

Ladies Have You Heard?

By Doris Thomas

Lancaster
Home Economist



HOW TO CARE FOR MILK

Milk is one of our most nutritious foods. It is also a perishable food. Proper handling is essential to maintain the quality, flavor and nutritional value of milk. Milk should keep for 10 to 14 days after processing when it is properly handled.

Do you know that light is very harmful to milk? Light causes a tallowy, cardboard-like flavor in milk, and destroys some of the nutrients. Fifteen to twenty minutes of direct sunlight in the back of your car or one hour of daylight on your breakfast table are too much exposure to light. When you purchase milk, take it directly to your car and get home as soon as possible. Cover milk in your car to prevent light exposure. Use a blanket, metal or plastic picnic chest, or a cardboard box. Return any unused milk to your refrigerator immediately after use. Light penetrates glass and plastic containers more readily than colored paper containers.

Milk readily absorbs odors and flavors of fish, onions and many other foods. Keep milk containers covered or closed when stored in your refrigerator. Keep milk cold to preserve freshness and serve it cold for best flavor. The magic temperature is 40° F. or below for longest shelf life. The colder the better, down to just above freezing. Keep a thermometer in your

refrigerator. Check the temperature of milk and food. Also check the accuracy of your thermometer in ice water to be sure that it is accurate. It should read 33° F.

Rotate your milk and be sure to use the oldest first. This is necessary with any perishable foods. Keep milk COLD, COVERED and in the DARK. This assures that milk will have good keeping quality and taste good when you drink it.

HOW TO HANDLE A

WOMAN'S PAYCHECK

If you are a working woman, you should use your paycheck as your male counterpart does — as a means of paying the monthly bills, savings, investing and insuring.

There should not be a double standard for the ways in which a woman's or man's paycheck is allocated. After bill paying, any remaining money should be put to work. You need to decide what your money is needed for: For investments? To finance retirement? To pay for children's college expenses? Your answers should depend on your individual circumstances and on your family's situation and also whether you are single, married, childless, young or old.

Financial experts agree that women tend to downgrade or undervalue their financial worth. Putting aside even small amounts regularly will

Farm Credit board holds election

WASHINGTON, D.C. - The process of electing two members of the board of directors of the Farm Credit Banks of Baltimore began May 3, the Farm Credit Administration (FCA), said recently.

The board has seven members. Two are elected

by the Federal Land Bank Associations (FLBAs), two by Production Credit Associations (PCAs), and two by cooperatives owning stock in the Baltimore Bank for Cooperatives. The seventh member is ap-

pointed by the Governor of the Farm Credit Administration.

Following a system of rotation which provides for staggered 3-year terms, this year's elections involve PCAs and cooperatives.

Incumbents whose terms expire December 31, 1979, are Hugh F. Dailey of Winchester, Virginia, and John W. Stone of Spencer, West Virginia. Dailey was elected by PCAs and Stone by cooperatives. Both are eligible for re-election.

Two people from the same state may not represent any one group on the board.

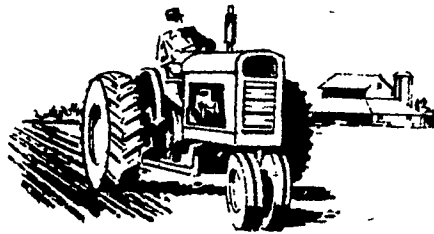
ensure a nest egg — sizeable or not upon retirement. You should also analyze the fringe benefits that come with your job, such as retirement benefits, health insurance, life insurance or profit-sharing because if these are good, it may free some of your regular income for investment purposes.

Working couples should decide what money management system is best for them. Joint accounts for shared expenses and separate accounts for other expenses work well for many couples. Maintaining this independence is recommended by financial experts in case of death or dissolution of the marriage.

The income from a second paycheck should be added to the total income, not thought of as extra or play money. Since often two incomes push a family into a higher tax bracket, proper investments are often advised, such as tax-free municipal bonds and bond funds of tax deferred annuities.

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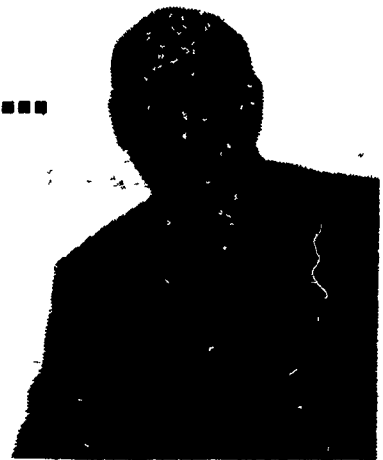
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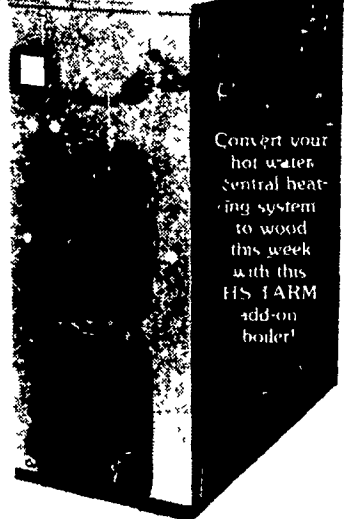
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