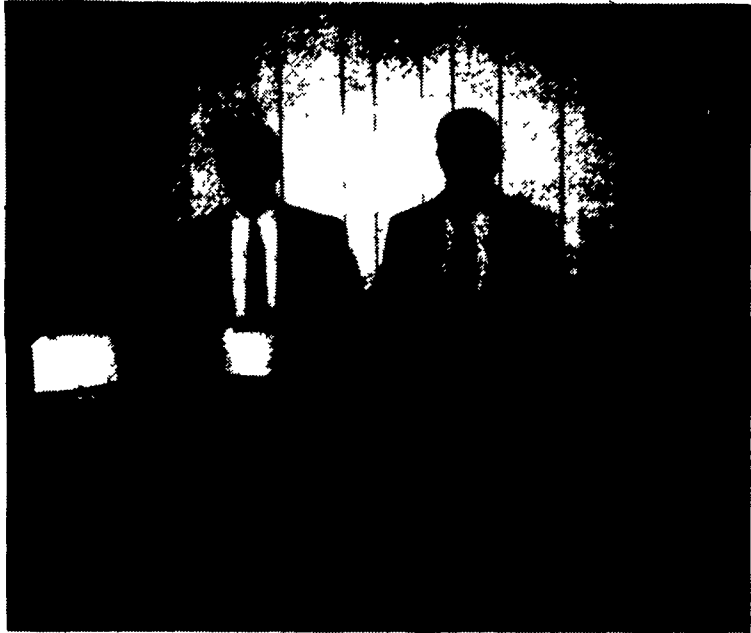


4-H Beef Club

(Continued from Page B24)
Jason Baer being the top salesman.
The 1994 Citation Award for service to the Beef Club was pre-

sent to Robert A. Kinsley of Kinsley Construction Co./South Branch Farms. Accepting for Kinsley, was Robert Livingston, manager at South Branch Farms.



York Fair awards winners, from left, are Jennifer Altobelli, champion senior fitter; Shawn Walkmyer, grand champion steer; Jason Rankin, champion showman; and Tammi Grubb, champion junior fitter.

Tips For Talking About Money

HONESDALE (Wayne Co.) — In some families no one talks about money. Why? Because whenever someone mentions money there are always arguments. Someone wants to spend it. Somebody else wants to save it or spend it on something else. No one ever seems to agree, so the family just avoids the subject.

"That's too bad," says Debra Bryant, Wayne County Cooperative Extension Director. "Sitting down together as a family and talking about the family's finances is one of the best ways for members to help each other meet financial goals."

A family is a group of people who often have differing attitudes, values, and ideas about money. The conflict occurs when these individuals don't talk to each other about their goals. If one spouse is saving for a new car and the other is spending money on new stereo equipment there will be problems.

How can a family avoid these

money conflicts? Bryant offers these tips: 1. Set a date for the whole family to get together to talk about money without any interruptions. 2. Every family member should have a chance to state their wants, needs, and personal feelings. 3. Just because a person earns the money, doesn't give that person the right to decide how the money should be spent. 4. Listen carefully to what the other persons are saying. 5. Stick to the topic at hand. Don't drag other things into the discussion. 6. Each

person should be willing to give a little to reach a compromise. Everyone should feel like they were able to get something. There should not be winners and losers or else the losers will feel bitter and may try to sabotage the plan.

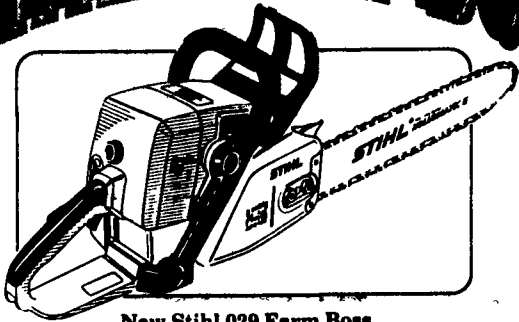
For more information on talking about money, contact Debra Bryant at Wayne County Cooperative Extension, 925 Court St., Honesdale, PA 18431 (717-253-5970 ext 239) or your nearest Penn State Cooperative Extension office.

Watercolor Class

HERSHEY (Dauphin Co.) — The Art of Watercolor is a class designed for students of a variety of levels and abilities and covers the main elements of watercolor painting. Under the direction of Robert Nisley, students will discover the pleasures of this satisfying medium. Nisley is a Hummelstown artist and charter member of the Pennsylvania Watercolor Society who has taught for many years in both public schools and privately. His work can be seen in shows throughout

central Pennsylvania and in 1989 he received the Judge's Choice Award for his watercolor painting in the WITF Channel 33 Art Show and Auction. He was commissioned by the Hummelstown Arts Festival Committee to design the limited edition poster for the 1933 festival. The class runs for eight sessions and meets Thursdays from February 17 through April 7, 1994, 10 a.m. to 12 noon. Cost for the class is \$30 for museum members, \$35 for non-members. For registration information call (717) 534-3439.

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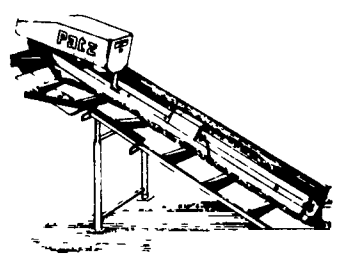
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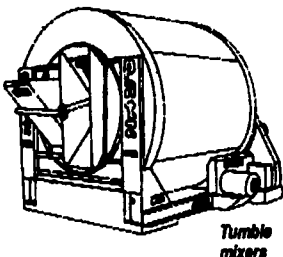
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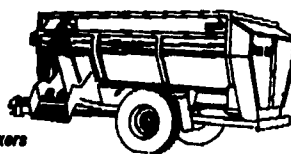
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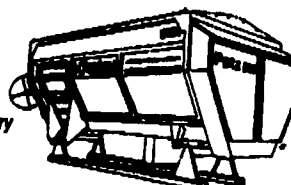


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