Are you overpaying your taxes?

Each year, one in four people who are eligible for the Earned Income Tax Credit (EITC) fail to claim this benefit. For the past 35 years, the EITC has reduced taxes for working families and individuals. Recently, North Carolina became one of 22 states that offer a state tax credit in addition to the federal EITC.

The EITC could put money into the hands of families who desperately need it. Eligibility for the credit is based on family size and earnings. Single individuals and those without children may be eligible for a smaller EITC. There are special rules for the military and clergy, taxpayers receiving disability benefits, and people affected by disasters.

To qualify for the EITC, earned income and adjusted gross income must be less than $43,352 ($48,362 if married filing jointly) with three or more qualifying children; $40,363 ($45,373 if married filing jointly) with two qualifying children; $35,535 ($40,545 if married filing jointly) with one qualifying child; and $13,460 ($18,470 if married filing jointly) with no qualifying children. The maximum amount of investment income allowed for the 2010 tax year is $3,100.

A qualified tax preparer can determine if you qualify for the EITC. If you feel confident doing your own taxes, use the E-file link on the IRS website: http://www.irs.gov/individuals/article/0,,id=96406,00.html

Older adults should contact their local senior center for free tax preparation details. Others who make $49,000 or less can take advantage of the IRS-sponsored Volunteer Income Tax Assistance program. Visit www.irs.gov or call 1.800.829.1040 to learn how to use this resource.

Help your kids eat right and be fit!

Begin at home: Children develop their eating and physical activity habits at home. When children see adults preparing and enjoying a healthy meal and making physical fitness a part of every day, they're much more likely to do the same. Skip the drive-thru or restaurant meal and make it a habit to prepare most meals at home using simple, healthy ingredients — maybe even some you've all grown together!

Enjoy seasonal fruits and vegetables: During the growing season, make it a weekly habit to visit a local farmer's market. Bring your children and let them help you shop for food and plan and prepare meals. To learn what fruits and vegetables are in season in North Carolina, go to http://www.ncagr.gov/markets/availabilitychart.pdf

Strive to eat together as a family at least once a day. Enjoy the conversation and company of your family by eating at the table with no distractions (including TV and cell phones).

Be active each day: Encourage children to appreciate the outdoors by sharing fun activities with them. Time spent in the family garden, on a walk in the neighborhood, or at a nearby park gets everyone active and enjoying the outdoors together.
Power outages and food safety

The loss of power from high winds, snow, or ice can risk the safety of your food. Knowing how to determine if food is safe and how to keep it safe will minimize the loss of food and reduce the risk of foodborne illness. Use these guidelines to help make the right decisions for keeping your family safe during a power outage.

If the power is out for less than two hours, then the food in your refrigerator and freezer is safe to consume. During the power outage, keep the refrigerator and freezer doors closed to keep food cold.

If the power is out for longer than two hours:

- The refrigerated products should be used within four hours of a power outage or placed in a cold environment of 40°F or colder. Use inexpensive Styrofoam coolers with ice for temporary food storage. Discard any perishable food (meat, poultry, fish, eggs, and leftovers) that have been above 40°F for more than two hours.

- A half-full freezer will hold food safely for up to 24 hours. A full freezer will hold food safely for 48 hours. Do not open the freezer door if you can avoid it. Once the power is restored use a food (bimetallic stem) thermometer to check the temperature of each package of food. Do not use appearance or odor as an indicator of safety. If the food still contains ice crystals or is 40°F or below, it is safe to refreeze. Throw away any food that has a temperature of more than 40°F.

To determine what frozen foods to discard, follow the United States Department of Agriculture chart:

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For further food safety questions or concerns, call the USDA Meat and Poultry Hotline toll free at 1.888.674.6854, Monday through Friday, 10 a.m. to 4 p.m., for assistance.
What’s in season?

Enjoying North Carolina peanuts is an easy way to eat healthfully and support the local food economy.

A one-ounce serving of peanuts (a small handful) contains approximately 170 calories, 3 grams fiber, 7 grams protein, and 13 grams fat. Peanuts contain heart-healthy, mono- and polyunsaturated fats, which may help lower levels of LDL (bad) cholesterol. Peanuts are naturally cholesterol-free and contain only a trace of sodium if no salt has been added. For the most healthy option, choose plain peanuts labeled “unsalted,” “50% less salt,” or “lightly salted.” Sprinkle chopped peanuts on breakfast cereal, salads, and casseroles for added flavor and texture.

