

# Kids Korner

## Quad Lambs Born On New Jersey Farm



Quads were born Sunday, Feb. 9, at Main Street Farms, Pattenburg, N.J. Babies ranged in size from 7-13 pounds.



Amy Voorhees bottle feeds the newborn lambs.

LOU ANN GOOD  
Food And Family  
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EPHRATA (Lancaster Co.) — One of the first signs of spring is the birth of lambs on farms throughout the country.

In Pattenburg, New Jersey, quadruples (four) baby lambs made their debut into the world Feb. 9.

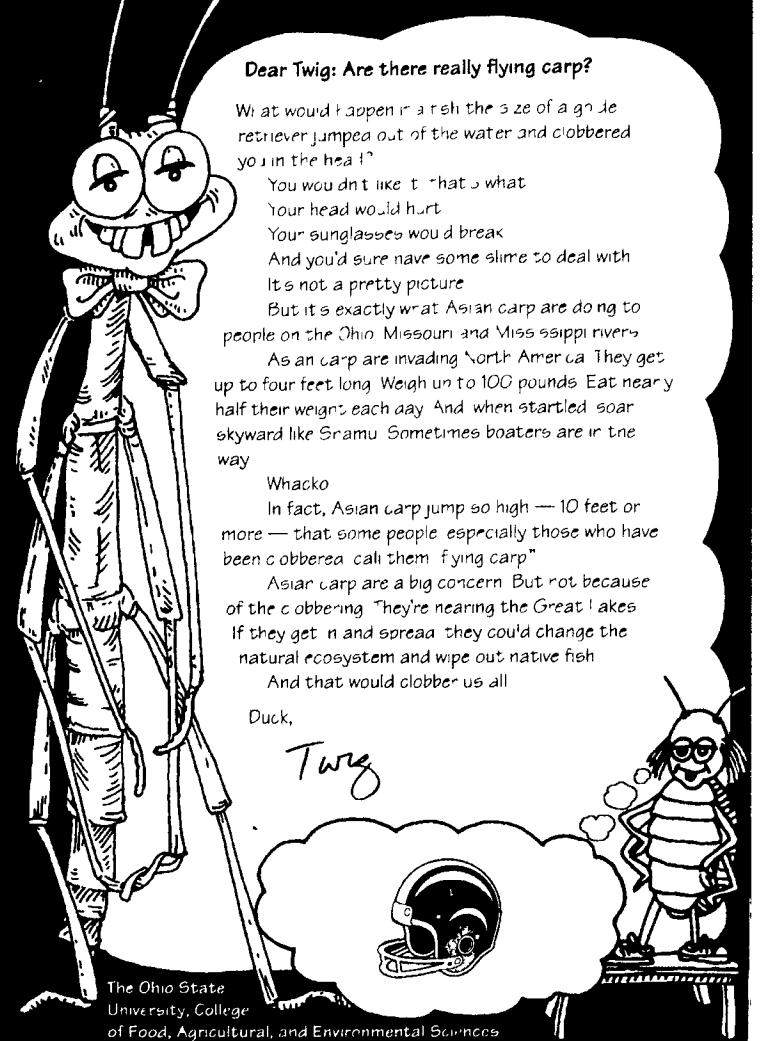
Born on the farm of Don and Chris Voorhees, the babies ranged in size from 7- to 13-pounds. The mother ewe is a six-year-old Suffolk. She needed some help to feed her hungry babies so the Voorhees daughter Amy helps by bottle feeding them.

The lambs are growing well. Three of them are drinking 8-ounces from a bottle three times daily.

The lambs were also placed beneath a heat lamp to provide warmth during the cold, wintry weather.

The Voorhees, who have been raising sheep for 20 years, also have six other ewes and a set of twins born about two weeks before the quads.

## Smart Stuff with Twig Walkingstick



Dear Twig: Are there really flying carp?

What would happen if a fish the size of a golden retriever jumped out of the water and clobbered you in the head?

You wouldn't like it. That's what your head would hurt.

Your sunglasses would break.

And you'd sure have some slime to deal with.

It's not a pretty picture.

But it's exactly what Asian carp are doing to people on the Ohio, Missouri and Mississippi rivers.

As an carp are invading North America they get up to four feet long. Weigh up to 100 pounds. Eat nearly half their weight each day. And when startled soar skyward like Gramu. Sometimes boaters are in the way.

Whacko.

In fact, Asian carp jump so high — 10 feet or more — that some people, especially those who have been clobbered call them "flying carp."

