

# LAKE REFLECTIONS

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## In this issue...

Tax Tips .....	2
Do You Qualify for More Money? .....	2
What to Do With Your Tax Refund .....	3
The Difference Between a Tax Credit and a Tax Deduction .....	3
Simmering Soup Stirs the Senses .....	4
Cool Weather/Low Cost Veggies .....	5
Florida Energy Star Appliance Rebate Program .....	6
Closing Your Seasonal Home .....	6
Support Lake County 4-H .....	6

## Lake County Extension Agents

**Juanita Popenoe** – County Extension Director &  
Commercial Horticulture

**Julie England** – Family and Consumer Sciences

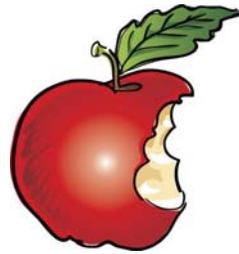
**Ryan Atwood** – Multi-County Fruit Crops

**Charles Fedunak** – Residential Horticulture

**Jennifer Hodges** – 4-H Youth Development

**Martha Thomas** – Livestock & Natural Resources

**Office Hours for UF/IFAS Lake County  
Extension are 8 a.m. to 5 p.m. weekdays**



We welcome new members to our Extension team! Our new 4-H agent, Jennifer Hodges, brings enthusiasm and experience to our youth programs. Jennifer worked with overseas military youth and families for 5 years in Germany.

The new year brings a new grant-funded program to the Family and Consumer Sciences Department of Lake County Extension. The Family Nutrition Program is a national initiative that provides education to help qualifying youth and adults make healthy food choices and choose physically active lifestyles.

Program assistants Marie Sayles and Kerri Snovak, will teach nutrition, primarily in elementary schools with 51% or more free and reduced lunch participation. We plan for the program to grow in scope to reach adults and youth of all ages. The Family Nutrition Program is a well-established national program that has brought two employees to Lake County to improve the lives of our residents through the University of Florida administered grant.



Julie England, Family and Consumer Sciences Agent I

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# Tax Time!

## Tax Tips

By: Julie England  
UF/IFAS Lake County Extension



Whether you do your own taxes or hire a professional, organization will pay big benefits in saved time and money. If your tax information isn't organized this year, now is the time to set up a filing system to be organized in the coming year. It may be as simple as a file

folder or two, but plan to put everything that has tax implications in your files.

If you hire a tax preparer, showing up with an unorganized box of paycheck stubs and receipts will result in a higher fee and possible missed income sources and deductions. Your tax preparer can't prepare an accurate return without all the correct information. Also an incomplete return may result in penalties and interest. Before you hire anyone to prepare your taxes, get an estimate of their fees.

If you prepare your own taxes, you can find the forms you need at most local libraries or at [www.irs.gov](http://www.irs.gov). The IRS site provides a link to forms where you choose, self-prepare, and e-file your 1040, 1040A or 1040EZ return. Filing online will provide a quicker refund if you qualify for one.

The IRS provides Free File for taxpayers with adjusted gross income of \$57,000 or less for 2009 with free tax preparation and e-filing. For more information visit the IRS website.

If you prepare your taxes using computer software, shop prices before purchasing. Some investment companies and banks provide discounts on tax software. Purchasing a downloaded version may be less expensive than buying the software. Another option from the major tax software companies is to prepare your taxes on-line and pay when you file. If you have never used tax software, this is a good way to see and try it out before you purchase.

No matter what tax preparation option you choose, be sure that you use a reputable firm and safeguard sensitive information.

## Do You Qualify For More Money?

You may qualify for Earned Income Tax Credit (EITC) if you worked full time or part time during 2009 and had a low to moderate income.

If you qualify, you owe less in taxes and may get cash back. Some people who don't owe taxes can get the EITC. However, to get these credits, you must file a tax return. The amounts that someone will receive vary with income and circumstances.

