2-1991

The NEBLINE, February 1991

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Be a Master Gardener

If you've called the Cooperative Extension office during the spring or summer, you may have had the opportunity to speak to one of the many Master Gardeners that assist with horticulture calls. What is a Master Gardener? A Master Gardener is a trained volunteer advisor of the University of Nebraska Cooperative Extension Service. Each Master Gardener program provides participants with intensive education in horticulture and forestry principles. Master Gardeners provide volunteer leadership and service to their community in gardening activities. This service includes answering telephone and office inquiries, helping with 4-H horticulture projects and workshops, assisting with phone calls on the "Backyard Farmer" television program, speaking engagements and garden demonstrations.

Persons who would like to become Master Gardeners must be willing to give at least one hour of volunteer service for each hour of training received. There are eight day-long training sessions taught by extension agents, extension specialists and other qualified persons. Class attendance is required.

To enroll in Master Gardener training classes, the Cooperative Extension in Lancaster County (471-7180) and request an application form. Complete it and return to the extension office. Upon acceptance into a training session, you will be notified of the time and place for the classes.

Don't be afraid to apply. Master Gardeners are people who have a special interest in horticulture and are willing to learn. Volunteers can be any age. In the past, they ranged between the ages of 17 to 88.

By attending the Master Gardener training sessions, you will become more knowledgeable about a wide array of gardening subjects. This knowledge will enable you to assist the public with gardening questions and problems.

Planter modification clinic

Planter Modification Clinic will be held on Tuesday, February 26, 1-3 p.m. at the Joel Douglas farm near Martell. Elbert Dickey and Paul Jaas will discuss possible modifications on several planter modifications that can be made to rowcrop planters to adapt them to reduced tillage and no-till operations. Several neighbors will have their planters in for demonstrations. The Hominy building and participants will be the open house to make hands-on adjustments. The clinic is sponsored by the Nebraska Soybean Association and University of Nebraska Cooperative Extension.

4-H speech contest

4-H speech contest is scheduled for Friday, March 15, at 6:30 p.m. Call the University of Nebraska Cooperative Extension in Lancaster County by March 6, with your name, speech title, and age as of January 1, 1991. The Novices (ages 8-9), Junior (ages 10-11), and Intermediate (ages 12-13) divisions will receive ribbons, and each division will have a drawing for a partial camp scholarship. The top two in the Senior division (ages 14-19) will represent Lancaster County at the district contest on April 6. Call Lorene for more details.

Eating on the run?

"Fat Budgeting" workshop

Nutrition experts recommend that no more than 30% of your daily calories come from fat. But, if you're like many Americans, you could be consuming a lot more than that — and experts feel that may not be healthy. Learn how to "budget" your fat, and test the class "Healthy Dividends through Fat Budgeting," Monday, March 4, 7 to 9 p.m. with this step-by-step program, you learn to budget fat the same way you budget your money. You can "spend" on whatever foods you like — as long as you stay within your budget. You will also learn how to make your "fat budget" more effective by including exercise to help you reduce your body fat.

This workshop is sponsored by the University of Nebraska Cooperative Extension in Lancaster County in cooperation with the YMCA. Alice Henneman, Cooperative Extension, and Tami Poe, YMCA, will lead the workshop. This activity is offered in conjunction with Project LEAN — a national campaign to promote "Lowfat Eating for Americans Now."

For the program is $5. Pre-registration is required by February 25; call 471-7180 to register.

Fire prevention in the home

I am often asked by the public, "What can we do to prevent fires in our home?" That question at times seems vague, as there are numerous ways to practice fire prevention, but here are some general fire prevention tips that apply to everyone:

1. Stoves and fireplaces need constant maintenance. Learn how to maintain them, before they start a fire in your home. Contact your local fire department for information on wood stove and fireplace safety.

2. Practice electrical safety. Do not "overfill" your fuse box, and never use electrical appliances that have frayed cords or give off smoke or a burning odor. Buy only electrical appliances that bear the UL label, so you know it's been tested for safety.

3. Be careful with a lighter. A lighter is a tool for adults, not toys for kids. A match or lighter in the hands of an inquisitive tot is just as dangerous as a loaded gun (or a handbag). (Need I say more?) Keep matches and lighters out of children's reach.

