



SEPTEMBER/OCTOBER 2009

Creating a School Presence



Have you ever considered volunteering in your child or grandchild's classroom? You can choose to make a monthly, weekly or one-time commitment. Volunteering in the classroom is a positive way to spend more time with your child or grandchild, and it lets the

teacher know that you're interested in what's going on inside the classroom.

The following are possible volunteer opportunities suggested by Dr. Kenneth Shore and the parenthoodweb.com web site:

- Serve as a room parent
- Tutor students in the classroom
- Read stories to the students
- Assist at a class party
- Speak to your child's class or school on a topic of student interest
- Start an after-school computer club
- Supervise children in an after-school recreation program
- Prepare school bulletin boards
- Serve as an aide on a school bus
- Photograph students at school activities
- Work as a clerical aide (grade papers, for example)
- Work as an aide in the library, main office, cafeteria or playground
- Develop or work at a homework hotline
- Organize teacher appreciation activities
- Prepare food for an ethnic festival
- Help write a school newsletter
- Help run the book or science fair
- Arrange assembly programs
- Develop and help run a "guardian angel" program where parents are called if their child has not shown up for school, and they have not notified the school of their absence
- Develop a list of community resources for parents and children
- Recruit other parents as school volunteers
- Help construct a playground
- Donate plants, books, carpeting or other necessities
- Help plant trees

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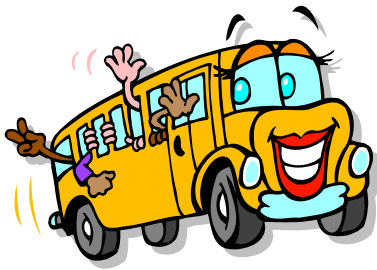
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<http://goldenplains.colostate.edu>

BACK TO SCHOOL



After-School Snacks

Fall is here and that means kids are back in school. No matter what the age, an afterschool snack is a typical part of the day. Kids of all ages need healthy snacks to help keep their energy levels up, maintain a healthy weight, and help their bodies get the calories and nutrients they need for optimum health. Instead of grabbing a bag of chips or a candy bar and pop, encourage them to go for the nutrient rich foods – foods that have a lot of vitamins, minerals, and other important nutrients from the calories they provide. Fruits, vegetables, whole grains, low-fat dairy foods and lean meats and beans are all great examples of nutrient rich foods.

Since kids are ready to devour the first thing that comes to mind or sight when they walk in the door, quick and easy snacks are a must. Designating a certain spot in the cupboard and refrigerator for snacks is a good way to help them choose healthier options and decipher what's acceptable for them to snack on in case parents aren't home yet. Limiting the amount of foods and beverages in the house that

are less nutrient rich helps as well.

Fresh fruits and vegetables are the natural "fast food." It takes no time at all to peel an orange, wash a few grapes or open a bag of carrots. Fruits and vegetables are easy to add into what you might already be making – put slices of banana in a peanut butter sandwich, use a lettuce leaf as a wrap for your favorite meat and cheese, add some raisins or dried cranberries to a bowl of cereal. They are also great with simple dips, blended into smoothies or used as topping on a quick mini pizza. Here are some kid friendly healthy snack ideas to help kick off the school year.

Fruit Dip

2 cups low-fat plain or vanilla yogurt
¼ cup orange juice
2 Tbsp honey
1 tsp cinnamon

Mix ingredients together. Use dip with berries, cantelope, peaches, apples, pears, grapes, oranges or any of your favorite fruit.

Hummus

¼ cup garbanzo beans
1 teaspoon lemon juice
1 teaspoon olive oil
Salt
Pepper
Whole wheat crackers or pita bread

Put garbanzo beans in a sandwich bag with a zipper seal. Add lemon juice, olive oil, salt and pepper to taste.

Seal bag well. Mash beans between fingers until smooth. Snip off bottom corner of bag and use to squeeze hummus onto pita bread or whole wheat crackers.

6 Minute Potato Chips

For a healthier chip choice try these crispy baked potato chips.

Potato sliced paper thin
Salt

Place a sheet of wax or parchment paper on a plate. Place potato slices on the plate without touching. Cover with another sheet of wax or parchment paper. Microwave for 5-6 minutes.

Frozen Yogurt Pops

Place your favorite fruit yogurt in a small paper cup. Cover the cup with tin foil. Make a small slit in the foil with a knife and insert a popsicle stick. Freeze. When ready to eat, remove the foil, peel away the cup and enjoy!