Here are some figures for the maximum amount that workers can receive for the EITC:

- If you lived with one child in your home in 2009 and your family earned less than \$35,463 (\$40,463 for married workers), you can get up to \$3,043.
- If you lived with two children and your family earned less than \$40,295 (\$45,295 for married workers), you can get up to \$5,028.
- If you lived with three or more children and your family earned less than \$43,279 (\$48,279 for married workers), you can get up to \$5,657.
- If you had no children living with you, earned less than \$13,440 (\$18,440 for married workers) and are between the ages of 25 and 64, you can get up to \$457.

Last year, 23.1 million eligible families and individuals claimed the tax credit worth \$44.6 billion. However, up to 25% of those eligible for the credit didn't apply for it. To find out your estimated eligibility for EITC use the on-line tool at: <http://www.cbpp.org/eic2009/calculator>

For more information go to the Internal Revenue Service website at [www.irs.gov](http://www.irs.gov)

Source: Debra Pankow, North Dakota State University Extension, [www.Extension.org](http://www.Extension.org)



# What to Do With Your Tax Refund

By: Julie England  
UF/IFAS Lake County Extension

If you receive a tax refund, what you do with it tells a lot about your money personality. Are you a spender or a saver? Deciding what to do with the extra money before spending can help you move towards a better financial situation.



First of all; if you received a large refund, figure out why you received such a large refund. By paying too much tax during the year, you reduce the amount of money you have on hand to pay bills, save or invest. Use the Withholding Calculator on the IRS website to decide how much you should have withheld. If you have had a major change in your life such as marriage, divorce or birth of a child, use the calculator to see if you need to change your withholding.

Your decision on what to do with your refund begins when you file your taxes. If you are receiving your refund by direct deposit, you have the option of splitting the money into three separate accounts. You may also use the refund to purchase up to \$5000 in savings bonds. To split your refund, simply file Form 8888.

By putting some of your refund directly into a savings or investment account, it is easier to resist the temptation of spending the extra money.



Consider using the money to start or increase your emergency fund, start an education or retirement account or save for a big ticket purchase like a car or major appliances.

When you receive your refund, determine your highest priority needs. It may seem like a good idea to relieve a stressful situation by going on that vacation you can't afford, but you'll come home to the same problems. Make a list of priorities before

spending. Paying off past due bills should be a high priority and consider paying down credit card debt.

Every family has different financial needs and priorities. Adults in the family should discuss and agree upon how the money should be spent. You may want to plan and budget some family fun with your money. If money is tight, look for low cost splurges like a family movie night with pizza and a video or a day trip to a local park.

## The Difference Between a Tax Credit and a Tax Deduction

A **tax credit** is a dollar-for-dollar reduction in what the taxpayer owes. This means that a taxpayer who owes \$7,500 in income taxes and who receives a \$7,500 tax credit would owe nothing to the IRS.

A **tax deduction** is subtracted from the amount of income that is taxed. Using the same example, assume the taxpayer is in the 15 percent tax bracket and owes \$7,500 in income taxes. If the taxpayer receives a \$7,500 deduction, the taxpayer's tax liability would be reduced by \$1,125 (15 percent of \$7,500), or lowered from \$7,500 to \$6,375.

Source: Extension.org

## Free Tax Assistance

The **United Way of Lake and Sumter** Counties offers free tax preparation by trained volunteers if you earned \$49,000 or less in 2009.

Call (352)787-7530 to find out more information and to set up your appointment.

**AARP Tax-Aide** is a free program run by the AARP Foundation to guide people with low to moderate incomes through their taxes. Many of their sites are at Lake County Libraries. To find a site near you, go to:

<http://foundation.aarp.org/GetTaxHelp/?gclid=CJKwq76x8J8CFZxh2godnwYkXw>

## Simmering Soup Stirs the Senses



Not only does soup comfort us during cold weather, but having soup more often also can be good for our waistlines and can improve our nutrition.

Researchers at Penn State University compared the effects of two diets with 71 obese women ages 22 to 60. One diet was reduced in fat, while the other was reduced in fat and high in water-rich foods. Water-rich foods include soup, fruits and vegetables.

The women eating the water-rich foods ate about 25 percent more food by weight, so they felt less hungry. The women on the water-rich food diet lost 19.6 pounds in the first six months, while the other group lost 14.7 pounds. Both groups were successful in maintaining their weight loss in the second six months.

