



**Food Safety a Must
for Holiday Baking**



The holiday season is just around the corner, and it won't be long until the sweet smells of scrumptious treats waft through the air. Holiday treats are just as much fun to make as they are to eat, but it's important to take precautionary measures to avoid foodborne illness, said Christi Evans, Oklahoma State University Extension assistant food safety specialist. "While those time-honored recipes you may use each year hold a special place in every family, following safe food-handling practices is vital," Evans said.

"There are four safety practices to follow, including clean, separate, cook and chill." • Clean: Bacteria can be spread throughout the kitchen and get onto hands, cutting boards, utensils, countertops, and food. Wash hands and surfaces often. • Separate: Keep all raw foods, including flour and eggs, separate from cooked foods to prevent cross-contamination of bacteria. • Cook: As tempting as it can be to taste raw dough or batter, avoid doing so. Raw flour and eggs can contain harmful bacteria such as Salmonella and Escherichia coli (e. coli), so eating just a small amount of uncooked dough can be harmful. Cooking is the only way ensure baked foods containing flour and eggs are safe to consume. • Chill: Refrigerate perishable foods quickly to slow the growth of harmful bacteria.

Evans said most baked goods like breads, rolls and cookies have a low moisture and high sugar content that makes them safe for counter or pantry storage. Some baked products with higher moisture content need to be stored in the refrigerator. "Holiday treats such as pumpkin, cream or custard-based pies made with eggs, cream, sour cream, cream cheese and milk must be stored in the refrigerator," she said. "Don't forget about cakes and pastries with cream cheese fillings and icings, whipped cream frostings and those with cut fresh fruit toppings. These foods cannot be left out on the counter at room temperature for more than two hours." Pies without dairy products, such as baked fruit pies, can be stored at room temperature, covered, for up to two days, but will keep longer if stored in the refrigerator. Homemade breads and rolls may be stored in the refrigerator, but it isn't necessary. Evans said homemade baked goods lack the preservatives found in store-bought products, so they're more susceptible to spoilage than commercial products. Products that won't be consumed within a day or two will last longer if stored in the refrigerator.

"As you open your recipe box to gather the recipes for those long-time family favorites, keep food safety on the front burner to ensure everyone has a safe and happy holiday," Evans.

Source: Trisha Gedon, OSU Sr. Communications Specialist

**Tulsa County
Extension Office**

Address

4116 E. 15th Street
Tulsa, OK 74112

Phone

918-746-3721

Email

stacey.jones11@okstate.edu

Website

www.oces.tulsacounty.org

Social Media

Facebook: TulsaCountyOSUExtension

Twitter: twitter@osuextension72



**TULSA COUNTY
EXTENSION**



In this issue:

- ❖ Food Safety a Must for Holiday Baking
- ❖ '23-'24 Tax Brackets and Federal Income Tax Rates
- ❖ Recipes of the Month: Cranberry Salsa & Loaded Apple Nachos
- ❖ Estate Planning Wills & Trusts – Part Three
- ❖ OHCE News & Updates

If you receive the monthly newsletter by mail and would like to receive it by email, please call 918-746-3706. Receiving it by email would greatly reduce our printing and postage expenses.

Thank you!

2023–2024 Tax Brackets and Federal Income Tax Rates

Even though we’re still in the 2023 tax year, you’re probably thinking to yourself, *Gosh! I wonder what the tax brackets are for the 2024 tax year?*

We’ve got you covered — and there’s actually some good news, thanks to inflation. The Internal Revenue Service (IRS) adjusts tax brackets for inflation each year, and because [inflation remains high](#), it’s possible you could fall into a lower bracket for the income you earn in 2024. Your standard deduction — the amount you can use as a deduction on your 1040 tax return without itemizing — will also be higher.

If you start now, you can make plans to reduce your 2024 tax bill. Knowing the tax brackets for 2024 can help you implement smart tax strategies, like adjusting your income tax withholding, so you don’t get caught with a big tax bill.

