

Winter Workshops

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or \$20.00 for all four classes.

LOOKING MY BEST BY USING LINE, DESIGN AND TEXTURE- This class will attempt to show how line, design and texture relate to each other and how they can be used to make personality statements and enhance various body types.

Workshop #11- 7:00-9:00 p.m., February 21.

Workshop #12- 1:00-3:00 p.m., February 22.

LOOKING MY BEST BY USING COLOR- Color families as an aid in color coordination, and color as it relates to personal coloring will be discussed, as will the emotional statements various colors make.

Workshop #13- 1:00-3:00 p.m., February 28.

Workshop #14- 7:00-9:00 p.m., February 28.

LOOKING MY BEST WEARING ACCESSORIES- Using scarves, jewelry, shoes, handbags, gloves, and hair accessories will be discussed. The many ways scarves can be used will take center stage at this class.

Workshop #15- 1:00-3:00 p.m., March 7.

Workshop #16- 7:00-9:00 p.m., March 7.

LOOKING MY BEST WITH A CAREFULLY PLANNED WARDROBE- Elements of a basic wardrobe, taking into account different body types and life styles will be discussed.

Workshop #17- 1:00-3:00 p.m., March 14.

Workshop #18- 7:00-9:00 p.m., March 14.

SEWING AND CRAFTS FOR PROFIT SEMINAR- is scheduled for April 24. Watch next newsletter for details.

FOODS AND NUTRITION CREATIVE VEGETABLE COOKERY- Tired of the same old vegetables day in and day out? Looking for new ways to prepare those vegetables that are supposed to be "good for you." Would you like to learn how eating vegetables may reduce your risk of developing cancer? Sign up for the new course beginning in March called "Creative Vegetable Cookery."

Designed as learn-at-home lessons to be completed over an eight-week period "Creative Vegetable Cookery" provides: recipes and menus; tips on vegetable storage and cooking; and background information on the role vegetables play in cancer prevention.

A \$5.00 fee is required to register for this course. This covers reproduction of the lessons and mailing costs. Limit: 50.

If you would like to register, please complete one of the registration forms and return it by February 19, 1989.

MICROWAVE BASICS- Did you just receive a microwave or do you have one you do not use to its full potential? Learn how to take advantage of all the marvelous features your microwave offers you. In this workshop you will discover how the microwave works, cooking techniques,

microwave utensils and recipes. Class Limit: 35. **INSTRUCTOR:** Audrey Hallgren. Cost: \$6.00.

Workshop #19- 7:00-9:00 p.m., March 7.

Workshop #20- 10:00-12 noon, March 8.

LITE AND HEALTHY MICROWAVE IDEAS- This workshop will present tasty low sodium, low fat, low cholesterol and low-calorie dishes using your microwave. Class Limit: 35. **INSTRUCTOR:** Audrey Hallgren. Cost: \$6.00.

Workshop #21- 10:00-12:00 noon, March 15.

Workshop #22- 7:00-9:00 p.m., March 15.

HOUSING MOISTURE AND WATER CONTROL IN RESIDENTIAL ENVIRONMENTS- This program will address factors contributing to moisture build up/water seepage in homes and techniques to help solve these problems.

INSTRUCTOR: Phyllis A. Barner, Ph.D., Extension Housing Specialist with Penn State University. Cost: Free.

Workshop #23- 1:00-3:00 p.m., January 31.

Workshop #24- 7:00-9:00 p.m., January 31.

FAMILY STRENGTHS BUILDING PERSONAL STRENGTHS AS MIDLIFE WOMEN- This workshop for women approaching or experiencing midlife changes will help participants understand their feelings, identify their strengths, and initiate personal strategies that will help them make the midlife transition a strong building block for their future development.

INSTRUCTOR: Barbara W. Davis, Ph.D., Extension Individual and Family Development Specialist from Penn State University. Cost: Free.

Workshop #25- 1:00-3:00 p.m., April 6.

FAMILY RESOURCE MANAGEMENT INSURANCE: IT'S A RISKY BUSINESS- This workshop is targeted to those individuals who want to improve their decision-making skills regarding insurance. The two hour session will include group activities and discussion.

INSTRUCTOR: Marilyn M. Furry, Ph.D., Extension Family Resource Management Specialist, Penn State University. Cost: Free.