4. Space heaters need space. Keep them at least 36 inches (the more, the better) away from anything that will burn.

5. Be careful when smoking and when cooking in your home, as these activities are frequent causes of home fires. Common sense when cooking or smoking goes a long way.

Remember, if there is ever a fire in your home, be sure that all family members get out immediately. Phone the fire department from a neighbor's telephone. Once Out of the location, do not re-enter it under any circumstances; nothing in the house is worth your life. Feel free to contact your local fire department or the Southeast Fire Department Public Fire Education Division for more information on fire prevention and fire safety.

Bill Montz, Jr., Fire Prevention Officer Southeast Fire Department

Goat milk producers needed

Efforts to develop an outlet for dairy goat milk from the Lancaster County area are beginning to take shape. Five area dairy goat producers have made arrangements to begin shipping milk to Wisconsin by mid-March 1991. The delivery route will include several stops in Iowa. Milk is expected to be picked up from producers every four days. Trucking costs will be shared by the producer and manufacturer.

Additional producers are needed to help sustain a dependable market. If you have an interest in setting up a position to ship milk by June 1, 1991, or later in 1991 or 1992, we need to hear from you. The market demand for dairy goat milk is currently very good.

Please call Don Miller at the cooperative extension office for further information, or leave your name, address, phone number, and when you expect to have milk available for market. We will then put you in contact with the route organizers.

Eating on the run?

Catch this class

Do you have a "grab and go" lifestyle? Learn more about eating healthy while you're in a hurry by attending "Learn Eating on the Go," Tuesday, February 26, 7 - 9 p.m.

Receive information and materials on fast foods you can fix at home, "graz-
In late winter, the buds of many woody plants will begin to swell. If opened to expose their room temperature for a period of time (less time is required as the temperature outside gets warmer). Dormant sprays are a must. Avoid using leaf polishes, milk, mayonnaise and other substances that make plants look glossy but coat the leaves with oils that can clog pores and interfere with leaf function.

Dormant sprays

Now is the time for dorm spray. Application of lime sulfur or Bordeaux mixture helps prevent foliage diseases from occurring during the growing season by killing spores of the pathogen that over-winter on buds, twigs and bark and provides a protective covering for the buds they open in the spring. There are several precautions to keep in mind when using dormant sprays. 1. Do not spray when the ground is frozen. 2. Under 85 degrees or over 80 degrees February through May. 3. Do not use on oil spray within three weeks. Make a new dilution for each use.

For control of peach leaf curl and brown rot, use a single concentration of dormant spray. In early February or early March, timing is critical. If buds have begun to swell, it is too late to obtain satisfactory control. The dormant spray is the only method of controlling peach leaf curl. For control of leaf blotch, boxwood, and tree browning, the job will require applying dormant sprays.

Dormant season sanitation practices

Dormant pruning of diseased, dead, or damaged branches or canes should be done immediately before new growth begins. Pruning wounding, which also induces disease of fruit and shrub trees, enables entry of ornamental and small fruits that can be partially managed with dormant sprays. Use hand pruners for branches less than one inch in diameter, lopping shears for those up to one and a half inches, and saws for anything else. Proper tools for the job will reduce damage to healthy tissue. Sharp tools are a must. Use a slow cut to prevent the tool from tearing the wood. Pruning wounding also reduces the potential for further damages. Never make pruning cuts close to the trunk or branch that is being left, but cut away from it.

Pruning diseased or injured branches. If the trees are dormant in order to reduce the chances of spread. When removing a diseased branch, make the cut as low as one foot below any visible signs of the disease. Be sure to distill all pruning tools after each cut by dipping them into rubbing alcohol or a household chlorine bleach solution. To reduce the bleach solution by diluting one part of chlorine bleach to ten parts of water. Disinfect all tools and equipment before using. Cut cankers on main limbs or trunks of large trees may be treated with several chemical methods. Remove the infected tissue with a wood chisel and mallet, trace out the line of the canker until healthy tissue is reached. The following table includes common woody plants particularly deserving of dorm sprays.

