

## Dairy Maids To Represent Lycoming Dairy Industry

NISBET (Lycoming Co.) — Lycoming County Dairy Princess Program held its 25th reunion recently. This was held at the Nisbet Volunteer Fire Hall. The coronation started with a puppet show written by Donnica Greider and performed by Danna McClain and Vanessa Greider. The skit demonstrated the importance of milk.

The dairy industry will be represented by dairy maids, Sara Ulrich, daughter of Mr. and Mrs. Charles Ulrich, Montgomery; Sarah Shults, daughter of Mr. and Mrs. David Shults, Jersey Shore; Donnica Greider and Vanessa Greider, daughters of Mr. and Mrs. Jeff Greider, Linden; Rebecca Ulmer, daughter of Mr. and Mrs. Dan Ulmer, Linden; Danna McClain, daughter of Mr. and Mrs. Scott McClain, Cogan Station; and Lora Fry, daughter of Mr. and Mrs. Rod Fry, Trout Run; were crowned by Pennsylvania State Alternate Dairy Princess, Becky Kilgore. Each girl gave a short speech about their families, activities, and why they wanted to be a dairy maid.



Representing the Lycoming County dairy industry, from left, are Rebecca Ulmer, Lora Fry, Sarah Shults, Sara Ulrich, Danna McClain, Vanessa Greider, and Donnica Greider.

After the crowning of the new dairy maids, former princesses, alternates, and committee members were recognized. The original committee members were presented with a painted milk

bucket commemorating the 25th Reunion. The evening ended with an ice cream social.

Booking can be arranged by calling Wanda Derr at (570) 323-4949.

## Financial Calculators Show Benefits Of Saving

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.

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(Continued from Page B16)

protection if necessary. Paulownia trees like full sun. More in depth information can be obtained from the American Paulownia Association of which Vertis is a member. Write to the association at 16345 Mt. Tabor Rd., Hagerstown, MD 21740.

Thanks to a reader who writes that they have Paulownia trees with small seedlings sprouting up along buildings and walks. These are available for transplanting if Charlotte would like to try it. Write to the Shirks at 300 Forest Hill Rd., Leola, PA 17540.

**ANSWER** — For the reader who wanted good used bicycles, Lawrence Schoenly, Barto, has some to sell. Call him at (610) 845-2779. Also Vernon Miller, Hershey, has some to sell. Call him at (717) 533-9725.

**ANSWER** — Samuel Skokut, Ruffs Dale, writes that an article stated that red clover tea can boost immunity and ward off hay fever attacks. He wanted to know how to make his own tea. Thanks to Anne Wiegler of Springhill Farm for e-mailing the following information. To make an infusion, use hot water, not boiling. Steep 2 teaspoons flowering tops in a half cup water for 10 minutes. Take 1 to 1½ cups a day, with or without honey, a mouthful at a time.

Red clover tea is a diuretic, expectorant that has been popular as European Folk medicine. The tea made from flowering tops is believed to stimulate liver and gallbladder activity and is taken for constipation and sluggish appetite. Anne said the information included in The Herb Book by John Lust does not mention using the tea to ward off hay fever, but, she writes, it may work since the liver and gall bladder purify the body.

**ANSWER** — Stephen A. Lapp, 69 Long Lane, Kirkwood, wanted to know how to dehull oats and speltz. He has a mill to crimp them for oatmeal but doesn't know how to get rid of the hulls. Thanks to Anne Wiegler, Pottstown, who writes that the best way to learn how to dehull oats and speltz is to attend the Old Thresherman's Reunion, which is held in August at Kinzers, Pa. She believes to winnow grain, pick a breezy day, spread out a tarp and put the flailed grain on it. Use a plastic grain scoop shovel to toss it into the air. The wind will blow away the chaff, and the grain will fall back down onto the tarp.

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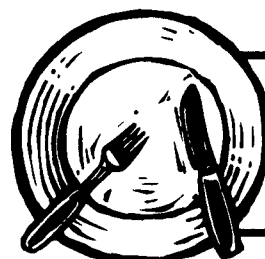


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