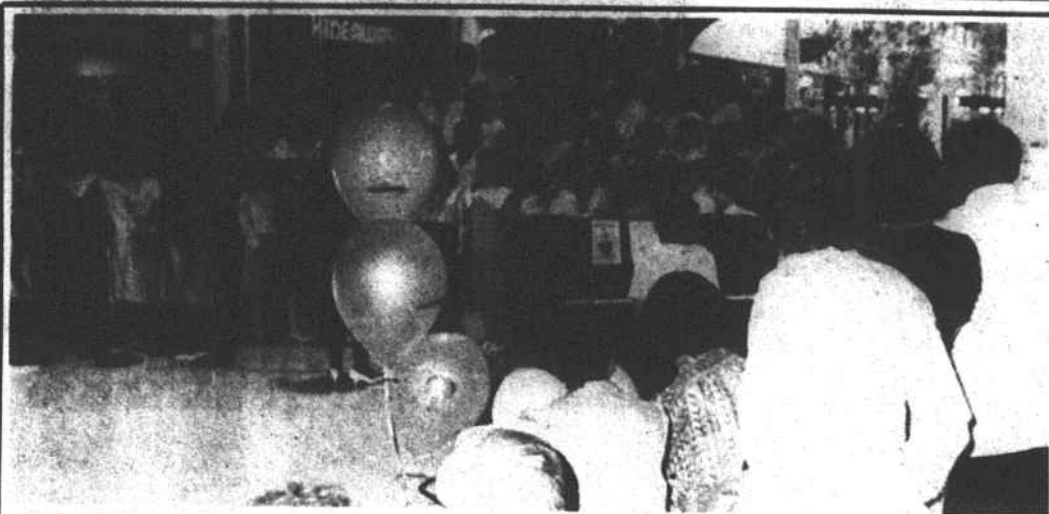


# Lifestyles



**Raleigh appearance**  
Shoppers watch as members of the J.W. Turlington School Chorus perform in Raleigh's Crabtree

Valley Mall. The chorus is under the direction of Phoebe Tucker.

## Approach spring with moderation

After a long cold winter of hibernating indoors, with spring right around the corner, we find ourselves "itching" to get outdoors and do the things we love to do.

Our physical activity increases -- whether we play baseball, softball, basketball, swimming, boating, waterskiing, jogging, tennis or all of the above. It's best to play the game smart -- especially if you're under a doctor's care or approaching middle age, and you're

considering an exercise program or participating in any vigorous activity over a period of time -- consult your family physician. It only takes a few moments of your time and in some cases those "few moments" can save your health.

We all need physical activity, of course, in order to maintain a healthy mind and body.

However, we lose sight of the fact that we've decreased our activity level during the winter months and most often, consumed more food. We tend to always see

ourselves as being young, and attempt to play the game with as much vigor and energy as we did when we were youths -- "we go at it full-steam-ahead." So please keep in mind, it's very important to begin any physical activity, with moderation, then build up gradually.

So why not play with the winning team -- begin your activities slowly, use moderation and consult your family physician if any problems arise.

## Tax records need close watch

You've just finished your 1984 income taxes and you're halfway through your record keeping for 1985. So here's a tax reminder: keeping your records well-organized can save you money and headaches next year.

Whether you file your records in a notebook or manila envelope, you'll do well to keep track of interest expenses. And that includes filing those credit card bills that include finance charges. And keep track of your charitable contributions -- including property as well as money.

Keep a record of work-related expenses you aren't reimbursed for. And hold on to dental and medical-related bills, including pay stubs that show salary deductions for medical expenses.

Also save your sales receipts. Chances are you'll beat the tax tables if you keep good records of sales receipts.

### W-4 form

Say you're grinning from ear to ear because you got a big tax refund? Well, maybe you didn't come out as well as you thought. Think about what that money could have earned you if you kept it in an interest bearing account all year long.

Getting a big tax refund means you've let the federal government use your money interest-free. So if you had a refund of \$300 or more, you might want to reduce your

### Extension News

Willie Featherstone Jr.  
County Extension Chairman



withholdings to better match your tax bill.

It's impossible to forecast the amount of taxable income to the penny, but past records are a good indicator. To figure appropriate income tax withholdings from earnings, use the Employee's Withholding Allowance Certificate -- also known as the w-4 form.

But don't take unjustified exemptions. Tax laws call for a fine and possible jail term if you do.

### FAMILY BUDGET

Chances are you learned a lot about your family's finances when you filled out your income tax forms. Hopefully you found those finances adequate, healthy and growing.

If you did, you probably have a budget. If you didn't, you might need to consider one. A budget is the chief cure for chronic and ongoing financial difficulties.

However, in order to work, that budget must be realistic and it must be followed. You'll need to plan your family spending on a weekly or monthly basis. And you'll need to keep good records of how much money was used and for

what. Then you'll need to tally and evaluate the results at the end of each week or month.

Last but not least, you must be willing to make changes that are necessary.

### PROTECT PROPERTY

It's vacation time and you're all packed and ready to go. But are your valuables, including camera equipment, diamond ring and sports gear insured?

Most homeowners and renter's policies provide coverage on personal property that you take away from home. But coverage on items lost or stolen away from home usually is limited to ten percent of your protection on personal property.

So before you leave on vacation, check to be sure you have adequate insurance. You may need to get more coverage by adding a personal article floater on a homeowner's or tenant's policy, getting a separate personal article floater, or buying temporary coverage with travel insurance. And since insurance rates vary, shop around.

Soil erosion is not only bad for farmers, it's bad for wildlife too. Researchers in Missouri found that 90% of the deer living atop fertile soils gave birth to twins, compared to only 40% of the deer living in more eroded areas of Missouri.

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