<table>
<thead>
<tr>
<th>Species</th>
<th>Typical Forcing Time (weeks)</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Redbud</td>
<td>3-5</td>
<td>Rasperry</td>
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<tr>
<td>Flowering Quince</td>
<td>2-4</td>
<td>leaf blight</td>
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<tr>
<td>Crabapple</td>
<td>2-3</td>
<td>Black rock</td>
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<tr>
<td>Dogwood</td>
<td>1-2</td>
<td>Phylox</td>
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<tr>
<td>Pussy Willow</td>
<td>1-2</td>
<td>Pink</td>
</tr>
<tr>
<td>Pansy</td>
<td>1-2</td>
<td>Pink</td>
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<tr>
<td>Geranium Fl 'Freckles'</td>
<td>1-2</td>
<td>Pink</td>
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<tr>
<td>Gaillardia pulchella 'Red Pearl'</td>
<td>1-2</td>
<td>Pink</td>
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<tr>
<td>Pansy 'Pinkadajja'</td>
<td>1-2</td>
<td>Pink</td>
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<tr>
<td>Vinca 'Pretty In Pink'</td>
<td>1-2</td>
<td>Pink</td>
</tr>
<tr>
<td>Vinca 'Paradise'</td>
<td>1-2</td>
<td>Pink</td>
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</tbody>
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Questions and Answers

Q. A neighbor or mine is always polishing her house plants. - using leaf polishes, milk, mayonnaise and other substances that make plants look glossy but coats the leaves with oils that may clog pores and interfere with leaf function.

Q. What could be the cause of the black spots on the leaves of my house plant? A. If plants are on a windowsill or close to a sliding glass door and the biotics are on the side next to the glass, suspect that the glass is reflecting and repelling it. Most house plants originated in the tropics and can so easily be grown in a cold window and especially if drapes or blinds are pulled down between the plant and the heat in the air, can damage the plant.

Q. What is the white stuff on the soil of my house plant pots? A. The white crust that forms on top of the soil in plant pots is probably soluble from fertilizer and minerals from hard water. You can scar the crust off and add soil if necessary. To keep it from forming, water with distilled or rain water periodically and avoid overfertilizing. Make sure that you add water to the soil in the pots until excess drains out the bottom will help prevent buildup of salts and minerals.

Q. I like cacti, but I usually lose some plants during the winter. I must be doing something wrong. What could it be? A. Overwatering and root rot are the most common winter cactus problems. Cacti are generally dormant in the winter. Because they are not growing, they need little or no water and so if you continue to water your cacti you will have flower profusely in garden beds or patio containers, providing plants are given full sun. Vinca 'Pretty in Pink' is a new color in the Vinca family. It is a deep rose, almost purple color. The dark velvety blooms contrast with the rich glossy green foliage. The one that is abundant on many mature plants, which reach a height of about 12 inches. 'Pretty In Pink' will perform its best in a full sun garden location. It is heat and drought tolerant, while also able to tolerate to contain gardeners or hanging baskets.

More horticulture news on page 7...
Ag Microcomputer Conference

The Nebraska Agricultural Microcomputer Conference will be held March 6 and 7, at the Interstate Holiday Inn in Grand Island. The annual conference features a variety of computer workshops for beginner and advanced users. The conference is designed specifically for farmers and ranchers who own or are considering purchasing a microcomputer.

Objectives of the conference are to:

1. Discuss developments in software for farm and ranch management applications.
2. Exchange ideas between users and potential vendors.

Opportunities for discussion include:

- (1) to discuss developments in software for farm and ranch management applications.
- (2) to provide an exchange of experiences and ideas between users, and vendors.

Registration fee for the conference is $55.00 per person which includes all conference sessions, refreshments, noon lunch, evening banquet and 1991 dues to the Nebraska Microcomputer Association. To obtain a registration form, contact the University of Nebraska Cooperative Extension in Lancaster County at 471-7180.