Mini Pizzas

English muffins or pita pockets
Pizza sauce
Chopped vegetables such as green pepper, onion, mushrooms
Pineapple tidbits, drained
Meat such as pepperoni, hamburger, sausage, Canadian bacon
Mozzarella cheese

Spread a half of an English muffin or pita pocket with pizza sauce. Add your favorite toppings. Top with cheese.

Bake in the oven at 350 degrees 10-15 minutes or heat in the microwave until cheese is melted.

Tiny Tortillas

Small corn tortillas
Refried beans
Salsa
Cheese

Spread a couple tablespoons of refried beans on a tortilla; spread salsa on top and add cheese. Cover a cookie sheet or tray with aluminum foil. Bake in the oven at 350 until cheese melts.

Stuffed Apple

Cut an apple in half. Scoop out the core and stuff with peanut butter, cream cheese or any other favorite spread. Top with raisins, nuts, or chocolate chips if you would like.

Chocolate-Banana Tortillas

These can be eaten hot or cold and are good when someone's craving a sweet treat.

2-3 teaspoons butter
1 banana, thinly sliced
Handful of chocolate chips
Two flour tortillas

Melt butter in nonstick pan. Arrange banana slices over one tortilla and mash them very lightly with a fork. Sprinkle chocolate chips on top and cover with the second tortilla. Slide it into a frying pan and cook for a few minutes on each side until brown and golden at the edges. Let cool for a minute or two, then slice into wedges and serve.

Fruit Smoothie

1 banana
1 cup vanilla yogurt
1 cup fresh or frozen fruit
½ cup crushed pineapple, undrained
¼ cup orange juice

Add ingredients in a blender. Mix until smooth. Orange juice can be replaced with water or crushed ice. Any variety of your favorite fruit can be used.

Family Life First

As a parent with children heading into the back-to-school year, you may be wondering if you can really do it again - pack lunches at dawn, dash from the harvest truck to meetings, juggle work schedules with school schedules, help with homework, race to piano lesson pickups -- only to return home, fix dinner, rush everyone off to bed, and then wake up to a go-go weekend of football games, cheerleading camp and birthday parties?

A growing number of concerned parents are thinking seriously about the enormous costs of hectic living. One such group of moms and dads in Minnesota is determined to put the focus on family and organized a community group, Family Life First. Its mission: To get all the folks in Wayzata, Minnesota, to rethink their hyperactive lifestyles. You too can try the group's hints on avoiding a frantic fall.

1. Limit Kids' Activities

Avoid over-scheduling by limiting your kids to one afterschool activity. This may

be challenging, but teaching kids to make choices is an essential part of a parent's job. All these activities build skills, giving children a sense of what they can *do*, but time spent with family gives them a sense of who they *are*. As the saying goes, "You have to give up something to get something."

2. Limit Yourself

Parents have limits too and need to set a good example of how to make choices and manage schedules. Plan one evening out during the week for yourself so you can be there for your kids the remainder of the evenings. The rituals that build closeness -- bedtime stories, cuddles in front of the fire or a favorite TV show -- can't happen when Mom and Dad use the front door like a revolving door. This doesn't preclude a "date night" for Dad and Mom. Be sure to schedule a quiet evening for two now and then.

3. Tune out the TV

Members of Family Life First tell us they turn off the TV during meals. The result, not surprisingly, is better table talk and a less circus-like atmosphere at dinner. Sitting down to watch a particular show or video can be a great way for families to relax together, but having the tube on in the background just adds another level of noise and stress. Or consider this: No TV Monday through Thursday nights so there is more time for homework, reading, talking, playing.

4. Candlelight Dinners

Numerous studies show the benefits of eating meals together as a family, but a family of the Family Life First group was struggling to get everyone together at one time. They were prompted to try something new by a Greek friend who said, "You Americans don't know how to dine," so they agreed on a standing meal time at 6:15 pm and to light candles each night for its calming effect. House rules while the tapers flicker were no discipline issues were discussed and no phones got answered. The family of four reports that dinner is "an oasis in time" and they are enjoying the food and each other even more.

If weekday meals are a struggle, try making brunch for your bunch on Saturday or Sunday morning. This may be a better alternative for an everybody-must-show-up meal of the week than the Monday through Friday time slots.

5. A Reading Tree

Make a "Reading Tree." Find a tree in your backyard or local park; claim it as your

own. Bring a book and a blanket, and make it a regular spot for story time. What a great way to savor fall foliage or the warm breeze of an Indian summer night!

