

The NEBLINE

Nebraska Cooperative Extension
Newsletter
Lancaster County

THE NEBLINE is published monthly by the University of Nebraska Cooperative Extension in Lancaster County, 444 Cherrycreek Rd., Suite A, Lincoln, Nebraska, 68528-1507. Contact the extension office, (402) 441-7180 for more information.



Gary C. Bergman, Extension Educator—Unit Leader

NOTICE: All programs and events listed in this newsletter will be held at the Lancaster Extension Education Center unless noted otherwise. Use of commercial and trade names does not imply approval or constitute endorsement by the University of Nebraska Cooperative Extension in Lancaster County.

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- EXTENSION OFFICE E-MAIL.....LanCo@unl.edu
- WORLD WIDE WEB ADDRESS.....www.lanco.unl.edu
- OFFICE HOURS: 8 a.m. to 4:30 p.m. Monday-Friday



Nebline Feedback

In order to best serve our subscribers, this form will appear in every issue of THE NEBLINE. You can use this form to:

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Return to:
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444 Cherrycreek Road • Suite A, Lincoln, Nebraska 68528-1507

Extension Calendar

All programs and events will be held at the Lancaster Extension Education Center unless otherwise noted.

April

- 15 Invitational Cat Workshop 9 a.m.-4 p.m.
- Kiwanis Carnival—Sate Fair Park—Lancaster Bldg 7 p.m.
- 20 Fair Board meeting 7:30 p.m.
- 22 Earth Day 2000 Celebration—Antelope Park 10 a.m.-3 p.m.
- 25 4-H Leader Workshop 9:30 a.m. or 7 p.m.
- 29 Roping Clinic—Frink Arena —5505 NW 112 1:30-4:30 p.m.
- 30 4-H Music Contest—Dawes School 2 p.m.

May

- 1 “Nebraska Pioneer Farm Family Award” applications due
- 2 4-H Council meeting 7 p.m.
- 6-7 Eastern NE Horse Clinic—Springfield
- 9 Livestock Booster Club meeting 7:30 p.m.
- Termite Workshop—Beatrice, Gage County Extension meeting room 6:30-9:30 p.m.
- 10 Horse VIPS meeting 7 p.m.
- 11 Cat Club meeting 7 p.m.
- Termite Workshop—Omaha, Douglas/Sarpy County Extension Office 6:30-9:30 p.m.
- 12 Extension Board meeting 8 a.m.
- 16 Termite Workshop 6:30-9:30 p.m.
- 17 Market broiler entries due
- 18 Fair Board meeting 7:30 p.m.
- Termite Workshop—York, 4-H Building, York County Fairgrounds 6:30-9:30 p.m.
- 19 District & State horse ID’s, level tests & entries due
- 20 Lamb tagging & weigh in day—State Fair Park 9-11:30 a.m.
- 23 PQA workshop 7 p.m.
- How to Exhibit Leader Training 9:30 a.m. and 7 p.m.

HAZARDOUS WASTE

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containers should be placed in a clear plastic bag during transport to a collection.

Please, **do not mix** chemicals!

Please Do NOT Bring —

- ❖ Latex paint* ❖ Fertilizers ❖ Fluorescent bulbs (recycle) ❖ Antifreeze (recycle)
- ❖ Medicines ❖ Used oil (recycle) ❖ Batteries (recycle)
- ❖ Explosives and ammunition ❖ General household trash or business waste

If you have questions on how to dispose of these items, call the Lincoln-Lancaster County Health Department at 441-8040.

*The Latex Paint Exchange only occurs during specially designated collections. Only good, usable latex paint is accepted. Please bring only containers that are at least half full. Call LLCHD for information about properly disposing of unusable latex paint.



ROADS

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Engineers Department. This prevents driveways from being established in an area which could lead to problems in the future. The permits are issued at no charge, however, costs related to establishment of the driveway will be absorbed by the acreage owner.

If you have questions or

concerns about road management, please contact your district office listed below:

- District 1 – Northeast – Waverly – 786-2421
- District 2 – Northwest – Raymond – 441-7797
- District 3 – Southwest – Sprague – 794-6600
- District 4 – Southeast –

Roca – 423-1586

Best time to reach the district offices would be 7:30 - 8 a.m. (6:30-7 a.m. summer), 12 - 12:30 p.m., or 4- 4:30 p.m. (3- 3:30 p.m. summer). If you do not know which district you are in, call 441-7797 and you will be routed to the appropriate district office. (DJ)



BUDGET

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penses. Figure out your family’s total monthly income including salaries and wages (after taxes and other deductions) interest and dividends and other sources of income such as food stamps or child support payments.

What are your monthly expenses? To figure this out, look at past bills, receipts, etc. or keep a spending diary. Include both fixed expenses (rent, insurance, loan payments, child care, etc.) and variable expenses (food, clothing, utilities, phone, entertainment, personal, etc).

Now it’s time to compare the two. If your expenses are lower than your income use the leftover income to set up an emergency fund, big enough to cover several month’s expenses. Once you have an emergency fund start saving for short- and long-term goals.

If your expenses are equal

to or higher than your income, see how you can lower your expenses. Can you eat out less? Can you find a cheaper apartment that still meets your family’s needs? If your income just isn’t high enough, consider taking on additional work or upgrading your skills to get a higher-paying job.

Now you’re ready to set up your budget. Find a budgeting form that works for you. The best ones include a way to list monthly expenses and your savings goals. A column listing a monthly limit for certain expenses is highly desirable. Month by month keep track of what you actually spend in each category. If some expenses are consistently higher or lower than your estimates or limits, try to adjust the variable expenses to fit your income.

Finally, the success of your budget is ultimately up to you.

Stick to it as closely as you possibly can and adjust as you go. It only stays in balance when income matches expenses and savings. There may be times when an extra job is necessary to provide extra income. Some months you may need to take a hard look at expenses and decide what can be reduced or eliminated. Keep your family involved, keep good records, be very cautious about using credit, keep goals realistic and enjoy the rewards of planned financial management.

Several NebFacts and NebGuides are available to help you manage finances successfully. For a copy of “Budgeting: The Basics and Beyond,” send a stamped, self-addressed envelope to UNL Cooperative Extension in Lancaster County, 444 Cherrycreek Road, Lincoln, NE 68528-1507 requesting NebGuide G93-1166. (LJ)