Tips when buying firewood

- Relaxing around a warm, crackling fireplace is an excellent way to spend a cold winter evening. However, choosing the wrong wood can be deceiving, however. The cord, rick, and face-cord are common units. A cord contains 128 cubic feet of wood which wood is stacked. In order to compare prices, it is necessary to estimate the volume of wood in cubic feet. A standard cord has a volume of 128 cubic feet. But, it is not all wood since there is some air space. Depending on how the logs are stacked, only 60 to 100 cubic feet may be solid wood. Green (wet) wood shrinks when it dries. This shrinkage can reduce the volume of a cord 8 to 10 percent. When buying green wood, the individual is paying for an extra 10 to 13 cubic feet of air space.

- The species of wood, also, should be considered. Each species burns differently. Hard, heavy woods such as ash, hickory, and oak produce short flames and burn slowly. Soft, light woods such as cottonwood, willow and pine produce large flames and burn rapidly. Generally, the hard heavy woods are considered better firewood because they produce more heat per unit of volume than lighter woods. Because large areas of the confinement building can be cleaned with a water hose or similar method, handling of manure is more efficient than the historical method of handling animal waste. When buying firewood, use a face-cord or pick-up load which includes all conference registration materials.

Grain Sorghum Production Workshops

Tuesday, February 12 at 9 a.m.
Ceresco Community Center
OR
Wednesday, February 13 at 1 p.m.
Martell-Sprague Community Building

Topics to be covered include:

- chinch bug threat
- green bugs
- variety selection
- plant population
- lodging problems
- nitrogen management
- starter fertilization

Sponsored by Nebraska Grain Sorghum Development Utilization and Marketing Board
Presented by University of Nebraska Cooperative Extension in Lancaster and Saunders Counties.

Estate planning

This informative workshop will help you with your estate planning. The workshop features Bill Ratke, a certified financial planner, who will outline what you need to know for planning your estate.

Topics that will be covered:

- Transfer of Business or Property
- How to Own Property Types of Property
- Wills

Preventing deaths of farm workers in manure pits

Of the 60,000 farms in Nebraska, an unknown number contain manure tanks or manure pits. Manure pits are used primarily on livestock farms (including dairy operations) to allow for the easy cleanup of animal confinement buildings and the efficient accumulation of manure. But, it is not all wood since there is some air space. Depending on how the logs are stacked, only 60 to 100 cubic feet may be solid wood. Green (wet) wood shrinks when it dries. This shrinkage can reduce the volume of a cord 8 to 10 percent. When buying green wood, the individual is paying for an extra 10 to 13 cubic feet of air space.

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4-H leader orientation

- New leader orientation
- Parents, leaders, and junior leaders are invited to attend. Attendees will meet on Monday, February 25, at 7 p.m. This session will cover using project and junior leader applications. Applications are due from all interested parties. The CCS will be available at the February 25 leadership meeting.

4-H camp counselors needed

- If you are at least 14 years old and interested in helping at a 4-H camp, now is the time to submit an application for camp counselor. Applications are due from all interested parties. The CCS will be available at the February 25 leadership meeting.

4-H speech workshop

- Do you get "butterflies" when you are asked to speak at a group or in front of others? Kendra Vaske will present information from the Training Teachers to Teach Forum in Lincoln. Contact Lorene if you have questions.

Kiwanis Karnival - April 13

- The 1991 Kiwanis Karnival is scheduled for Saturday, April 13. All 4-H families are invited to attend. This event is sponsored by the Lincoln Kiwanis Club. Families attending are encouraged to attend club names. Clubs A-X will attend from 6:30 to 7:30 p.m. Twenty-five carnival booths will be operated by 4-H clubs. If your club would like to have a booth, call the University of Nebraska Cooperative Extension Office in Lincoln County. Booth ends must be taken at a first come, first serve basis. Bingo will be available for adult entertainment. Any parent or leader interested in helping with the carnival planning should contact Lorene.

4-H horse clinics

- There are several opportunities during the next few months for 4-H leaders to attend workshops on both riding and non-riding horse activities.

4-H officer training

- Do you need help making a job as an officer easier? If so, plan to attend 4-H officer training on Saturday, February 9 at 9 p.m. All officer duties will be covered as well as meeting ideas and recruitment. All club members, parents and leaders are invited to attend.

4-H officer orientation

- The 4-H officer orientation uses project and junior leadership training. The orientation will be held at the Nebraska City High School on Monday, February 5 at 7:30 p.m. The session will cover small groups to help plan, prepare and present their information.

