



FAMILY AND CONSUMER SCIENCES

Newsline

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Prepare early because tax season is quickly approaching

The last of the Christmas tree needles have been vacuumed out of the carpet. The holiday lights have been taken down and are stored for another year. So what is next? Tax season.

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.”

It is no secret that the stock market has taken a tumble over the last several months. 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.”

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NINE WAYS TO SAVE AT THE SUPERMARKET

Stretch Your Food Dollar with These Money Saving Strategies



Grocery prices continue to rise, so shopping smart is more important than ever. Do you know about these money saving strategies?

1. Keep a master list of the items you replenish weekly, such as milk, bread, cereals, produce, etc., and add additional items you need at the bottom of the list. This keeps your priority items at the top of the list and saves time. By pre-planning your week's menu or eating plan, it is easy to make sure you have the items you need.
2. Look for sales cycles. Many supermarkets cycle the various categories of food on sale about every 12 weeks. If you shop for just what you need every week, you miss out on many of the sales. Buy larger quantities of self-stable foods, including canned, dried, and nonperishable foods, when they are on sale and stock your pantry.
3. Cut coupons from many sources including on-line coupons. You will save the most if you use coupons only for items you normally purchase.
4. The higher priced foods are often placed on the shelves at eye-level. Look at higher and lower shelves for store brands and sale items.
5. Check the unit price on the shelf. The bigger box may not contain more food and larger quantities may

not be cheaper. Individual servings of foods cost much more. Buy the larger quantity and divide into small containers.

6. Chop, slice, grate, peel, and cook your own. Pre-made meals are always more expensive. However, if you find that you are always ordering in or eating out, a ready-to-cook meal may be less expensive and more convenient than eating out.
7. Watch the scanner when you check out and check your receipt before leaving the store. If possible, leave children at home. You may spend an additional 20% shopping with children.
8. Look for products that are on sale that are close to the sell-by-date. Be ready to use the food soon or freeze it and use later.
9. Look for meat savings. Many butchers will package smaller cuts of meat or run tougher cuts through the tenderizer if asked. Ask what time of the day they do their markdowns and shop accordingly. If you find a package with a sell-by date "today," ask if they will mark it down. Also, check if larger packages cost less per pound. You can divide a "family size" package of meat into individual servings and freeze for use later.
10. Go shopping as few times as possible. Frequent trips add to family food costs because we tend to buy extra items each trip.

The Parenting Journey: Building Character

When parents are asked, "What is the most difficult part of parenting?" the answer is usually discipline. Getting children to behave can be a difficult job. Many times it becomes a battle ground, test of wills and power struggles. The true meaning of the word discipline is "to teach". When parents are able to look at discipline as teaching skills, building relationships and helping their child learn self-control the need for punishment lessens. Each child is different and goes through developmental changes differently. Parents need to be able to change their parenting techniques, tools and tips to meet the needs of the child and the

situation. The same discipline technique won't work for every behavior issue or every child. Here are a few simple suggestions to stop problem behaviors before they start and use consequences to teach better ways to behave.

Teach good ways to act. When we yell at children they become angry or scared. They don't understand what we are trying to say. A gentle, but firm request works best. When they face a difficult task, we should help them get started. When children are upset, we should talk calmly with them or give them a few minutes alone to settle down. No problem can be solved until both people are able to be calm. If you find yourself yelling

to make your point, set back, calm down and start over. Yelling, belittling and name calling only builds resistance and anger.

Make sensible rules. Without rules, life would be a mess. But sometimes we make too many rules or silly rules. Good rules help children learn to work well with other people. We can make a few simple rules and show they are important by enforcing them consistently. It is better to have two rules you always enforce than ten rules you enforce half of the time. Make rules that tell kids what they should be doing. An example is: "Keep your hands to yourself", instead of, "Do not hit".

Establish routines. Routines can help children know what to expect and how to behave. A bedtime routine teaches children to brush their teeth, get ready for bed, enjoy books and express affection. Create routines that help them feel comfortable and safe. If you find that a certain time of the day seems to have more behavior issues, establish a routine!

Establish consequences. When we are frustrated with children, we may be tempted to spank. But hitting isn't good for children or for us. Instead, establish consequences to teach important lessons. Positive consequences (like noticing and commenting on good actions) teach children to repeat the actions. Negative consequences (like removing privileges) teach children to avoid misbehavior.

The trouble with punishing children is that its main purpose is to make them suffer. Suffering by itself is not a very good teacher. Suffering is useless unless we learn from it. The object of discipline for children should be to teach. We want our children to become wiser and better. One of the best ways to teach children about the importance of obedience is the use of consequences. Consequences are intended to teach children rather than to punish them.