How the tax brackets work... In the U.S. tax system, income tax rates are graduated, so you pay different rates on different amounts of taxable income. There are seven federal income tax rates in all: 10 percent, 12 percent, 22 percent, 24 percent, 32 percent, 35 percent, and 37 percent. The more you make, the more you pay.

A tax bracket is a range of income that’s taxed at a specified rate. Importantly, your highest tax bracket doesn’t reflect how much you pay on all of your income. If you’re a single filer in the 22 percent tax bracket for 2024, you won’t pay 22 percent on all your taxable income. You will pay 10 percent on taxable income up to \$11,600, 12 percent on the amount over \$11,600 to \$47,150, and 22 percent above that (up to \$100,525).

Tax Brackets for Income Earned in 2024

Tax bracket income ranges for 2024 are shown in this table.

Table with 3 columns and 7 rows.

Tax rate	Single filer	Married filing jointly
37%	\$609,350 or more	\$731,200 or more
35%	\$243,725 - \$609,349.99	\$487,450 - \$731,199.99
32%	\$191,950 - \$243,724.99	\$383,900 - \$487,449.99
24%	\$100,525 - \$191,949.99	\$201,050 - \$383,899.99
22%	\$47,150 - \$100,524.99	\$94,300 - \$201,049.99
12%	\$11,600 - \$47,149.99	\$23,200 - \$94,299.99
10%	\$11,599.99 or less	\$23,199.99 or less

Continued next page...

Tax Brackets for Income Earned in 2023

Tax bracket income ranges for 2023 are shown in this table.
Table with 3 columns and 7 rows.

Tax rate	Single filers	Married filing jointly
37%	\$578,125 or more	\$693,750 or more
35%	\$231,250 - \$578,124.99	\$462,500 - \$693,749.99
32%	\$182,100 - \$231,249.99	\$364,200 - \$462,499.99
24%	\$95,375 - \$182,099.99	\$190,750 - \$364,199.99
22%	\$44,725 - \$95,374.99	\$89,450 - \$190,749.99
12%	\$11,000 - \$44,724.99	\$22,000 - \$89,449.99
10%	\$10,999.99 or less	\$21,999.99 or less

In addition, the standard deduction is \$14,600 for single filers for the 2024 tax year, up from \$13,850 for 2023. The standard deduction for couples filing jointly is \$29,200 in 2024, up from \$27,700 in the 2023 tax year. The standard deduction is the fixed amount the IRS allows you to deduct from your annual income even if you don't itemize your tax return. The lower your taxable income is, the lower your tax bill.

There's even more good news for older taxpayers. Each joint filer 65 and over can increase the standard deduction by \$1,550 apiece, for a total of \$3,100 if both joint filers are 65-plus. In total, a married couple 65 or older would have a standard deduction of \$32,300. You can also itemize individual tax deductions, for things like charitable donations, but they need to add up to more than the standard deduction to make itemizing worthwhile.

Your taxes for 2023 are due April 15, 2024; your taxes for the 2024 tax year are due April 15, 2025. If you have been hit with a big tax bill in the past, you should talk with a tax adviser about how to reduce your next tax bill. It's probably easier to have a little more money withheld from each paycheck than to face a big tax bill on April 15. A good first step is to look at how much tax is being withheld from your paycheck. The IRS has a free [withholding estimator](#) that can tell you how much you should have taken out. You can also try [AARP's tax calculator](#) for free. Source: AARP



CRANBERRY SALSA

Stacey Jones—Family and Consumer Sciences Educator
OSU Extension Center Tulsa County

SERVINGS: 8

PREP TIME: 20 MIN. COOK TIME: 60 MIN.