Asian carp are a big concern. But not because of the clobbering. They're nearing the Great Lakes. If they get in and spread they could change the natural ecosystem and wipe out native fish. And that would clobber us all.

Duck,

Twig

The Ohio State University, College of Food, Agricultural, and Environmental Sciences

## Here Are Some Tax Treats For Parents

HARRISBURG (Dauphin Co.) — With tax time rolling around, Uncle Sam provides some tax benefits for families raising children. For those who qualify, there are credits for child care and college savings plans. However, in order to maximum your savings, you should do some planning and pay careful attention to the rules to avoid tax overpayments.

Tax breaks come in two varieties: credits and deductions. Credits are more beneficial because they actually reduce your tax bill dollar for dollar, while deductions simply reduce your taxable income. The most valuable tax advantages available to parents are: Child Tax Credit, Child Care Tax Credit, Flexible Spending Accounts, Adoption Tax Credit, Deductible Medical Expenses, College Tax-Savings Plans, Hope Scholarship Credit, Lifetime Learning Credit and Student Loan Interest Deduction.

### Child Tax Credit

The Child Tax Credit is a dollar-for-dollar reduction in your taxes. Starting in 2001, Uncle Sam granted a \$600 tax credit per child younger than age 17 at the end of the year. Through 2004, the tax credit stays at \$600. In 2005 through 2008, the credit jumps to \$700. In 2009, it becomes \$800 and it hits \$1,000 by 2010. To receive the credit, the child must qualify as your dependent, have a Social Security number and fall within certain income limitations.

### Child Care Tax Credit

One of the best ways for par-

ents to save on taxes is the Child Care Tax Credit that gives working parents a credit for some of their child-care expenses. To claim the credit, your child must be younger than age 13 and your caregiver must be paid on the books. You'll have to provide a Social Security number or taxpayer ID for your caregiver. You also must include on the return the Social Security number of the children receiving the care.

Eligible expenses include: day-care, nursery school, private kindergarten, summer day camp, a licensed toddler program and before- and after-school programs. The cost of household services also can qualify as long as the cost goes at least in part toward the care of the individual.

Special Note: You can't claim this credit if you or your spouse contributes to a dependent care flexible spending account (FSA) at work — it's a one-or-the-other proposition. In addition, qualifying Child Care Credit expenses are limited to the income you or your spouse earns from work, using the figure for whoever earns less. Under this limitation, if one of you has no earned income, you won't be entitled to any credit. There are special rules that essentially remove this limitation for a spouse who's a full-time student or disabled.

### Flexible spending accounts

If your employer offers a dependent care flexible spending account, you may wish to consider participation in the FSA instead of taking the Child Care Tax credit. (Remember that you can't use both.) Under a depen-

dent care FSA, you may contribute up to \$5,000 on a pretax basis. Your employer withholds the contribution from your paycheck and places it with a plan administrator in a non-interest bearing account. As you incur dependent costs, you submit a statement with the administrator substantiating the cost and receive reimbursement.

However, there are some major drawbacks to dependent care FSAs. First, you deposit money in an FSA on a "use it or lose it" basis. If you don't incur dependent care expenses that equal or exceed the amount in the FSA, you forfeit the surplus. In addition, once you elect to participate and elect the amount withheld, with limited exceptions, you may not change your election. Finally, it often takes several weeks to receive reimbursement for the expenses submitted.

In order to determine what tax benefits you should utilize, consult your tax adviser as there are limitations and rules for both tax credits and deductions.

Shannon Villa is vice president, communications and marketing for the Pennsylvania Credit Union League ([www.pacul.org](http://www.pacul.org)), a statewide trade association representing credit unions throughout Pennsylvania. Send your financial questions to "Common Cents" c/o the Pennsylvania Credit Union League, P.O. Box 60007, Harrisburg, PA 17106-0007 or e-mail her at [svilla@pacul.org](mailto:svilla@pacul.org). Visit our Website ([www.pacreditunions.com](http://www.pacreditunions.com)) to learn more about smart money management.



## DRESS WARM FOR THE WEATHER!!!

The Tuzes is and in the world... Greenland which covers approximately 840,000 square miles. Because of its name, you might think there is a lot of grass on Greenland. Wrong. Almost 85% of Greenland is covered by ice. DID YOU KNOW? The United States tried to buy Greenland in 1946 but Denmark did not want to sell it.



Puzzles are provided by Kidsville Publishing.

