

Helpful Hints for Saving Money

A penny saved is a penny earned. There are many ways to save money when your budget is tight. The bottom line is to see what you can live without. For example, if you eat out a lot, limit these outings to once every two or three weeks. Make going out to eat a special occasion, or a privilege, not a necessity. Make out a list for grocery shopping. This way you can limit yourself to only buying what is absolutely needed versus going without a list and buying whatever looks good. Also, making out a list will help you spend only what is on your list, so you have a good idea of what your grocery bill is before going to the store.

Another suggestion is to keep a penny jar. Put extra

pennies in a jar and periodically take them to the bank when the jar is full. Start a new savings account with the extra pennies and watch the interest grow.

Have a "poverty week" once a month and refuse to do any activities that costs money. Spend free time at home with the family and play board games, read books, and cook all meals at home. By the end of the week, you shouldn't have spent any money so your wallet shouldn't be empty.

Don't keep a lot of cash in your wallet. It is easier to spend cash and later you will wonder where the money went. On the contrary, if you write a check for everything, you will probably be less likely to spend money. Also, deduct from your balance right

away in the checkbook register. You will probably be more likely to limit spending because of constant monitoring of your checking balance. The other advantage to not having cash in your wallet, is avoiding "little" expenses that add up, like candy bars and sodas. You simply won't have the means to pay for them at the time.

Buy generic brands of foods and other goods. The generic brands are often just as good of quality as the more expensive brands but cost a lot less.

Finally invest in the future! If you have a sum of money which will not be needed for the next couple of years, put it in a CD or savings bond and watch the interest grow. (SS)

Being a Balanced Parent

In the frenzy over scheduling—from balancing the checkbook to delivering family members to various appointments—it is easy for parents to overlook the most basic parenting principles. Remind yourself to slow down and count every day blessings.

Every day, for a least a few moments, try to imagine the world from a child's point of view. Think about how you appear and sound to a child. Then think about how you may want to modify the way in

which you speak to children.

Parents should see their children as great just the way they are. Even when children disappoint you, look for the good qualities. Consider whether your expectations are realistic and in the best interest of your child. Be careful about how expectations for children are communicated—keep in mind what is best for the child first.

Learning how to handle stress helps parents deal with situations more effectively. Children learn what parents

model. It is important that children are able to see parents as their center of balance.

Parents should apologize when they have betrayed a trust, even in a little way. An apology sets a good example of admitting mistakes.

Finally, remember that the best gift parents can give their child is themselves. Parents should make children an integral part of their life and find joy in what makes their family special. (LJ)



YELLOWJACKETS

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found foraging around compost piles, garbage receptacles, and picnic sites. Their activity can be discouraged by covering all food and drink and disposing of waste in covered containers. Yellowjackets are highly attracted to overripe fruit. It is important to remove fallen fruit promptly.

Traps can be used to capture foraging yellowjackets and

provide short-term protection during picnics and at foraging locations. Non-toxic traps are available in yard and garden stores. The most effective traps use a synthetic attractant called n-heptyl butyrate to lure workers into a trap from which they cannot escape. Other baits like lemonade, grenadine, fruit flavored soda pop, beer, and fruit juices may also work. Traps

work by drawing workers away from people, but trapping is not as effective as treating the nest and all the foraging workers. For more information about controlling bees and wasps, refer to NebGuide G88-891, *Stinging Bees and Wasps*, available at the Lancaster County Extension Office. (BPO)



WINDBREAKS

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energy savings of 15 to 35 percent.

Winter storms on open and unprotected land can render a farmstead snowbound. A properly placed windbreak can reduce or eliminate snow drifts on driveways, in service areas, and around buildings. Valuable time and energy can be spent on other activities instead of snow removal. For additional information, see EC 91-1770, *Windbreaks for Snow Management*.