4-H Bulletin Board

- The 4-H Production Livestock Booster Club will meet Monday, February 4, at 7:30 p.m.
- 4-H cattle weigh days will be Friday and Saturday, the Nebraska State Fairgrounds starting at 7:30 - 9:00 p.m. Twenty-five carnival booths will be operated by 4-H clubs. If your club would like to have a booth, call the University of Nebraska Cooperative Extension Office in Lincoln County. Booth ends must be taken at a first come, first serve basis. Bingo will be available for adult entertainment. Any parent or leader interested in helping with the carnival planning should contact Lorene.

4-H Camp Counselors

- Lincoln-Lancaster Clean Community Corporation has again been asked to participate in the GLAD Bag-A-Thon. The CCS will be making preparations for the Bag-A-Thon and also need volunteers from youth groups and civic organizations to participate in rural and urban cleanups.

Lincoln Council Clean-Up Event

- The First Brands Corporation, maker of GLAD wraps and bags, will provide trash and recycling bags for participants. The Bag-A-Thon Kickoff will be held at Wilderness Park, Saturday, April 6, at 9 a.m. Interested volunteers should contact Pat Langas at the CCS office, 220 St. Mary's Avenue, Lincoln, 68502, or call 471-8023 for more information. Clubs wanting to clean in their own area should do so on this date or at any time during April. These activities are good community service projects. Remember to recycle cans and bottles when you're cleaning up your neighborhood.

Teen Council

- All 12 years old and older are invited to attend Teen Council meetings. The February meeting will be Sunday, February 10 at 2:30 p.m. Come and join the fun!

Putting it Together

- The Nuts and Bolts of 4-H Project & Club Operations
- Saturday, March 2, 1991
- beginning at 9 a.m.

How much?

- Before March 2 - $3
- At the door - $4
- Note: Lunch is included
- Open to all in the Metro EPU and surrounding counties.

Topical Areas:

- "Launching the Rockytop Project"
- "Nailing Down the 4-H Woodworking Project"
- "Working the Bugs Out of the Entomology Project"
- "The Small Animal Project"
- "Focusing on Photography"
- "Turning Sewing Class into Profit"
- "Facts That Make Foods Fascinating"
- "Expanding Experiences in Foods Projects"
- "Meeting for Effective Meetings"
- "Demonstration, Judging, and 4-H Club Activities"
- "Awards, Motivation of Excellence"
- "Dirt Beneath Your Fingernails"
- "Beginning Large Animals Projects on a Small Scale"
- Lunch program will focus on providing leadership roles and opportunities for 4-H members.

4-H News and Events

- The Cloverline February 1991
- Lincoln County 4-H News and Events
- Flag Blasting, Extension Agent, 4-H County Council
- Articles Honored: "4-H and Clubs"
- The Clove
- Blond
- 4-H News and Events

February 1991
Home Extension leader training - February 28

Sorting Out Nutrition Information/ Misinformation” is the topic for the home extension leader training workshop on Thursday, February 28. Representatives from Nebraska Cooperative Extension will present this workshop in order to help you identify at least three components that may be used in helping to discern the validity and reliability of nutrition information reported by the media and the way in which the information is presented.

Hear it on the Line

Get timely tips for a healthier life by listening to the Nebraska 4-H Line, an information service of Lincoln Telephone. The phone number is 471-7180. A taped message provides you with helpful tips on nutrition, budgeting, clothing care and much more. The Line is accessible on any touch-tone phone.

Change of date for Home Extension leader training

Home extension leaders for the Nebraska Cooperative Extension are asked to mark the following dates on their calendars: March 28 to Tuesday, March 30; and April 1 and 7 at the Lancaster County Extension Conference Center.

Plan a home spruce-up project

One way to beat the February blues is to spend time planning and sprucing up decorating projects. If you are a do­it-yourself person, Uni­versity of Nebraska Home Ex­tension in Lancaster County will offer a variety of specialty window covering classes, making hang­ings, wall coverings, decorating equipments, painting, and refinishing. The three-day class offered by Ne­braska Cooperative Extension has publications on Selecting Wall Hangings and Hanging Wall Coverings which will provide you with directions and supplies for hanging wall coverings, removing old wall hangings, and how to hang and match wallpaper.

