



Ladies Have You Heard?

By Doris Thomas
Lancaster Extension Home Economist

Using Poisons? Wear Protective Clothing!

The point of using pesticides and other toxic substances is to kill the unwanted creatures or diseases on your plants — not to harm yourself! Yet the drift and spills which often accompany pesticide use may be a hazard to your health if you aren't careful. Pesticides can be harmful if consumed, absorbed through your skin, or inhaled. Therefore, wearing protective clothing is a must.

Your first line of protection is to read the label carefully and follow the use and protection instructions. Then, before you put your protective clothing on, inspect them carefully for tears or holes — all skin areas should be covered. Here's a checklist of clothes to wear:

— **Shirt.** The fabric should be tightly woven, have long sleeves, and a collar that fits snugly when buttoned. Wear the shirt tucked into your pants and sleeves over or outside your gloves.

— **Pants.** The pants fabric should be tightly woven and pant legs should be worn outside your boots.

— **Coveralls.** If you are wearing coveralls instead of separate pants and shirt, the same requirements apply. They should have long sleeves and a collar that fits snugly. Sleeves should be worn outside or over the gloves, and pant legs outside or over the boots.

— **Gloves.** Select gloves that can be washed inside and out after every use and that are long enough to reach at least halfway to your elbow, and are free from holes and tears.

— **Respirator.** Read the pesticide label carefully. Some chemicals should only be used if you are using a respirator. If one is recommended, use it and remember to change the cartridge as necessary.

— **Boots.** Select rubber or plastic boots which can be rinsed after each use and that are long enough to reach at least halfway to your knee. Keep these separate to use only when applying pesticides.

Once you've finished the job, always keep contaminated clothing away from all others. Wash them separately so they don't contaminate other clothing. Store in a plastic container until washing. Always shower and shampoo your hair before putting on other clothing. Once your protective clothing is clean — including boots and gloves — keep them separate and use them only when working with pesticides.

How To Shop For A Home Mortgage

The spring house buying season is just ahead and buyers need to be prepared. I advise home buyers to examine creative or flexible mortgage loans carefully to be sure what they're getting is what they can really afford.

Traditional fixed rate mortgages are nearly a thing of the past. Where there are available, they usually carry higher interest rate than do flexible rate mortgages and they may commit borrowers to higher total payments than they can reasonably afford.

If you are in the market for a home you and your lender must agree on the financing program. The more you know about the basics, the more easily you will be able to calculate the risks your mortgage presents in the future. The key concept to keep in mind is affordability now and in the future.

Current financing schemes involve greater risks for the buyer because payments may fluctuate according to a financial index. The most common indexes used are the rate on U.S. Treasury bills or notes, the Federal Home Loan Bank Board's national average mortgage contract rate, and the average cost of funds for savings and loans.

These reflect how much the U.S. Treasury is willing to pay on money it borrows, how much people are paying on new mortgages nationwide, and how much lending institutions are paying on the money they borrow. Fluctuations in these rates change the interest rate on your mortgage, change your monthly payments, mortgage length, or principle balance.

Ask your lender how the index affects your payments. For example, if the index changes monthly, is your lender also changing the rate on your loan monthly? Or are there limits on the number of times and the amount your rate can fluctuate? Ask

whether you will get advance warning of rate or payment changes. Most current mortgages have some built in notification system but many do not.

Here is a list of questions to ask so that you can decide if a mortgage option is affordable:

— What is the sales price minus your down payment? This is the amount you must finance.

— What is the length, if maturity of the loan you are considering? There will be a significant cost difference between a 30 year and a 10 year mortgage.

— What is the size of your monthly payments? For most of us, this is the most important

consideration. Be wary if this figure represents more than a quarter of your income. Once you have added utility and insurance costs, you could be faced with the prospect of spending close to half of your income on housing costs — can you afford that?

— Ask about the interest rate or rates. Will your payments or rates change from one month or another?

— If your payments or interest rates change, you can your lender give you any indication of how often and how much?

