

FCS Newsletter

May 2008

May 1

- Peaks Mill, 10:30 a.m., Barbara Hall, Extension Office
- Springhill, 11:30 a.m., Elaine Barton
- Switzer, 2 p.m., Nellie Cardwell

May 5

- Swallowfield, 6:30 p.m., Stacy Klink, Peaks Mill Christian Church
- West End, 6:30 p.m., Dixie Willing, Extension Office

May 6

- Meadows, 6 p.m., Suzanne Renaud
- Sunny Morning, 10 a.m., Sandy Coakley

May 7

- Louisville Road, 10 a.m., Anne Velderman

May 8

- Ridgeview, 11 a.m., Pat Dampier & Barbara Butler

May 12

- Random, Annual Meeting

May 13

- Cloverdale, 7 p.m., Reeca Carver

May 14

- Country Lane Morning, 9:30 a.m., Judy Mason

May 15

- S & S, 6:00 p.m., Paula Napier

May 20

- College Park, 1 p.m., Karen McDaniel

May 21

- Indian Hills, 11 a.m., Woodford Inn, Versailles

Roll Call: Recall some good advice your mother gave you.

May Lesson

One Good Deed Deserves Another

Learn ways and reasons to scatter kindness throughout your community and beyond.

KEHA State Meeting

Arlene Fluegge and Liz Hutchison will serve as voting delegates at the 2008 Kentucky Extension Homemakers Association's Annual Meeting in Louisville, KY May 12-15.



Please bring all state cultural arts entries to the office by May 7th.

Homemaker Dues 2008-2009

Dues for **mailbox and regular club members** are due on July 1, 2008. The amount for membership is \$8.00. **Please send payments to Liz Hutchison, Treasurer.**

Leadership Opportunity

If you are you interested in forming a special interest club, e.g., a diabetic cooking club, crochet/knitting club, etc. and have the time to lead a group contact the office.

County Homemakers Annual Meeting

75th Co. Homemakers Annual Meeting
Monday, May 12, 5:30 p.m.,
Co. Extension Office, Rm. E/F

Cost - \$15.00 (Tickets are now available)

Reservation Deadline - **May 7th**

5:30 p.m. Registration

6:00 p.m. Dinner

6:30 - 7:30 p.m. Meeting

Theme – “Celebrating 75 years!”

Club Presidents may collect reservations for their club members and bring them to the office with names and money by May 7. Make check payable to Franklin County Homemakers.

Club theme baskets are due by 12:00 noon on May 12th. Don't miss you chance to bid on your favorite basket.

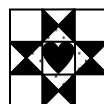
Arlene Fluegge and Barbara Goode will be installed as new officers at the annual meeting. Arlene will serve another term as president and Barbara will serve as Vice President.

Topy Polsgrove has volunteered to serve as Chairperson of the 2008 Holiday Store.

Reading and Perfect Attendance

Please submit the names of club members who should receive recognition for reading and perfect attendance by **May 7th**.

Central KY Homemakers Quilt Guild



May 19, 7:00 p.m. Visitors are welcome.

May Special Interest Classes

Diamond Four-Patch Quilt

May 19

9:00 a.m.-3:00 p.m.

This is an easy quilt to make and learn the use of the 60 degree angle on your ruler. Use scrap fabric or specific color scheme for this quilt. Cost: \$10.00. Instructor: Judith Ricks.

Thank you!

Thanks to all who attended our recent program “Derby from Start to Finish” Franklin County had 15 to register for the event held recently in Boyle County.

TAX TACTICS

Split your tax refund

Sources: Suzanne Badenhop, extension family resource management specialist, the Internal Revenue Service and www.form8888.org

Taxpayers now have more freedom on where to have their federal income tax refund checks sent. Taxpayers can opt to send their refunds to three different accounts -such as checking, savings and retirement accounts.

In previous years, taxpayers could only choose to have refunds direct deposited into their checking or savings account, not both. Or they could opt for a paper check mailed to their home.

The idea behind split refunds is to encourage people to increase their savings or retirement account balances. Sometimes saving money is difficult. Using this new refund option is a good way to save automatically. Setting aside money before the taxpayer sees it is an opportunity for painless savings. Now the money can be put to work, drawing interest and adding to a nest egg until a day when the funds are needed.

In order to take advantage of the split refund option, taxpayers must use Form 8888. This is a simple form that tax filers use to indicate how to split their refund and the account numbers where the funds should be deposited. Form 8888 is then attached to the 1040 form. Tax filers who want their refund direct deposited into only one account do not need to file Form 8888.

Refunds directed into savings and checking accounts usually arrive within two to five weeks. The short turn around time of refunds may help consumers avoid rapid refund anticipation loans. Those types of loans come with high interest rates.

For more information visit the IRS Web site at <http://www.irs.gov> or <http://www.form8888.org>, a Web site

sponsored by America Saves, Consumer Federation of America, and H&R Block.

Use economic stimulus payments wisely

Sources: Suzanne Badenhop, extension family resource management specialist, and the Internal Revenue Service

This summer many Kentuckians will receive a check from the federal government as part of an effort to stimulate the national economy.

Before these checks arrive, think about what will be the best use of this money for you and your family. Spending the money on vacations or new items for your family may not be the best choice.

