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Ladies Have You Heard?

By Doris Thomas
Lancaster Extension Home Economist



MONEY MARKET FUNDS MAY HELP PROTECT PURCHASING POWER

With inflation likely to continue in the double digit range for some time, you and your family may wonder if there are ways to protect the purchasing power of your short-term savings.

Your best bet is to get as high an interest rate on your savings as possible. One place to get these higher rates is in money market funds.

A money market fund is one type of mutual fund. You invest in such a fund by buying shares in it. The money in a money market is invested in a variety of

short-term government and business bonds and other forms of short term debt. Short term bonds and debt must pay the current high interest rate, which you, the fund owner, then receive.

Unlike savings accounts or certificates of deposit, money market funds have no fixed interest rate. But the rate is usually several percentage points higher. So, while the interest compounds at the maximum rate - it is computed and credited daily to your account - the actual rate may vary from day to day and week to week.

Money market funds are especially good protection

when the rate of inflation is rising. When prices go up, interest - which is the price of money - will rise and so will the interest income on your money market fund.

You can withdraw what you have invested, with no loss of interest, at any time. In fact, many money market funds include check writing privileges for checks over \$500.

Your minimum starting investment will most often be in the \$1,000 range, but a few funds require only \$300 to \$500. Some accounts require that additional investments be in amounts no less than \$100; others allow additional investments as low as \$25. There is rarely a sales fee or charge for investing.

Market funds are not insured like a bank account, but if you deal with a firm that has an established reputation, the risk is low. As with other securities, money market funds are regulated by the Securities and Exchange Commission.

You can get information on money market funds from security dealers in your area. Requesting information does not commit you to purchase.

You can also buy by mail.

Check the financial page of your newspaper for advertisements. Most money market funds have toll free numbers through which you can request information about the fund, and make arrangements to invest.

OLD AGE DOESN'T EQUAL POOR HEALTH

When you feel good, life is good. In fact, good health is consistently linked with happiness and satisfaction in later life.

Good health means you can be more active and independent. But many older adults let diseases and other health problems go untreated because they assume the way they feel is just part of "growing old".

Recent studies make it easier to distinguish between changes due to normal aging and changes caused by disease. Knowing what to expect, and being aware of some diseases common to

older adults can help you maintain the best possible health.

As part of its Family After Forty Series, The Pennsylvania State University's Cooperative Extension Service has produced a pamphlet entitled "Physical Well Being." It can help you recognize the physical changes that occur in different body systems as part of the normal aging process, those diseases common in later life, and preventive health measures. The pamphlet also talks about ways to cope if disability does occur.

You can get a free copy of "Physical Well Being" along with the other five pamphlets in the Family After Forty Series by contacting the Lancaster County Cooperative Extension Service, 1383 Arcadia Road, Lancaster, PA 17601.

Egg group to offer product promo signs

MAYTOWN — Trucks can be moving billboards for free advertising, but only when properly signed.

To encourage use of Incredible Edible Egg truck logos, the American Egg Board is offering a half-price promotion of durable, all-weather plastic four-color logos.

AEB noted that the logos are excellent ads when displayed on vans, straights, semi-trailers and even company cars.

The impact would be phenomenal if every vehicle in the egg industry displayed the dynamic egg-in-hand logo to promote versatile and nutritious eggs. Literally thousands of consumers would be reached every day, everytime egg trucks are on their delivery

routes. And the billboard-on-wheels space is virtually free.

The logos are valuable decorative elements on the sides and tailgates, especially when coordinated with the company name and address. They dress up the appearance of vehicles while projecting an advertising message. They also make attractive stationary signs for farm entrances and other locations.

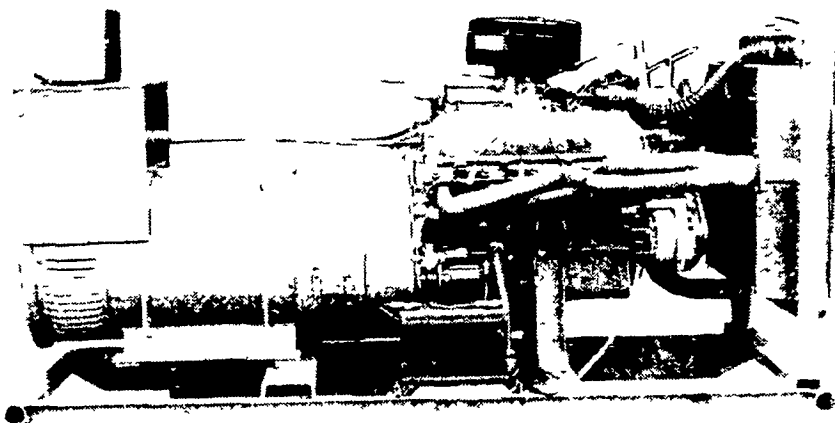
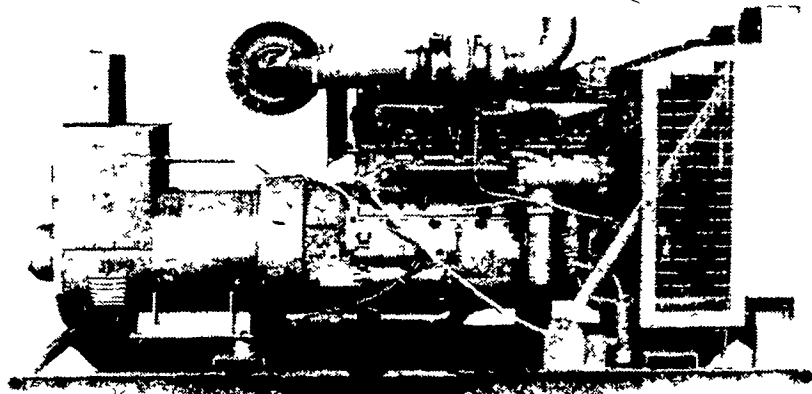
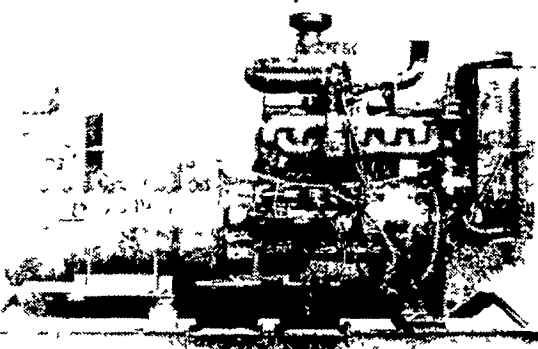
New prices for the easily installed, pressure sensitive logos are: 56x48-inch \$13.50; 42x36-inch \$9; 22x18-inch \$3.75, and 14x12-inch \$3. The offer is on a first-come, first-served basis as long as current supplies last. For information or to order, write the American Egg Board, 1460 Renaissance Dr., Park Ridge, Ill. 60068.

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