

Ladies Have You Heard?

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CHECK WATER HEATER FOR HEAT LOSS

It is almost certain you can save money if you add more insulation to your hot water tank. If the tank water is not well insulated, energy is being wasted and you're paying for it.

Test for heat loss by placing your hand on the side of the tank. If the tank is warm, heat that should remain inside is being lost. By wrapping insulation around the water heater you can start saving energy dollars immediately. Do not cover the vents at the top of the heater.

Kits are available to use in adding insulation at building supply outlets, hardware stores or in mail order catalogs. Tape is supplied with most kits although bands of wire will adequately secure the insulation.

Pipes which carry hot water should also be insulated. A great deal of heat can be lost along the way, especially if the pipes travel through an unheated crawl space or basement. Easy-to-apply pipe insulation is available and should be installed wherever pipes are accessible.

Water heaters use more energy than any cooking or refrigeration appliance; they are second in energy consumption only to the heating system. Because it accounts for a major part of your total energy use, investigate whether insulating

the heater and the hot water pipes may cut down on wastefulness of energy and money.

INVOLVE FAMILY IN ESTATE PLANNING
Running the family's financial business should be a joint undertaking by all family members, including children, as soon as they can understand the process.

From the daily processes of managing the cash flow and the monthly income and outgo evolves the larger task of estate planning. This, too, should be a process that involves all family members as children become old enough to understand.

Estate planning does not just entail writing a will; first, good financial records must be maintained so an accurate picture can be made of the estate's value. It may be helpful to look back over income tax returns and cancelled checks for the past six years. These should be kept as part of your financial records.

Estate planning should be viewed as a positive process of doing what you want with your assets or estate for whomever you designate.

Estate planning involves:
*Making decisions, plans, and taking action NOW regarding dependents and/or other beneficiaries concerning real and personal property.

*Providing for you and your dependents until and during retirement.

*Sharing wealth among

The meetig of the Berks County Farm Women Board was held Monday, Sept. 8 at 8 p.m.

Profit from the Berks Heim picnic was \$1279.94. Next year's picnic will be June 7. The bingo this year will be November 13. Prizes are needed. A list can be obtained from group presidents. They also need used hearing aides and encyclopedias.

Nominations are still needed for county officers. Dorothy Strickler is on the ballot for State Director.

Crochet and art projects can be taken to November board meeting instead of County Convention.

Convention tickets are \$16. 118 members and 12 guests have responded.

your survivors according to YOUR desires.

*Allocating living expenses for dependents while they wait for your estate to be settled.

*Avoiding waste of an estate through death taxes and legal costs.

*Reducing misunderstanding among survivors as to your wishes.

*Designating guardians—financial and/or personal—to ensure the welfare of minor children or mentally or physically limited family members or relatives (survivors).

Keep in mind that the main purpose of estate planning is to do something for your survivors by providing for their financial well-being and giving them guidance if they are minor children. Help your survivors through a difficult time upon your death by dealing with hard, financial facts before you die. By discussing in advance with a wife, husband, and children or others to whom you want to share in your estate, you minimize and perhaps eliminate the confusion of settling financial affairs which must be settled soon after a death.

Berks County FWS board meets

Registration will be from 9:30-10 a.m. preceded by coffee at 9 a.m. All names of deceased members are to go to Mary Jane Hetrick of Group 6. Each group is to bring three \$2 door prizes. It was decided that 4 offering baskets be purchased.

It was decided that the group the Majestics be

cancelled for the Hoedown next year since the only available date is Easter week-end. Further arrangements will be made at the November board meeting.

The Reading Fair will be held October 20-25 from 10 a.m.-9 p.m. Shoe-fly pie, coffee, tea and cupcakes


maybe sold by the organization. Contact your group president for necessary supplies and the day your group is scheduled.

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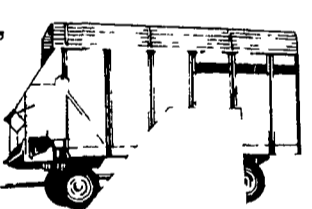


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