6. Cook Double

Cook double, and save time and trouble. Double recipes when you prepare them, and freeze half for another night. Add a side salad or vegetable and a fruit and sit back and enjoy the extra time you saved with your family.

7. Group Together

Go fruit or vegetable-picking, take a walk or go for a bike ride with your family. If you've got kids of different ages and temperaments, it's sometimes hard to find a movie everyone wants to see, or a game everyone has the skills to play. Picking apples, pulling carrots, walking or other outdoor activities are something everybody can do well and do together, and outdoor activities provide another chance to savor the fall weather and take advantage of the health benefits of physical activity.

8. Catch Some Winks

Get some sleep! When you feel rested, you feel calm and it benefits your overall health.

9. TGIF Fun Night

Friday night is one of the best times to focus on family. While others wait in line for tables at overcrowded restaurants, grab a takeout pizza and head back home. Let kids take turns each week setting the agenda: Video? Monopoly? Scavenger hunt? Whatever...it's a time to remember that our home is not just our castle. In the 21st century, home and family is our fortress, our best protection from the onslaught of the 24/7 world.

The First Day of School

*I wonder if my drawing will be
as good as theirs
I wonder if they'll like me, or
just be full of stares
I wonder if my teacher will look
like mom or gram
And I wonder if my puppy will
wonder where I am.*

Aileen Fisher

FOODS AND NUTRITION

Preparing Meals

Food Prices are up and aren't likely to decrease anytime soon. This affects your purchases at the grocery store, as well as other places--the vending machine at work, popcorn at the theater, coffee

and pastry at the gas station, bottled water at the soccer game. All your purchases count toward what you spend for food.

Think about your purchases.

Are they needs or wants? Can you eliminate them by thinking ahead, bringing from

home or waiting for the next meal to eat? Consider tracking your families snack expenses separately from the rest of your food purchases.

Cut out the junk. Eating less and exercising more helps shed those extra pounds that many want to lose. The first high

calorie foods to reduce or remove are also budget busters such as soda, chips, pizza, candy bars, chips, fast food meals, etc. After we have these out of the grocery cart we can start thinking of smaller portions, enjoying the flavor of foods without lots of rich sauces and cheese, more whole grains, etc.

Spend Smart Strategy - Consider where you eat and why

Eating out can be a time-saver and a fun celebration with family and friends. Unfortunately, it also can be an expensive drain on budgets. Plan potlucks with friends instead of always meeting at restaurants, or invest a few minutes in putting ingredients into a slow cooker so dinner is ready when you get home.

Plan ahead and make it yourself. If you wait until you are on the way home to decide what's for supper, chances are you'll be tempted to do carry-out, grocery deli food, or another meal of canned spaghetti. With these choices, your dollars are being spent to have others do part of the food preparation for you.

Taking the time to plan and prepare basic simple meals for the week helps use up leftovers before they spoil and saves money that can be spent on other necessities. Keep ingredients on hand for a meal your family likes when everything gets out of hand and you need Plan C...spaghetti, a jar of sauce, bread buttered with garlic powder, green beans and fruit, for example.

Skillet Lasagna is an example of a versatile recipe you might want to try. It's easy, tasty, nutritious and economical – only \$.75 per serving. If you double the meat (providing 2 oz per 1 cup serving) it increases the cost to about \$.90 - \$.95 per serving – still a really good buy. The recipe can also be made without any meat at all.

Skillet Lasagna



Makes 8 servings, 1 cup each

Ingredients:

- 1/2 pound ground beef
- 1/2 onion, chopped (about 1/2 cup)
- 2 cloves garlic, minced or 1/4 teaspoons garlic powder
- 3 cups spaghetti or pasta sauce 1 cup water
- 8 ounces wide noodles
- 1 (10-ounce) package chopped spinach, thawed
- 1 (12-ounce) container lowfat cottage cheese
- 1/2 cup (4 ounces) shredded mozzarella cheese
- Optional: fresh or canned, drained sliced mushrooms

Instructions:

1. Cook together ground beef, onions, and garlic; stir to prevent sticking. When beef is browned transfer to a colander and rinse with hot water to

remove grease. Return mixture to skillet.

