

Wise Investment of Your Tax Refund

By: Hazel Jackson
County Extension Agent for
Family and Consumer Science

Kentuckians soon will receive federal tax refund checks resulting from a change in the structure of federal marginal tax brackets. Single taxpayers should receive a \$300 refund; couples, about \$600, and heads of household, about \$300.

Checks will be mailed the week of July 23 through the week of September 24, in staggered mailings based on your Social Security number. If you're planning to move in the next few months, notify the Internal Revenue Service so your check won't be delayed.

Now is the time to make plans for wise use of this money because it could have a significant effect on your future financial security. Below are several ideas to invest the federal tax refund, for your future.

Undoubtedly your best investment choice is to repay consumer debt such as outstanding credit card bills. If you're in the 28 percent tax bracket, paying off an 18 percent credit card bill is the equivalent of earning a 25 percent return. This is because you'd have to earn a 25 percent return on savings to be left with 18 percent after taxes. Unlike stock and bond investments, your return on repaying debt is guaranteed and tax-free.

If you have no outstanding consumer debt, consider investing the return. Many low-cost investment alternatives are available, including mutual funds requiring \$100 or less to open an account or stocks with direct purchase plans. In addition, U.S. Treasury bills, notes, and bonds are available in \$1,000 increments, as are unit investments

trusts and corporate bonds.

If you don't believe a \$1,000 investment will really matter, think again. According to the Rule of 72, with an eight-percent return, your money will double in nine years. At the end of 20 years, your one-time \$1,000 investment will have grown to \$4,660. For more investment ideas, check out this web site: www.investing.rutgers.edu.

You also could use the federal tax refund to pay for part of your 2001 Individual Retirement Account. Talk to an accountant or investment advisor to determine whether a traditional or Roth IRA is a better choice based on your age, planned retirement date, and marginal tax bracket. You are allowed to contribute a maximum \$2,000 to any IRA or combination of IRAs. From 2002 through 2004, the maximum contribution will increase to \$3,000 and eventually will rise to \$5,000 in 2008 and later.

Another good option is to invest in yourself or, as economists like to say, "build your human capital." Take a course or other job training to improve your knowledge and skills. It could eventually lead to a raise or promotion and pay back your tuition payment many times over. Two good places to continue your education are community colleges and professional or trade associations related to your occupation.

Educational programs of the cooperative extension service serve all people regardless of race, color, age, sex, religion, disability or national origin.



Noah Campbell, vice-president of the Rockcastle County Farmers Market, is one of eight local farmers marketing locally grown vegetables. Noah and wife, Peggy, have planted their vegetable crops at two week intervals and plan to provide fresh produce throughout the summer. Farmers Market is located at Renfro Valley on Saturdays and Brodhead Fairgrounds on Wednesdays. Times are 8:30 until produce is sold out. Come early for best selection. Special WIC coupons received from the local Health Department may be used at either Farmers Market location.

Gardening & Landscaping Tips

By: Max Phelps

Landscaping To Save On Energy Use

As you sit in the air-conditioning wishing it weren't so hot outside...as you pay the electric bill and lament...ever consider that money spent on landscaping might ease the heating and cooling bill, over time, far beyond the initial cost of trees and other landscaping?

Smart landscaping can shade a home in summer, let the sunshine in the winter, block wind, channel breezes, etc. Plus trees are a good investment, raising real estate values. The blossoms trees show off, the changing leaf colors, or the dependable year-round evergreen needles are an eye pleasing bonus in the efforts to save on energy consumption. Reduce summer temperatures inside the home by shading the roof or wall facing the sun with medium to large deciduous trees (ones that lose leaves in autumn) planted depending on the tree species. Reduce temperatures of the out-

door porches, patios, gardens by careful placement of big shade trees. If you prefer, or if you don't have time for a tree to grow large enough to provide useful shade—consider a pergola, arbor, gazebo for covering with fast growing vines to create a cooler nook to relax in.

Warning the home in the winter can be assisted by windbreak trees planted in the direction of prevailing cold winds. Trees planted for this purpose do not need to be close enough to also serve as summer shade (but if so, large evergreen trees should not be planted so close as to keep winter sunshine from reaching the roof and walls of your home).

Cool colors like green, white, blue and purple also "look cool" to the mind and eyes even if it is hot. (Likewise, reds, oranges, yellows can make a nippy day "feel" warmer). Creating shade, changing wind patterns around your home, carefully selected trees can moderate your energy bills while adding beauty and value to your home paradise.

Church News

Songbooks Available

Pine Hill Holiness Church now has songbooks available. Books may be picked up. Call 256-2535 for more info, or send \$14.00 (\$12.00 plus \$2.00 postage) to: Pine Hill Holiness Church, Rt. 2 Box 85, Mt. Vernon, KY 40456.

Recipes Needed

Cupps Chapel Holiness Church needs recipes for a cookbook. Please send any recipes to Lisa Carpenter at PO Box 183, Livingston, KY 40445 or email lca@ksh.net. The church is also selling Home Interior candles for \$6 each. All proceeds go to the church building fund.

Tent Revival

Tent Revival with Bro. Randolph and Sister Barb Salter. Located on Hwy. 150 between Crab Orchard and Stanford. July 18-28, 7 p.m. nightly. Everyone welcome.

Gospel Meeting

Mt. Zion Church of Christ, located on Hwy. 39, will be holding a weekend meeting July 27, 28 and 29: 7:00 p.m. Sunday meeting will start at 6:00 p.m. The speaker will be Danny Grider. Everyone welcome.

