Clarice's Column

Clarice Steffens
FCE Council Chair

It really is mid-July and our summer is flying by! Our grandsons spend the days with us during the summer and it's really hard to believe they will return to school in about a month.

Every year before school is out we make a list of things we want to do in the next few months. That usually includes, at least, trips to the library, days at the zoo, swimming, movies (when we can all agree on one), some day trips, eating out, Bible school, basketball camp, and church camp. We're working on the list, but have a lot of things to do yet!

FCE members have already attended the June Council meeting and enjoyed the Sizzling Summer Sampler. August will bring Health Awareness Day at the County Fair on August 4. Preparation for this includes collecting items for the gift bags, stuffing the bags, and distributing them. Some of you may be surprised to know we usually prepare about 500 bags for kids and adults each year. As you know, we need volunteers for this task. (Another activity the grandsons get in on.) I hope you will also consider helping.

Our next Council meeting will be Monday, September 25 at 7 p.m. This meeting will be hosted by the 49'ers, Willing Workers, and Home Service Clubs. Mark your calendars.

Congratulations are in order for Pam Branson who was recognized by the County Commissioners on June 6 for her outstanding work. We all know of her invaluable assistance to all of us connected with FCE.

Summer seems to be a time for celebrations—family reunions, graduations, weddings, holidays, etc. Just in case you need something else to celebrate, remember July is National Ice Cream month! Stay cool!

Do You Have a Baby at Home?

In the first year of life, your baby is learning to trust people. He/She trusts you because you provide food, clothes, and warmth. They trust you to take care of them when they are hungry, wet, or need love. They trust you to take care of them when they are afraid.

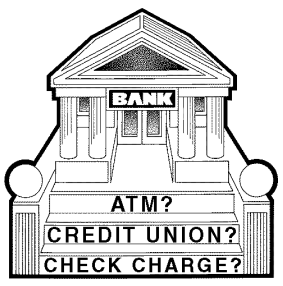
Your baby is also learning to trust themselves. Everyday they are learning new things with their body such as how to sit up, crawl, pull themselves up, and walk. They are also learning how to grasp things and hold on.

It is important to help your baby learn these things. If they can't learn these things and you don't help them, they will mistrust you and the world. (LJ)

Choosing a Financial Institution

When choosing a financial institution with whom to do business, you may want to think about the following questions. They may help you determine which financial institution is right for you.

- Does it offer the services I need?
- Is it close to home?
- Does it have reasonable hours? What about after-hours or Saturday banking?
- Does it have ATM's? If so, are they located near where I live, work, or shop?
- Am I eligible to join a credit union?
- Do any employees speak my language?
- What kind of identification is required to open an account?
- What, if any, fees will be charged?
- How much money do I need to open an account?
- How much do I have to keep in my account to avoid fees?
- What is the monthly service charge, if any?
- What are the fees for bounced checks?
- How many checks can I write before extra fees are charged?
- Will I be charged a fee if I want a canceled check or a copy of one?
- How many withdrawals can I make each month?
- Does this account pay interest?
- Does an ATM or debit card come with this account?
- Will I be charged an additional fee to use the ATM or debit card at another institution? (LJ)



But Everyone Else Has One

Some kids have more things, and better things, than others. That's a fact of life. But it doesn't mean those with less have to be unhappy.

If your child talks about all the things a friend has, don't take it as a complaint that they don't have all that, too. Enjoy talking to them, and say, "It's nice to have a friend like that, isn't it."

Don't apologize for not having as much. Talk about the good things about your family, such as time spent together, the love between you, a warm and safe place to live, and more.

Practice being content yourself. The amount of money a person has doesn't have much to do with how rich they feel.

Be sure your child understands your family's money situation. Have an older child help you balance the checkbook or put checks for bills in envelopes so they understand where the money goes and there may not be anything for extras. This way they won't just think you're being mean if you can't buy them something.

When they are old enough, talk to kids about earning money to get some of the things they want. Kids who earn money themselves learn the value of money more quickly than those who don't earn money.

Don't try to keep up with the things other kids have. Set your own standards. Each family is different. The fact other kids have something does not mean it's right for your child or family.

If your child gets teased because they don't have the most up-to-date jeans, the latest shoes, a neat bookbag, or even a great car, help them think of a good answer. An example would be: "I don't need to have that in order to be a neat person." Or "I am who I am, take it or leave it." If they can say this with confidence, it often ends the teasing. (LJ)

Family Living

HOUSEHOLD HINTS

by Lorene Bartos, Extension Educator

Laundry 101

- Check clothing care labels to see how the manufacturer recommends caring for the garment.
- Match the wash cycle and water level to the load.
- Separate colors from whites (to keep dyes from bleeding onto lighter-colored fabrics) and heavily soiled items from lightly soiled ones.
- Use the recommended amount of detergent per load. Adjust the amount of detergent if soil, water, or machine conditions are not average. (LB)

Health Awareness Day

Friday, August 4
9 a.m. to 4 p.m.
Ag Hall, State Fair Park

Lancaster County Family & Community Education Clubs emphasizes healthy lifestyle practices. Booths will feature hands-on activities and information for youth and adults. Local health related agencies will be on-hand to share their information.

Come join the fun! FCE members are needed to volunteer at Health Awareness Day.

Call Ann Meier, 488-6219, if you can help August 4. (LB)

Keeping Families First Day at the Fair

Bring your family to Families First Day at the Fair Saturday, August 5, 11 a.m. to 4 p.m. in Ag Hall on the State Fairgrounds. Information, games, and fun for all. (LJ)

CHARACTER COUNTS! Corner

The Rewards of Respect

When we were younger and first heard about respect, it was a "should" or a "have to." We were told to use good manners and show respect to others, especially older people. Showing respect was something we had to do.

We sometimes concentrate on the bad things that happen if we are rude, but fail to recognize the great rewards of being respectful. The following represent the rewards of treating others the way we'd like to be treated.

- We develop effective social skills and habits.
- We make other people feel good.
- We earn the respect of others.
- We establish good relationships.
- We are treated better by other people.
- We improve our feelings of self-worth.
- We build a solid reputation.

More than anything else, respect reaps a rich harvest in life. What we send out has a way of returning. Good people build their lives on a foundation of respect. (LJ)

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