2. Add spaghetti sauce and water and bring to a boil.
3. Add uncooked noodles, stir, cover, turn down heat, and cook 5 minutes.
4. Squeeze thawed spinach to remove juice and stir into the pan. Add mushrooms. Cover and simmer 5 minutes.
5. Spoon cottage cheese over the top. Sprinkle with mozzarella cheese; Cover and cook 5 to 10 minutes until heated through and noodles are tender. During cooking, remove the lid and insert a spoon in a few places (without stirring) to allow some of the juices on the bottom to rise up and mix with the cheeses if you prefer.

Change the Skillet lasagna to fit your family

- ◆ If you don't have frozen spinach available, you can use 1.25 cups frozen finely chopped broccoli, frozen peas, green beans or mixed vegetables or 1 cup shredded raw carrots.
- ◆ Season cottage cheese with 1/2 teaspoon Italian seasoning and 1/4 teaspoon garlic powder.

<http://www.extension.iastate.edu/foodsavings/prepare/lasagna.htm>

4 Tips to Make Convenience Foods Healthier

Are you trying to eat healthy AND use packaged foods because your time is limited? If so, here are a few tips to make convenience foods healthier:

1. For boxed mixes of rice, pasta, stuffing or macaroni and cheese, use half (or omit) the butter or margarine called for in the instructions
2. To spaghetti sauce or creamed soups, add canned, frozen or cooked vegetables
3. To frozen pizza, top with raw or cooked vegetables before baking
4. For seasoned rice mixes, use only half the seasoning packet—the remaining seasoning may be added when cooking plain rice or to flavor slow cooked meat.

For more ideas, see **Tips to Make Convenience Foods Healthier** on the **Spend Smart. Eat Smart.** web site. (<http://www.extension.iastate.edu/foodsavings/>)

Source: Spend Smart. Eat Smart. By Peggy Martin, Iowa State University Extension



Is Fruit Really Too Expensive?

On a recent shopping trip, I started thinking about the cost of produce—bananas to be specific. It seems their cost has really skyrocketed over the past few years. I'm probably dating myself by admitting that I remember when I could buy bananas for 25 cents a pound! On this shopping trip to a big box store, the cost was 64 cents a pound. Well, it's no wonder families are tempted to buy snack food to satisfy their hungry members instead of produce. So, being a home economist, I decided to do a comparison. I bought 5 bananas that weighed 1.71 pounds; the cost was \$1.09. That meant that each banana cost between 20 and 21 cents each.

Next, I strolled over to the snack aisle and looked at a package of taco chips. The regular size bag cost \$3.99.

How many bananas could I buy for the cost of a bag of chips? Nineteen bananas! For a family of four, each member could have a banana a day for about 5 days for the cost of one bag of chips.

I'm sure the chips would not last that long at most houses; but, neither would the bananas. The lesson for me was that fresh produce may seem expensive, but when you calculate it by serving (a banana is one serving), the cost is reasonable. The challenge is to know—and serve—just one serving. Fresh produce tastes so good it may be hard to eat just one. Sounds like the start of a campaign—"I bet you can't eat just one." Oh, right, that's already been used with a chip commercial.

Source: Spend Smart. Eat Smart. by Susan Klein, Iowa State University Extension

FAMILY LIVING

Know the 10 Signs of Alzheimer's

The Alzheimer's Association is launching a national early detection campaign regarding the 10 signs of Alzheimer's. Early diagnosis gives people with Alzheimer's the power and ability to be involved in their health care, treatment, and

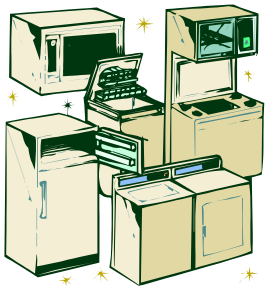
future planning. It's important to determine if memory loss or other signs someone may be having are a serious health concern. Contact your doctor if you notice any of the 10 Warning Signs of Alzheimer's. They can determine if it is Alzheimer's, a related form of dementia, or another condition that is causing the symptoms.

10 Warning Signs:

1. Memory changes that disrupt daily life.
2. Challenges in planning or solving problems
3. Difficulty completing familiar tasks at home, at work or at leisure
4. Confusion with time or place
5. Trouble understanding visual images and spatial relationships

6. New problems with words in speaking or writing
7. Misplacing things and losing the ability to retrace steps
8. Decreased or poor judgment
9. Withdrawal from work or social activities
10. Changes in mood and personality

Give Appliances An Energy Boost



Because appliances are a major source of energy use, it's important to do all you can to keep

them running as efficiently as possible. Nancy Bock, Vice President of Education at The Soap and Detergent Association, has gathered some tips to help you conserve energy, which is not only good for the environment but also good for your pocketbook.