To maintain freshness and quality, store peanuts in a cool dry place, at or below 70°F. Peanuts stay fresh indefinitely when stored in a tightly closed container in the freezer.

For even more flavor, roast peanuts. Spread nuts in a single layer on a baking pan. Roast in a 400°F pre-heated oven for 7 to 10 minutes or until they start to turn golden. Shake the pan halfway through roasting. You can also cook the peanuts in a single layer in a pan over medium-high heat. Stir continually for five to seven minutes.

Grow your own edibles

While gardening has always been a healthy, inexpensive activity for families, consuming locally grown food has now become a national movement. The many farmers’ markets, increased participation in community supported agriculture (CSA), and community gardens popping up all over indicate a newfound interest in a meaningful way to be active and eat well.

Interested in growing your own fresh produce but short on space? No worries, you can still participate in the local food movement with a small backyard garden or container. Late winter and early spring are great times to get started. Following are some important factors to consider for a successful garden:

Site selection — Choose a sunny location that receives at least 6 to 8 hours of sun daily.

Drainage — Good drainage is crucial. Perpetually wet roots deprive plants of oxygen.

Soil — There is no substitute for fertile soil, high in organic matter. Humus-rich soil holds extra nutrients and moisture. If the bed contains clay soil, add coarse sand and organic matter to improve drainage and fertility. For a free soil-testing kit, contact your county Cooperative Extension Center.

Irrigation — The best time to consider irrigation is when you’re planning your garden. Hand watering with a can or garden hose may be simple, but it’s labor intensive. Automated sprinkler systems are an option; however, constantly wet foliage can contribute to plant diseases. Low-flow irrigation systems (drip, trickle, and soaker hoses) deliver water to the roots of vegetables, where it is needed. You can easily install these systems under mulch and regulate watering based on the needs of individual plants.

Mulch — Mulch is an effective way to control weeds, maintain constant soil moisture, and regulate soil temperature. For greatest benefit, apply mulch at least three inches deep.

Whether you garden in containers or on a small backyard plot, remember that soil is crucial to your success.

Plant selection — For help deciding what to plant, click on the links below. Both sites offer a comprehensive listing of common container-grown vegetables and recommended varieties.

Container vegetable gardening http://www.ces.ncsu.edu/depts/hort/hil/hil-8105.html

Intensive vegetable gardening http://www.ces.ncsu.edu/depts/hort/consumer/quick-ref/vegetable/intensive_veg_gardening.html
Mindful eating: Savor the flavor

The concept of mindfulness means paying attention to the events, activities, and thoughts in your daily life. Mindfulness means doing things with purpose, not just going through routine motions with little awareness of what is being done at any given moment.

When applied to eating habits, mindfulness means eating with awareness of what is on your plate and what you are putting in your mouth. You may have heard the expression “savor the flavor.” This is part of what is involved with mindful eating. Being more conscious of the entire eating experience is another part.

Consider sitting down to watch television, bowl of ice cream in hand. You may be aware of the first few bites and the last few bites. But often all the ice cream eaten in between is lost to whatever program is on the screen.

It has been suggested that we can improve our eating habits by making small behavioral changes over time. Studies have shown that those who adopt ways to live and eat more mindfully have improved health and are better able to control their weight.

Follow these suggestions to live and eat more mindfully:

- Set realistic expectations. Select one meal or snack each day and commit to focusing on mindful eating for just that time.
- Eat only at the table. Minimize mindless eating by sitting and giving the meal your full attention. Do not eat while driving or working at your desk.
- Set aside time for eating without distractions. This means no cell phone, television, computer or newspaper.
- Use utensils and put them down between mouthfuls. By eating more slowly, you may notice the difference between satisfaction and being overly full.
- Focus on each bite. Think about the flavor, texture, and sound of the food in your mouth.
- Aim for quality, not quantity. This will raise awareness of how much you eat while you learn to enjoy smaller portions.
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