



Officers of the Mt. Springs 4-H pose with the representatives of the companies who bought their animals at the county fair. Holding banners, from left front are Amy Schmuck, Jesse Brant, Megan Schmuck, Jill Brant, and Bonnie Sanner. Middle row, Carol Walker, Theresa Brant, Judy Bird, Max Mosholder, and Eugene Yachere. Last row, Greg Walker, W.J. Brant, Dr. Bob Bastian, Todd Pritts, William Richter.

Mt. Springs 4-H'ers Learn Importance Of Choices

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**Somerset Co. Correspondent
NEW CENTERVILLE**
(Somerset Co.) — "4-H is an excellent choice," Dr. Bob Bastian told members of the Mt. Springs 4-H Club and their parents. He explained that animal and other 4-H projects teach kids about the responsibility and accountability, associated with their own choices.

"If we don't put good ideas into kids' heads, we won't get good out," Bastian said. "We'll get junk."

And putting good ideas into kids' heads doesn't happen instantaneously. The process happens slowly while they are growing up — when they learn to respect the law and gain their sense of patriotism from their parents, he said.

The veterinarian from the Animal Medical Center of Somerset County, Inc. spoke about his per-

sonal choice to challenge an incumbent and popular state legislator in the district they are from, on November 5.

When the votes were tallied and the doctor did not succeed, but lost in his attempt to go to the state house of representatives, he could still say: "Neither my wife nor I are sorry," because they had thrown themselves fully into the challenge.

Sometimes, the lessons that teach us the best are those in which we try with all our heart, but fail to accomplish something. And if the good ideas have taken root, there will always be another chance to try again, and probably, to do so with greater confidence than we had the first time around, was the essence of Bastian's words to the group.

Dave Brant, however, seemed to echo the sentiments of many

farmers when he remarked that, had Bastian won a seat in Harrisburg, Somerset County farmers would be less one of the fine doctors of veterinary medicine that practice in the area.

The collective group was celebrating at the Milford Grange Hall and throwing a dinner for the supporters of the Mt. Springs 4-H Club.

Amy Schmuck, president, presided over the affair with help from the other officers: Jill Brant, vice president; Bonnie Sanner, secretary; Jesse Brant, treasurer; Tammy Durst and Lindsay Schmuck, reporters.

Other participating club members were Tim Albright, Leanna Beachy, Roni Beachy, Angie Brant, Matthew Brant, Megan Schmuck, Travis Brant, Sanda Durst, Nathan Faidley, Robbie Harrold and Tim Latch.

Coming Home

There may be times that your child(ren) need to be home alone and may even be the first one in the home. For those times when your child is the first one home both of you will feel much better if you have discussed the situation ahead of time. Following are some questions and guidelines that you can use as a guide for your family discussion.

Ask your child — If you are in charge and the first one to arrive home, what do you do? Get your child's input first, you may be surprised at how much they have thought about this. Be sure to give them credit for coming up with some good ideas.

After discussing what to do, you may want to make up some "rules." Keep these in mind as well:

- If everything looks normal, enter your house and lock the door behind you.
- If something looks different, like an open door or broken window:

1. Do not go inside.
2. Go to a neighbor's and call home to see if a family member arrived home early.
3. If no one answers the phone, call a parent to see if someone was

home during the day and find out what to do.

Life Insurance for Kids?

Do you need life insurance for your children? The answer is that you can probably get along without it. The main purpose for carrying life insurance is to provide for dependents in the event of the loss of the income earner or for a method of forced savings. But some people want to take out policies on their children. In most cases there are better ways to use the money.

If the purpose is to cover death expenses, it can be more economical to open a small savings account as an all-purpose fund for the child. If the purpose is to create cash value for later use, again a

savings account will usually be better. Cash value policies usually have little build up in value in the first few years because the commission is paid with the premiums in those years. Although there is a tax advantage of not paying income taxes on the build up of interest in the policy, this is off set by the insurance premiums you are paying.

A better use of the money may be to increase the life insurance for the family's primary income earner or to take out a disability insurance policy to cover income loss when the earner is no longer able to work.

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