Dishwasher: The biggest energy drain comes from heating the water – and it takes just as much water to clean a partial load of dishes as a full one. So wait until the dishwasher is full and then run it. During the winter months, when the air in the house is generally dry, you can further reduce energy use by eliminating the dry cycle. Instead, when the dishwasher stops, open it and pull out both racks. Everything will be dry in

about an hour. One side effect of this procedure may be spotting on your glassware. If this occurs, using a rinse agent will allow the water to sheet off the dishes rather than dry in droplets.

Hot-water heater: Lower the thermostat so the water never gets hotter than 120 degrees. Besides saving energy, this will prevent scalding injuries.

Washing machine: Small loads may use less water, but they consume almost as much energy as large loads. So, think before you load! If possible, wait until you have a full load before running the washing machine. For optimum cleaning, follow the laundry detergent manufacturer's recommendations for the proper amount of detergent. And if you own a HE washer, be sure you're using a detergent that's specially formulated for your machine.

Clothes dryer: Cleaning the lint trap before each load will help avoid a fire hazard and make your clothes dry faster, which saves energy.

Refrigerator: Keep the door seals and their contact surfaces clean. This will reduce energy consumption and extend the life of the seal. Before cleaning, turn off the temperature controls and, if possible, unplug the unit. Clean the seals and corresponding surfaces with a solution of one part chlorine bleach to one part warm water. Use an old toothbrush to get into the crevices in the seal. Wipe the solution off with a

clean, damp cloth and then dry with a second clean cloth or paper towel. A yearly vacuuming underneath and behind the unit will also help it run more efficiently. Unplug the refrigerator and then use a crevice tool or a feather duster to clean the coil and all the metal parts.

Freezer: If you don't own the frost-free variety, defrost whenever there's more than a 1/4 inch of buildup. Be sure to unplug the unit before you begin. Once the frost is gone, clean the inside of the freezer with a solution of warm water and liquid dish detergent. Rinse with fresh water and wipe dry.

Source: "Cleaning Matters," Soap and Detergent Association, September/October 2009

Do The New "Green Bags" Really Keep Food Fresh?

The "green bags" are designed for fruits and vegetables that ripen by the production of the plant hormone, ethylene. Ethylene gas is produced in copious quantities by certain fruits, most notably bananas. As the concentration of ethylene gas increases in an enclosed environment, the fruit ripens faster. Removal of ethylene helps keep fruits from over-ripening quickly. The green bags are made of a polymer that allows the escape of the gas while keeping others, and some of them actually use additives

to the film to absorb other gases that promote ripening or deterioration.

The green bags do work for certain types of produce. Some caveats—the shelf life is extended as long as the product is very dry (mold growth appears to be a problem in damp produce). Also, the bags have a shelf life and can only be reused 10 times. If you intend to eat a product quickly, say strawberries, it might not make economic sense to use the green bag when normal plastic film would work.

Source: Spend Smart. Eat Smart. By Sam Beattie, Iowa State University Food Safety Extension Specialist

Senior Connections With Dr. Nancy

Dr. Nancy McMahon is a psychologist specializing in older adult issues. She works with Wray Senior community Center's healthy aging programs.

The Program

Older adults are invited to join a new weekly telephone "party line" program. Sessions will be led by Dr. Nancy and include up to five older adults. This is an educational support group and the content of every session is confidential.

The Process

On a set day and time, you will call a toll-free number and be connected to Dr. Nancy. Each week, Dr. Nancy will discuss an issue that seniors face and present information about what others have found helpful. If you wish, you may add your thoughts or experiences about the topic.

Why Should I Bother With This?

There are a lot of tough changes and losses in later life, especially for persons who are living alone. Caregivers also have challenges. It is nice to be able to talk over some issues or problems with others in a safe and confidential manner.

What Do I need to participate?

Find a place that is quiet (no TV, radio, or computers blaring) and private so that you can talk freely. We will give a speaker phone to you if you do not have one.

Cost

NONE!! There is no cost to you. All of the telephone calls are free.

Do I have To participate In Every Session?

While something may come up that makes it impossible for you to participate, as a general rule we expect you to commit to the 8 sessions.

How Do I Sign Up?

All you need to do is to call Vonie Weaver at the Wray Senior Community Center (970-332-4735) and tell her you are interested in this program.

