

Ladies Have You Heard?

By Doris Thomas

Lancaster
Home Economist



LOOK FOR HIDDEN COSTS IN HOME OWNERSHIP

"For \$225.00 a month you could become a homeowner!" Have you ever heard this phrase?

It's one often advocated by those interested in selling housing. It is only partially true.

The money you are spending for rent could be invested into purchasing housing but there are additional expenses associated with homeownership that are ignored when this logic is used.

First of all, money is

needed for the down payment and closing costs when you purchase a home. In addition, there may be considerable moving-in expenses, such as the purchase of appliances, carpeting and draperies, which are sometimes provided in a rental situation.

Finally, in most rental situations you know what the monthly rent will be for 12 months. It is fixed. With owned housing, it is not so easy to predict because there can be fluctuations.

As a homeowner, you will have to pay your own property tax, maintenance and repairs, property insurance and, possibly, water, sewer and trash collections. These can add a great deal to your monthly housing expenses.

Homeownership has tax advantages and is a forced savings, but it does cost more on a monthly basis than renting due to hidden costs. When you are comparing renting with buying a house, it is important you don't compare just the monthly rent with the monthly mortgage payment.

WHEN POWER FAILS: FOOD PREPARATION

When power fails, you have no heat, no refrigeration, and limited water. In addition, health risks from contaminated or spoiled food increase.

There are ways to conserve fuel, water, and observe health precautions during a power outage.

If you have limited heat for cooking, choose foods which cook quickly. Prepare casseroles and one-dish meals or serve no-cook foods.

Try alternative cooking methods. Many foods can be skewered, grilled or wrapped in foil and cooked in the fireplace. Candle warmers and other devices such as fondue pots may be used if no other heat sources are available.

Never use fuel-burning camp stoves or charcoal burners inside your home, even in a fireplace. Fumes from these stoves can be deadly.

Do not cook frozen foods because they require considerably more cooking time and heat than canned goods. It is also best to leave the freezer door closed to keep food from thawing.

Observe health precautions by boiling all water used in food preparation for at least 10 minutes. If you are without refrigeration, open only enough food for one meal. Some foods can be kept a short time with refrigeration, such as cooked vegetables, meat and meat dishes. Do not keep these dishes for more than three or four hours at moderate temperatures.

Stay away from foods that

Jeffrey Miller's future is with dairy cows

By KENDACE BORRY
KUTZTOWN — Jeffrey C. Miller, Kutztown R3, is involved in dairy cows. The 21 year old winner of the 1978 American Farmer Degree helps his father farm a 1450 acre dairy and cropland farm that has 390 Holstein cows and 175 heifers.

And Jeff loves showing cows and going to cow sales. All his life, he stated, he wanted to be a dairy farmer.

He likes being in the show ring, and strives to be at the top of the class. It gives him a sense of pride and accomplishment, he told, and makes the hard work involved pay off.

This past year was his best for showing. At the Allentown Fair, he showed five animals in the FFA division and each placed first in its class. He also had the FFA Junior and Reserve Junior Champion, the FFA Senior and Reserve Senior Champion, as well as the grand champion over all the FFA animals. In the open classes, his Junior and Senior Champion were firsts in those classes.

He has his future planned,

spoiling easily, such as ground meats, creamed foods, custards, meat pies, and any food containing mayonnaise. They are potential sources of botulism poisoning.

Canned and powdered milk can be substituted for fresh milk. Canned milk will keep safely for a few hours after the can is opened. Water should be boiled or disinfected before it is mixed with powdered milk.

Prepare and eat foods in their original containers, if possible. This cuts down on dishwashing if water supplies are limited.

expecting to build his stock slowly towards the best, and continue to climb, moving towards better quality each year.

In the FFA program, he was the State Star Farmer in 1975, and the national regional crop proficiency winner in 1975 as well as the national regional dairy proficiency winner in 1976. In 1974 and 1976 he won the Penn State record keeping award. And in 1974 and 1975, he won the Interstate Milk Producers award. At the Reading Fair in 1975, he was picked the outstanding FFA boy. He was also involved in public speaking contests and has won several awards on different levels.

