

Records - What to Keep

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Families need to keep records that are important for supporting any claims you have on proof of ownership, tax return information, earnings records, and investment transactions. Other records are important for shorter time periods. An example of this would be your sales transactions receipts. This helps you check a credit card bill every month if you charge the purchase. Computers depend on people to enter the date, so errors can occur even on computers. Once you check the monthly charges on your bill, you can toss the individual transactions receipts. Your monthly bill is your record of the purchase.

Tax records should be kept for three to seven years. The IRS has three years to legally challenge your income tax return. However, if you earned 25 percent more than you reported, the IRS can audit your report up to seven years. Hence it is probably a good idea to keep tax returns and supporting information for seven years. Returns older than 7 years do not need to be kept unless you have already had your returns audited and are in the process of resolving the questions with IRS. If you want more details, IRS Publication 552 contains information on record keeping for individuals. Investment transactions should be

kept to help with proof and calculation of capital gains and losses. These need to be kept for as long as you need them for your tax return verification. The amount you paid for an investment, how long you held it, and the selling price are all needed to determine capital gains and losses for tax purposes.

Records from your checking account should be kept for as long as you need them to prove your tax returns. Other canceled checks should be kept for as long as a consumer product is under warranty. This helps to prove the date of your purchase.

Earnings records should be kept for your lifetime. Many times when someone is ready to apply for Social Security benefits or retirement benefits, from their place of employment, there is a discrepancy between the official records and what you thought you should have. Previous W-2's and wage statements can help prove your case.

Other lifetime records to keep are records from major lifetime events. These include: your birth certificate, marriage licenses, divorce papers and death certificates of spouses and parents. Marriage records, even if you are now single or divorced, can help you qualify for Social Security benefits.



Farm News

By: Tom Mills
County Extension Agent
for Agriculture

Fertilizing Float Tobacco Plants

Growing tobacco transplants by the Float-Production method has developed many questions on how to fertilize growing plants. Since beds vary in water depth, and plants use fertilizer from the water at varying rates, a cookbook recommendation will not work.

Farmers are using a device called the DIST 4 meter to measure fertilizer levels. The DIST 4 meter is a device which measures the electric current which will travel through water. As larger amounts of fertilizer are added to water, the higher the DIST 4 meter will read.

To assist farmers in making a more accurate estimate, U.K. Extension specialists have developed a calibrated chart. Using known amounts of 20-10-20 fertilizer in water, DIST 4 readings are charted for different parts per million nitrogen.

Research results have shown that tobacco transplants grow best at 100 to 150 parts per million Nitrogen. Rates greater than 150 ppm can lead to more disease problems and destruction of plants.

To measure float bed fertilizer levels with a DIST 4 meter, a reading is first taken from the water source that was used to fill bed. Generally, city water will read 3 and some wells or springs may read higher. The initial DIST 4 water

reading is subtracted from the water bed reading. For instance, a 3 reading from water source subtracted from a float bed reading of 9 would equal 6. Looking this up on the chart shows a 100 ppm nitrogen. Generally speaking, for each difference of 3 the nitrogen level increases by 50 ppm.

Keeping the nitrogen level equal throughout the bed is important. When adding fertilizer, care must be taken to distribute fertilizer and not allow this to settle in one corner. A

sump pump on one end with a water hose leading to the other end will circulate the water best. However, the next best method would be to dissolve the fertilizer then add the solution to different areas then mix by adding water to these areas.

Caution should be used in purchasing fertilizer. First, the calibration charts are for 20-10-20. Second, DO NOT purchase fertilizer that contains Urea. Ask the fertilizer dealer to show you there is not Urea in their fertilizer. Urea has been shown to develop ammonia gas which will settle on top of trays and kill young plants.

If you have questions on float plant production or would like to borrow the Extension Office vacuum seeders (200 count or 240 count trays), call 256-2403.

4-H Variety Show

The Rockcastle County 4-H Council held their annual 4-H Variety Show on Thursday, March 15, at Mt. Vernon Elementary School.

The 4-H Council would like to express our thanks to all the youth who participated and many teachers and school staff members who helped. This year's winning club act was from Mrs. Paula Clark's 4th Grade 4-H Club at Mt. Vernon Elementary School. Second place was Mrs. Sheila McQuay's 5th Grade 4-H Club, also from Mt. Vernon Elementary.

First place winner in the Junior Specialty Acts was Holly Brown from Broadhead Elementary School. Second place winner was Kyla French from RCMS. First place winner in the Senior Specialty Acts was Jessica Denny from RCMS. First place winners will be participating in the Wilderness

Trail Area 4-H Communications Day at West Knox Elementary School at Corbin, Ky. on Saturday, April 28.

Other participants in the Junior Specialty division were as follows: Carrie Hunt, Rachel Cash, Mary Saylor, John Mark Davis, Breana Bryant, Hanna Adkisson, Ashley Robinson, Chelsie Hasty, Katie McClure, Kayla Pingleton, and Brittany Kirby of Broadhead Elementary. Pamela Johnson, Timothy Harding, Sabrina Sturm, and Jenna Bell of Roundstone Elementary, and Felicia Chestnut, and Christopher Mullins of Mt. Vernon Elementary School. All were Blue Ribbon Winners.

The 4-H Council would also like to express our thanks to Berea College "People Who Care" for judging. A big thanks for a job well done goes to Morgan Kincer for being our Master of Ceremonies.



Blue ribbon winners in the Jr. Specialty Act Division at the 4-H Variety Show were Rachel Cash, playing the piano, and Breana Bryant, singing.

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(606) 256-3785 Nights



Specialty Act participants in the 4-H Variety Show were: front row from left: John Davis, Hanna Adkisson, Ashley Robinson, Chelsie Hasty, Katie McClure, Kayla Pingleton, Brittany Kirby, Sabrina Sturm, and Jenna Bell. Back row from left: Rachel Cash, Breana Bryant, Carrie Hunt, Pamela Johnson, Holly Brown, Timothy Harding, Kyla French, Felicia Chestnut, Christopher Mullins, and Jessica Denny. Also participating, but not shown, was Mary Saylor.



First place winner in the 4-H Club Act was Mrs. Clark's 4th grade from Mt. Vernon Elementary School. The title of their act was "The Fifty States". Participating were, front row from left: Brandon Murrell, Brandon Russell, Tamara Blanton, Rachel Woodall, Katy Martingly, Lauren Graham, Logan Kincer, and Bryan Clontz. Back row from left: Brittany Calhoun, Timothy Singleton, Nicholas Miracle, Juanita Barron, Colby VanWinkle, Kayla Cameron, Kayla Rowe, Kyle Robinson, and Charles Dickerson.



Second place winner in the 4-H Club Act was Mrs. McQuay's 5th grade from Mt. Vernon Elementary School. The title of their act was "Old McDonald". Participating were Brooke Kirby, Beverly Miller, Bethany French, ChoeMae Spoonamore, and Christy Scott. Also participating but not shown were Zachary Robinson, Rocky Lear, and Jessica Witten.