MONEY MANAGEMENT

Living Through The Tough Times



Top 7 Things

To Do

- **Reconsider your spending priorities**

- ◆ Evaluate needs vs. wants
- ◆ Be a savvy shopper, searching for the best buys

- **Save more for emergencies**

- ◆ Gradually build an emergency reserve fund to be able to cover several months' expenses.

Go to:

www.AmericaSaves.org

- **Pay down debt**
 - ◆ Use credit cautiously
 - ◆ Shop for the best interest rates
 - ◆ Obtain your credit report from each of the three credit reporting agencies every year.

Go to:

www.annualcreditreport.com

- **Teach your children money habits for life**

- ◆ Use this opportunity to teach your children wise spending, saving, and sharing habits

Go to:

www.extension.umn.edu/distribution/youthdevelopment/D A6116.html

- ◆ Use on-line teaching tools as well as your experience

Go to: www.nefe.org

(National Endowment for Financial Education)

- **Avoid fraud**

- ◆ Protect your private information

- ◆ Learn how to avoid investment fraud

Go to:

www.finra.org/Investors

- **Communicate with your lenders**

- ◆ If you cannot meet your payments, try to negotiate what you can pay now.

- **Educate yourself on money topics**

Go to: www.extension.org

Sample page from www.extension.org

**Financial Security:
Managing Money in Tough Times**

Last Updated: July 15, 2009

Related resource areas:

Personal Finance, Financial Crisis

▶ [Accepting Your Feelings](#)

▶ [Adult Children Moving Home](#)

▶ [Home](#)

▶ [Building an Emergency Fund](#)

▶ [Controlling Spending](#)

▶ [Coping With Stress](#)

▶ [Debt Management in Tough Times](#)

▶ [Deciding Which Bills to Pay First](#)

▶ [Doing Things Together as a Family for Less](#)

▶ [Facing a Furlough? Develop a Plan](#)

▶ [Financial Security: Managing Money in Tough Times](#)

▶ [Freeing Up Money from Services](#)

▶ [Having a Spending Plan is Critical](#)

▶ [Keep Lines of Communication Open](#)

▶ [Keeping a Roof Overhead](#)

▶ [Making Extra Money](#)

▶ [Making the Most of What You Have](#)

▶ [Managing Money in Tough Times: Taking Charge in Challenging Times](#)

▶ [Managing Stress](#)

▶ [Meeting Your Insurance Needs](#)

▶ [Saving Money at the Gas Pump](#)

▶ [Sizing Up Your Financial Situation](#)

▶ [Stretch Your Food Dollar: Keep Food Safe](#)

▶ [Stretch Your Food Dollars at Home](#)

▶ [Stretch Your Grocery Dollars](#)

▶ [Teaching Children Coping Skills](#)

▶ [Things You Can Do When Money Is Short](#)

▶ [Tips for Teens: How to Contribute to Family Needs During Tough Times](#)

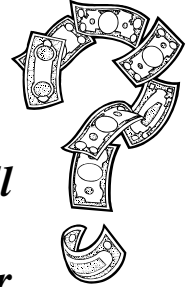
▶ [What are Your Resources?](#)

▶ [What is Your Net Worth?](#)

▶ [When Prices Rise: Living on Your Income](#)

▶ [Working Teens as Contributors to the Family](#)

***What's In
The 2009
Economic
Stimulus Bill
That May
Affect Me Or
My Family?***



The 2009 economic stimulus bill – The American Recovery and Reinvestment Act – is intended to stimulate the economy by getting Americans working and spending again. Here are some ways the economic stimulus bill might affect you:

- **Tax Credits Paid to Workers**

Individuals will get a tax credit of \$400, while couples will get \$800. The tax credit payments will be spread out through the rest of 2009 in the form of reduced federal tax withholdings taken from workers' paychecks. For 2009, the tax credit will amount to about \$13 per week and about \$7.70 a week in 2010. Individuals with annual taxable incomes in excess of \$100,000 and couples filing jointly with incomes in excess of \$200,000 will not be eligible for the workers' tax credits. The credit begins to phase out at \$75,000 for individuals and \$150,000 for couples.

- **Retirees**

A one-time payment of \$250 is being made to recipients of Social Security, Railroad Retirement, and veterans' benefits.

- **Families with Children**

An expansion of the child tax credit will allow families with children to begin qualifying for the \$1,000 tax credit with every dollar earned over \$3,000. The change will help more low-income families who do not normally pay income tax and families with three or more children to get the child tax credit.