Bread workshop details

Bread baking workshops are scheduled for Thursday, February 7, at 6:30 p.m. at the Lancaster Ex­tension Conference Center. Each session will be 2/3 to 3 hours in length. The workshops working in teams of two, may choose to make a variety of nutritional breads. Dough will be mixed, kneaded and left to rise. The participants will need to bring a variety of mixes to the workshop.

Beef cooking demonstration scheduled

Jill Jensen, Consumer Relations Coordinator with the Nebraska Beef Industry Development Board, will teach how to prepare low sodium, low fat foods.

Confused about new foods?

Would you like to know more about some of the food labels you see on the store shelves? How do you know which are main­tain the best buys? What are some ways to use these labels?

Learn how to fit these foods into a healthy, meal­time pattern by attending “New, Less Sodium, Low Sodium,” second Tuesday, March 7, 7—9 p.m.

Recipe for February, a “groundhog day” special!

Sausage biscuits are a great idea for a ”grab and go” breakfast. It takes less than 20 minutes to make and enjoy.

Sausage Biscuits

1 lb. pork sausage
2 cups buttermilk biscuit mix
2 cups (8 oz.) shredded cheddar cheese
2 eggs, beaten
1/4 cup milk
1/2 teaspoon salt (optional)
1/8 teaspoon pepper
1/4 teaspoon thyme leaves
1/8 teaspoon ginger

1/2 lb sausage problems until no longer pink. Drain off
all the fat. (There should be approximately 2 cups of cooked sausage mix and cheese in large, medium mixing bowl. In a small bowl mix eggs, milk and add to sausage mixture. Stir just until all ingredients are moistened and shop to the bottom of the pan. Bake at 350 degrees for 25 minutes or until golden brown.

Cosign someone else’s loan with caution

If you’re asked to co­sign a loan for someone, ask yourself this question: are you willing to pay your credit rating? If you have a mortgage, you can’t get credit on your home or insurance.

In Moderation:

This guideline reminds us that all foods contain some source of calories but little or no nutrients. With alcohol, moderate drinkers are at lower risks than health benefits.

In Moderation:

A variety of beef dishes will be prepared and partici­pants will have the opportunity to sample the foods.

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Defting money myths

If you still believe five basic money management myths, you are making it difficult to reach your financial dreams.

Myths. This Myth is really two myths — save 10 percent of your pretax income and pay yourself first. Many people think they’re saving when in fact they manage to do is set aside money for major expenses after they have paid their bills. TheHome Extension News

February 1991

Alice Hennemann, Esther Wyatt

Home Economics

Page 5

New dietary guidelines released

The U.S. Department of Agriculture and Health and Human Services have released the third edition of “Nutrition and Your Health: Dietary Guidelines for Americans.” The Dietary Guidelines present dietary advice intended for healthy Americans two years of age and older. The guidelines include:

Eat a Variety of Foods.

The emphasis is to encourage consumers to achieve balance in their food selections by choosing a variety of foods. The guidelines may have to be modified to include five major food groups. Each day, choosing different foods from each group is important.

Food Group

Suggested Servings

Vegetables

Fruits

2—4 servings

2—3 servings

2—3 servings

2—3 servings

2 servings

2 servings

Maintain Healthy Weight. “Healthy weight” is determined by how much of your body weight is fat and where is your body fat is located and whether you have weight-related medical problems in your family or your family.

Researchers are still developing more precise methods of measuring body weight. For the time being, spuriously in cooking; choos­ing an acceptable weight range for your height and age by using the guidelines for healthy adults.

If weight is indicated, the guideline stresses slow, steady losses of one-half to one pound per week. People, both convention­ally and dietarily, need to be heavy or thin in order to have a weight-related medical problem, then the dietitian will need to help you lose weight.

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If you’re asked to co­sign a loan for someone, ask yourself this question: are you willing to pay your credit rating? If you have a mortgage, you can’t get credit on your home or insurance. In Moderation: This guideline reminds us that all foods contain some source of calories but little or no nutrients. With alcohol, moderate drinkers are at lower risks than health benefits.

