



Ladies,
Have
You
Heard?

By Doris Thomas,
Extension Home Economist

Doris Thomas

About Use of Consumer Credit
At one time, consumer credit was used only by those in financial distress. And, because they were often exploited by the lenders, attitudes developed against the use of credit. Since the end of World War II, attitudes have changed. And the use of consumer credit has expanded rapidly. In fact, total debt held by individuals is greater than corporation debt or that of the federal government.

Credit is most often used by families during the years of heavy responsibility—when they are collecting their homes and possessions and children are growing up.

Patterns of family living have changed. And some experts feel the need for credit is greater now than it was two generations ago. Young couples usually haven't started earning peak salaries nor do they have a backlog of savings when their financial needs are the greatest.

Credit is no longer considered the mark of poor money management. Using credit is accepted as a normal way of supplementing the family income. Credit is used to meet the strain of current needs which available income can't meet. Through use of credit, families can buy homes, furnishings, and equipment, automobiles, and other goods. And they can use them while paying for them. About ninety per cent of automobiles bought and sixty per cent of other durable goods are now bought with installment

credit. Instead of saving to buy an item after the money is collected, the item is bought and savings are begun through the "on-time" payments.

About Low-Cost Family Vacations

A family vacation doesn't have to cost a lot of money. There are ways to have rewarding, relaxing and low-cost family vacations. And camping isn't the only answer. If you have young children, perhaps just staying home will be the easiest. Being at home often appeals to children more than traveling long distances.

If you're going to stay home, take a break from everyday routine. Seeing local tourist attractions and perhaps eating in restaurants can be fun and inexpensive. And you won't have to pay for lodging.

If your children are old enough, a bicycle or walking tour offers a chance to explore surrounding areas.

It's even possible to swap your city home for a country one, or vice-versa. Home swapping has become a popular way to spend a restful and rent-free vacation.

Some city hotels give family rates or special summer rates to encourage out-of-town visitors during a slow season. The hotel may take children under 12 free and offer bonus features such as swimming, babysitting and tours.

Transportation is usually the most costly item. Using your own car will help keep costs low. Figure two or three cents a mile

Rose Disease Controls

Proper use of certain fungicides will control black spot and powdery mildew, the two most serious diseases of roses, according to 14 years of testing by plant scientists at Pennsylvania State University.

Black spot is best controlled by spraying at weekly intervals with fungicides containing any one of the following—Daconil 2787, maneb, or folpet. Powdery mildew of roses is restrained best by spraying with products containing benomyl (Benlate, Benomyl).

The tests were carried out by L.

P. Nichols and P. E. Nelson, plant pathologists with the College of Agriculture at Penn State. During the last two growing seasons they found that none of the fungicides tested would truly control both black spot and powdery mildew of roses.

As for black spot, Daconil 2787 has given the best control for the past four years. Both maneb and folpet gave good control of black spot from 1964 to 1971. To date, benomyl has been the most ef-

fective fungicide for powdery mildew.

Rose growers are familiar with the damage caused by these diseases on roses. During wet weather, black spots may cause serious defoliation. This weakens rose plants and makes them most susceptible than otherwise to winter kill. Nichols and Nelson point out. Powdery mildew disfigures the leaves and flower buds with a powdery white mildew coating.

Weekly fungicidal spraying in

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Mrs. Royer

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- 1 (3 oz.) pkg. orange flavor gelatin
- 2 cups cottage cheese
- 1 cup chopped celery
- ½ cup chopped walnuts
- 1 teaspoon lemon juice
- ¼ teaspoon salt

To prepare cranberry layer: In a bowl pour boiling water over gelatin; stir until dissolved. Stir in sugar, lemon juice and relish. Turn into mold. Chill just until set.

To prepare cottage cheese layer: Heat cranberry juice to boiling, pour over gelatin and stir until dissolved. Stir in cottage cheese, celery, walnuts, lemon juice and salt. Gently fold in sour cream. Pour over cranberry layer. Chill until firm.

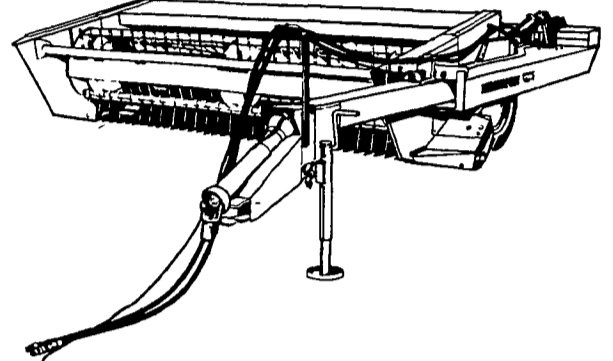
for gasoline and other car expenses.

Nature hikes, tours through mills, factories and historical sites can cut costs and at the same time be interesting and educational. And packing lunches to eat at roadside parks can cut down your daily food bill by a couple of dollars a day. A family vacation doesn't have to be costly to be fun.

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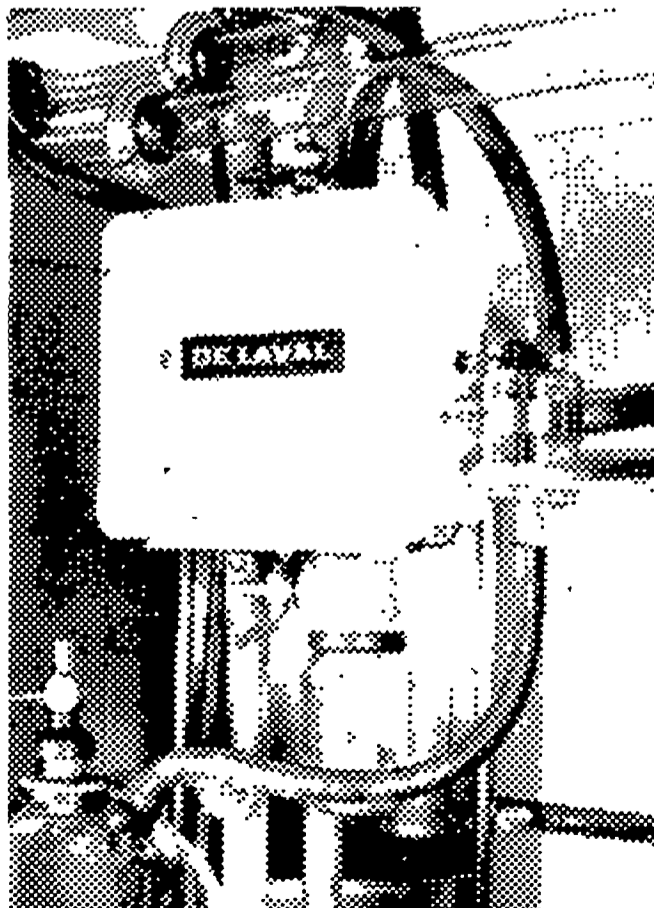
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