- **Middle-Class Families**

About 29 million middle-class families will be relieved of the threat of the Alternative Minimum Tax (AMT) burden. Congress created the AMT as a way to make sure wealthy people paid at least some income tax. Since it was never adjusted for inflation, the AMT quickly began to hit the middle class and must be adjusted yearly by Congress.

- **First-Time Home Buyers**

First-time home buyers will qualify for an \$8,000 tax credit (increased from \$7,500) if they buy their home before Dec. 1, 2009. As a very important bonus, the repayment requirement of the

first-time home buyer tax credit has been removed.

- **New Car Buyers**

To help the U.S. auto industry, people who buy new cars, light trucks, and SUVs before Jan. 1, 2010, will be allowed to deduct all state and local sales taxes paid on the purchase from their federal income tax. This deduction will be subject to a phase-out for taxpayers with adjusted gross income in excess of \$125,000 (\$250,000 in the case of a joint return). According to the IRS, purchases made before Feb. 17, 2009, will not be eligible for this special deduction.

More details are available from the IRS at www.irs.gov/newsroom/article/0,,id=204519,00.html.

- **Homeowners**

Homeowners who install certified energy-efficient windows, furnaces, and air conditioners can qualify for a tax credit equal to 30% of their costs, up to a total of \$1,500.

- **College Students or Their Parents**

College students or their parents can qualify for a tax credit of up to \$2,500 for tuition and related expenses during 2009 and 2010.

Also see the Federal Student Aid Primer at <http://usgovinfo.about.com/od/moneymatters/a/studentaid.htm>.

- **Unemployed People**

People getting unemployment compensation during 2009 will not have to pay taxes on the first \$2,400.

- **Small Businesses**

Among other provisions, the bill allows a delay of the 3% withholding tax on payments to businesses that sell goods or services to governments and a cut in the capital gains tax for investors in small businesses who hold stock for more than five years.

Businesses that reduce their debt will be allowed to delay some taxes, thus allowing them to obtain additional resources to invest in creating new jobs.

Businesses that create jobs for unemployed veterans or youth who have been out of work and out of school for six months will enjoy tax credits.

Small businesses investing in plants and equipment during 2009 will be allowed to extend the bonus depreciation. <http://www.extension.org/faq/40028>

HORTICULTURE

Bulb Planting Time

Bulbs enhance your garden in a carefree way.

Plant them at the proper time and they give you years of

pleasure without much effort.

What kind of bulbs do best in eastern Colorado? Daffodils, snowdrops, squill, lilies and tulips are the best for this area. Hyacinths are popular, but the bulbs break apart and they flower less and less each year. Squill, hyacinth, daffodils and tulips are spring-blooming and need a winter chill in the ground. Planting during October and November are ideal when the soil temperature is cooling down into the 40's.

Some unusual bulbs to try are autumn crocus which bloom in the fall and can be planted in July and August. Other crocus that is fall blooming are not considered as true bulbs, rather they are classified as corms. They are bulb-like because they lack the outer fleshy scales like true bulbs. Montbretia and gladiolus are in the same class. However, they bloom during the summer and need to be planted in the spring. Once they are finished blooming, montbretia and gladiolus need to be dug up and kept in a cool place that is frost-free over winter. That can be challenging to find.

For the true bulbs that you decide to purchase, pay attention to the type of soil in your landscape. Tulips, daffodils and hyacinths planted in a light soil or a soil with more sand needs to be planted at a depth of 7 inches, while tulips, hyacinths and daffodils planted in a heavier soil with more clay need to

be planted no deeper than 5 inches. Of the three bulbs mentioned, daffodils can be grown successfully in any soil even though a well-drained sandy loam is ideal. With daffodils or narcissus, there are nine different classifications of varieties. Narcissus jonquilla is classified in group number 6 with a description of grasslike foliage, small sweet-scented flowers, single or in clusters.

For fertilizing your bulbs, place bone meal in the hole with the bulbs. This will become available as the soil warms and the bulbs begin to grow. It acts as a slow release fertilizer. The middle number on the bone meal should be the highest number. The middle number corresponds to the amount of phosphorus which contributes to good root development, the production of fruits and seeds and helps balance an overabundance of nitrogen in the soil. In eastern Colorado there is about 1% nitrogen in our soils and certainly no overabundance. In our alkaline soils, phosphorus becomes less available to plants. Phosphorus moves very slowly in the soil, so place the fertilizer close to where the root zone of the bulbs will develop.