The best consequences are those that are a natural or logical result of a child's choices. For example, if a child fails to put away clothes, the natural result may be for the clothes to become wrinkled and not get laundered for them to wear later. If a child does not come home at the agreed-upon time for dinner, a natural consequence would be for the child to get a cold dinner. If a child has

not completed chores or homework, a logical consequence would be that those things must be completed before the child can go play or watch television.

Consequences, to be effective, must be administered in a helpful way. If harsh consequences are delivered in an angry way, they become punishment. The real test of consequences is whether they express the natural, reasonable result of the child's choices.

We can set children up for success. For example, when a child is expected to pick up toys before going outside to play, we can help the child get started. If we do the job without the child's help, the child is not learning responsibility. If we coldly demand the behavior without support and encouragement, we are launching a power struggle. The best way to work with children is to use a combination of charm and encouragement that helps them get started.

There are times when consequences are not appropriate. Good sense must set limits on consequences. For example, we do not allow a child to wander out into traffic in order to learn about safety. Compassion also sets bounds for consequences. On rare occasions when a child is overwhelmed by numerous demands, a parent might volunteer to wash the dishes in the child's place. If a child has had an unusually bad day, that child may need comfort more than consequences for failing to do a household chore.

Proper use of consequences is a vital skill for parents. Each parent probably has a tendency to shield and protect children too much or to demand and punish children too much. Some parents go back and forth. You may benefit from noticing your tendencies. If you tend to overprotect your children, you may need to sharpen your skills at consequences. Be prepared to be friendly, but firm. If your tendency is to be tough with children, you may benefit from using consequences as an expression of the lawfulness of the world without getting angry or giving unhelpful lectures. Learn to use consequences in a supportive way as a useful tool for teaching your children about the advantages of acting in the desired ways.

Sonya McDaniel, Pottawatomie County
FSC/4-H Extension Educator

**EXTENSION OFFICE WILL BE CLOSED
JANUARY 1ST AND 2ND FOR NEW YEARS
AND ALSO JANUARY 19TH FOR MARTIN LUTHER KING DAY**

USING PEDOMETERS EQUALS EXERCISE SUCCESS

A pedometer is a simple device used to measure the number of steps taken by the wearer. It counts and records the numbers of steps each time your hips move. Track the number of steps you take in a day and try to increase your average over time. Even moderate increases, like taking more steps can have a positive impact on your overall health.

Why does having a pedometer help? The pedometer allows its user to be aware of exactly how much activity they are getting from day to day. The user can then increase the number of steps that are being taken. The pedometer is a motivational tool, something that the user may check, compete with, and be accountable to every day. You can also track your progress by recording the number of steps taken each day so that you can see the progress you have made.

Why we need to take more steps? Inactivity and sedentary lifestyles have led to many of the health problems facing Americans today such as: obesity, diabetes, cardiovascular disease, strokes, and much more. Typically, older adults lose muscle mass with age, and loss of strength occurs making it difficult to begin or maintain an active lifestyle which can lead to many health problems listed above. The good news is you can gain strength and become more active one step at a time!

How many steps should you be taking? The recommendations you often hear is 10,000 steps a day. For many sedentary, overweight, and older individuals this goal is not realistic. Dr. Tudor-Locke, associate professor of Exercise and Wellness at Arizona State University, recommends that individuals set goals on their baseline, number of steps, their activity level, and their own health and fitness goals. Below is Dr. Tudor-Locke's classification of pedometer-determined physical activity in healthy adults (Tudor-Locke & Basset, Sports Medicine, 2004).

Steps Daily:

Under 5,000: "sedentary"

5,000 - 7499: "low active"

7,500 - 9,999: "somewhat active"

10,000: "active"

12,500 or more: "highly active"

How to set goals based on this information. The goals you set should be determined by first getting a baseline number of steps. Wear your pedometer for a couple of days, recording your total number of steps daily. A short



term goal would be to set a realistic number of additional steps you can add each day. As you accomplish your short term goals, continue to add steps each day until you reach your desired physical activity category. Remember – every step counts. In the beginning, if you take an average of 3,000 steps daily, your first goal might be to take 3,500 steps for two to three days. If you achieve this goal easily, then

set a new (higher) goal and keep making adjustments as you meet your goals. If you have difficulty reaching your goal, bring the number down and keep practicing until you meet your goal consistently. Remember to reset your pedometer at the end of each day and record your total number of steps for the day. It is rewarding to see the number steps climb as you become more active!

Wearing your pedometer. The pedometer is a motivator, but forgetting to wear it makes it difficult to stay on task. Wearing your pedometer must become a part of your daily routine, just like brushing your teeth. Put your pedometer near something you use on a daily basis like your toothbrush. Put it on first thing in the morning and take it off last thing in the evening.

