

## Anderson County Extension Family & Consumer Sciences Newsletter March 2024 Building Strong Families

**Cooperative Extension Service**  
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### Important Dates:

- March 1**—"Savor the Flavor", Boyle County, Leader Lesson for March
- March 2**—Basket Guild, 10—3 p.m.
- March 4**—Quilt Guild, 6 p.m.
- March 7**—EH Project Day, 9—4 p.m.
- March 9**—2nd Saturday Sew, 10—4 p.m.
- March 11**—Little Circle, 12 p.m.  
Friendship Circle, 5 p.m.
- March 14**—EH Council Meeting, 9:30 a.m..
- March 14**—Tastefully Thursday, 11:30 a.m.—1 p.m.
- March 23**—Mystery Quilt Class, 10—4 p.m.
- March 30**—Bazaar/Craft Day, 9—3 p.m.
- April 12**—County Cultural Arts Contest, 8—1 p.m.
- April 23**—Area Cultural Arts Contest, Franklin County, Drop off items between 8:30—10:30 a.m.

Hello ladies,

Just talked to someone from the local food pantry. Holidays are over and food is low. I would like for the homemakers to collect items for the food pantry at March club meetings. For people who may have a farm and chickens are laying again, the food pantry accepts eggs and garden items.

If you bring donations to your meetings or anytime in March I will make sure to take them over.

Remember March 13 clocks move ahead ...

Have a great month!

*Donna Nicolette, President*



### **Tastefully Thursday** March 14, 11:30 a.m.—1 p.m.

**RSVP by March 12th**

**FREE!!**

Join the homemakers as club members demonstrate recipes from the 2024 Food and Nutrition Recipe Calendar! They will be sharing "Veggie Egg Rings".



### **Cooperative Extension Service**

Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
Community and Economic Development

### **MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT**

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Disabilities accommodated with prior notification.

Lexington, KY 40506

## **Connect with Nature for Health and Well-Being**

Did you know that birdsong can enhance your mental health? Listening to birdsong brings people a sense of peace and calm and helps connect them to nature. In some hospital settings, recordings of birds are played to encourage a therapeutic and uplifting experience, according to the Audubon Society.

With spring in the air, March is a good time to go outdoors. If walking is difficult, find a quiet place to sit where you can take in the sounds, sights, and smells of nature. Research demonstrates that in just 15 to 20 minutes, nature can lower stress. Nature can also decrease heart rate, blood pressure, anxiety, inflammation, fatigue, and depression. Nature can enhance happiness, mood, social interactions, attention, cognition, sleep, and vision. For some people, feeling connected to nature has even helped buffer the effects of loneliness and social isolation. It can even contribute to longevity.

Because nature is free and comes in all shapes and sizes, nature can be accessible to most people. Find ways to connect to the outdoors that fit your ability and comfort. You may go for a hike or camp overnight in a remote biodiverse space. Or you may choose to look out a window, add plants to your indoor space, grow a garden, feed the birds, or read a book outdoors. Even a little time in nature is better for your well-being than none.

### **References:**

Audubon Society. (2023). *Around the World, the Soothing Sounds of Birdsong Are Used as Therapy*. Retrieved October 6, 2023 from <https://www.audubon.org/news/around-world-soothing-sounds-birdsong-are-used-therapy>

Stanton, L. & Gallop, S. (2023, September 27). *Nature matters across the lifespan* [Conference presentation]. Epsilon Sigma Phi Annual Meeting, Billings, MT, United States.

Weir, K. (2020). *Nurtured by nature*. American Psychological Association. Retrieved October 6, 2023 from <https://www.apa.org/monitor/2020/04/nurtured-nature>

**Source:** Amy F. Kostelic, Associate Extension Professor, Adult Development and Aging

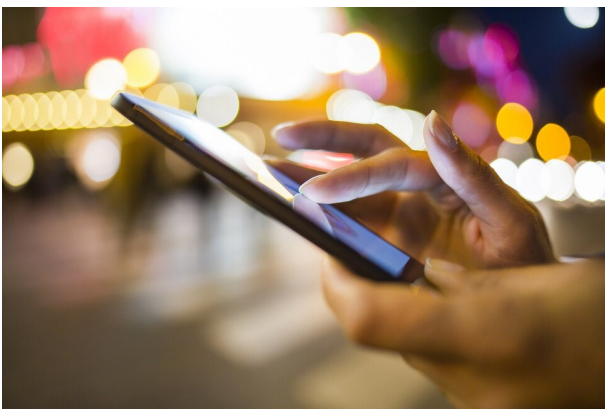


## **Spring is the Time to Organize, Clean Up Your Financial Apps**

This year, there's a new item to incorporate into your spring-cleaning ritual: thoroughly examining your financial applications.

