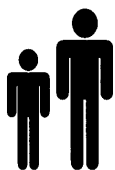


Extension to Families At Work...At Home

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All in the
family



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Ambiguous Loss - What is it?



We're all experiencing a loss right now. Some are experiencing a loss of financial security, a job loss or loss of a home. It's this uncertainty of not knowing what is happening; what, if anything, we're doing wrong, what we can do to fix the situation or prevent it from happening that is called "ambiguous loss." This uncertainty or ambiguity, can immobilize and depress the average person. It can increase marital tension.

There is a way to live with ambiguous loss. The first step is for each member of the family to talk about it. You should not feel guilt or shame in having opposing feelings. After the loss of a job, one person may wonder "Who am I if I'm not the factory worker" while another member of the same family may be relieved that the long hours of being gone from the home will now finally end.

Next try to access what you still have versus what you have lost. Sometimes writing this in two columns helps. Whatever way you do it, let every family member express their feelings, both positive and negative.

Lastly, become more informed. Talk with people about your situation. Remember, no one can do this alone. Use your own skills and those of your mate and other family and friends to help gather information about all your options. Brainstorm together. What else is out there that would allow you to keep at least part of the lifestyle you love? Remember, change is stressful, but not changing is sure failure.

Be Clean and Safe

When it comes to health and hygiene, cleaning products are a necessity, not a luxury.

In an economy where everyone is looking for ways to save money, it's tempting to consider creating your own cleaning products. It may sound like a good idea, but there could be safety implications. Consider:

- Labels: Homemade cleaning products aren't stored in properly labeled containers! How would other members of the household know what to do in an emergency if there's no label with safety instructions?
- Testing standards for safety: Commercial products are tested to meet strict government safety standards. Testing ensures that the chemicals are compatible and will remain stable over time. A homemade mixture may not be stable for storage and could even become a breeding ground for bacteria.
- Testing standards for use: Untested homemade mixtures may have unforeseen consequences, such as damaging your kitchen counters or stripping the finish from your brand-new wood floors.
- Secure storage containers: Child-resistant packaging, generally not used for homemade cleaners, is essential for the safety of your family. An ingredient may be labeled as "natural" but that doesn't mean it's safe for ingestion by children or pets.

A better way to economize is to look for sales, or purchase cleaning products in bulk. If you want to keep the cleaner in multiple locations – purchase a smaller size and refill the container. That way, no matter where you use the product, it'll be labeled in case of emergency.

(Tips from The Soap and Detergent Association)



**For your
health**



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Welcome to Spring..A Great Time for Eggs!



Here are some tips to have a safe ‘egg-citing’ spring and summer. Bacteria can multiply in moist foods, including desserts and salads containing high-protein foods such as eggs, so it’s

important to refrigerate eggs and egg-containing foods. Also, remember the 2-hour rule, don’t leave perishables out at room temperature for more than 2 hours. Bacteria love to grow in protein-rich foods. Scrambled and fried eggs should always be cooked until the yolks and whites are firm. And remember, tasting is tempting, but licking a spoon or tasting raw cookie dough from a mixing bowl can be risky. Bacteria could be lurking in the raw eggs. Cook cheese cakes, lasagna, baked ziti, and egg dishes to an internal temperature of at least 160 °F. Use a food thermometer to check.

Choose Your Shoe



Nothing kills a walking program faster than sore feet. Check shoes for stability and proper fit.

Hold the shoe at the toe and heel. Try to bend the shoe. It should bend near the ball of the foot because that’s your foot’s pivot point. If the shoe is too stiff, too soft, or doesn’t bend in the right place, it doesn’t pass the test and should be replaced.

Hold at heel and toe and try to wring the shoe like a towel. You should see some movement. If it twists too much you won’t have support for side to side and twisting movements.

Hold the top of the shoe at the heel on either side and squeeze. The heel back should be very stiff and not bend over.

Adapted from The Women’s Sports Medicine Center.

American Recovery and Reinvestment Act (ARRA)



In February, the **American Recovery and Reinvestment Act (ARRA) of 2009** was signed into law by the President. ARRA includes

key provisions that impact individual families.

For tax years 2009 and 2010, the **Making Work Pay** provision of ARRA will provide a refundable tax credit of up to \$400 for working individuals and up to \$800 for married taxpayers filing joint returns. This tax credit will be calculated at a rate of 6.2 percent of earned income and will phase out for taxpayers with modified adjusted gross income in excess of \$75,000 or \$150,000 for married couples filing jointly. For people who receive a paycheck and are subject to withholding, the credit will typically be handled by their employers through automated withholding changes in early spring. These changes may result in an increase in take-home pay. The amount of the credit must be reported on the employee's 2009 income tax return filed in 2010. Taxpayers who do not have taxes withheld by an employer during the year can also claim the credit on their 2009 tax return.

Employees do not have to submit a Form W-4, Employee Withholding Certificate, to get the automatic withholding change.

Employers are asked to begin applying these credits as soon as possible but no later than April 1, 2009. These changes may result in an increase in take-home pay. However, the amount of the credit still must be claimed on the taxpayer's 2009 and 2010 income tax returns (e.g., on the 2009 return filed in 2010). Taxpayers who do not have taxes withheld by an employer during the year can also claim the credit on their tax return. Note: The \$250 one time Economic Recovery Payment received by taxpayers from the Social Security Administration, Department of Veterans

Affairs or the Railroad Retirement Board or the \$250 Special Credit for Certain Retirees will reduce any eligible Making Work Pay Credit.

Caution: Some taxpayers may be underwithheld due to the reduced withholding. This may result in a balance due on the taxpayer's 2009 tax return. For example:

- Taxpayers (single or married) who have more than one job, or
- Taxpayers with modified adjusted gross income in excess of the allowable credit
- Married couples whose combined income will place them in a higher tax bracket.
- Pension recipients with no earned income.

For taxpayers in the situations above it may be beneficial to re-calculate their withholding to ensure they have sufficient withholding to avoid owing any additional taxes for tax years 2009 and 2010.

To avoid underwithholding, these taxpayers can claim fewer withholding allowances on Form W-4 (line 5 or request an additional amount to be withheld on line 6) or Form W-4P for pensioners. For additional help, visit the IRS website at www.irs.gov and use the "Withholding Calculator" or call 1-800-829-1040.

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If you currently are paying on a mortgage it may be worth your time to visit your lender to determine if you could benefit by refinancing your home for a lower interest rate. Interest rates have been dropping. By refinancing to a lower interest rate, it would enable you to lower your monthly payments and in return put more money in your pockets for living and discretionary spending. Be aware that sometimes lenders will try to boost their profits by tacking on fees during this process. Shopping around for interest rates and calculating in all of your expenses are good tips to keep in mind when going through this process.



Your money's worth



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