

Ladies' Day Out Combines Fun And Education

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pounds at six months; 600 to 800 pounds as 12 months; and 900 to 1200 pounds when calving. Guerneys and Holsteins will maintain a close weight while Jerseys will weigh slightly less.

Money Management

"Taking Control of Your Money," was the presentation of Janice Stoudnour, the Family Living counselor for the Bedford County Extension Office.

Deciding on "needs versus wants," headed the list of money management techniques. "It's sometimes a difficult decision and must be decided upon by the whole family," explained Janice.

"Decide how you will save to purchase a new refrigerator, take a vacation, or an even bigger goal such as sending the children to college."

"Be careful how you use credit cards. Teenagers can easily get the message that a credit card is all it takes to buy whatever they want. Make certain they realize that

when the credit card bill comes at the end of the month, the bill must be paid."

To make a good money management plan work, Janice suggested the following:

Choose a chief money manager.

A plan runs more smoothly if one person is responsible for seeing that bills get paid.

Develop a record-keeping system. Try to keep one drawer for bills, receipts, insurance papers, tax records, and all other important information regarding money.

Develop a system for paying bills. Use either marked envelopes, setting money aside for each bill or, use a record book or checkbook to pay bills.

Develop a system for handling money. Keep your checkbook balanced.

Manage credit wisely. Don't overuse a good thing.

Be flexible. Realize that your needs and the economy is constantly changing.

Make financial planning a family matter.

The Language of Flowers

Speaking on designing a flower garden was Tony Blith, or the Blair County Cooperative Extension Office.

"Color is the key to planning," Tony suggested.

"You might choose to have flower beds of various pastel shades; a monochromatic garden of the same shade; or direct contrast.

"Once you have made this decision, choose the flowers which come in these shades, making certain to choose for shade or sun.

Finally, design your flower garden and lime the areas where you will put each color."

Toni recommended the book, "The Gardener's Palette," published by Doubleday in planning any type of flower garden.

Other programs presented at the Dairy Farm Women's Seminar included "Safe Kids," by Carol Krizner of the Pennsylvania Department of Health; and "Food Safety—What Are the Real Concerns?" by Doris Krumenacher, of the Blair County office.

The day concluded by each of the 18 ladies attending creating a "tussy mussy," from dried materials provided by the extension office.

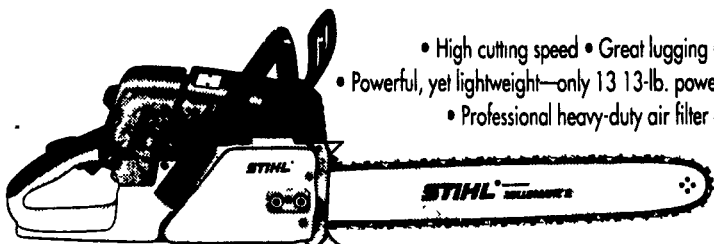


Susan Fox talks about calf and helper care to the ladies attending the Dairy Farm Women's Seminar in Bedford County.

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