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Vegetable oil-based emulsions such as margarine or shortening contain both saturated and polyunsaturated fats. Many margarines and shortenings lack the Polyunsaturates that the body needs to build its own fats. When the body cannot get enough Polyunsaturates through other food sources, it turns to the polyunsaturated fats in the body. This means continued changes in spending habits which will produce major results. For example, moving to a less expensive house or apartment or choosing more economical transportation.

Tax Money. Spending money just to pay taxes or to feel good about deductions means the expense is fixed. Always consider the underlying economic principles when making decisions. Don’t get caught using the “it’s a tax deduction” excuse for overspending.

Investment Money. Yes, we need to pay attention to savings and investments, but first we must have a sound foundation. This means controlling spending, planning goals for investments and reviewing the plans on a regular basis.

Myth of “Enough.” Have you ever played the game of trying to come up with the figure you need to have “enough” money to take care of all of us. Engaging in that daydream, however, too often keeps us from admitting the reality that so many small money sources will rarely be enough. You must learn to live within your present means.

Cut through those myths and start on the road towards true financial security.
Equine Health and Nutrition Seminar

Sunday, February 3, 1991
1:30 p.m.
Lancaster Extension Conference Center
4444 Cherry Creek Road, Lincoln

"Equine Health and Nutrition" is a seminar to answer the questions of equine owners of all ages.

Carol Alm, executive committee of the American Horse Council, will present an overview of the American horse industry.

Dr. Rick Debowes, DVM, equine orthopedic surgeon at the Kansas State University College of Veterinary Medicine, will discuss orthopedic diseases in foals.

Dr. Randall Rauh, professor of horse science at Kansas State University, will present information on equine nutrition.

Call 477-7180 for more information

Sponsored by:
University of Nebraska Cooperative Extension in Lancaster County
and Dr. Owen Henderson, DVM

In the March issue of the NEBLINE ...
A full report on the Malcolm Community Goals Workshop.

Financial planning can enhance retirement

Retirement can be one of the happiest periods of life if advance financial planning provides a comfortable retirement income.

If you are in the early stages of building a career and raising children, it is tempting to defer retirement planning to "someday." The problem is: will someday ever come?

The astute planner of family finances realizes that the sooner accommodations are made for that seemingly far-off future, the better it will be. Here are a few things to include on your planning checklist.

Does your employer's retirement package include a group health insurance plan that continues into retirement? If not, do you plan to retire before age 65, will you be able to purchase an individual health insurance policy?

Will the benefits, coupled with Social Security and savings, provide an adequate retirement income?

Have you checked the amount of Social Security benefits you will receive? Are you aware that you must register with the local Social Security office upon reaching retirement age, to receive benefits?

Does your employer's retirement package include a group pension plan? If so, have you and/or your spouse's employer provided a group pension plan?

If so, have you checked the amount of Social Security benefits you will receive? Are you aware that you must register with the local Social Security office upon reaching retirement age, to receive benefits?

Are you becoming familiar with Medicare and investigating the different Medicare supplement policies that are available?

Will you remain in your current home or choose to move into a smaller residence more appropriate to your changing needs? Will you stay in the same geographic area?

By encouraging thinking about how to reduce expenses, you can determine whether or not you will be able to make more money in later years.

The investment of time and thought is small when you consider the peace of mind you will gain for yourself and your family.

Nutrition information seems fickle continues...

development in improving health through nutrition. A few months later we hear conflicting reports and find ourselves asking what to do.

When that happens, don't lose sight of the total food and nutrition picture.

When information about the potential benefits of any dietary component surfaces, there seems to be an overwhelming interest in the "new" product. We sometimes narrow our focus and forget about other dietary aspects that are also important.

Foods are not generally eaten in isolation. In order to receive all of the dietary components that are needed to nourish our bodies and maintain or improve health, we need to eat a variety of foods.

It is faulty to focus on a particular food and hope that it has all of the redeeming health qualities that we need. It's equally faulty to depend on one food or two as an approach to health. To do so denies the role that exercise, adequate rest, human relationships, environment, genetics, intellectual development and spiritual and emotional concerns play in our well-being.