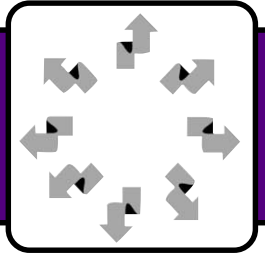
Struggling against the wind makes hard work seem even

harder. Protect working areas around the farmstead or ranch with windbreaks makes tasks such as cutting firewood, working on equipment, or feeding livestock safer and more comfortable.

When winter winds are combined with low temperatures, the resulting wind chill may create dangerous working conditions. For example, the cooling effect of a 15 miles per hour wind combined with a temperature of 10 degrees affects your body warmth as

much as a temperature of 18 degrees below zero. More seriously, a temperature of -20 degrees with a wind speed of 20 miles per hour equals a wind chill of -67 degrees, cold enough to freeze exposed flesh in less than a minute. A moderately dense windbreak will reduce the 20 miles per hour wind to approximately 5 miles per hour out to a distance of 5H (H = effective height of the windbreak), still very cold but not nearly as dangerous. (DJ)

Miscellaneous



STORAGE

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Canna rhizomes should be dug after the foliage has been killed by a frost. Cut the stems back to four inches above the soil. Dig the rhizomes and dry in a frost free location for about two weeks. Place the roots in shallow boxes; they do not require covering. Store at 45 to 50 degrees.

The storage organs of most tender perennials multiply quite quickly in the garden. It is important to leave them intact until spring. Any injury incurred prior to storage will increase the chances for rot to occur. In the spring, cut the rhizomes and tubers apart making sure at least one or two dormant buds are

present on each section. Share the extras with relatives, neighbors, and friends.

The major problem homeowners have in storing these tender perennials is finding a location with the correct temperature. Many of us no longer have an unheated basement or extra bedroom in which to store the tender perennials adequately. Normal interior temperatures can be too warm. Most garages, even though attached, will be too cold for survival. If this is your situation, do the best you can with what you have available, or consider growing these plants as annuals instead of perennials. (MJM)



FIT

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the foods consumed at lunch are fruits, vegetables, or 100 percent juices.

ACTION: Lighten your day the 5-a-Day way! Create a salad for lunch and snack on fruits and vegetables during the day. You'll feel healthier, and look it too!

FACT: Americans are four

times more likely to pick a processed snack, than a fruit or vegetable.

ACTION: Select fruits and vegetables for a snack full of vitamins, nutrients, and good taste. Lose those empty calories, and reach for 5-a-Day! (AH)



POLLUTION

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Center. Originating in California in 1992, Pollution Prevention Week gained widespread popularity before becoming a national effort in 1995. The National Pollution Prevention Roundtable (Washington, D.C.), the largest membership association devoted solely to pollution prevention, is taking a leading role in promoting widespread participation in National Pollution Prevention

Week. Events in other communities include poster contests, parades, and various classroom activities. Lincoln began celebrating National Pollution Prevention Week in 1996.

Phil Rooney, Community Health Educator, Lincoln/Lancaster County Health Department and Jan R. Hygnstrom, UNL Biological Systems Engineering. (GB)



STATISTICS

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rate of over 50 feet per second. Heavily loaded trucks and grain trailers can't stop as quickly as a passenger car. Trucks and farm equipment may be entering the roadway from field lanes in places where you wouldn't normally expect them. Eight row headers are over 25 feet wide and take up nearly all of a roadway.

When overtaking a combine, give the farmer time to see you and to find a place where he/she can pull over to make room for you to pass. Never try to pass a combine or other implement on the shoulder of the road, and never attempt to pass until the driver is aware of your presence. (TD)



CANCER

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Source: This article is excerpted from a report written by Alan C. Fisher, Dr. P.H., and Wendy Worth, Ph.D. It was revised by Debra A. Mayer, M.P.H., a Research Associate in Epidemiology at the American Council on Science and Health. Founded in 1978, and directed and advised by the world's leading scientists, physicians, and policy advisors—ACSH is a

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