



# MARCH 2009 NEWSLETTER

CAC OF PIKE COUNTY

## Luck of the Irish

### Wearing of the Green

Before the 20th Century St. Patrick was often shown wearing blue garments, which is the same blue that can be seen on ancient Irish flags. So how did St. Patrick's Day become of people wearing green? It came from the phrase "the wearing of the green" which meant to wear a shamrock on one's clothing. In Irish history, wearing a green shamrock was a sign of Irish nationalism or loyalty to the Roman Catholic faith. It is in 1750's when the change of Ireland's association with green rather than blue.



### Legend of a Leprechaun

A leprechaun is an Irish fairy that stands about 2 feet tall and is often dressed like a shoemaker. Legend has it that Leprechauns live alone, are unfriendly, and pass the time by making shoes. If you catch a leprechaun, always keep your eye on him, if not he vanishes along with your hope of finding the pot of gold.



### St. Patrick's Day in the United States

The first celebration in United States For St. Patrick's Day was held in Boston, Massachusetts on March 17, 1737. Over the years more celebrations started around the US including in New York. March, 17, 1762, Irish soldiers from the British Army held a parade in New York, which now has the largest parade with 150,000 marchers and over 2 million spectators with the parade being led by the US 69th Infantry Regiment. The World's Shortest St. Patrick's Day Parade takes place every year in Hot Springs, Arkansas.

The latest trend in the United States is sporting teams celebrating St. Patrick's Day. Although Major League Baseball is in Spring Training, teams wear special green jerseys and/or hats for the day. The first team to ever wear St. Patrick's Day hats were the 1978 Cincinnati Reds and the 1990 Red Sox being the second team ever to wear green hats. The Washington Nationals do it a little different, on September 17th they have fans wear green to represent six months till St. Patrick's Day. Nearly all major league teams now produce St. Patrick's Day merchandise for fans to buy.

**The new Incident Report - Injury Only report is now on Aristotle under Agency Forms. All forms that were in the Front Office now can be found on Aristotle.**

**John Wagner will be at the Senior Center on March 17th. Anyone wanting to meet with him you can contact Vela for schedule an appointment.**

Submitted by Vela Hannah

**The Clothing Center will NOT be open on Thursday evenings. Hours will be Tuesday and Friday from 10:00 am to 1:00 pm**

Submitted by Pam Mustard

## upcoming Luncheons

**March 6 - Social/Senior/Transit**

**March 20 - Early Childhood Programs**

**April 3 - Energy Programs**

**April 17 - Administration**

Kim Bruce	March 2nd
TJ Seeley	March 7th
Jan Conkel	March 8th
Mary Kuhn	March 8th
Rita Moore	March 10th
Tesie McDaniel	March 12th
Christi Wallat	March 12th
Young Lee	March 12th
Christy Rolfe	March 12th



Nellie Pittman	March 13th
Jennifer Mills	March 15th
Dawn Rose	March 17th
Rita Russell	March 19th
Kelly Compher	March 31st
Bertha Scowden	March 24th
Donna Carson	March 25th
Laura Dobbins	March 28th
Judy Rhoden	March 28th

### Health Insurance Claims

Please remember that in order to submit health insurance claims to be reimbursed through the Max plan, that I need to receive a copy of your Explanation of Benefits. I cannot send a billing statement from the provider unless I have the EOB that corresponds with the date of service. It is helpful if I have the statement to send along with the EOB to be reimbursed, so they have a correct address to send the payment to the provider. If there is no clear address, then you will be reimbursed and be responsible for sending this money to the provider.

It is quick and easy to sign up to print you EOBs online. Simply go to myuhc.com and sign up. All you'll need is your insurance card, your date of birth and social security number. Once you've created an account you can check your claims, find a provider, find a medication cost, and a lot more.

Also, Lori has put the new Flexible Spending Account form online on Aristotle, so please use these when requesting reimbursement from your spending account. Remember this is different from the Max plan, so if you are using the same date of service for reimbursement through the Max plan and the Flexible Spending Account you will need to submit a claim for both plans.

If you have any questions contact Vela Hannah at the Main Agency at 740-289-2371 ext. 121.