Workshop #26- 7:00-9:00 p.m., April 13.

FAMILIES MANAGING IN THE 80's- LEARN AT HOME- Who's taking care of the money? You? Have you ever come to the end of the month and wondered where the money went? Do family financial decisions simply seem to happen? Do all members of your family know where legal and financial papers use? Most of us feel a little uncomfortable with these questions.

Managing finances is not just a job for bankers, we all need to do it for ourselves and our families. But how? Sometimes the hardest part of getting organized is decid-

ing what to do first, and then to do it.

The Penn State Cooperative Extension may be able to help. If you are trying to save money to buy a home or to improve one, if you have children you hope to send to school, or if you are planning for retirement you'll be interested in our program. It's a series of five mini-lessons on basic financial skills you can use at home.

Each lesson covers a single financial topic all families need to know about. How to organize your financial and legal papers, how to set up a system for spending and saving, how to know how much you are really worth or the family's net worth and how to manage credit are some of the subjects covered.

To pre-register for the learn-at-home program, complete one of the registration forms and send your check for \$3.00 to cover mailing costs. **Registration deadline: February 19.**

CREATIVE USE OF LEISURE TIME

THE HEART OF CURVED PIECING- If you like the look of the log cabin quilt pattern, you'll be eager to piece this heart block. It is composed of bias cut pieces of fabric, joined to diagonally set blocks chaining through the center of the heart. The bias piecing makes this a challenging block.

During this 3-hour class, you will piece one block, then inset it into a square piece of fabric. Intermediate sewing skills are absolutely necessary. Ideas for using this block in creative ways will be presented.

Supplies needed for class: sewing machine; extension cord; sewing and cutting supplies; iron and mat, 3/8 yard of a solid, 100% cotton fabric; 8-10 pieces of coordinated cotton calicoes (5"x10" each is sufficient); rubber cement; paper scissors. Class Limit: 15. **INSTRUCTOR:** Donna Lucidi-Nachwostach. Cost: \$15.00 (includes \$3.00 for pattern).

Workshop #27- 9:00-12:00 noon, March 4.

TRADITIONAL FINISHES FOR QUILTS- Put an end to the frustrations and puzzlements of quilt borders and binding. Learn the traditional techniques that can give your quilt a classic ending, and also some updated ideas for bindings with flair.

In this class, you will prepare a sample notebook of: a mitered border corner; a butted border corner; a wrapped binding; continuous binding; double bias binding applied to a straight edge and a curved edge; mitered binding corners; prairie points and a ruffled edging. The samples will be yours to refer to as needed in future quilt projects.

This class is for the person with some quilt-making experience, but who needs more instruction on ending the quilt.

Samples will be prepared in class, so a sewing machine is necessary. A supply list will be sent prior to the first class. A minimal supply fee will be requested at the first class, to cover cost of handouts. Class Limit: 12. **INSTRUCTOR:** Donna Lucidi-Nachwostach. Cost: \$15.00.

Workshop #28- 6:30-9:30 p.m., March 27 and April 3.

TRICK PIECED TRADITIONS- (Machine piecing of traditional quilt blocks)- "Trick" pieced is a quickly pieced traditional block. Cherry Basket, Pine Tree, Rolling Pin and Flying Geese can be a nightmare of triangles when cut and pieced in a traditional manner. But what a joy when using this exciting method

of quick piecing. Imagine ... you don't cut a single triangle!! Amaze others with your piecing skill! You can also use the method to make an adaptation of Sunshine and Shadow, another difficult design.

Learn the method, then proceed to make three sample blocks of your selected traditional blocks. You'll be amazed at how quickly you can piece these traditional quilt blocks. If using coordinated fabrics, you'll have the basis for a 3-block wallhanging, for which instructions and pattern will be provided. Participants must bring their own sewing machine.

Participants should have some knowledge of quilting or have sewing experience. A list of supplies required will be sent to those persons who register. Class Limit: 12. **INSTRUCTOR:** Donna Lucidi-Nachwostach. Cost: \$21.00 (includes \$6.00 for pattern).

Workshop #29- 6:30-9:00 p.m., April 12, 19, 26.

