

# TAKING TIME

by Rebecca Wolf

Extension Home Economist



## Marriage and Money-- A Lesson to be Learned

Several months ago I jotted a note to myself to write a column on money and family stress -- not realizing how close to home it would hit!

In three weeks, I will be getting married, and for the last three months financial decisions and family stress have been an intimate reality for me. So what have I learned? Three things: every "expert" can continue to learn, it's important to "practice what you preach," and it's "easier said than done." All cliches; all true.

The area of family economics, finances, and budgeting has been identified as THE top family stressor. Married men and women and single parents all name it as the top cause of family stress. Money and disagreements over money is one of the top three reasons for divorce in the United States today.

But fortunately, we do know about healthy families and how they have come to grips with the strains of making financial decisions and stretching the ever-shrinking dollar. This coping starts with a realization that having more money is not going to remove financial stress from a family's life.

All families that have learned to handle money stresses without having them ruin family relationships have four qualities in common. First, they talk about money on a regular basis. They don't link self-esteem and earning power.

That means, if you are a member of the family, you are important and your opinions and desires are considered, whether you bring home a paycheck or not. This also means that the person earning more money does not necessarily always have the last say.

These stress-effective families also develop good money management skills and teach their children about money. The interesting thing is that their ideas vary -- some live by very strict budgets, some give specific allowances, others have a looser style of planning and require their children to work for money. But the common chord is the family's satisfaction with the system they have chosen.

trying to pay for a wedding while still paying rent, buying groceries, and making other regular purchases, has made me interested in how healthy families deal with racing inflation or a cut in income. According to the research, these families tend to scale-down expenses rather than add income. They also scale down expectations. For instance, they may decide having a new car every three years is not as important as it used to be.

The families that have learned to deal with money stresses will also tend to respect others' decisions about everyday expenses. They don't quibble over those expenditures. But they regularly talk, share, and compromise on major purchase decisions. Couples also report a willingness to

give in to a husband or wife on occasion knowing that during some future decision, the roles will be reversed.

I'm already practicing some of these ideas. I'm sure that during the coming months and years of married life I will struggle with more decisions.

You may want to look at your family and how it deals with money issues. Do they cause you continual stress? Consider taking

## Why Drink Bottled Water?

UNIVERSITY PARK (Centre Co.) — If you drink bottled water because you like the taste, pay the price and enjoy it. But if you think it's healthier and purer than tap water, think again.

"About 25 percent of bottled water in the United States is just processed tap water from municipal systems," says Dr. Paul Robillard, assistant professor of agriculture engineering in Penn State's College of Agriculture. "Some bottled waters are high in sodium and most lack fluoride which helps protect teeth."

Sales of bottled water have quadrupled over the last decade, partly because consumers are concerned that their water sources are endangered by chemicals accidentally released into the environment.

Aggressive advertising also has convinced many consumers that drinking bottled water is a sign of affluence.

"But there's no need to spend a lot of money on bottled water if it's no better than your own tap water," says Robillard. "The Safe Water Drinking Act of 1974 and subsequent regulations have placed strict limits on contaminants in municipal water supplies."

Currently there are limits on more than 30 contaminants in municipal water supplies. In the next few years, this number is expected to exceed 80.

the time to begin practicing some of the things that stress-effective families have shown -- talk about money (don't avoid the subject just because the conversation may become tense), remember to show other family members they are important. Include them in decisions whether they contribute a paycheck or not. If you don't feel comfortable making money deci-

sions, ask a spouse to teach you. Begin a regular savings plan -- even if it is only \$5 per week into an emergency fund. And finally, teach your children and grandchildren the lessons you have learned and are learning now.

Rebecca Wolf is a Home Economist with Penn State Cooperative Extension in Lehigh County.

"If you're on a public water system, you can find out from your local government where your water comes from, what contaminants it is tested for and whether any of these are present in quantities that pose a health risk," says Robillard.

Contaminants found in water supplies include lead, nitrates, radon and benzene. Chlorine used to disinfect water sometimes can interact with compounds produced when organic materials, such as dead leaves, decay. The combination can result in harmful byproducts.

Consumers who have private wells will find it more difficult to obtain accurate information about their water. "Testing of home wells can be expensive and confusing," says Robillard. "You can consult local health officials or your county extension office for advice on the specific tests needed for your location."

If you do decide to drink bottled water, know what you're buying. Many types of bottled water are available at grocery stores and through delivery services.

