

TAKING TIME

by **Rebecca Escott**

Extension Home Economist



Applying For Tax Credits

Recent news about tax increases has overshadowed an opportunity that could put money in some families' pockets. If you earned less than \$22,370 in 1992 and had at least one child living at home, call 1-800-TAX-1040 to see if you are eligible to receive up to \$2,211 credit. If you don't owe any taxes, call anyway. You may receive a refund.

The tax credit is possible through the Earned Income Credit (EIC). This program is for working families with low to moderate incomes. You must have been employed during 1992, and you must have had a child or other eligible dependent living with you for at least six months during the tax year. Some families who would not normally qualify may be within the given standards this year due to lay-offs or unemployment during part of the year.

Nationally, more than 14 percent of the families eligible for EIC benefits are not receiving them, either because they do not know about them or because they have not filed for various reasons. In some rural areas, the percentage is much higher. Farm families who have an accountant file their business and personal returns should make sure this potential credit is explored.

Most families who have an adjusted gross incomes between \$6,000 and \$13,000 will qualify for at least \$1,000. But no family can receive this credit without having first filed a 1040 or a 1040A federal income tax return. An individual must do this even if she has no income tax withheld from her paycheck. She must also file the "Schedule EIC." The IRS will NOT credit the amount automatically. All filers should know that they only need to complete the front side of the Schedule EIC. If they choose, the IRS will complete the more complicated calculations on the second side of the form and compute the credit for them.

Those married couples who use the "married couple filing separately" status and those families using the 1040EZ forms cannot claim the credit. For the 1993 tax year, workers may want to file a W-5 form with their employers. This allows the extra income to be included in small increments with each paycheck rather than waiting for a refund next April. Farmers who don't receive a regular "paycheck" will owe less money at the end of the year.

This credit is not included in the income that determines eligibility for public assistance funds. Families who currently receive SSI,

Cook The Pink Out Of Hamburger

TOWANDA (Bradford Co.) — Cook the Pink Out of Hamburger A recent outbreak of food-borne illness in the western U.S. has caused many consumers to be concerned about the safety of ground beef.

The outbreak occurred when hamburgers at a fast food restaur-

ant chain were not cooked at high enough temperature to destroy a bacteria that was present in the meat. The bacteria was a form of the Escherichia coli bacteria, named E. coli O157:H7. According to Penn State University Food Scientist, Dr. Stephen Knabel, E. coli O157:H7 is fairly rare and easily destroyed when meats are cooked to well-done.

This outbreak serves as a reminder to home cooks and food service staff that proper handling of food can prevent food-borne illness. In the U.S., it is estimated that more than 60 million cases of food-borne illness occur each year, resulting in several thousand deaths and billions of dollars in lost wages, medical and legal expenses. Often food-borne illness is mistaken for the flu or a 24 hour "bug."

About 90% of the cases of food-borne illness each year are caused by improper handling of food at home and at the food service establishment. To ensure the safety of the ground beef that you use, practice the following:

+ Some families may choose to use the refund to pay for much-needed medical insurance for their members if an employer or association does not provide coverage. This is another wise use of the funds.

More than 14 million families now qualify for this credit. Is your family one of them? Don't delay. Fill out the EIC schedule and file it with your return this week. Even those families not eligible for the EIC, should definitely file a tax return. The IRS estimates that between 5 and 6 million people do not file income tax returns — 45% of whom are eligible for refunds!

+ Cook all ground beef products until the center is gray and the juices run clear. This occurs when the internal temperature reaches 160°F.

+ Thick hamburger patties are more likely to be undercooked, particularly if they have been made ahead, frozen, and cooked without thawing.

+ Frozen ground beef should be thawed before cooking to ensure that it cooks completely.

+ Defrost ground beef (and all meats and poultry) in the refrigerator to prevent growth of bacteria. Allow approximately 24 hours to thaw a 1 to 1-1/2 inch thick package. Ground beef that is thawed in the microwave oven should be cooked immediately after thawing.

+ To avoid contaminating other

foods with bacteria, wash cutting boards, dishes, utensils, and surfaces that have come in contact with raw meat in hot soapy water.