Right now is an opportune moment to sift through your financial apps, checking for any lingering balances. If you discover surplus funds sitting idly, consider moving this money to a high-yield savings account. Such accounts often offer more favorable interest rates and increased safety, allowing your money to grow.

Additionally, extend this routine to include any rebate or coupon applications you regularly use. It's easy to accumulate rewards and forget, but periodically checking these apps can reveal significant redeemable value. Converting these rewards into cash or depositing them into a savings account provides security and potentially earns you interest. This practice tidies up your digital financial footprint, enhancing your financial security and growth.



The decline in cash usage underscores a broader shift in consumer payment preferences. According to a 2022 study by the Pew Research Center, 41% of Americans reported not using cash for any purchases within a typical week. This trend highlights a pivot towards alternative payment methods, including debit and credit cards, digital wallets and money transfer applications. Such statistics reflect a changing landscape where digital transactions are becoming the norm, underscoring the importance of managing digital finances wisely.

Digital payment platforms like Venmo, PayPal and Cash App are on the rise. These apps offer convenience and flexibility, making them popular choices for a wide range of transactions.

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A survey conducted by NerdWallet, in partnership with the Harris Poll, found that about two-thirds of mobile payment app users keep funds in their accounts. Notably, nearly half of these users have more than \$100 in their account at any given time, suggesting a significant level of trust and reliance on these platforms for financial management.

However, this trust may be somewhat misplaced regarding the security of stored funds. While these apps excel at facilitating quick transfers, they are not designed with the same protective measures as traditional banking institutions.

Banks and credit unions provide insurance through organizations like the Federal Deposit Insurance Corporation – more commonly known as the FDIC – ensuring that customers' deposits are protected up to certain limits. Unfortunately, many mobile payment apps do not offer this level of security, leaving users' balances potentially exposed.

This distinction is crucial for users to understand, as it affects the safety and security of their funds. In the digital age, being vigilant about where and how money is stored is more important than ever, prompting a need for greater awareness and careful financial management.

*Source: Kelly May, senior extension associate for Family Finance and Resource Management*

### **Preparing for Tax Season is Half the Battle**

Now is the time when we start thinking about filing our income taxes. Even though it's an annual event, it can cause anxiety for many. By preparing now, you can ease the process for yourself or your tax preparer.



Begin by gathering the necessary forms including your social security number and that of your spouse if filing jointly, plus the numbers of any dependents. In addition to W-2 forms, you want to include information about any taxable interest you earned from savings accounts, stocks, mutual funds and virtual currency transactions. You will need to gather other 1099 forms from any earned compensation, including unemployment compensation, pension distributions, annuity or retirement plans or contract employment.

Additionally, have a copy of last year's federal and state tax returns accessible, and your bank account and routing number to receive any refunds by direct deposit. Depending on your circumstances, you may need to include Form 1095-A, Health Insurance Marketplace Statement.

One of the largest deductions many people can claim is mortgage interest. If you have a mortgage, you should have a 1098 form from your lender specifying how much interest you paid in the last year. Mortgage interest and points paid for a 2023 home purchase in 2023 are tax deductible if you itemize.

If you expect a refund, different factors may impact it when you receive your return. The IRS issues most refunds within 21 days, however, the IRS cautions taxpayers not to rely on receiving a refund by a certain date. Returns that require additional review can take longer, especially considering the record number of identity theft and refund fraud claims brought about by the pandemic.

To receive your refund quickly, electronically file your taxes as early as possible and choose the direct deposit option.

If you owe the IRS money this year, you may want to consider changing your withholding status with your employer moving forward. This will allow the employer to withhold more money from your check throughout the year, so you're not hit with a big payment next year.

*Source: Nichole Huff, extension specialist for Family Resource Management*

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Handwritten signature of Susan Campbell

Susan Campbell, Anderson County  
Extension Agent for 4-H/Youth Development