

TAKING TIME

by Rebecca Escott

Extension Home Economist



Checkbook Priorities

Last week many families were scurrying around making last-minute calculations for filing taxes. And for many, the money that president Bush "put in our pockets" last spring was coming out of our checkbooks this April. Some workers who were expecting refunds discovered the unpleasant truth that they owed taxes this year.

As I prepared my family's tax records, I reviewed recent entries in my check register. I was interested to look back at some of our expenses over the past year. Ideally, a person's spending should reflect his or her most important values or priorities. Does yours? Pull out your checkbook and review the recent entries. What do you see? Mortgage pre-payment? Charitable contribution? New exercise equipment? Medical payment? Groceries? Magazine subscription?

What do these entries tell you about the priorities you have established for your family? If you and the other members of your family would sit down and rank priorities, would they match the

spending choices that you now make? Try this exercise:

Write the following items on separate slips of paper: sports car, education for selves, good car or pickup, eat out occasionally, adequate life insurance, large appliance or furnishings, rent and other bills paid on time, stereo or color television, church, savings for future wants, family trip, family or religious celebrations, education for children, stylish clothes, gifts for others, sports or other recreation, medicine and doctor.

Now put these items in order of importance to you. What do you value? At this time in your life what are some special needs for your family? For instance, you may have a long-standing belief in the value of education. But if your children have all received diplomas or college degrees, this may not be a current priority for you.

Each person in the family should rank the items. You can add more items if you think of any that are important to you. Do you enjoy having pets? Perhaps that should be added to the list. After each family member has ranked the items, compare your choices.

Grass Clipping Dilemma

HUNTINGDON (Huntingdon Co.) — As you prepare for spring ritual of mowing the grass, think about these suggestions for dealing with grass clippings.

Leaving grass clippings on the lawn will not harm your turf—in fact, it may be beneficial, says a Penn State turfgrass expert.

"It's estimated that 20 percent of what goes into landfills is yard

debris such as leaves, hedge prunings and grass clippings," says Dr. Peter Landschoot, Penn State assistant professor of turfgrass science. "Recycling grass clippings not only is civic-minded, but it also can be beneficial to the lawn and saves the work involved in bagging."

"If you leave the clippings on the lawn, you can reduce fertilizer needs by as much as one-third. When turf is mowed on a regular basis, clippings break down easily, returning nitrogen and other nutrients to the soil."

"Some people are concerned that returning clippings to the lawn may result in thatch accumulation," says Landschoot. "But because the clippings decompose rapidly, they do not contribute to thatch."

For clippings to break down rapidly, the lawn must be mowed frequently enough so that large amounts of leaf residue don't remain on the surface of the turf. "Weekly mowing often isn't frequent enough, especially during the peak period of leaf growth in spring," he says. Excessive accumulations of clippings remain on the surface for long periods and

can smother the grass.

"When you're mowing, you shouldn't take off more than one-third of the leaf blade at one time. Otherwise, you may scalp the grass and make it more vulnerable to stress."

If no herbicides have been applied to the grass, homeowners can rake the dried clippings and use them as mulch around trees, shrubs or flowers, says Landschoot.

Lawn mower manufacturers now offer mulching mowers that keep the clippings circulating under the mower deck, chopping the grass blades into finer pieces. "This hastens the decomposition of the clippings and reduces the amount of residue left on the lawn," says Landschoot.

"However, you don't have to buy a mulching mower to recycle clippings. Ordinary lawn mowers also will provide good results."

Grass clippings also can be composted. "If you combine clippings with tree leaves, the two sources of yard waste will complement one another in the composting process," Landschoot says.



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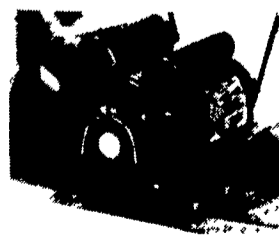
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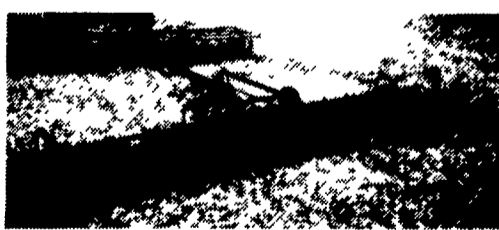
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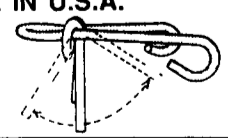
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