



Have You Heard?

By Doris Thomas
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Home Economist

Impulse Purchases May Ruin Budget

Shopping at the supermarket requires more — not less — skill than it did a decade ago.

The corner grocery store of past years with its limited stock has long disappeared. Today you make your choices in a serve-yourself store that may carry 15,000 to 20,000 food and nonfood items.

With such an array of merchandise, with most items sporting ever higher prices, do you find that you often come home with more than you planned to buy? If so, you could be an impulse shopper, lured by the attractive, colorful, well-designed displays or packages that prompt you to buy, whether you need to or not.

National surveys show that many purchases made inside America's stores are impulse decisions. High on the list of these unplanned purchases are candy, gum, snacks, books, magazines and toys. Close behind are first aid and beauty supplies, slippers,

sneakers, plants, pots and kitchen utensils.

A large outlay for these and similar items will throw the most careful "food" shopping list out of kilter.

When you reach for these non-food items in the grocery store, consider your need, your budget, the item's quality, and whether the item is worth the price.

Make a careful list of the foods you need to buy before you go to the store. Follow it through if at all possible. Keep in mind that not all in-store decisions are spur-of-the-moment purchases. You need to be flexible in order to take advantage

of unadvertised specials, seasonal foods and special buys.

Money Matters Mean Management

If all your money seems to be spent before you get it, maybe it is because you are thinking of money as an end rather than a means. Managing money doesn't come naturally.

May I suggest that you look at why you spend your money, not just how, if you really want to take control of your spending. Spending plans often overlook the most important factors that have shaped a person's spending habits. These are learned behaviors and many forces affect the use of money including emotions, values, skills and advertising.

When a family begins to work out a financial plan, it helps to realize that money means different things to different people. This can make the hard decisions a little easier to work out and provide a framework to resolve differences.

Looking at what money means may seem somewhat strange at first, but understanding the whys often leads to better family relations. For example, I know of a young couple where the husband was trying to control his wife by

withholding money and controlling the family finances. His wife retaliated by going on shopping sprees. However, once the couple began discussing their "two money personalities" they were able to work out a spending plan that took into account their different values.

What the couple began doing was looking at their income as a resource subject to the principles and concepts of management. Remember, there's more to money than just spending it. Management

includes planning, spending, adjusting, and evaluating.

Planning involves more than just discussion. It means being as informed as possible by reading and considering effects of various strategies.

Successful money management means mediating differences with "fair fight rules." Open and free planning is the first essential step to coping with the realities of sharing and spending together.

'Horsemen's Hoedown' To Benefit 4-H

TIMONIUM, Md. — The Maryland 4-H Foundation will sponsor a 'Happy Horsemen's Hoedown' Friday, March 13 in the Exhibition Hall at the State Fairgrounds in Timonium. The event, slated to begin at 7 p.m., will benefit the Maryland 4-H horse and pony program.

The Hoedown will feature casino gambling, simulated races, open pit barbecue, country music, dancing to the Stardells and entertainment by "The New Beginning," a nationally

recognized Maryland 4-H singing group.

An auction to benefit the 4-H program will feature goose and turkey hunting trips, horse equipment and sporting art. "Pecos," a registered international miniature stallion will be raffled.

The event is co-sponsored by the Maryland Horse Breeders Association and WCAO Radio 60. For tickets, contact the MHBA at 301-252-2100. Tickets cost \$25 and checks are payable to the Maryland 4-H Foundation.

Sky Highways

(Continued from Page B10)

on the ground in Los Angeles. If New York can land only 20 planes an hour, we'll make sure only 20 get there," says James H. Loos, FAA technical adviser for air traffic.

Such decisions are made by Central Flow Control at FAA headquarters, which monitors airways nationwide and has taken a more active role since the strike.

To open up congested East Coast coastal airways, where traffic is the heaviest in the nation, the FAA added some new routings in early 1987.

"On the ground, it would be like cutting parallel interstates along the New Jersey Turnpike from New York to Washington," Reavis says. "There was only one jet route in the Shenandoah Valley, above Interstate 81. Now there are three."



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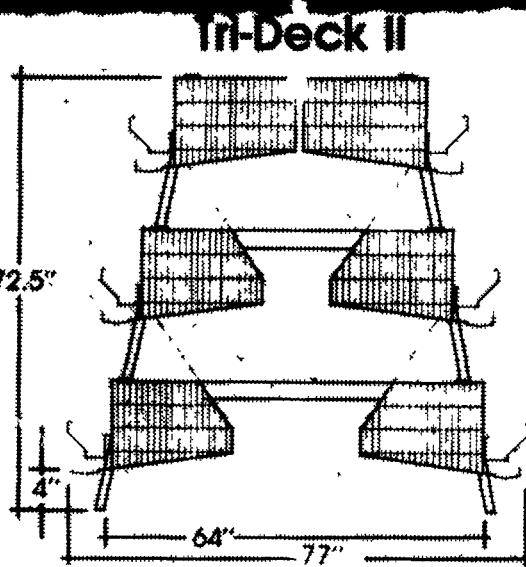
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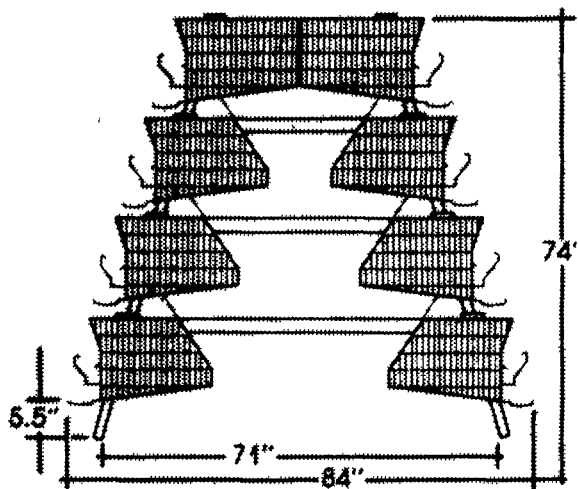
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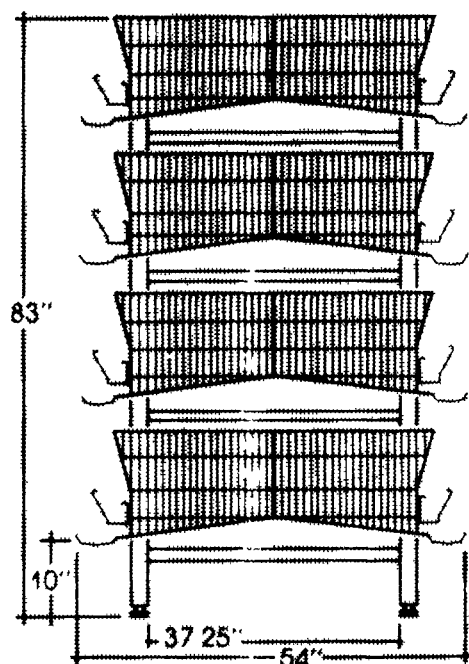
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