

**Family Living
Focus**

by
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Dauphin Co. Extension



H A P P Y N E W Y E A R S

**4-H Babysitting Course For
Teens At Five Locations
This Winter**

Do you wish you could babysit? Or do you watch a younger brother or sister after school while your parents work?

If you answered yes to either of these questions, then consider taking the 4-H babysitting course.

Your own parents and those in your neighborhood, too, will feel better leaving you alone with others if you've taken a babysitting training course.

The 4-H babysitting course is designed to help prepare young teens to babysit their siblings and other youngsters safely and to deal with emergencies that may come up while babysitting.

The 4-H course will be offered at five different locations in Montgomery County this winter: at the 4-H Center in Skippack, at Tabor United Methodist Church in Woxall, at the Upper Perkiomen Library in Red Hill, at Pottstown Senior High School, and at the

Montgomery Township Municipal Building in Montgomeryville. Preregistration is necessary.

For courses at the 4-H Center, Tabor Church and Montgomery Township, call the 4-H Center at (610)489-4315. To register for the Upper Perk course, call the library at (215)679-2020. For the Pottstown course, call the Parks and Recreation Department at (610)970-6608.

The winter schedule is as follows: 4-H Center: Thursdays, Jan. 29 through March 5, from 6:30 p.m.-8:30 p.m.; Tabor Church: Tuesdays, Jan. 6 through Feb. 3, from 6:30 p.m.-8:15 p.m.; Upper Perkiomen Library: Wednesdays, Feb. 4 through March 18 (skipping Ash Wednesday), from 7 p.m.-8:30 p.m.; Pottstown SHS: Tuesdays, Jan. 27 through March 3, from 6:30 p.m.-8 p.m.; and Montgomeryville: Thursdays, Jan. 8 through Feb. 5, from 6:45 p.m.-8:30 p.m. Please be sure to allow an extra week for possible snow days.

There is a \$10 fee for the babysitting course, payable at the door. Scholarships are always available with no questions asked. All course materials will be provided by the 4-H program and participants will

become 4-H members as a result of taking the course. The Lansdale Kiwanis club cosponsors the program as part of Kiwanis International's major emphasis to help young children from newborn to six years old.

The following topics will be covered: babysitter's responsibilities, child development and appropriate toys for a child's age, feeding, diapering, infant care, first aid and sitter safety. Those who successfully complete the course will receive a 4-H completion certificate. In order to successfully complete the course, you must attend all sessions. Information presented in each session is no less important in one than in another. You must also show maturity and readiness to babysit. 4-H believes that babysitting is serious business.

All courses will also include the American Heart Association "Choke is No Joke" program, which provides instruction on the Heimlich maneuver and how to prevent choking. The AHA does not charge a fee for this program. Certificates of Achievement are awarded to those who successfully complete this important part of the 4-H babysitting course.

Class size is limited for maximum educational value. You must be at least 11 years old before the course begins to participate. For additional information, please call Helaine Brown, 4-H agent, at (610)489-4315, 8:30 a.m.-4:30 p.m., Monday through Friday.

Money 200 Encourages Savings and Reducing Debt

You're sinking in a sea of credit card debt. Your paycheck doesn't last the month. Maybe you're wondering how to pay for your kids' college expenses or worried about saving for retirement.

No matter what your financial state, chances are you would like to set aside some extra money. Penn State Cooperative Extension's new Financial Life Skills program can help.

Money 2000 is a personal finance education program, developed by Barbara O'Neill, CFP, family and consumer sciences educator, Rutgers Cooperative Extension, designed to improve the financial well-being of individuals and families. Participants in the program, learn to increase savings or reduce debt.

Specifically, households are encouraged to save or reduce debt by \$2,000 by the end of the year 2000. Individuals or families who wish to receive more information about Money 2000 may contact their local county extension office or call me at (717)921-8803.

The program is free to participants of all ages and income levels. Those who request information early will have more time to achieve their financial goals.

