



Ladies Have You Heard?

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Financial Planning For Teens

There is nothing like a new year for getting organized. This year, while making resolutions for yourself, make a few to help your teenagers learn about financial planning.

Include your teens in regular financial discussions, and give them the opportunity to assume responsibility for many of their own expenses. If you do, you will give them a boost toward financial independence. Here are a couple of tips.

Explain your family income. Anyone who's old enough to spend money is old enough to understand where it comes from and how far it has to go. Discuss how your long range financial goals affect the amount of money you budget for food, housing, entertainment, and other categories including education and savings.

If you haven't already, think about using an allowance system. Since teenagers have legitimate financial needs (books, clothes, entertainment, transportation, personal care, and services), they also need to learn how to budget for them. An allowance doesn't mean you are spending more money, it just shifts the responsibility for budgeting to the spender.

Now that tax time is coming up, it's a good chance to review and explain your record keeping system and its importance to family financial management. Explain that you can't plan what you're going to do with money unless you also know how much comes in, how often, and how much is already committed for what. There's no reasonable way to escape the need to budget.

Discuss buying practices. If your teenager is planning an important purchase, it's a good opportunity to talk about comparative shopping, reading labels, and interpreting

advertisements. If you use credit cards, explain them to your teens including the costs of credit and the impact credit and credit practices have on your financial history.

If your teenagers don't have a bank account, don't delay any longer. Learning how to use and manage a banking account is basic to today's world. At the end of each month, balance your books together and encourage your teens to record what goes in and out and why - it can be an eye opener!

Above all, recognize that adulthood and the real world are just around the corner for your teenagers and you don't have much more time to help them toward sound financial practices. Be open and supportive and resist the temptation to make their financial decision. With your guidance, they can do it themselves.

Make Your Winter Healthier

In winter the relative humidity in your home takes a nose dive. That's because the heated air can hold more moisture than the cold outside air. The result of this is the heated inside air bags for moisture...from plants, furniture, even from your body. And that's why dry skin, nose bleeds, asthma and certain respiratory ailments flare up during winter months.

The solution is to increase the inside air's moisture content... and the best way to do that is with a humidifier. Humidifiers are recommended over vaporizers because they're more efficient for large scale efforts and they pose fewer hazards. Because humidifiers produce a cool mist there's no risk of being scalded or burned, which is a possibility with hot mist vaporizers. And while cool mist vaporizers are available, they still aren't as efficient as a humidifier

Karen Nesbit

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three girls and one boy. The girls have helped to "mind" the store from the beginning. A neighbor assists when necessary to cover milking times and when school or 4-H events call everyone away.

Karen put much planning into restoration of the store and has added insulation, a new furnace, running water, and small kitchen and restroom facilities since taking over ownership. Lunches are often served for the family from this kitchen and Karen managed to do all of her canning there this summer.

Perhaps one of the most intriguing aspects of this ambitious farm wife's life is that she was a "town kid". Karen laughs as she says, "Jerry says town girls are a good kind for farmers to marry. — They don't know any better. (They don't realize what they're getting into.)" She admits that she may not have married a farmer if she realized what all was involved. However, I doubt that she would give up this lifestyle.

After several minutes of

laughing, Karen tells of her first experience as a "farm wife". She and her husband were bringing their new herd into the barn for the very first milking (18 years ago). Karen was assigned to stand in the walkway to head the cows into their stalls. It seems that "those cows were so big and they just kept coming at me" until Karen stood outside the barn by the milkhouse, and a very angry husband was in the barn with about forty cows going wherever they pleased.

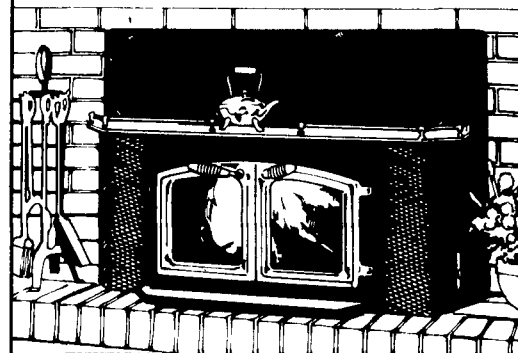
The first "milking chore" assigned to the wife those first few days was to wash cows. However, the new farm wife didn't know a dry cow from a fresh cow, and when Jerry said "wash the next

cow" that is exactly what Karen did.

Karen has come a long way in 18 years. Their children "grew up in the barn" and have taken an active part in this strong family farm from an early age. Today, if she had to, Karen could manage most of the day to day running of the farm with the exception of the field crops.

A life-style that is "dull and nothing special"? I don't think so. A better description might be busy, hectic, challenging, and even — satisfying. Although the store "ties me down" more than even dairy farming, Karen readily admits, "If I had to go out and get a job—I would want to manage a store like this."

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