How to choose your pedometer. There are many different types of pedometers varying in price, features, and accuracy. Some pedometers just count the number of steps you take each day. Others will give you additional information, such as distance walked and calories burning. An average pedometer sells for around \$10. Pedometers with more functions are \$25 to \$60.

How should I wear my pedometer? Most pedometers use a mechanical sensor that counts steps based on body movement and impact from the step taken. Proper placement of the pedometer will ensure more accurate results. Place the pedometer on your waistband or belt directly in front of your hipbone and centered over your knee. If you are unsure refer to the directions that will accompany the pedometer for proper placement and additional operational information.

Take each day a step at a time and, in the end, you will find a healthier you!

Jana Headrick, Inverness Village Wellness Director

22 WAYS TO BOOST YOUR NOODLE

Research indicates one of the best ways to stay sharp is to exercise your brain. Brain exercises and other tips are listed below.



1. **Swap almonds and blueberries for a candy bar.** Healthy snacks lower blood sugar and improve cognition. Omega-3s in the almonds and antioxidants in blueberries can keep your brain functioning correctly.
2. **Dance like the stars.** Dancing is a brain-power activity. Learning new moves activates brain motor centers forming new neural connections and calming the brain's stress response.
3. **Love the crunch of croutons?** Try walnuts instead. Omega-3s in walnuts improve mood and reduce inflammation leading to brain-cell death. They also replace lost melatonin needed for healthy brain function.
4. **Walk your dog.** Walking for just 20 minutes a day can lower blood sugar. That helps blood flow to the brain so you think more clearly.
5. **Volunteer to answer questions at the library, be a tour guide.** This forces you to learn new facts and think on your feet, helping form new neural pathways in your brain. Interacting with others eases stress that depletes memory.
6. **Grab a video game.** Games like Nintendo DS and Wii offer brain teasers. That's a double boost to the formation of new neural connections and to response time and memory.
7. **Leave your comfort zone.** Brain teasers don't form new neural connections after you master them. If you've mastered Sudoku, try something opposite to your natural skills. If you like numbers, learn to draw. If you love language, try logic puzzles.
8. **Get support for stressors.** Chronic stress of care giving shrinks your brain's memory center. Interacting with others activates many parts of the brain. Learning new ways of coping forms new neural connections.
9. **Sip red wine.** Two glasses a week for women and three for men offers the antioxidant resveratrol, which prevents brain cell damage from free radicals. But more than that may leach thiamine, a brain-boosting nutrient.
10. **Look around.** When walking, look ahead and to the left and to the right to activate rarely used parts of the brain, spurring brain cell growth and new neural connections.

11. **Listen for details in a story.** Notice changes in the person's tone and register small facts. Conjure a mental image of the story. You'll activate multiple areas in the brain and encourage memory formation.
12. **Sit quietly and when your mind starts to wander, say a calming word silently.** A form of meditation, this can reduce the stress hormone cortisol, which zaps memory and helps with depression and anxiety.
13. **Keep a calendar.** Calendars keep you focused and oriented, creating a mental picture of the day.
14. **Get class.** Taking courses, even just auditing them, can stave off early dementia. Most state colleges and universities offer classes to seniors at no cost. Check out book reviews, seminars, lectures, or other such events.
15. **Wear a helmet.** Riding your bike is great for your health unless you fall and get a concussion. One serious concussion may increase your risk of dementia.
16. **Curry up.** The tumeric in Indian curry contains resveratrol, the same powerful antioxidant that makes red wine good for brain health. Eat curry once a week, or sprinkle it on salads, to protect brain cells from harmful free radicals.
17. **Check your thyroid.** This tiny gland could have a big effect on brain health. A thyroid stimulating hormone helps nerve cells make connections. Too little makes you depressed, tired and foggy-headed.
18. **Swap fries and burger.** Lean pork and peanuts are high in thiamin, a nutrient that reduces inflammation that damages brain cells. Broccoli's folate is good for keeping synapses firing correctly.
19. **Replace candy with pears, apples, oranges, and cantaloupe.** The combination prevents elevated blood sugar and provides fiber and antioxidants to help brain cells fire correctly and mop up free radicals that inhibit clear thinking.
20. **Top rolled oats with cinnamon for a brainy breakfast.** The oats scrub plaques from your brain arteries, while a chemical in cinnamon is good to keep your blood sugar in check and improve neurotransmission.
21. **Turn up the tunes.** TV dull brain transmission. Instead, listen to your favorite music. Music can lower stress hormones that inhibit memory and increase feelings of well-being that improve focus.

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**WISHING YOU AND YOUR FAMILY
THE BEST IN 2009!**