Spring water reaches the earth's surface from underground aquifers. Sometimes it is naturally carbonated by carbon dioxide gas. Spring waters whose labels don't state that they are "natural" may have undergone some processing, such as the addition of minerals.

Mineral water usually contains large amounts of dissolved mineral salts, such as calcium, sodium, magnesium and iron. Some commercial mineral waters actually are tap water with minerals and carbon dioxide added. Depending on your water source, your tap water actually might contain more minerals than some commercial mineral waters. No studies to date have shown that either a low or high mineral content benefits human health.

Distilled water is processed by heating water and condensing its vapor. It tastes bland and is used mostly for industrial household use, such as in steam irons and batteries.

Sparkling water is "naturally" carbonated, which means the water was effervescent in its underground source. These natural gases usually are drawn off before the water reaches the surface and are reinjected later during bottling to ensure a consistent product.

Club soda is water to which minerals and mineral salts have been added.

To obtain free fact sheets on bottled water, water testing and water treatment, contact the Department of Agricultural and Biological Engineering, 236 Agricultural Engineering Building, Penn State, University Park PA 16802 (814) 865-7685.

## FARMING FOR THE FUTURE with



### ★ NEW FOR 1991 - BOLT-ON TEETH ★



→ A new AERWAY can be your ticket to INCREASED PROFITS and help you comply to your conservation plan.

A GOOD THING JUST GOT BETTER!

Helping Ranchers and Dairymen Make Better Hay and Pastures Throughout the Nation.

#### UNIVERSITY TESTS SHOW

- AerWay-ing Pays
- Increases yield and quality
- Important part of intensive hay and pasture management
- Helps conserve valuable soil, fertilizer and water.
- Reduces compaction
- Improves manure management
- Reduces run-off
- Promotes extended stand life.

"My dairy farm is located on rolling terrain in Reedsburg, Wisconsin. After the first cutting, I used the Aer-Way on my thinning alfalfa stand to get the fertilizer and water into the ground. The second cutting was noticeably better with thicker and leafier alfalfa. I would recommend the Aer-Way to other dairy farmers."

DAVID RABOINE  
Dairy Farmer  
Reedsburg, Wisconsin

"In the last two years we put in alfalfa with a nurse crop of spring triticale and field peas. The Aer-Way and flexible chain harrow were the only tillage used. The alfalfa seedlings are the best we've ever had."

RICK & KATHIE ARNOLD  
Twin Oaks Farm  
Truxton, New York

"I have better pastures since I started using the Aer-Way to aerate and renovate my pastures. Using the Aer-Way has helped me get the nutrients where they are needed. I would not recommend fertilizing or liming without running the Aer-Way first."

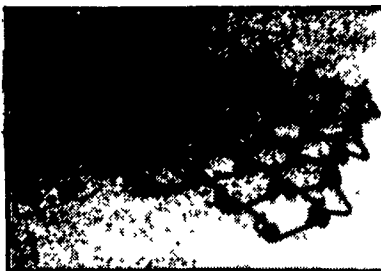
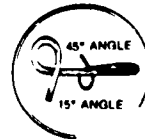
SANDY FISHER  
Brookview Farm, Manakin-Sabot, Virginia

"The Aer-Way is playing an important role in my soil-building program and saving me fuel and labour at the same time."

JOHN VANDORP  
Woodstock, Ontario  
Dairy and hog operation

## Flexible Chain Harrow

One of the heaviest in the industry



- INTENSIVE GRAZING MAINTENANCE
- PASTURE RENOVATION
- SEED BED PREPARATION

"We really noticed the improvement in the fields where we used the Aer-Way implement. The grasses came back greener and thicker. We even got regrowth in some of the thinned-out areas."

LARRY STRITE  
Rich Baron Farm, Greencastle, Pennsylvania

This Toll Free Call May Be One Of The Best Investments You Will Make!

1-800-228-8032



- Yes, please send me free information about your:
- Flexible Chain Harrow
- Aer-Way Implement

Name \_\_\_\_\_  
Farm \_\_\_\_\_  
Address \_\_\_\_\_  
Town \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_  
Telephone ( ) \_\_\_\_\_



## AGRI-QUIP CORPORATION

371 Boardman Poland Road Boardman, Ohio 44512  
or call 1-800-228-8032

Dealers & Distributors Conveniently Located - Call or Write Today!