Bulbs can be used in the landscape to transition between one season into the next. You can use daffodils to take you from early spring through early summer. Daylilies can be used to

cover the dead leaves of daffodils for the rest of the summer. Daylilies also offer a wide variety of rebloomers. Stella D' Oro is the most popular and widely used rebloomer. There are a host of others in all colors for early, mid and late season in the garden.

Bulbs can help you have an everblooming garden, and this year Master Gardeners throughout the Golden Plains Area will be taking bulb orders through Flower Power. Bulbs are shipped direct from Holland. There are a host of bulbs offered that will do well here such as daffodils, grape hyacinths, tulips and reblooming irises.

Two spectacular additions for your landscape are a daffodil called Avalon which starts out with yellow petals and white corolla and then soften over time to a pale yellow. With the reblooming irises Immortality is a pure white which blooms in spring and reblooms through October.

Phillips County Extension Master Gardeners are encouraging people to donate to the Heginbotham Library. The bulbs you purchase will be planted at the library and your donations help the Master Gardeners continue their volunteer work on educational projects and beautifying your community.



FAMILY AND CONSUMER EDUCATION

Going Green with FCE CAFCE District I Fall Meeting



Saturday October 3, 2009

At Rural AmeriTowne

Just east of Wray, CO on Highway 34

Schedule of Events



8:45 am Registration

Cost \$12.00 per person

Each club in District I is to bring a recycled bag/basket of choice for the fundraiser

There will also be a Recycled Jewelry Sale

(If you would like to donate jewelry, please have it marked for sale in a snack-sized bag.)

(Remaining jewelry will be donated to the Wray High School Drama Department)

9:15 am Wray School District Wind Turbine Tour

Bus will leave Rural AmeriTowne at 9:15 am and return at 10:45 am

11:00 am District I Business Meeting

Noon Salad Luncheon

District I Awards and Recognition

Salad Luncheon by Yuma County FCE

1:45 to 3:00 pm Rural AmeriTowne “Kid for the Day” Program



Registration Deadline is Tuesday September 15th



Name: _____ Club _____

Address: _____ City _____ State _____

Please make checks payable to **Yuma County FCE** and mail to:

Ardith Hendrix, Yuma County FCE President

49350 County Road KK

Wray, CO 80758

You can also register by email at rayardithhendrix0967@yahoo.com

Or by calling Ardith at 970-630-3734

Go Green

Reservation Form

Winter Bazaar and Craft Show

Wray High School Wray, Colorado

Saturday, November 14, 2009

Set up will be on the 14th from 7:00-8:45 am and the doors will be opened from 9:00 to 2:00 pm. The cost will be \$25 per spot. The spots will be 6 to 8 feet in length and be reserved on a first come first serve basis. We will not reserve a spot until we receive a check. The checks will need to be made out to Calico-n-Cactus. You will need to provide your own table or display case. If you need an outlet or any special needs please indicate that on the reservation form.

The proceeds are going towards our scholarship and various community service projects. If you need to contact us, please email ylenz@hotmail.com with winter bazaar in the subject heading or you may call Yvonne at (970) 332-5390.

Please return with check to **Yvonne Buoy, 29218 Co Rd 54, Holyoke, CO 80734**

Yes, I would like to reserve a spot for the Winter Bazaar and Craft Show on November 14th.

No, I don't want a spot.

No spot for this year, but keep my name on your list for the next year.

Name _____

Address _____

Phone _____ Email _____

Description of Merchandise for Sale

I, undersigned, have requested to participate in the Winter Bazaar and Craft Show in Wray, Colorado. I understand that any activity may contain an element of hazard or risk. I recognize the inherent danger involved and take full responsibility for my actions and physical condition and I agree to the Calico-n-Cactus FCE Group, the RD2 School District, and any other cooperating agencies involved in the Bazaar and Craft Show free and harmless from any liability, cost, or expense which may result from services to the participant.

Signature: _____ Date: _____

GOLDEN PLAINS AREA INSIGHTS TO BETTER LIVING

Creating a School Presence

After-School Snacks

Family Life First

Preparing Meals

4 tips to Make Convenience Foods Healthier

Is Fruit Really Too Expensive?

Know the 10 Signs of Alzheimer's

Do The New "Green Bags" Really Keep Food Fresh?

Senior Connections With Dr. Nancy

Living Through The Tough Times

What's In The 2009 Economic Stimulus Bill That May Affect Me Or My Family?

Bulb Planting Time

Going Green with FCE

Winter Bazaar and Craft Show