If weight loss or management is your goal, try having broth-based vegetable soup more often. To temper your appetite, consider having a broth-based soup with your lunch or as a first course with your dinner. Remember, though, that many creamy, cheesy soups can be quite high in calories and won't necessarily pare any pounds from your frame.

Some broth-based soups are high in sodium. If you are having canned soup, opt for reduced- or low-sodium varieties. Read and compare the Nutrition Facts labels. Rinse canned vegetables to lower their sodium content before adding them to your homemade soups.

To control sodium and fat in the broth you use, try making your own meat-based or vegetable soup stock at home. Making stock is a good way to use up vegetables and to stretch your budget. If you don't want to make your own stock, purchase reduced sodium broth or soup base.

To make meat and vegetable stock, allow about half solids and half water. Cook together chopped celery, carrots, onion and meat or poultry bones. Add garlic cloves, pepper or other spices as desired. Cook for a couple of hours and then strain the solids.

To reduce calories and fat, refrigerate the stock a few hours and then skim off the fat. If you don't have time to refrigerate the stock, you also can use a gravy separator or a turkey baster to separate the fat. Freeze soup stock in recipe-size portions.

Always chill leftover foods quickly. The improper chilling of food is a leading cause of food borne illness. Pour the soup into shallow pans or small containers so the food is no more than 2 or 3 inches deep. Then place the containers in the refrigerator. After the food reaches 40° F or less, you can store the food in any size container in the refrigerator.

If you lack refrigerator space, you can make an ice bath in your sink to cool large quantities of food quickly. Fill your sink with cold water and plenty of ice cubes. Put the soup pot in the ice bath and stir about every 10 minutes. Then refrigerate or freeze.

Here's a slightly spicy soup to warm you on winter days. Pair it with corn muffins or warm bread.

### Taco Soup

1 pound lean ground beef  
1 onion, chopped  
2 (14.5 oz.) cans diced tomatoes (with juice)  
2 (15.5 oz.) cans whole-kernel corn, drain & rinse  
2 (15.5 oz.) cans red kidney beans, drain & rinse  
1½ tsp. chili powder (or to taste)  
¾ tsp. cumin powder  
¾ tsp. garlic powder  
1 c. water\*

Optional toppings (shredded cheese, sour cream, tortilla chips)

Cook meat with the chopped onion in a pot over medium heat until browned. Drain fat from meat. Mix all the ingredients in the pot and cook on low for one hour. This also could be prepared in a slow cooker. Assemble as directed and cook on low for six to eight hours. This soup freezes well.

(\* If you prefer a thinner soup, add water to desired consistency and adjust spices to taste.

Makes 10 servings. Each serving has 190 calories, 5 grams (g) of fat, 25 g of carbohydrate and 5 g of fiber.

Source: Julie Garden-Robinson, North Dakota State University Extension, [www.Extension.org](http://www.Extension.org).

## Cool Weather/Low Cost Veggies

Collard greens and cabbage are two of the best bargains in the grocery store for both nutrition and cost. Whether purchasing at the store or growing your own, winter is their main Florida growing season. Ounce for ounce, both are nutritional powerhouses. They are high in nutrients and phytochemicals, plant chemicals that may be beneficial to your health. But they are also low in sugar, fat and sodium.

How to prepare them is often a question asked. If you have them on hand, that is half the battle. Cabbage is easy to find uses - you can slice it and use it in salads, slaws, tacos and stir fry dishes during the week.

Collard greens have a variety of recipes found on the internet. One favorite dish doesn't really need a recipe – sauté sweet onions and peppers and add sliced collard greens; steamed them all lightly in a pan. Some classic recipes call for extended cooking to make them very tender. It is a matter of personal preference.

Other uses for collard greens involve adding them to steamed veggie mixes, shredding to add more color to salads, adding to soups, stir fry dishes, pasta, rice and steamed spinach. Collards go well with Southern style dishes like oven fried chicken, baked ham or chicken, baked sweet potatoes and corn bread.

