



4-H HAPPENINGS

A meeting of the Elm-Penryn 4-H Community Club was held at Pleasant View Retirement Community on April 20, with six members, two leaders and several parents present.

A discussion of old business included a reminder of the county 4-H fair book cover contest. In other old business, the club service project was held on Saturday, April 4 at the Penn-Elm Lions Club Park in Elm. Despite the very cold, windy weather, five members, three leaders, parents and other family members worked with Lions Club members to scrape dried dead worms and old gum off the pavilion floor, dig turf around many trees, and pull weeds in order to shovel, scoop, and spread mulch around the trees, playground, and pavilion in the park. When the service work had ended, the club was treated to hot cocoa, fresh fruit, and homemade cupcakes which had been prepared by the parents of several 4-H members. Additionally, another 10 Community Club members had worked at a prior meeting to design and make posters to be used in club displays (also a part of community awareness).

Club members present at the April club meeting voted to hold an ice cream social at Pleasant View Retirement Community for the 4-H round-up event. 4-H members will be working at the May club meeting to put together multimedia presentations and demonstrations about the many projects the club offered during this club year. Members plan to invite their family, friends, the residents of Pleasant View, and the public to this event.

Following the demonstrations, 4-H members, family and friends plan to enjoy a "make your own sundae" ice cream social. A vote will be taken at the next meeting as to the date/time of this event. Members who would like to do a demonstration and/or who want to help plan the 1998 Elm-Penryn 4-H Community Club Round up/Ice Cream Social need to be present at the May 18 meeting.

In new business, a vote was taken to choose the next Community Club service project. After several ideas and some discussion, members chose to give their service to Pleasant View Retirement Community. Several types of service were offered, including transporting residents to events within the complex, to help where there was a need, helping residents with crafts, volunteering at the Pleasant View Auxiliary Chicken Barbecue, or to provide a week of voluntary service. Cindy Stahl will be contacting Pleasant View about these possibilities and dates in which they may be available to the Community Club members.

In other new business it was announced that the last scheduled meeting of the Elm-Penryn 4-H Community Club before the club round up will be held on Monday, June 15, at 6:30 p.m. at Pleasant View Retirement Community. If you are a current member of the Elm-Penryn 4-H Community Club, the parents of

one of our members, a kid age 7 to 17 or their parents, mark your calendars now! The June 15 meeting will be a planning meeting for next year's projects and club meetings and where the club meetings should be held. Projects for the 1998/99 club year are already being discussed.

Jason Landis gave a demonstration on his rocketry project from last year. He brought his project book and some of the materials need to complete this project. He also told us about the ill-fated launch of one of his rockets.

The meeting was adjourned to work on the county 4-H fair book cover contest entries. Jason Landis provided refreshments.

Stop by the June 15 club meeting or contact Cindy Stahl, Elm-Penryn 4-H Community Club organizational leader, at (717) 664-2055 before June.

Four Teens Represent Delaware At National 4-H Conference
The theme of the 1998 National 4-H Conference was "network for action" and that's exactly what the four Delaware delegates did during this annual, mid-spring conference in Chevy Chase, Md.

"This was not a workshop or seminar, but a working conference," noted state 4-H program coordinator Joy Sparks. "Our delegates, representing the interests and concerns of all Delaware 4-H'ers, were part of teams formed to plan and implement change. These consulting groups were charged with brainstorming ideas for new programs and ways to improve existing ones, with the focus on bringing action back to the state."

Delaware delegates include Eddie Russell of Dover, Jamal Elliott of Wilmington, Jess Tatman of Felton, and Dawn Cannon of Greenwood. Russell and Elliott joined a school-to-work consulting group on how to better prepare 4-H'ers and all youths for the workforce. Tatman participated in a media action team to learn the most effective ways to get the word out about 4-H programs and services. Cannon was Delaware's representative to National Youth Directions Council, linking the conference back to states, assisting with networking and encouraging action at the county and state level.

"At the conference, our teen networked with more than 300 other delegates from every state and Puerto Rico," said Lisa Toccafondi, a New Castle County 4-H program associate who chaperoned the youths. "The picked up great ideas from each other and returned home with such enthusiasm."

And the networking continues today, via electronic networks.



Tips For Getting Kids To Help With Housework

OAKLAND PARK, KS. — Tom Schrader, founder of CottageCare, Inc., a nationwide residential cleaning service, thinks he's seen enough in his 20 years in the business to offer some tips about getting kids to help with housework. The Overland Park, Kansas-based company is a national franchise operating in 21 states and Canada.

"We've spoken so often to our customers about what works for them," says Schrader. "And over the years, we've picked up some tips from them about how they finally got the kids to help at home. Now, we'll often come in and give a homeowner a great cleaning job, then let them know what we've learned from other customers about keeping the place nice until the next visit."

Here are some of those tips:

1) Mats Matter:

You'd be amazed how much dirt a sturdy nylon mat will catch. Put one at each doorway. They are reasonably priced and can be found at any of the major discount superstores in the housewares department. Spend a little extra on a larger one to cover the area where kids enter the most. Teach them immediately that the first step in the house after school is where the dirt comes off...with their shoes.

2) Delegating Will Hurt You More Than It Hurts Them:

One of the main reasons Mom doesn't get enough help around the house, is because she wants things done her way. But, kids really like to help, and it's good for their self-esteem. Assign chores around age group. Let each child know that two or three jobs around the house belong to them. Things may not be done perfectly, but everybody

wins.