INGREDIENTS

- 12 oz of fresh cranberries
- ¼ cup of lime juice
- ½ cup of sugar
- ½ cup of cilantro leaves
- 3 green onions
- 1 jalapeno, deseeded and destemmed
- Salt and pepper to taste

Source:

CNEP Area Coordinator: Kimberly Cripps
OSU Extension Center Tulsa County

Nutritional Analysis per serving:

Calories: 74 | Carbohydrates: 17.4 g | Protein: 0.2 g | Total Fat: 0.1 gm | Saturated Fat: 0 g | Sodium: 3 mg | Sugar: 14.4 g | Protein 0.2 g

INSTRUCTIONS

1. Wash cranberries. Wash the green onions, cut off the tops and root ends, and rough chop. Wash jalapeno, cut off the top, remove the seeds and stems, and rough chop. Wash the cilantro and take the leaves off the stems.
2. Add cranberries, lime juice, sugar, cilantro, onions, and jalapeno to the food processor. Process until all ingredients are roughly the same size about 1-2 minutes.
3. Refrigerate for an hour.
4. Serve with tortilla chips or over cream cheese.
5. Enjoy!

INGREDIENTS

- 2 medium apples of your choice
- 1 TBSP of lemon juice
- 1/3 cup of sunflower butter
- 1/4 cup of zero sugar caramel
- 1/3 cup of zero sugar chocolate chips
- 1/4 cup of unsweetened dried cranberries

LOADED APPLE NACHOS

Stacey Jones—Family and Consumer Sciences Educator
OSU Extension Center Tulsa County

SERVINGS: 4

PREP TIME: 20 MIN. COOK TIME: 5 MIN

INSTRUCTIONS

1. Wash, core and cut your apples into 1/4-inch slices. Toss the apple slices in lemon juice. Arrange the apple slices on a plate.
2. Heat your sunflower butter just until warmed about 20-30 seconds in the microwave. Drizzle the caramel and sunflower butter over the apple slices.
3. Sprinkle the chocolate chips and dried cranberries over the apple slices.
4. Serve and enjoy!

Nutritional Analysis per serving:

Calories: 150 | Total Fat: 6.7 gm | Saturated Fat: 3.6 g | Sodium: 18 mg | Carbohydrates: 23.2 g | Sugars: 14.9 g | Protein: 2.4 g

ESTATE PLANNING WILLS & TRUSTS “PART THREE”

Revocable vs. Irrevocable Trusts

There are many different types of trusts. Each type has its own advantages and disadvantages, so discuss them thoroughly with your estate lawyer before setting up one. Two classifications of trusts are revocable or irrevocable. A revocable trust can be changed or revoked by you at any time, provided you are not mentally incapacitated. With an irrevocable trust, the terms of the trust cannot be changed until the terms or purposes of the trust have been completed. As with any trust, you will still need what is called a “pour-over will” to include any assets or property accidentally omitted when the trust was enacted.

Revocable trusts are one of the most frequently used estate planning tools. It is also referred to as a living trust. Many revocable trusts share the following characteristics:

- You retain the right to change or cancel the trust agreement at any time before your death. This also means you retain control of the assets in the trust.
- You are responsible for reporting the trust’s income on your income tax returns because the IRS considers you to have beneficial interest.
- While you can choose someone else, such as a bank, to be the trustee, most people choose to manage the trust themselves, and then appoint a “successor trustee” (often a family member) to do so after death.
- As the trustee, you are responsible for making sure the assets get properly transferred into the trust and retitled.
- At the time of your death (or disability), your trust has specific instructions of how to manage and distribute the assets in the trust.

On the other hand, an irrevocable trust is considered an independent legal entity:

- You (the grantor) will need to choose an independent trustee to manage your trust. You will have to pay the trustee a management fee (usually between 0.75 percent and 1.25 percent of the assets being managed) unless he/she chooses to not to be compensated.
- The trustee will have to file tax returns on the trust’s behalf. Thus, the income from the trust will not appear on your income tax returns.
- Make sure the trustee has properly transferred and retitled your assets.
- All of the property in the irrevocable trust, plus all future appreciation on the property, is transferred out of your taxable estate. This reduces your ultimate estate tax liability.
- Your property is better protected from creditors than with a revocable living trust.
- One of the key benefits of this type of trust is that you can avoid Medicaid spend-down provisions by transferring assets out of the estate (but **you need to do this at least five years before applying for Medicaid**).
- The downside to this type of trust is that you will lose control over the assets in the trust.