— Will your mortgage give you an opportunity to refinance the loan when it matures?

Easter's feast

(Continued from Page B6)

BANANA NUT BUTTER

1/2 c. butter

1 T. finely chopped nuts

2 T. mashed banana

1/2 t. lemon juice

Mix all ingredients. Top muffins.

EASTER CORN BREAD

1 c. enriched corn meal

1 c. flour

4 t. baking powder

1/4 t. salt

1 c. shredded Cheddar cheese

1 c. milk

1 egg

1/4 c. butter

8 crisply cooked bacon slices, crumbled

Heat oven to 400 degrees. Grease

8-inch square baking pan. In large bowl, combine corn meal, flour,

baking powder and salt; mix well. Add remaining ingredients, mixing just until dry ingredients are moistened. Pour into prepared pan. Bake 25 to 30 minutes or until golden brown.

HAMSALAD

3 c. ground cooked ham

3 hard cooked eggs

1/2 c. minced green papper

1/2 c. minced celery

1/2 c. mayonnaise

2 T. vinegar

2 t. chives

Mix the ham, chopped eggs, pepper, and celery. Combine the vinegar and mayonnaise. Mix with ham mixture and vegetables. Arrange on lettuce leaves in a bowl, cover with slices of cucumber. Sprinkle with chives.

Mrs. Charles Biehl, Mertztown

EASTER CHOIR PROGRAM WITH LIVE SCENES

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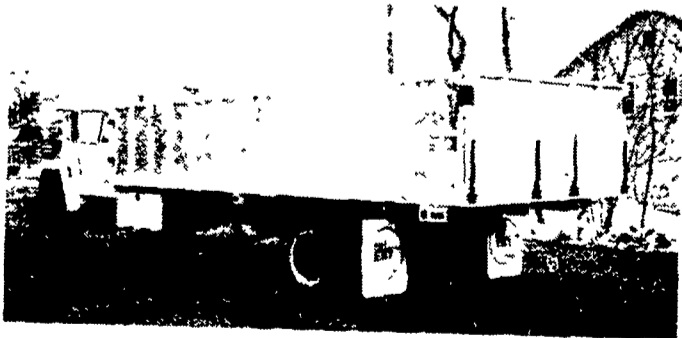
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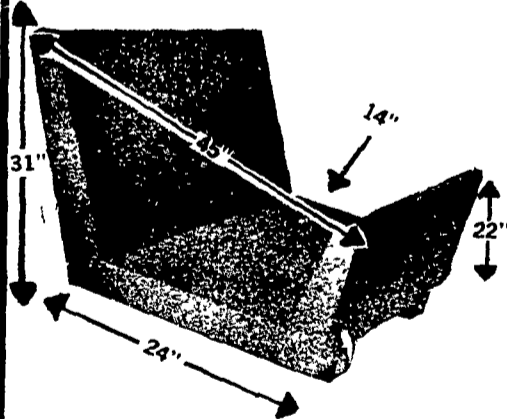
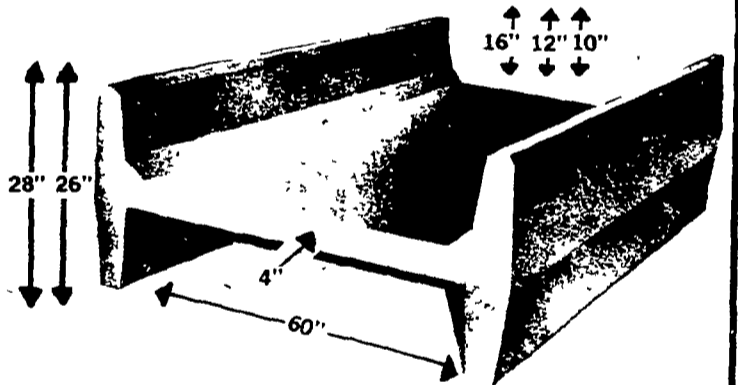


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