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### Nebline Feedback Form

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

1. Change your address and/or order a subscription
2. Register for events and programs sponsored by or held at the University of Nebraska Cooperative Extension in Lancaster County
3. Submit general comments and/or story ideas.

#### General Information (please print)

- **Name:** [___]
- **Address:** [___]
- **City:** [___]
- **Zip:** [___]
- **Home Phone:** [___]
- **Daytime Phone:** [___]

#### Workshop Registration

- **Register for Workshop/Program:** [___]
- **Date of Workshop/Program:** [___]
- **Time of Workshop/Program:** [___]
- **Number of registrations:** [___] at $[___] each.
- **Payment enclosed?** [___]

- **Please help make the Nebline your newsletter by letting us know what you would like to see in the Nebline, and how we can better serve your needs.**

#### Newsletter Information

- **Address Change:** [___]
- **Number of Neblines received:** [___]
- **Order a subscription to Nebline:** [___]
- **Comment:** [___]
- **Story Idea(s):** [___]

**Return to:**
University of Nebraska Cooperative Extension in Lancaster County
444 Cherrycrest Road, Lincoln, Nebraska 68528

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### Extension Calendar

All programs and events will be held at the University of Nebraska Cooperative Extension in Lancaster County unless otherwise noted.

#### February 1
- **4-H Ambassador applications due**
- **Kaleidoscope Magic registration due**

#### February 2
- **Canine Companion dog training**

#### February 4
- **4-H Livestock Booster Club**
  - 7:30 p.m.

#### February 5
- **4-H Speech Workshop**
  - 7 p.m.
- **4-H Council meeting**
  - 7:30 p.m.

#### February 6 & 7
- **Pork Industry Expo, Columbus, NE**
- **New Leader Orientation Part I**
  - 7:30 p.m.
  - 7 p.m.

#### February 8-10
- **Kaleidoscope Magic Winter Camp**

#### February 9
- **4-H Horse Activities Clinic**
  - 9 a.m. - 12 p.m.
  - 4-H Officer Training
  - 1 p.m.

#### February 10
- **Teen Council meeting**
  - 2:30 p.m.

#### February 11
- **Critter Sitters Club meeting**
  - 7 p.m.

#### February 12
- **Sorghum Production Workshop**
  - 9 a.m.
- **Ceresco Community Building**
  - 4-H Horse VIPS meeting
  - 7:30 p.m.

#### February 13
- **Sorghum Production Workshop**
  - 1 p.m.
- **Martell-Sprague Community Hall**

#### February 14
- **Paws and Claws County Cat Club meeting**
  - 7 p.m.

#### February 15-16
- **Canine Companion dog training**

#### February 17
- **4-H Computer Boot Camp**
  - Eastern Nebraska 4-H Camp, Gretna

#### February 18
- **Canine Companion dog training**

#### February 19
- **4-State Swine Conference**
  - 4-9:30 p.m.
- **Arbor Mayor, Auburn**

#### February 21
- **Bread Baking Workshop**
  - 1 to 3:30 or 6:30 to 9 p.m.
  - Nebraska Swine Records Program Orientation
  - 1:30 p.m.
  - Saunders County Extension Office, Wahoo
  - **Fairboard meeting**
  - 7:30 p.m.

#### February 22-23
- **UNL 4-H collegiate host school weekend**

#### February 23
- **Canine Companion dog training**

#### February 25
- **New Leader Orientation Part II**
  - 7 p.m.
- **Critter Sitters Club meeting**
  - 7 p.m.

#### February 26
- **Morning**
- **Planter Modification Clinic**
  - Gene Hobbie Farm, Douglas
  - **Planter Modification Clinic**
  - 1-3 p.m.
  - Joel Douglas Farm, Martell
  - **Lean Eating on the Go**
  - 7 to 9 p.m.

#### February 27-28
- **Planter Modification Clinic**
  - 1-3 p.m.
  - Ron Raikes Farm, Ashland
  - **Sorting Out Nutrition Information**

#### February 29
- **Misinformation Home Extension Leader Training Lesson**
  - 1 or 7 p.m.
  - NE Swine Records Program Orientation
  - 1:30 p.m.
  - Eagle Community Center