### Ideas for Using Greens:

- Store in loose fitting plastic bags to protect from odors and keep fresh but still allows air to circulate so the vegetables don't get soggy.
- Slice and rinse to keep them ready to add to recipes during the week.
- Serve with fresh lemon or lime or flavored vinegars so they have a nice flavor without a lot of added fat.
- If they are new to family members, offer them on the side so everyone may try them when ready - it may take a few tries to get pickier eaters to taste them.



### Collard Green Sauté

- 1 tablespoon olive oil
- 1 tablespoon minced garlic
- 1 cup sliced sweet onions
- ½ bell pepper sliced thin
- 6 cups collard greens, chopped
- Black pepper to taste



Sauté the olive oil, garlic and onions and allow the onions to brown slightly. Add the pepper and collard greens and sauté briefly. Add a cup of water. Cover the pan and allow the greens to simmer until crisp tender, about 10 minutes.

Serves 4.

Each 1 cup serving: 80 calories, 3.5 g fat, <1 g saturated fat, 0 g trans fat, 0 mg cholesterol, 32 mg sodium, 8 g carbohydrate, 3 g fiber, 2.5 g protein.

Adapted from: Food and Health Communications, Inc.

### Sweet and Sour Cabbage

- ½ head of a cabbage (about 4 cups when chopped)
- ½ teaspoon salt
- ½ teaspoon celery seed
- 2 tablespoons sugar
- 3 tablespoons vinegar

### Instructions:

1. Cut the cabbage in half and rinse it with water.
2. Chop the cabbage into very thin bit-sized slices.
3. In a large bowl, combine ingredients & mix well.
4. Cover the bowl. Chill in the fridge for several hours before serving.

Serving Size: ½ cup

Yield: 8 servings

Cost: approximately \$1.01 for entire recipe

Adapted from: Pennsylvania Nutrition Education Network

## Florida Energy Star Appliance Rebate Program

Florida's ENERGY STAR rebate program focuses on replacing appliances in the home that provide the most energy and water savings and that are not already covered by a state or large utility program.



Eligible products for Florida's rebate program are only new

appliances purchased in Florida for personal use. Florida will offer a 20% rebate off the retail price of a new qualified ENERGY STAR appliance. Rebates only apply to the purchase of the appliance and not to delivery or installation costs. In Florida, rebates will be available only for the following ENERGY STAR certified appliances and products: gas tankless water heaters, clothes washers, refrigerators, dishwashers, room air-conditioners and freezers. Appliances that qualify for rebates and the time of the rebate vary from state-to-state.

To qualify for the rebate the ENERGY STAR appliance must be purchased from April 16 through April 25, 2010. The rebate will be on a first-come, first-served basis as long as the money lasts so do your purchasing early to make sure you get the rebate. There are no retroactive rebates.

For more information, visit the Florida Energy and Climate Commission website at:

<http://myfloridaclimate.com>

### Tax Credits for Energy Efficiency

If you replaced your roof, heating/cooling system, doors and windows, water heater or added insulation with certain energy efficient products in 2009 or plan to in 2010, you may be eligible for up to a \$1500 tax credit.

To find out more on what qualifies, visit the U.S. Department of Energy site: [www.energysavers.gov](http://www.energysavers.gov)



## Closing Your Seasonal Home

Whether leaving your home for the season or for an extended vacation, make preparations before you leave to return to a safe, mildew-free home.

The key to preventing mildew is to keep things clean and dry. This can be difficult in Florida's humid climate. To learn how to prepare your home for an extended period and prevent and remove mildew, go to the Lake County Extension website at <http://lake.ifas.ufl.edu/>

On the left column, click on House and Home to access publications from the University of Florida.

**While you are on the Lake County Extension website, check out our newsletter archive!**

**Parts of the site are under construction, please check back soon.**

### Support Our 4-H Program

The **Lake County 4-H** program reaches hundreds of local youth. From March 26-April 18, all local Tractor Supply Companies will be selling 4-H clovers for \$1 each. Our local 4-H program receives 60% of all proceeds for clovers sold during this time. These funds go directly to support our local programs and events. Please spread the word to all your friends, family and any other organizations you may be a part of to get out and support our county 4-H program.

Thank you for all your support and hard work to make Lake County 4-H one of the best programs in Florida.