+ Sanitizing dishes and equipment, in addition to washing, reduces the number of bacteria more than just washing. To sanitize, for every gallon of clean, lukewarm (not hot) water, add one tablespoon of liquid chlorine bleach. Immerse washed and rinsed dishes in this solution for one minute. Air dry. It is not necessary to rinse the dishes. If the solution begins to get sudsy, it will be ineffective in sanitizing. Change the water and make a new solution.

+ Counter tops and equipment that cannot be immersed in water should be washed and rinsed and then sanitized by wiping with a clean cloth dipped in a sanitizing solution of two tablespoons of chlorine bleach for every gallon of lukewarm water. Air dry.

+ Before starting to prepare food, wash hands in warm soapy water. While handling food, wash hands after handling raw foods, using the toilet or helping someone else use the toilet, changing a diaper, smoking, touching the face or hair, or after handling dirty utensils, dishes, or other non-food items. All of these can be sources of bacteria.

+ Bacteria grow rapidly between 40°F and 140°F. Do not hold raw or cooked meats in this temperature range for longer than two hours.

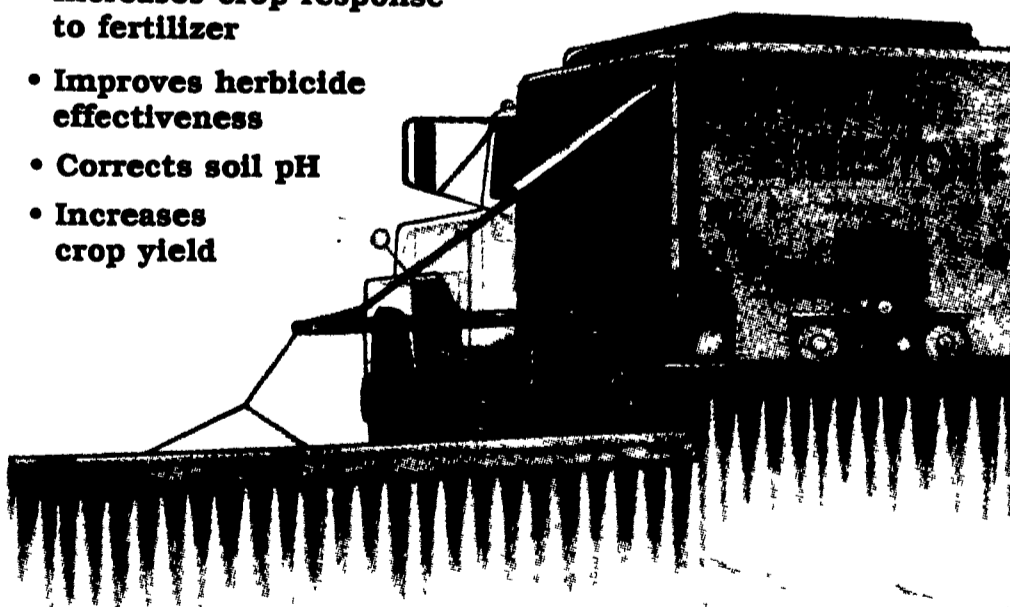
+ Refrigerate cooked meat after serving. Divide into small portions that will cool quickly.

+ For more information on keeping food safe to eat, contact Penn State Cooperative Extension, 701 South Fourth Street, Towanda, PA 18848, phone (717) 265-2896, and ask for, *A Quick Consumer Guide To Food Safety.*

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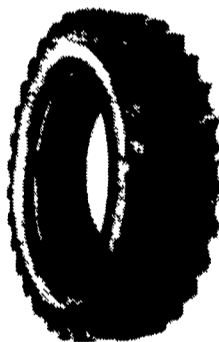
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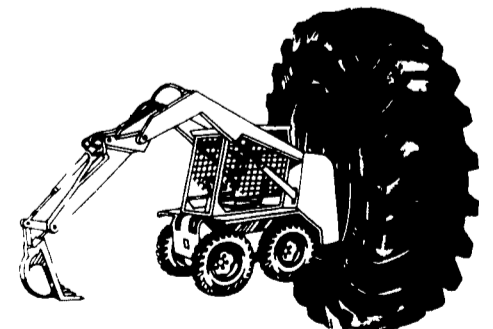


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