## NEW EMPLOYEES

**Lisa Demint**

**Cynthia Gillespie**

**Kimberly Rickards**

### *cac events*

march 4th

strategic planning

march 9th

fundraising committee meeting

march 10th

senior staff

march 19th

governing board

week of march 24th

management meetings

# Spring Time

Even though the weather is still cold outside, Spring is right around the corner. On March 20th, winter will official be over and Spring begins. Even though the season is Spring we have to wait a few weeks for the warm weather to stay around. This is also the season that signifies new life, when flowers and trees start to bloom. But with the beauty of new life blooming this season also brings unstable weather and cleaning up from the winter weather.

## HOW TO PREPARE FOR SPRING WEATHER EMERGENCIES

\*Have an emergency kit prepared. Emergency kits should contain flashlights with extra batteries, candles with matches and/or lighter, bottled water, battery operated radio, first aid supplies, and extra medication. Store the emergency kit in an easy accessible place so it will be easy to retrieve when in need. Make sure sanitation supplies are included in the kit along with extra clothing.

\*Make sure all important phone numbers are handy. Important numbers to have are gas and/or energy provider, American Red Cross, Police, Sheriff, and Fire departments.

\*Keep important records such as insurance policies, birth certificates, marriage licenses, medical records, and property records in a water and fire proof container.

**Don't forget to set your clocks up 1 hour before you go to bed on Saturday, March 7th. Daylight Savings starts on March 8th.**



### **National Flood Safety Awareness Week**

March 16th through March 20th

### **Ohio's Spring Severe Weather Awareness Week**

March 22nd through March 28th

### **Statewide Tornado Drill**

March 25th at 9:50am

### **CAC News Community Action Committee of Pike County, Inc.**

This newsletter is published once per month. If you have any items you would like included in the next newsletter, please submit them in writing by the 25th of the month to Pam Lawhorn, Front Office Coordinator or Lori Watson, Front Office Specialist. If you have any questions, please call the front office at 289-2371.

# Economic stimulus plan: What's in it for you

## Here are some key aspects that could affect you

### LOW-INCOME WORKERS

If you live paycheck to paycheck, the stimulus may offer a bit of needed breathing room. Topping the list: a "Making Work Pay" tax credit this year and next. An estimated 95% of taxpayers will qualify, including all low-income earners. For most people, it means up to \$400 (\$800 for families) less in payroll deductions throughout the year.

Food-stamp aid also will increase.

If you are a parent take note of two key changes: An expanded earned-income tax credit will offer more refundable aid for low-wage workers with children during the next two years. The maximum earned-income credit rises to \$5,657 for joint filers who have three or more children and earn up to \$45,295.

Also, it will be easier to qualify for the full \$1,000 refundable child tax credit in the next two years. In 2008, you couldn't begin to claim it until you earned at least \$8,500. Now, you can claim it for income starting at \$3,000 and get the full credit after just \$6,667 in earnings.

### LAI-D-OFF WORKERS

The most important change is extended and expanded unemployment benefits. The stimulus plan allows the state to issue unemployment checks for 33 more weeks. Also, weekly checks will rise by \$25. Also, you won't have to pay income taxes next year on the first \$2400 of unemployment benefits received this year. Which means the first 10 weeks (roughly) of checks could be federal tax-free.

The stimulus provides up to a 65% subsidy for COBRA health-insurance premiums, which average \$1,000 a month. The subsidized insurance plan lasts nine months and you qualify if you have lost work since September 1, 2008. If you initially refused COBRA, the government is giving you 60 days to reconsider the new terms. The benefit isn't available if you expect to earn more than \$125,000 this year.

### CAR SHOPPERS

If you spend up to \$49,500 for a new car, light truck or motorcycle you can deduct a portion of the state and local sales taxes for the deal. It is phased out for individuals earning more than \$125,000 and couples earning more than \$250,000.

### COLLEGE STUDENTS

The "American Opportunity" education tax credit temporarily replaces the HOPE credit, which topped out at \$1,800 for two years. The new credit is up to \$2,500 for tuition, books, and certain fees, and lasts four years.

The popular Pell Grant for low-income students, meanwhile, rises by \$500, to \$5,350 this year and \$5,500 next year.