SOURCE: Eliene St. Peirre, OK State Fact Sheet

FAMILY & CONSUMER SCIENCES CALENDAR

All events will be held at the OSU Extension Office unless noted

Please observe that some event dates have been changed

DECEMBER:

- 6 Co-Parenting for Resilience, 9 am @ OSU Tulsa (pre-register by 12-4-23)
- 13 OHCE Holiday Luncheon @ OSU Tulsa (RSVP 918.636.6734 by 11-17-23)
- 15 OHCE Family Holiday Workshop @ Tulsa County Transitional Shelter, 6-8 pm
- 25-26 Christmas Holiday – Extension Office Closed


JANUARY:

- 1 New Year’s Day – Extension Office Closed
- 8 OHCE President’s Quarterly Meeting ZOOM @ 7pm
- 9 Co-Parenting for Resilience, 9 am @ OSU Tulsa (pre-register by 1-8-24)
- 15 MLK Day – Extension Office Closed
- 15 OHCE Exec. Board Meeting ZOOM @ 7pm
- 17 **OHCE BUSINESS MEETING – Open to Everyone – Perfect Attendance Awarded - Installation of Officers**
- 19 OHCE State Report Awards WORKSHOP, 10 am (RSVP 918.746.3706 by 1-17-24)
- 23 OHCE Leader Lesson Training @ OSU Tulsa, BS Roberts Room

FEBRUARY:

- 1 OHCE Award Reports Due to State (workshop opportunity 1-19-24)
- 19 President’s Day - Extension Office Closed
- 20 OHCE Cultural Enrichment Trip to Jewish Museum of Art
- 22 OHCE Bunco, 10 am - Noon
- 23 OHCE NE District Meeting – money due





CHANNEL 6
COOKING CORNER
 December 27th
 January 31st
 February 28th
 @ Noon
 Presented By:
 Stacey Jones
 Tulsa County FCS Educator

OHCE UPDATES



JENKS

The OHCE Tulsa-County Jenks group sewed cat/dog pillows at a recent meeting as a community project and will be delivering them soon to a local shelter.



JENKS NIGHT OWLS

The OHCE Tulsa-County Jenks Night Owl group sewed adult sized bibs for a local nursing home at their recent meeting. The information and skills for this project were taught in their monthly Leader Lesson.



OHCE UPDATES



SHOUT OUT FROM ELAINE

Tulsa County OHCE President

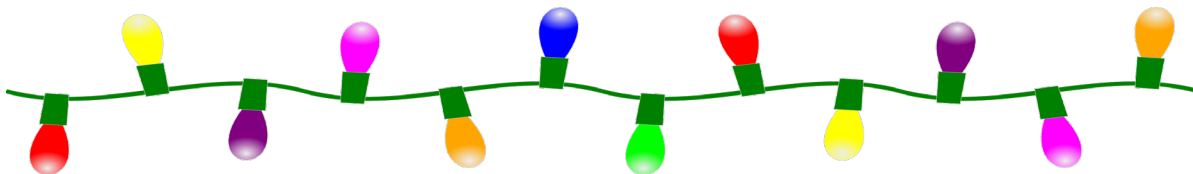


The end of the year is always an appropriate time for reflection. We held many activities, both as a Tulsa County organization and with our own groups. In which ones did you participate?
Bunco * NE District Meeting * OHCE Week * Reba's Place * Amish Meal at Detweiler Farms in Inola * Appreciation Tea * President's Tea * Game Day * State Convention * Tulsa County Free Fair * CE Membership Tea * Comic Con * Demo Day * Christmas Luncheon * Tulsa State Fair Parking Crew * sewing projects * canned food drives * other volunteer opportunities

Thank you to my executive team: Jean Parks (our outgoing VP), Mardi Dixon (Secretary) and Deborah McIntyre (Treasurer). Your help has been immeasurable. Thank you to the committee chairs for providing useful information to our groups. Thank you to Stacy Jones, our FCS Educator, who keeps us on track and offers wise advice. Thank you to Debbie Owens who has whatever I need at her fingertips. Thank you to all who attended leader lesson training, conducted a lesson in your group or wrote a report. You are what keeps us moving forward.

