities after lunch. We would like everyone to bring along a bag or box of items that they can use for the teachers. We are requesting items that kids use every day at school such as: pencils, pens, paper, backpacks, erasers, glue, rulers, also magazines, bulk paper labels, office supplies, cardboard tubes, toys, crafts and art supplies. They also can use NEW socks, underwear, shirts, shorts and slacks.



Requests for Blankets: The Ruskin Health Clinic has asked us if we can help the little babies from their area with receiving blankets. Clara Louise says she also needs more blankets for Children at Risk.

4-H Foundation: We voted to support the brand new 4-H Foundation with a startup donation of \$3,000. Norma Henkle will be our representative on the Foundation Board.



...To Make the Best Better.

Dates to Remember

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| Feb. 4 th | Council (Riverview Club - hostess) |
| Feb. 14 th | Valentine's Day |
| Feb. 21 st | Presidents' Day |
| Feb. 24 th | Take in day for non-perishables at Neighborhood Village |
| Feb. 24 th | Bill Irle's Dinner Theater with Pinellas County HCE |
| Feb. 25 th | Judging for non-perishables |
| Mar. 1 st | Take in day for perishables (decorated cakes and baking) at Neighborhood Village |
| Mar. 2 nd | Judging for perishables |
| Mar. 3 rd | Strawberry Festival opens |
| NO COUNCIL MEETING IN MARCH | |
| Mar. 29 th | Exec. Board Meeting 9:30 AM |
| Apr 1 st | Council Meeting |
| Apr 11 th -15 th | Camp Cloverleaf |