Besides being active in the Kutztown FFA Chapter, he is a member of the Kutztown Young Farmers, the Berks County Junior Holstein Club, the Virginville Grange, and the Hamburg Jaycees. He is a former 4-H member.

His senior year in high school he won the Dekalb award. His list of honors and accomplishments could go on and on for he has competed in local contests, judgings, and showings, with many prizes and awards to his credit.

He said it all started for him when he was in the eighth grade and he came to the Young Farmer meetings with his father. From there, he enrolled in the vo-ag courses, joined FFA, and started on his way to his farming career.

He thinks being involved in FFA is a good way to meet people, and he stated that he has gained leadership experience through his participation in the activities. He hopes to be able to use



Jeffrey Miller, a member of the Kutztown FFA, has been named one of the recipients of the 1978 American Farmer awards.

this leadership skill in being active in groups in the future.

Looking to the future, he hopes to get a partnership set up with his father, very much liking the dairy end of the farm operation. Or he thinks about possibly starting on his own, and renting his own farm.

But presently he keeps busy, his work this year including the planting of 600 acres of corn by himself, of which about half is now harvested.

He will continue to make the most of the opportunities presented to him and will look to dairy farming for his future.

Farm Women Calendar

Today, November 4

Lancaster Co. Farm Women Society Convention at the Farm and Home Center, Lancaster.

Tuesday, November 7

Lancaster Co. Society 23 meeting at Mrs. Jay Charles, Washington Boro R1. Program, book review.

Wednesday, November 8

Lancaster Co. Society 14 meeting at 1 p.m. hosted by Martha Ranck.

York Co. Society 7 meeting at 6:30 p.m. hosted by Mrs. Ray Hoover.

Berks Co. Society 1 meeting at 8 p.m. hosted by Lena Eyrich, Oley R1.

Sewing Machine Extravaganza, 9:30-11 a.m. and 7-9 p.m. at St. Gregory the Great Church, Lebanon.

Thursday, November 9

Lebanon Co. Society 18 meeting at 7:30 p.m. Program-hobby night.

Lancaster Co. Society 9 meeting at 12:30 p.m. hosted by Mrs. George Trout, and entertaining Lebanon Co. Society 14.

York Co. Society 35 meeting at 7:30 p.m. hosted by Gloria Holtzapfle.

Friday, November 10

Lancaster Co. Society 13 meeting hosted by Mrs. John Delinger. Safety program.

Saturday, November 11

Lancaster Co. Society 2 meeting hosted by Grace Miller

Lancaster Co. Society 6 meeting at 2 p.m. hosted by Marie Hoffer.

Lancaster Co. Society 19 meeting at 1:30 p.m. hosted by Yvonne Geib, East Petersburg.

Lancaster Co. Society 25 meeting at 1:30 p.m. hosted by Mrs. Carl Gish, Landisville

Lancaster Co. Society 1 meeting.

Berks Co. Society 6 to serve refreshments at stand in Oley.

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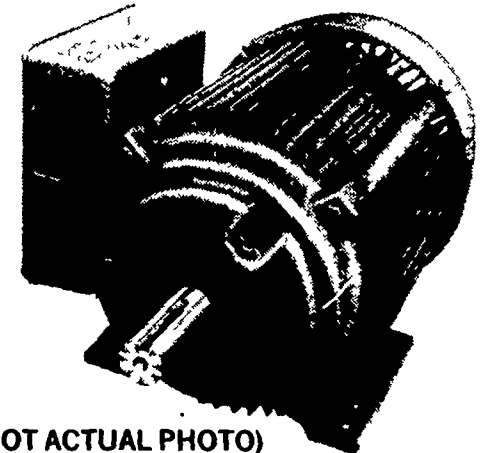
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