Information will focus on the primary building blocks of successful financial management. The first step is identifying individual Money 2000 financial goals. These goals can be saving more money, reducing debt, or both.

You are encouraged to use the \$2,000 figure, but may choose a smaller or larger amount. Specific goals for the extra money may be a down payment for a home, children's education, retirement, or reducing debt.

Next comes calculating how much to set aside periodically to achieve those goals. Then saving money by lowering expenses for items like food, clothing, insurance, finance charges, and taxes.

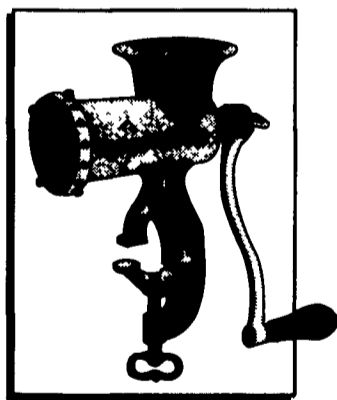
If you have added up what you owe on all your credit cards and nearly fainted... need and want to save for a house, education, or retirement, but just can't seem to get started... feel that all your money goes in your

mouth or on your back... then Money 2000 is for you!

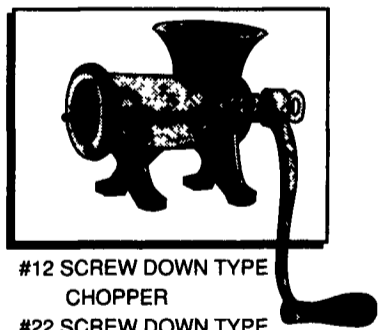
The New Year is upon us and this is a perfect opportunity to get started on the right foot for months and years to come.

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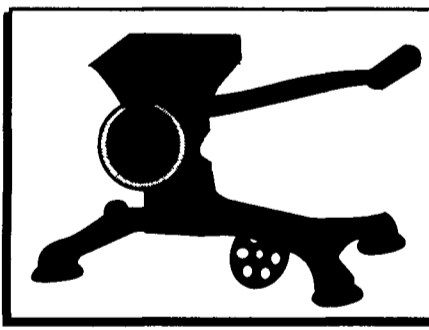
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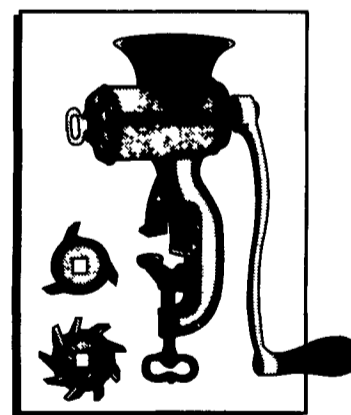
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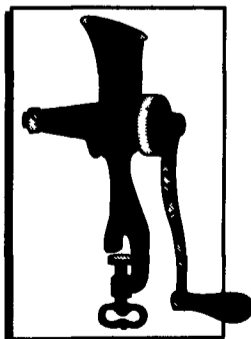
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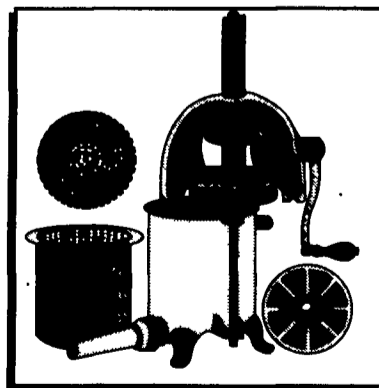
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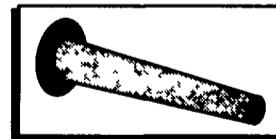
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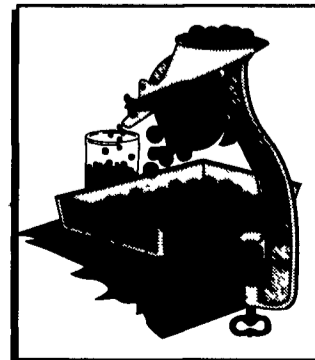
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