

Living Well in Bradford County

Dear Extension Friend:

February 2008



Hope you all are having a wonderful new year so far; however, with the new year comes tax season. In this month's Newsletter **Money Matters** contains an article pointing out the important tax terms you should know when filing your tax return. The piece I included is an excerpt from an article written by several University of Florida faculty titled *Federal Income Tax Management*. If you would like to see the entire article you can contact me at the Extension Office, or you may visit the

website at <http://edis.ifas.ufl.edu/HE817>. In **Healthy Lifestyles** I have included an article on the dangers of pet turtles. In recent years the popularity of children having pet turtles has risen dramatically. In January the FDA released a statement warning consumers of the dangers related to pet turtles. *Salmonella* poisoning is something you hear a lot about when discussing food safety, but many people do not realize that turtles carry the disease and can pose a serious threat if proper pre-

cautions are not followed. In the **Aging** section of the Newsletter is an article discussing vision loss and the importance of regular eye exams as we get older. Hope you all enjoy and as always if you have any questions please feel free to give me a call.

Sincerely,

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Inside this issue:

Money Matters: It's Tax Time, Again!

Paying taxes is never fun, but it is required by law. The U.S. government spends money on many areas, such as city improvement, building and maintenance of schools, environmental protection, and national defense. The revenue that funds these programs comes primarily from taxes--sales, property, income, and others. The federal income tax is a major source of revenue.

Ideally, your employer will withhold enough taxes during the year to meet the tax due. If you owe additional taxes, money must be available in your budget, or you will have to find another source of income to pay the additional tax. Check with your employer if you have questions about your withholding.

It is important to take every opportunity to minimize your tax bill in order to achieve your goals and aspirations. Remember, you don't have to pay more in taxes than the law demands. Paying less in taxes by carefully planning and using the tax laws is wise and legal, but you must pay what the law requires.

Keeping financial records makes filing your taxes easier. If the Internal Revenue Service (IRS) questions your calculations, you must be able to prove they are correct. The most acceptable forms of proof are your records and receipts--canceled checks, vouchers, sales slips, and statements of earnings, dividends, and interest. If you cannot back up your figures, you may be required to pay more taxes, as well as penalties and interest.

Tax Terms to Know

Filing Status—A taxpayer's filing status is determined by his or her marital status on December 31 of the tax year. Married people can file one joint return or they may each file separately. Depending on specific circumstances, unmarried taxpayers may be classified as Single, Head of Household, or Qualifying Widow(er).

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Special Events:

February is Bake for Family Fun Month. The Home Baking Association has dedicated this occasion to the great taste, good nutrition, economy and family fun of home baking. In addition to enjoying family time together and the delicious results, baking with your children also gives you the opportunity to teach math, nutrition and the history and culture of food.



Healthy Lifestyles: Take Caution with Pet Turtles

If you're like me you've seen the increase in popularity of children having pet turtles. It seems like any pet store you go into has at least one or two tanks full of small turtles for sale. They may look cute and harmless, but turtles can be very dangerous and can make people very ill. Turtles commonly carry the bacteria *Salmonella* on their outer shell. The bacteria does not cause any harm to the animal, but can cause a serious and even life threatening infection in people.

Salmonella poisoning symptoms are diarrhea, fever, stomach pain, nausea, vomiting, and headache. These symptoms typically appear six to 72 hours after contact and will last anywhere from two to seven days. Most individuals affected will recover without treatment, but some get so sick they need hospitalization. In 2007 a four week old infant in Florida died due to *Salmonella* poisoning from the family's pet turtle. DNA testing was performed on the *Salmonella* from the turtle and matched that from the infant.

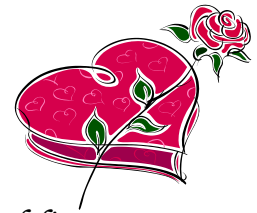
Anyone exposed to the *Salmonella* bacteria can get infected, but those at the most risk are infants, young children, the elderly, pregnant women, and those with compromised immune systems from cancer, kidney disease, diabetes, etc. According to Joseph C. Paige, D.V.M., a Consumer Safety Officer in the Food and Drug Administration's Center for Veterinary Medicine, all reptiles (turtles, lizards, snakes) and amphibians (frogs, salamanders), are commonly contaminated with *Salmonella*, but it is the small turtles that most often are put in contact with young children where consequences of infection are likely to be severe.