3) Ages 8-12:

These kids are ready for some real chores. The last person in the shower in the morning (or in the bath in the evening) should be handed a spray-on bath cleaner. Steam helps loosen dirt, so once they're finished, show them how to spray tile in the shower. After they've brushed their teeth, they can quickly go over the tile with a sponge kept under the sink.

4) Ages 3-8:

Even at this tender age, it's not too early to develop routine and habits that could last a life time. When a child is through playing in a certain area, part of his/her routine should be to put his/her toys away. Make a game out of it. If Dad is handy, have him build some benches for the "rec" room that open to hold toys. Otherwise, large rubber bins are available at discount superstores in a variety of colors and models. Label them with stickers that are lively and that can show a child what goes where.

5) Does Clutter Make You Shudder?

Clutter is inevitable when kids are school age. They come home with some of the most amazing items. Rather than have feelings hurt by tossing out their precious schoolwork, go to your same discount superstore and buy under the bed storage boxes. Let the kids decide what schoolwork they'd like to save — special projects they are proud of — and have them save them in these boxes.

6) My Child, The Artist:

When kids bring home artwork, display the really good pieces on the refrigerator with colorful magnets. Decide what the lifespan will be for each picture — then if it should be saved in a box or not. When the little

darlings use your walls for a canvas, use concentrated dish soap.

7) Make Family Time Chore Time:

Designate a time each week where the family can sit together in the kitchen or den and visit about what's happening at school, work, etc. Each person can be handling a task during the discussion such as polishing silver, folding laundry or organizing a drawer.

8) Don't Get Shocked:

A portable hairdryer really comes in handy for quick dust jobs like cobwebs. Teach the older kids these shortcuts, but remember to also teach them about safety with electric devices. This is a good time for them to learn these facts.

9) Hello Mr. Dustbuster:

Another great appliance that older kids can handle. With kids comes crumbs. Let them know right away that you do not want to find any evidence of their snacks around when you come home from work. Have large garbage cans lined with bags accessible in the kitchen. Leave an extra bag at the bottom so they can quickly replace it when garbage is full.

10) But Mom — But Nothing:

Let the kids know that their areas, bedrooms and bathrooms are their responsibility. Buy each one their own set of cleaning tools, and let them know they are to use them before any play time after school. Go to an office supply store and purchase desk trays and pencil holders to reduce clutter in their rooms. They trays can be marked "homework to be done" and "completed homework" to avoid morning panic over lost papers.

Getting Started With Mutual Funds

HONESDALE (Wayne Co.) — Is one of your financial goals for 1998 to begin an investment program? No matter what you want to invest money for, it is important to educate yourself about investing. One of the most popular types of investments in recent years has been mutual funds.

Debra Bryant, certified financial planner, with Penn State Cooperative Extension will be teaching "Mutual Funds, The Basics & Beyond" on consecutive Tuesdays, March 24 and 31. This workshop is for people who are interested in getting started in mutual funds as well as people wanting to know more about making money with mutual funds. It will be held at the Wayne County Courthouse from 7 to 9 p.m. each of these evenings. Pre-registration is required and the cost will be \$5 per session.

Many people who are just getting started with investing have a small amount of money to invest and important goals they want to achieve. According to the Mutual Fund Investors Center people like mutual funds because they make it easy and less costly for them to satisfy their need for capital growth, income and/or income preservation. A mutual fund also allows small investors to have diversified investments and benefit from professional money management.

A mutual fund is a company that pools the money of many in-

vestors — its shareholders — to invest in a variety of different securities. Investments may be in stocks, bonds, money market securities or some combination of these. The investments are professionally managed by a mutual fund manager or team of managers. Each investor holds a pro rata share of the total portfolio entitled to any profits, but also subject to any losses in the portfolio, as well.

Mutual funds are not federally insured and your investment is not guaranteed like it is with bank CDs and passbook savings. You can lose money on these investments. Whether you lose or make money on mutual fund investments is dependent on the type of securities the mutual fund invests in, the movement of the financial markets, and the skill of the mutual fund manager. Despite the uncertainty in mutual fund investing, they are considered good investments for the beginning investor who wants to begin investing in the stock market.

For the individual investor, mutual funds provide the benefit of having someone else manage your investments, take care of record-keeping for your account, and diversify your dollars over many different securities. Many funds have minimum investment amounts that are low enough for most people to be able to afford them.

To reduce your risk, it is im-

portant to diversify your investments (don't put all your money in one basket, but rather in several baskets). Mutual funds offer this diversity — their assets are invested in many different types of securities.

Five Key Principles For Mutual Fund Investors

The Mutual Fund Investors Center offers these five principles to help you become a successful mutual fund investor:

- Don't pay for advice you don't need. Through direct-marketed mutual funds, millions of people have found that they don't have to pay for advice they don't need. By learning how to manage their own investments, they have the opportunity to reap all the benefits that mutual funds provide, including investment performance, wide selection of investments, superior customer service and the flexibility they need to reach their goals.

- Learn the basics before you begin. If you want to build an investment portfolio to achieve your goals throughout your lifetime, you'll need to learn the basics.

You should also want to refer to financial magazines or newspapers that feature articles on mutual funds or publish annual rankings of mutual fund performance. Contact the mutual fund companies to learn about their funds and services. All of them provide excel-

(Turn to Page B19)