SEWING MACHINE MAINTENANCE- When was the last time you serviced your machine, as recommended in the owner's manual? Sewing machines are sensitive to accumulations of lint, dust and thread pieces which collect in the moving

parts of the machine. Lack of proper oiling and lubricating can also interfere with optimum machine performance. If your machine starts sluggishly, is noisy, makes loose or skipped stitches, maybe it's time for a thorough cleaning. Why not bring in your machine and learn the basic maintenance procedures, including tension and pressure adjustment.

Participants are requested to bring the following items to class: sewing machine, sewing machine oil, tweezers, brush for cleaning machine parts, screwdrivers (the tiny ones which came with your machine, and one medium size), threaded bobbin, spool of thread and small piece of scrap fabric to test thread tension, and your user manual.

Class Limit: 15. **INSTRUCTOR:** Donna Lucidi-Nachwostach. Cost: \$7.00.

Workshop #30- 12:30-2:30 p.m., March 4.

Please complete a separate form for each workshop or meeting you plan to attend and return to Winter Workshop, Penn State Cooperative Extension, 1383 Arcadia Road, Room 1, Lancaster, PA 17601. Registration form can be hand written.

Making The Most Of Your Money

SCRANTON — Most of us have problems with money. One problem is not having enough money to do all the things we need to do and to buy all the things we need to buy. Another is not spending our money wisely to get the best use out of it.

It seems that we never have as much money as we would like to have, but we can all learn to handle our money to get the most out of it, to buy more of the things we need, and to do more of the things we want to do. The key is to plan for spending and saving, and to try to follow it. Many of us don't want to take the time to plan, but those who do are much better off financially.

The first step in planning is goal setting. What do you want in the future? Consider both short-term (such as buying a new coat or a saving for a vacation at the shore) and long-term goals (like owning your own home or sending your child to college). Your list should consist of things that are really important to you, that are worth working for, that require careful planning and thoughtful decisions. However, be realistic. Know your own abilities, skills and financial resources.

The next step involved developing a budget -- a plan for spending and saving. A working budget not only helps make your money go further, but can also mean more happiness, less preoccupation with money, and a better, saner attitude towards life. A well-planned budget can help you:

- prevent impulse spending
- decide what you can or cannot afford
- know where your money goes
- increase savings
- decide how to protect against the financial consequences of unemployment, accidents, sickness, aging, and health.

A budget doesn't have to be complicated or rigid. But it does take planning and determination to follow it. When setting up a budget, involve all family members. Consider each person's needs and wants so that all family members feel they are a part of the plan. Be prepared to compromise. A plan cannot succeed unless there is a financial partnership.

The first step in developing a

budget is estimating your income. Total all money you will receive during the budget period. This includes wages, salaries, interest from bank accounts and investments and gifts.

Next, estimate your expenses. Group your expenses into three categories: fixed, flexible, or set-asides. Fixed expenses are payments that are basically the same amounts each month. Fixed regular expenses include such items as rent or mortgage payments, taxes, credit installment payments. Fixed irregular expenses are large payments due once or twice a year, such as insurance premiums. Flexible expenses may vary from one month to the next, such as amounts of money accumulated for special purposes, as for Christmas gifts, savings and emergency funds, and long-term goals.

Use old records, receipts, bills, and cancelled checks to estimate future expenses. If you have no previous records, keep track of all expenses for at least one full month to obtain a record. This requires recording every expenditure -- from the candy bar you bought for an afternoon snack to the gas you purchased to fill your car. It's best to carry a notebook with you and then record the expenditures in a journal at home.

Compare your total expected income with the total of your planned expenses for the budget period. If your planned budget equals your estimated future income, are you satisfied with this outcome? Have you left enough leeway for emergencies and errors? If your expenses add up to more than your income, look again at all parts of the plan. Where can you cut down? Where are you overspending? You may have to decide which things are most important to you and which ones can wait. You may be able to do some trimming on your flexible expenses.

After your plan is completed, put it to work. At the end of your budget period, evaluate your plan. Compare what you spent with what you planned to spend. If your spending was quite different from your plan, find out why. If your plan did not provide for your family's needs, you will want to revise it.

Workshop Title _____	# _____
Cost _____	
Name _____	
Address _____	
Phone (Home) _____	
(Work) _____	