

## Ida's Notebook

by

Ida Risser



We've had lots of rain recently. Three inches fell in a few hours and a nearby community had six inches. All of the weeds and grass around our house took advantage of the moisture and grew rapidly.

I've spent hours bending over flower beds pulling weeds. The grass that I hoe out of the garden seems to grow fast again so I raked it off between the rows. The pea fences have been taken down and the ground rototilled for a long row of sweet potatoes.

The cucumbers are blooming

and this year I should have a bumper crop compared to last year when it was so very dry. The cabbage plants that my husband started in the basement have enormous leaves. They remind me of the giant ones that we saw in Alaska a few years ago.

I've planted so many kinds of squash and pumpkins that I really do not know what is what until they bear. The three grandchildren helped to push seeds into the hills that I made for them. So far this year, the soy-

beans and peanuts have been left alone by the groundhog.

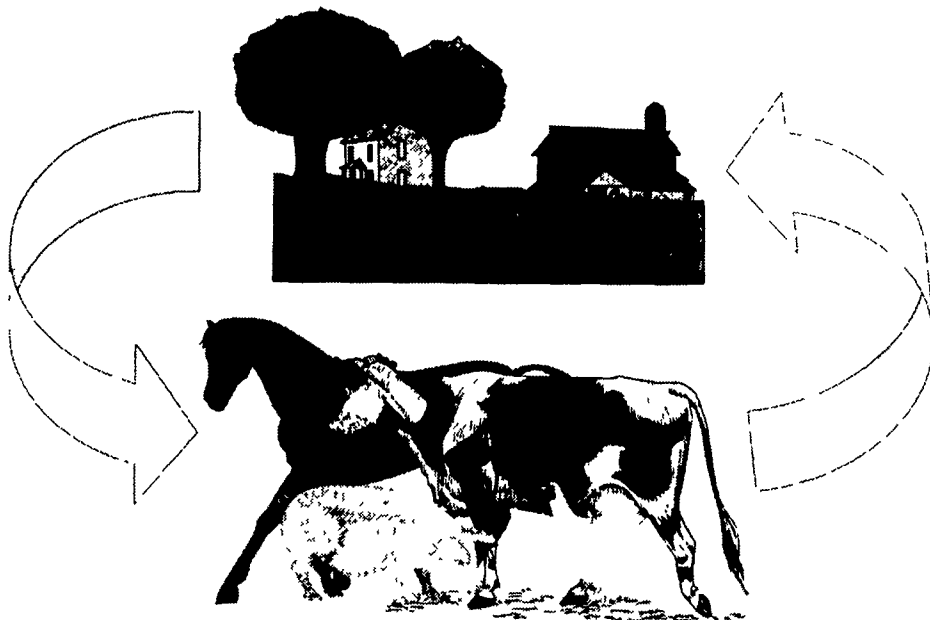
The deer that lives in our meadow reaches across the rail fence and nibbles off leaves from a young tree. We do enjoy watching him cross from one wood lot to another each evening. Just so he stays out of my garden.

We recently put an electric fence around our sweet corn patch to protect it from raccoons. Now we must prepare our strawberry rows for next year's harvest. And, there are still ornamental bushes to be trimmed. No lack of work.

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### Nutrient Management Reference Guide



A reference guide for farmers and nutrient management planners on the new revised regulations as authorized by the Pennsylvania Conservation Commission in cooperation with the Pennsylvania Department of Agriculture, the Pennsylvania Department of Environmental Protection, Penn State University, county cooperative extension, and county soil conservation districts.

This 80+ page, 8 1/2 x 11-inch book will include introduction of recent changes in the nutrient management laws, a checklist to develop a Nutrient Management Plan, and descriptions of CAFOs and AFOs along with help to determine your farm's status. In addition, a list of the county conservation districts and commercial nutrient management specialists will be given with contact resources.

Not only will this guide be inserted into the Aug. 19, 2000 issue of Lancaster Farming, the books will be made available at Empire Days, Ag Progress Days, All American Dairy Show, Keystone International Livestock Exposition, Keystone Farm Show 2001 and Pennsylvania Farm Show 2001.

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## Savings Benefits

FLEMINGTON, N.J. — Several cardboard "slide rule" type calculators are available that, despite their apparent simplicity, provide a large amount of detailed information about the growth of savings over time.

The principle behind them is that, even small amounts of money, especially if placed in tax-deferred savings vehicles (e.g., 401(k)s and IRAs), will grow to significant sums over time.

The large New York pension firm TIAA-CREF (800-842-2733) developed a slide rule, called "Tax Savings Calculator." The calculator shows the monthly tax savings available for various amounts contributed monthly to tax-deferred plans (e.g., 401(k)s). The tax savings is calculated by multiplying the amount saved by a person's marginal tax bracket.

On the flip side of the TIAA-CREF slide rule is another set of tables called "Compound Interest Calculator." This calculator shows how much an investor can accumulate by making various monthly contributions that earn various rates of interest over specified periods of time. Obviously, the longer one saves, and the more they earn on their money, the more they'll accumulate.

Another helpful slide rule is the "401(k) Booster Calculator" from Advantage Publications (800-323-6809). This calculator shows what investing just one percent more of your pay will grow to in a tax-deferred savings plan. For example, one percent of a \$30,000 salary is \$300. For a 40-year old, an extra \$300 contributed each year to a 401(k) plan would grow to \$33,835.

got milk?