### MIDDLE-INCOME EARNERS

Along with low-income workers, you are eligible for the Making Work Pay tax credit this year and next. The smaller payroll deduction let you keep an extra \$400, or \$800 for families. If earnings are more than \$75,000 for an individual or \$150,000 for a couple the credit is less. If you make more than \$100,000 you do not qualify.

Unlike last year's rebate checks, the tax credit is released over months. Some analysts believe this will make it more likely that people will spend the money rather than save it.

### HOMEOWNERS AND BUYERS

First-time home buyers who buy between January 1st and November 30th can receive a tax credit of up to \$8,000 that doesn't have to be repaid you remain in the house for three years. The credit builds on a similar one passed by Congress last year. That credit topped out at \$7,500 and you had to repay it over 15 years, making it an interest-free loan from Uncle Sam. The new credit is phased out if you earn more than \$75,000, or \$150,000 for couples.

For those who want to upgrade their homes, many types of energy-efficient products could qualify for a 30% tax credit, up to \$1,500 per project. The credit covers windows, doors, roofs, insulation, heating and air-conditioning systems and hot-water heaters, to name a few. In general, the improvements have to qualify for an Energy Star rating or pass the International Energy Conservation Code.

The stimulus also lifts tax credit caps for certain alternative-energy improvements for businesses and individuals. Under the new law, you can now claim a 30% tax credit for qualified solar water heating systems, small wind energy systems and geothermal heat pumps.



### SOCIAL SECURITY'S ECONOMIC RECOVERY ONE-TIME PAYMENT

President Obama recently signed the American Recovery and Reinvestment Act of 2009. This act provides for the one-time payment of \$250 to individuals who get Supplemental Security Income (SSI) or Social Security benefits.

Social Security expects everyone who is entitled to a payment to receive it by late May 2009. **No action is required on your part.** Social Security is currently working on the details regarding how they will issue nearly 55 million one-time payments to our beneficiaries.



# Upcoming Business Development Classes

## Customer Service: What Does It Really Mean?

This workshop discusses concepts about what good customer service *really* means. In addition, you will explore skills to help behavior become more positive and develop an understanding that attitudes have a direct impact on your business, especially the customer. The business' success depends on everyone from the President/CEO all the way down to the mail room. Furthermore, business is all about relationships. Likewise, customer service is essential in keeping your business in business!!

**The four-hour (4) workshop includes interactive exercises and covers the following topics:**

- Attitudes
- Goal Planning
- Interpersonal Skills
- Roles of Responsibility
- Customer Bill of Rights
- 7 Sins of Customer Service
- Handling Customer Complaints
- Behaviors Toward the Customer
- Roles in the Organization's Success
- What does Customer Service really mean?
- Importance of Communication (sending and receiving vis-à-vis verbal and non-verbal)
- Habits of Thought and Programmed Responses
- Self-Image, Values, Self-imposed Limitations, and Early Childhood Conditioning

**WHEN:** Wednesday, March 18, 2009

**TIME:** 9:00 am to 1:00 pm

**WHERE:** CAC of Pike County  
941 Market Street  
Piketon, Ohio 45661

**FEE:** \$20

For more information contact the Business Development Program at CAC of Pike County at 740-289-2371.

This program is offered to individuals and businesses in Pike, Jackson, Ross, and Scioto counties. There are no income requirements for participants.

---

## Small Business Classes Offered

### Self-Employment: From Dream to Reality!

The Business Development Department of Community Action Committee of Pike County has scheduled classes for starting your own business. "Self-Employment: From Dream to Reality!" will begin Monday, April 13, 2009 and end Friday, April 24, 2009. Classes will be on Monday, Wednesday, and Friday from 9:00 am to 2:00 pm. For more information and/or to obtain a registration form call 740-289-2371 or toll free at 1-866-820-1185.

Discover how Self-Employment: From Dream to Reality! will help you develop your plan to be a successful entrepreneur and give you the opportunity to learn a variety of skills needed to own and operate a small business!

**WHEN:** April 13th through April 24th

**TIME:** 9:00 am to 2:00 pm; Monday, Wednesday, & Friday **\*\*Lunch Provided\*\***

**WHERE:** CAC of Pike County, 941 Market Street, Piketon, Ohio 45661

**FEE:** \$90 (tuition assistance available)

**Registration Deadline is Wednesday, April 8, 2009**