Directly handling the turtles is not the only way to become infected with the *Salmonella* bacteria. Many children like to stick their fingers in the water of the tank housing the turtle and later put their fingers in their mouths. Keep in mind that if the turtle has the bacteria, the water he's swimming in is infected as well.

Any surface the animal touches can potentially become infected with the bacteria. Surfaces such as countertops, tabletops, hard floors, and carpeting can become

Happy Valentine's Day!

February 14th



Love is strong yet delicate.

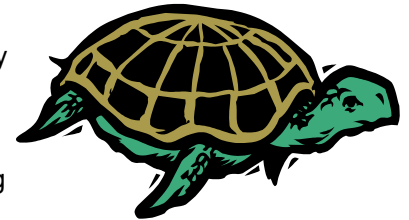
It can be broken.

To truly love is to understand this.

To be in love is to respect this.

- Stephen Packer -

contaminated by allowing the animal to roam. Many pet owners tend to clean the tanks and paraphernalia in the kitchen sink leading to food and eating utensils being contaminated.



The U.S. Food and Drug Administration recently published an article warning people of the dangers of keeping a turtle as a pet due to the recent increase in outbreaks. The FDA and CDC held "Salmonella Day" in Atlanta on Jan. 22, 2008 to strategize on how to decrease these preventable infections. The FDA has composed the below advice for consumers:

- Don't buy small turtles for pets or as gifts.
- If expecting a child, remove any pet turtle (or other reptile or amphibian) from the home before the infant arrives.
- Keep turtles out of homes with children under the age of 5 yrs old, the elderly, or people with weakened immune systems.
- Do not allow turtles to roam freely around the house.
- Do not clean turtle tanks or other supplies in the kitchen sink. Use bleach to disinfect a tub or other place where turtle habitats are cleaned.
- Always wash hands thoroughly with soap and water after touching turtles, their housing, or anything that comes in contact with such.
- Be aware that Salmonella infection can be caused by contact with turtles in petting zoos, parks, child day care facilities, or other locations.
- Watch for symptoms of Salmonella infection, such as diarrhea, stomach pain, nausea, vomiting, fever, and headache. Call your doctor if you or your family have any of these symptoms.

Source: www.fda.gov

Money Matters: Cont'd

"Head of Household" refers to an unmarried person who paid over half of the cost of keeping up a home for qualified live-in dependents such as minor children or elderly parents. "Qualifying Widow(er)" refers to a person whose spouse has died during one of the previous tax years and who has a child living with her or him that can be claimed as a dependent.

Wage / Salary. Your gross income includes wages, salaries, commissions, bonuses, tips, and income from second jobs. Generally the IRS will not tax the cost of most fringe benefits. By January 31, your employer must give you a W-2 Form showing your total earnings for the previous year and the amounts withheld for taxes and other purposes. Attach a copy of your W-2 to your income tax form. If you are paid on a commission basis, your employer will send you a 1099 form.

Unemployment Compensation. All unemployment benefits are taxable.

Interest Income. Most interest income, whether accrued or received by the taxpayer, must be reported as income. By January 31, the bank or other institution that holds your savings account (or checking account if it earns interest) will send you a 1099 Form showing your earned interest for the year.

Dividends. If you own stocks, you will receive a year-end statement of dividends paid to you from your brokerage firm (if it holds your stock) or directly from the issuing company (if you hold the stock yourself).

Capital Gains and Losses. Capital gains or losses are your profits or losses from the sale of any property that you own and use for personal purposes or investments.

Rents. All of your income and expense records for rental property--such as taxes, interest, and depreciation--should be kept separate from records for property that you use yourself.

Pensions. At the end of the year, your pension fund trustee will send you copies of the W-2P Form for pension and certain other periodic payments or the 1099-R Form for lump sum distributions. You may receive either or both forms. In addition, your former employer will send you annual statements breaking down benefits paid to you in taxable and non-taxable portions.

Alimony. Alimony is taxable as regular income.