Ten Commandments Rally

A Ten Commandments Rally is scheduled July 29, 2001 at the North Laurel High School Field in London. The rally will get under way at 2:30 p.m. featuring Michael Combs. It is important that we take a stand for our faith, freedom and our families. Our speakers will be Judge Jimmie W. Greene of McCreary County, Legal council Matthew Staver with Liberty Counsel from Orlando, Florida and Herschel S. Walker, pastor of Hopewell Baptist Church in Corbin. Directions: Exit 41 off I-75 to Dan Boone Parkway East. The school is approximately two miles on the left.

Homecoming

Cupps Chapel Holiness Church, July 29th, 11 a.m. with Bro. Scott Kilburn. Pastor Dewayne Carpenter and church members welcome. Bring a covered dish.

Special Singing

Maple Grove Baptist Church will host a special singing Saturday, July 28th at 7:00 p.m. Featuring The Soul Winners. Pastor Bro. Keith Carr welcome everyone.

Revival

Buckeye Christian Church, August 6-11 at 7:00 p.m. Evangelist: Ron Lutes. Pastor Cleidith Thacker. Special singing nightly.

VBS

Join Wildie Christian Church for a Polar Expedition, July 29-August 2 from 6:00-8:30 p.m., where you'll discover Jesus' love is cool! Contact Anthony or Susan Coffey for more information at 256-3377.

"Letters"

(Cont. from A2)

immediately but when gambling addicts get sober they usually face overwhelming debts.

If anyone reading this thinks they or someone they know has a gambling problem there is help out there and this is a serious problem. You can reach the Custer Center at 1-877-NO GAMBLE or Gamblers Anonymous at 213-386-8789.

I almost forgot the main thing that helped me change my way of thinking and this is God. On 11-7-91 was baptized at the Clarkville Baptist Church and turned it all over to him.

James L. Bowman
Federal Medical Center
06969032

PO Box 14500
Commonwealth South
Lexington, KY 40512

Dear Editor:

I am writing concerning the new Farm Tags for trucks in Kentucky and would like to say that those who came up with the idea should be highly commended.

Much of Kentucky's Agricultural development can be traced back to those who had a background in 4-H and FFA.

The FFA and 4-H program is just as important to the Kentucky farm scene as it ever was.

These programs should be a permanent part of the Kentucky educational scene.

As a former 4-H member and leader and a former FFA member and American Farmer it is good to see these emblems spread across Kentucky.

Lloyd Dean
Meadow, KY

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Kiwanis Club
The Rockcastle Kiwanis meets Thursday at noon at the Kastle Inn Restaurant. All visitors are welcome.

JobStart
Want to earn great prizes while learning new skills and increasing your chance of getting a great job? JobStart is the place for you. For more info, call Jennifer at 256-9612 or fax us at 256-8232. E-mail jobstart@ksh.net.

TOPS
(Take off Pounds Sensibly)
TOPS meets Thursday at 6 p.m. at Brodhead Christian Church basement on Main St. in Brodhead. For more info, call 1-800-932-TOPS or locally 758-4047.

Narcotics Anonymous
Tired of drugs and/or alcohol controlling your life? Come join us at Narcotics Anonymous, every Thursday at 8 p.m. behind Our Lady of Mt. Vernon Church, located on Williams St. in Mt. Vernon. For more info, call 256-9263.

Al-Anon
Al-Anon meets Tuesday nights at 8 p.m. behind Our Lady of Mt. Vernon Church on Williams St. in Mt. Vernon. For more info, call 256-2129.

VA Rep
VA Rep, Bill Livesey, will be at the VFW Post every third Sunday of the month from 1 to 3 p.m.

Republican Party
Republican Party will meet second Monday of every month at Kastle Inn Restaurant at 6 p.m. until further notice.

VA Rep
VA Rep, Homer Vanover, will be at the Rockcastle Courthouse first Tuesday of each month behind

Quilted Swing Purse
July 27, Quilted Swing Purse class for youth ages 11-18 will be taught at the Extension Service. Call 256-2403 for details.

Day Care Center
The Rockcastle County Adult Day Care Center located on Hwy. 150 in Brodhead has moved to the Mt. Vernon Senior Citizens Center located on Hwy. 25 South.

Bookmobile Schedule
Mon., July 23rd: Calloway, Red Hill, Livingston, Lamoine, Pine Hill.
Tues., July 31st: Maple Grove, Orlando, Clinch, Three Links.
Wed., August 1st: No Service - Bookmobile Conference.

Concealed Permit Class
Concealed Carry Permit Training Class will be held Saturday, July 28th at 8 a.m. at the Rockcastle Courthouse. For more information 256-4950.

Want to Quit Smoking?
Cooper/Clayton Smoking Cessation Classes will be offered at the Rockcastle County Health Dept. Conference Room beginning Thursday, July 26, 2001 at 5:30 p.m. Sign up today, call 256-2422. This is a highly successful program!

Weight Watchers
Come join us at Weight Watchers! Meetings are every Monday night. Weight-in begins at 5:30 p.m. and the meeting begins at 6:00 p.m. Meetings are at Rockcastle Hospital and Respiratory Care Center in the basement (LPN Classroom).

Basic Computer Classes
Basic Computer Classes starting Monday, July 30th from 5:00-7:00 p.m. at the Adult Learning Center. Call Doris at 256-5307 for more information.

Full-Time Psychiatrist and Other Master's Level Therapist Positions are now available at the Cumberland River Comprehensive Care Center, located in beautiful Appalachia, Kentucky. Excellent salary and benefits. Must have MS or MA degree in Psychology, Social Work, Nursing or Counseling. Please contact the Human Resource Office of the Cumberland River Comprehensive Care Center, American Greeting Road, PO Box 568, Corbin, KY 40702. Phone (606) 528-7010, ext. 278. Fax: (606) 528-5401. We are an EOE.

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