If you have credit card or other debt, paying down that would be a better use of the income for your own economic future. Another option may be to invest the money. You could also split the payment with some going to pay off bills, some going to investments and some left for the family to use as it chooses.

It is estimated 130 million U.S. households will receive payments ranging from \$300 to \$600 for an individual and \$600 to \$1,200 for couples filing jointly. Taxpayers' eligibility and the size of stimulus payments they will receive will vary according to income and family situations.

Eligible taxpayers may receive an additional \$300 for each qualifying child. To qualify a child must be under age 17. The stimulus payment – both the basic component and the additional funds for qualifying children – begins to phase out for individuals with adjusted gross incomes greater than \$75,000 and married couples who file a joint return with adjusted gross incomes greater than \$150,000. The combined payment is reduced by 5 percent of the income above these income thresholds.

Most people will not have to do anything to get the payment other than file a 2007 federal income tax return. These

returns will be used to determine eligibility and calculate the amount of the stimulus payments. However, people receiving Social Security, Railroad Retirement or veterans' benefits as well as taxpayers who do not make enough money to normally have to file a 2007 tax return will need to file in order to receive the economic stimulus payment.

The Internal Revenue Service will begin sending these checks in May. The agency's Web site, <http://www.irs.gov>, contains eligibility and other information about the stimulus payments.

The IRS will be mailing two informational notices to taxpayers advising them of the payments. However, be alert for tax rebate scams such as telephone calls or e-mails claiming to be from the IRS and asking for sensitive information. According to an IRS news release, they will not call or e-mail taxpayers about these payments nor will they be asking for financial information. Scam e-mails and information about scam calls should be forwarded to phishing@irs.gov.

Recipe of the Month Banana Cheesecake Squares with Caramel Sauce

- 2 cups finely crushed vanilla wafers
- 1/2 cup chopped pecans
- 1/4 cup (1/2 stick) butter or margarine, melted
- 3/4 cup firmly packed brown sugar, divided
- 3 pkg. (8 oz. each) cream cheese, softened
- 2 tsp. rum extract
- 3 eggs
- 1/2 cup mashed ripe banana
- 2 medium bananas, sliced
- 2 tsp. lemon juice
- 25 caramels (about 1/2 of 14-oz. bag)
- 2 Tbsp. milk
- 1/2 cup pecan halves

Preheat oven to 350°F. Mix wafer crumbs, chopped pecans, butter and 1/4 cup of the

brown sugar until well blended. Press firmly onto bottom of 13x9-inch baking pan.

Beat cream cheese, remaining 1/2 cup brown sugar and rum extract in large bowl with electric mixer on medium speed until well blended. Add eggs; mix just until blended. Stir in mashed banana. Pour over crust.

Bake 30 minutes or until center is almost set. Cool. Refrigerate 3 hours or overnight.

Toss sliced bananas with lemon juice; spoon over cheesecake. Place caramels and milk in microwavable bowl. Microwave on high 2 minutes; stir until caramels are completely melted. Drizzle evenly over bananas; sprinkle with pecan halves. Cut into 24 squares. Refrigerate any leftover cheesecake squares.

Calories 270 , Total fat 18g, Saturated fat 9g
Cholesterol 60 mg, Sodium 200 mg, Carbohydrate 24g, Dietary fiber 1g, Sugars 18g , Protein 4g



Have a blessed and enjoyable Mothers' Day!

Sincerely,

A handwritten signature in black ink that reads "Tamera Thomas". The signature is written in a cursive, flowing style.

Tamera Thomas, County Extension Agent
for Family and Consumer Sciences

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Mother's Day in the United States

The United States celebrates Mother's Day on the second Sunday in May. In the United States, Mother's Day was loosely inspired by the British day and was imported by social activist Julia Ward Howe after the American Civil War. However, it was intended as a call to unite women against war. In 1870, she wrote the Mother's Day Proclamation as a call for peace and disarmament. Howe failed in her attempt to get formal recognition of a Mother's Day for Peace. Her idea was

influenced by Ann Jarvis, a young Appalachian homemaker who, starting in 1858, had attempted to improve sanitation through what she called Mothers' Work Days. She organized women throughout the Civil War to work for better sanitary conditions for both sides, and in 1868 she began work to reconcile Union and Confederate neighbors. In parts of the United States it is customary to plant tomatoes outdoors after Mother's Day (and not before).

When Jarvis died in 1907, her daughter, named Anna Jarvis, started the crusade to found a memorial day for women. The first such Mother's Day was celebrated in Grafton, West Virginia, on 10 May 1908, in the church where the elder Ann Jarvis had taught Sunday School. Originally the Andrews Methodist Episcopal Church, this building is now the International Mother's Day Shrine (a National Historic Landmark). From there, the custom caught on — spreading eventually to 45 states. The holiday was declared officially by some states beginning in 1912. In 1914 President Woodrow Wilson declared the first national Mother's Day, as a day for American citizens to show the flag in honor of those mothers whose sons had died in war.

Nine years after the first official Mother's Day, commercialization of the U.S. holiday became so rampant that Anna Jarvis herself became a major opponent of what the holiday had become. Mother's Day continues to this day to be one of the most commercially successful U.S. occasions. According to the National Restaurant Association, Mother's Day is now the most popular day of the year to dine out at a restaurant in the United States.

For more information go to http://en.wikipedia.org/wiki/Mothers%27_Day