Child support. Child support payments are neither taxable if received nor deductible if paid.

Social Security. A portion of your Social Security benefits may be taxable. Check the instructions on the 1040 Form for details.

Non-taxable Income

Non-taxable income does not have to be reported. Examples of non-taxable income include:

- Child support payments received
- Life insurance death benefits
- Divorce settlements (lump sum)
- Money from lawsuits for accidents
- Gifts and inheritances
- Workers compensation
- Income from municipal bonds
- Value of food stamps
- Proceeds from sale of personal items sold for less than purchase price, such as garage sales
- Veteran benefits
- Part of Social Security benefits
- Employer-provided benefits, up to specific limits



Deductions—Deductions are expenditures that you made during the year that can be subtracted from your adjusted gross income. The tax laws specify which expenses are deductible.

Standard Deduction—If you, like many taxpayers, do not have a large amount of deductible expenses, you should use the standard deduction shown on each tax form. The amount of the standard deduction depends on your filing status. The standard deduction increases if you and/or your spouse is blind or at least age 65.

Personal Exemptions—Although it may seem time-consuming, do the math to find whether taking the standard deduction or itemizing your deductible expenses will result in a greater deduction. You can deduct a personal exemption for every person in your household who can be claimed as a dependent, including you and your spouse. If an individual is eligible to be claimed as a dependent on someone else's return, he or she cannot take a personal exemption on his own return. For example, a child who is claimed as a dependent on a parent's return cannot claim a personal exemption against his or her own income.

Fun is not the word that first comes to mind when I think about tax filing, but remember it doesn't have to be difficult. Tax preparation software is available at local computer retailers, discount stores, and various Web sites. Some sites may offer software or online programs for free or at very low rates. Be sure that you are using a trustworthy service recommended by the IRS.

Source: Josephine Turner, Nayda I. Torres, Horacio Soberon, and Vervil Mitchell—University of Florida

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ADDRESS SERVICE REQUESTED

Extension programs are open to all people regardless of race, color, age, sex, handicap, or national origin. In accordance with the Americans with Disabilities Act, any person needing a special accommodation to participate in any activity, should contact the Bradford County Cooperative Extension Service at 2266 North Temple Avenue, Starke, FL 32091 or telephone (904) 966-6224 no later than seven (7) days prior to the event. Hearing impaired persons can access the foregoing telephone by contacting the Florida Relay Service at 1-800-955-8770 (voice) or 1-800-955-8771 (TDD).

Aging: Vision Loss

Even though changes to the eye take place as a person ages, many older people have good-to-adequate vision. Nevertheless, beginning in the late 30s and 40s, an individual may begin to notice some changes. For example, you may find yourself holding the newspaper farther away from your eyes to read it due to changes in the ability of the lens to change its shape to accommodate the distance.

Degeneration of eye muscles and clouding of the lens are also many times associated with the aging process. Several changes in vision result from these two conditions. Older individuals may experience trouble focusing on near objects as well as the ability to see colors due to the yellowing of the lens. Red, yellow, and orange are easier to see than blue and green. This is why fabrics in warmer shades may be more appealing to the older person.

Serious vision impairments such as cataracts, glaucoma, and blindness affect between 7% and 15% of older adults. If someone you know must learn to cope with blindness or near blindness, you can play a critical role in helping them maintain their independence. Follow some of the below tips to help a loved one cope with a visual impairment, or to make your own life brighter:

- Light the room brightly with non-glare lights
- Use blinds or shades to reduce glare
- Increase lighting on stairwells and steps
- Use task lighting for sewing and reading
- Provide audio taped books and music for the elder's cognitive stimulation
- Wear a hat and sunglasses while outdoors. This will protect the eyes against too much sunlight, which can lead to cataracts.
- Make sure the older individual has **REGULAR** eye exams. Don't wait until a problem has developed before seeing a physician.



Unfortunately, people who experience vision problems may avoid activities that require good vision and become isolated. Work with a professional to explore ways to help the older person maintain a normal lifestyle. With today's technologies and medical care, individuals don't have to accept limitations from declining vision as an inevitable part of aging.

Source: Smith and Gove, University of Florida