

TAKING TIME

by Rebecca Wolf

Extension Home Economist



Pinching Pennies Pays

I am the kind of person who will pick up stray coins lying on the street. As a child I squirreled away the pennies in a bank on my dresser. I remember at college, it was a rare day that I did not recover some change as I walked to and from class.

No wonder I teach money management now!

Whether you're talking about the spare change you find in pockets while doing the laundry or about the dollars you indirectly save by making an informed purchase at a department store, pinching pennies pays.

This summer families will need to stretch the limited funds they have.

I imagine your farming community is much like that of the Lehigh Valley where the concerns about finances closely shadow the weather charts. We know that our families' financial security depends on a good crop and decent market prices!

As individuals, we can do little to control the economy and the

weather, but we can take steps to control the finances we already have. To help you make it through some of the lean times this summer, consider these money-stretching ideas.

Around the Home: May brought swelteringly high temperatures to Pennsylvania. To lower your utility bills, remember to pull shades to block sun from heating your home. Take advantage of cross-ventilation cooling by opening windows or doors at both ends of the house. However, in many older brick and stone homes, after a night of cooler temperatures, you may find it better to keep the house closed up to prevent cool air from escaping and warm air from entering.

Assess your bank accounts. Are you stretching your money by keeping most of it in accounts that earn interest? Many checking accounts offer interest. See if you could transfer some of your checking account money to a relatively liquid, but higher interest bearing category.

Interest rates are down. Now

may be a good time to refinance bigger loans. You could save a substantial amount of money. Ask your banker for details. You can do this by phone. Call several places, and ask lots of questions.

Make it yourself. It's less expensive to make things like salad dressing, chocolate milk, and sugared cereals at home. You pay a lot of money for someone else to sprinkle on the sugar or stir in the flavor!

Drink water. Keep a jug in the refrigerator. This will cut down on the costs of other beverages, cut calories in your diet, and reduce utility costs (because people tend to run the tap a long time before drawing a glass of cold water).

Swap novels, children's toys, and exercise equipment with neighbors or friends to save money while still enjoying different ideas. Could you borrow a tent rather than renting one?

Collect aluminum cans along the road and redeem them for cash.

When Shopping: Write a list before you leave for the store, and stick to it. Don't buy fresh produce because it's a super price only to allow it to rot on your counter or in the crisper. Remember, freezer space may be limited as you begin to preserve your home-grown produce.

If you are looking for a particular item, do your comparison shopping by phone. Call several stores and ask if they stock the item and what the price is. This will save you time, energy, and gasoline. When you find the best deal, you'll also be saving dollars.

Yes, it's only pennies, but reuse your shopping bags. Some stores are now deducting several cents for each grocery bag that you reuse.

Do your shopping in one trip. Plan the trip on a day when you have doctor or dentist appointments. By making one less trip per week, the average family can save \$100 in a year.

On Vacation: If you are a senior citizen (or in some cases over the "magic" age of 50 or 55), by all means inquire about discounts at restaurants, museums, fairs, and parks.

Particularly for day trips or weekend outings, pack your food. Eating at restaurants or from festival vendors can triple the cost of food!

Instead of buying souvenirs, send picture postcards to friends. Ask them to save them for you. At the end of your trip, you will have saved money on phone calls or letters, and you will have compiled a wonderful journal of your adventures without adding another dust-collecting knickknack.

Taking the time to stretch summer resources is definitely worth the dollars saved!

Woman Honored For Helping Low-Income Families

SCRANTON (Lackawanna Co.) — Betty Meholic, Expanded Food and Nutrition Education Program (EFNEP) advisor in Lackawanna County, was recognized for 20 years of service with the Penn State Cooperative Extension Expanded Food and Nutrition Education Program during the annual state EFNEP meeting at University Park on April 29 and 30.

Mrs. Meholic reaches families with limited incomes through home visits and group meetings to teach basic nutrition concepts which improve the quality of lives for those involved.

In the program's 22 years, EFNEP has brought nutrition education to low-income families with young children throughout the state. More than 149,000 Pennsylvania families and 337,000 youth have been enrolled in EFNEP. This year, more than 8,000 families in 46 counties will be among over 600,000 families involved in the program nationwide.

Essential to the program are the nutritional education advisers and the county extension home economists who train them. More than 800 individuals have served as nutrition advisers since the program began in 1969. Thirteen of the current 105 advisers and three of the supervisors have been with the program since its beginning.

EFNEP nutrition advisers teach low-income families how to plan and prepare nutritious, low-cost meals. The EFNEP curriculum includes planning meals, storing food safely, using proper sanitation practices, shopping for food, buying with food stamps, budgeting food costs, gardening and preserving food. Participants also learn about other food programs and community resources.

For more information about EFNEP in Lackawanna County, contact the Penn State Cooperative extension office at 200 Adams Ave. Scranton.

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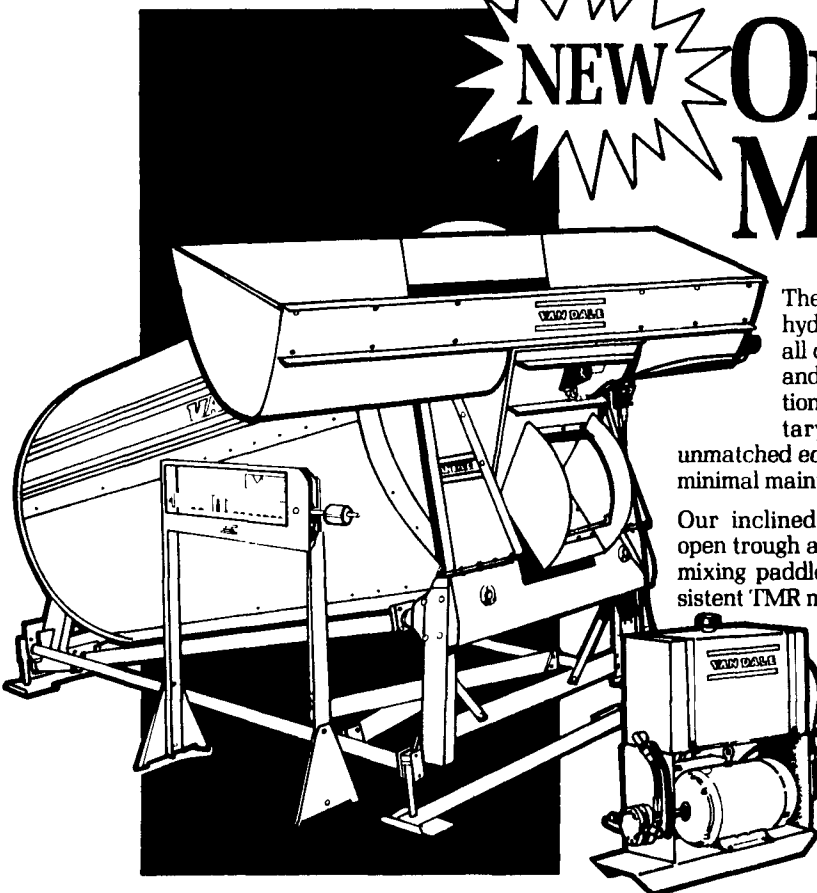
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