

Living On A Reduced

Income — Bartering When there's no job and the pay-check dwindles, you're not without resources. Take stock of all non-dollar resources you have as a family. Among these assets

are time, knowledge, possessions, property, and creativity.

Swapping resources with others is a time-tested way to stay in control when money is tight. Be creative. Think through the assets you have. List these skills, talents, interests or craft items. Next, try to match your skills and goods to community needs. Try making your first swap with a friend, neighbor or relative to build your confidence.

Why Barter?

Bartering is a way out of a "money mentality." It places value on human resources and not commodities. It increases cash flow and buying power, stretches resources, extends goods and services to those on low or fixed income, taps relatively wasted talents and resources, and can involve all family members.

The challenge of bartering is making the right exchange. Some communities have a clearinghouse, groups or publications to help. There are also national groups and clubs for this purpose. One obstacle that discourages some individuals from bartering is determining value for value. Any material expense should be paid before services are rendered and should be paid for by those receiving goods and services.

Determine your expectations in advance to avoid misunderstand-

Guide To Successful Bartering

 Know who will supply needed materials. Usually it is the receiver, but the provider in some cases may have the needed tools - such as a lawn mower. When materials must be purchased, work together to determine specifics, cost limits, quality of materials, deadline and other details that could become irritants.

· Don't assume anything. Be sure to agree on the details of exactly what will be done. Be sure expectations are clear to all. In some cases a contract or written agreement may be necessary.

When You Provide A Service

· Be sure you are clear on details of expected service. Don't take on tasks that are over your

· Keep the receiver well informed on your progress. Inform the receiver also of any problems or delays.

If You Receive A Service

 Carefully explain and supervise work to be done. Don't be caught with a completed job that is not what you expected.

· Don't hesitate to check the provider's qualifications.

## Swine Herds To Participate In Research Project

DES MOINES, Iowa — The National Pork producers Council (NPPC), in cooperation with USDA's Animal and Plant Health Inspection Service and the American Association of Swine Practitioners, has begun a pilot investigation of the epidemiology of acute Porcine Reproductive and Respiratory Syndrome (PRRS).

These groups are collaborating for the first time to respond to an animal health issue. The pilot study will be of an acute form of PRRS that was observed throughout 1996 in several states.

The pilot research will look at current outbreaks of acute PRRS and study herds that were previously affected. Lautner said producers experiencing significant reproductive losses and preweaning piglet mortality should contact their veterinarians for possible inclusion in the study.







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