At the NE District meeting we celebrated Jean Parks as our nominee for OHCE Rookie Member, Deborah McIntyre as our nominee for OHCE Member and Ashlee Eller as our nominee (and STATE winner!) for Young Member of the Year. While these ladies stood in front of the crowds, we know you all stood solidly behind them.

Have a blessed Holiday Season and a Happy New Year! Share OHCE with a friend! *Elaine*



NOVEMBER 2023 FAMILY ISSUES

In **2023** we have been supporting the **Tulsa County Transitional Shelter**. Be sure to look over this list, check it twice and bring your items to the Christmas Luncheon on December 13th, for our presentation to the Shelter.

Here is a reminder of what we have been collecting all year:

- | | | | | |
|-------------|------------|----------------|---------------|--------------|
| Baby Wipes | Hand Wipes | Hand Soap | Toothbrushes | Dental Floss |
| Hairbrushes | Combs | Shaving Lotion | Shaving Cream | Deodorant |

Here is another opportunity to help the shelter..... The kids at the shelter write a letter to Santa and the shelter works to make their Christmas merrier. Sometimes, however, there are needs that can't be met, or at the last minute, new families move into the shelter. In those cases, the staff uses Walmart gift cards to make those purchases. **Can you provide one of those Walmart gift cards?** Any amount is appreciated. Please bring it to the Christmas Luncheon or contact your Family Issues Representative to get it to the luncheon. Your kindness will be appreciated.

Thanks for your generous participation.
The Family Issues Team



OHCE UPDATES



LEADER LESSONS

NEW LESSON FORMAT

WE WILL BEGIN THE NEW YEAR WITH ALL OF OUR MONTHLY POWER POINT LESSONS AVAILABLE ON A USB THAT YOU CAN CHECK-OUT FROM THE EXTENSION OFFICE OR HAVE THE LESSONS E-MAILED TO YOU.

FOR THOSE GROUPS THAT STILL PREFER PAPER COPIES, UP TO 10 PAPER COPIES OF EACH POWER POINT LESSON WILL BE PRINTED FOR YOUR GROUP.

Healthy Living

In the next two months we naturally focus on plenty of food and fellowship. But there are times we need to focus on small amounts of food and preparation (small batch cooking). Here is a website link to help with preparing small amounts of food.

<https://onedishkitchen.com>

Joanie from One Dish Kitchen says, "Our aim is to inspire individuals with access to single serving recipes, education, and a supportive community that will enable them to enjoy the preparation of a meal that will nourish both body and soul."

Bon Appetit!
Charline Romine

OHCE-TC Healthy Living Committee Chairman

Tulsa County Extension Office
4116 E 15th Street
Tulsa, OK 74112



The information given herein is for educational purposes only. Reference to commercial products or trade names is made with the understanding that no discrimination is intended and no endorsement by the Cooperative Extension Service is implied.

Family and Consumer Sciences
Tulsa County OSU Extension Service

Oklahoma State University, as an equal opportunity employer, complies with all applicable federal and state laws regarding non-discrimination and affirmative action. Oklahoma State University is committed to a policy of equal opportunity for all individuals and does not discriminate based on race, religion, age, sex, color, national origin, marital status, sexual orientation, gender identity/expression, disability, or veteran status with regard to employment, educational programs, and activities, and/or admissions. For more information, visit <https://eeo.okstate.edu>.
Issued in furtherance of Cooperative Extension work, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Director of Oklahoma Cooperative Extension Service, Oklahoma State University, Stillwater, Oklahoma. This publication is printed and issued by Oklahoma State University as authorized by the Vice President for Agricultural Programs and has been prepared and distributed at a cost of .45 cents per copy.
The information given herein is for educational purposes only. Reference to commercial products or trade names is made with the understanding no discrimination is intended and no endorsement by the Cooperative Extension Service is implied.