

Who says food drives are boring?



PENNY CLINE/Girl Scout Leader

College wrestling team members (from left) Jared Schroeder, Marcos Tamayo, Lawrence Williams, Jace Campbell, Cody Stewart, Damion Walls, Kane Lovvorn and Nathan Reed, helped the Girl Scouts with their annual food drive on Saturday, along with Phi Beta Lambda. The Girl Scouts have organized this project for 15 years, and officials with Genesis reported this was one of the best, filling both the main pantry and overflow storage at the food bank.

Workshops to address crop insurance

Kansas State University Research and Extension, along with Oklahoma State University, Colorado State University and the University of Nebraska, is offering a series of workshops focusing on insurance issues in agriculture.

There will be a workshop Tuesday, Nov. 2, in Brush, Colo., at the Event Center at the Brush Fairgrounds; Wednesday, Nov. 3, in Grand Island, Neb., at College

Park, 3180 W. U.S. 34; and Thursday, Nov. 4, at the Salina Ramada Inn, 1616 W. Crawford.

The workshop is for crop insurance agents, farmers, lenders and educators, marketing consultants and others focused on helping themselves or their clients make more profitable risk management decisions, according to K-State professor and Extension agricultural economist Art Barnaby.

Presentations will include the farm income safety net and the next farm bill; reinsurance agreement; changes in the crop insurance program; grain market analysis and outlook; adding price options; and selling crop insurance.

The cost is \$85 if paid at least six days ahead, and \$100 after that. Information, including registration, is available online at cropinsure.unl.edu.

Emergency fund could ease pressure

A savings account with as little as \$500 could eliminate the need to borrow money for emergencies that pop up from time to time.

While there's no telling when an accident, injury, illness or other emergency — such as a blown tire or refrigerator that isn't repairable — will occur, having funds available can relieve financial stress, said Jennifer Wilson, Kansas State University Riley County Extension Director. Emergency funds can eliminate the need for a short-term loan at a high interest rate — as much as 300 to 500 percent — that makes paying down the loan difficult, said Wilson, who also is a financial management educator.

When many are living from paycheck to paycheck, the thought of saving \$500 need not seem insurmountable, said Wilson, who offered tips to make saving a habit:

- Gather loose change at the end of the day or week and transfer it to an interest-bearing account.

- Save a tax refund, rebate or unexpected gifts or bonuses.

- Check with employer(s) to see if direct deposit is available, and, if so, designate \$10 or more from each paycheck for direct deposit into a savings account. Saving \$10 a week will yield \$520 in annually. Once in the habit, increasing savings often becomes easier.

- If direct deposit is not an option, pay yourself first by setting aside \$10 or more from each paycheck for savings.

- Track spending to identify extras that could yield savings. For example, packing a lunch one day a week could save \$5. Do it for 52 weeks to add \$260 in savings.

Having money available can cover the cost of an emergency and also buy peace of mind, Wilson said.

More tips to manage money are available at www.ksre.ksu.edu/financialmanagement.

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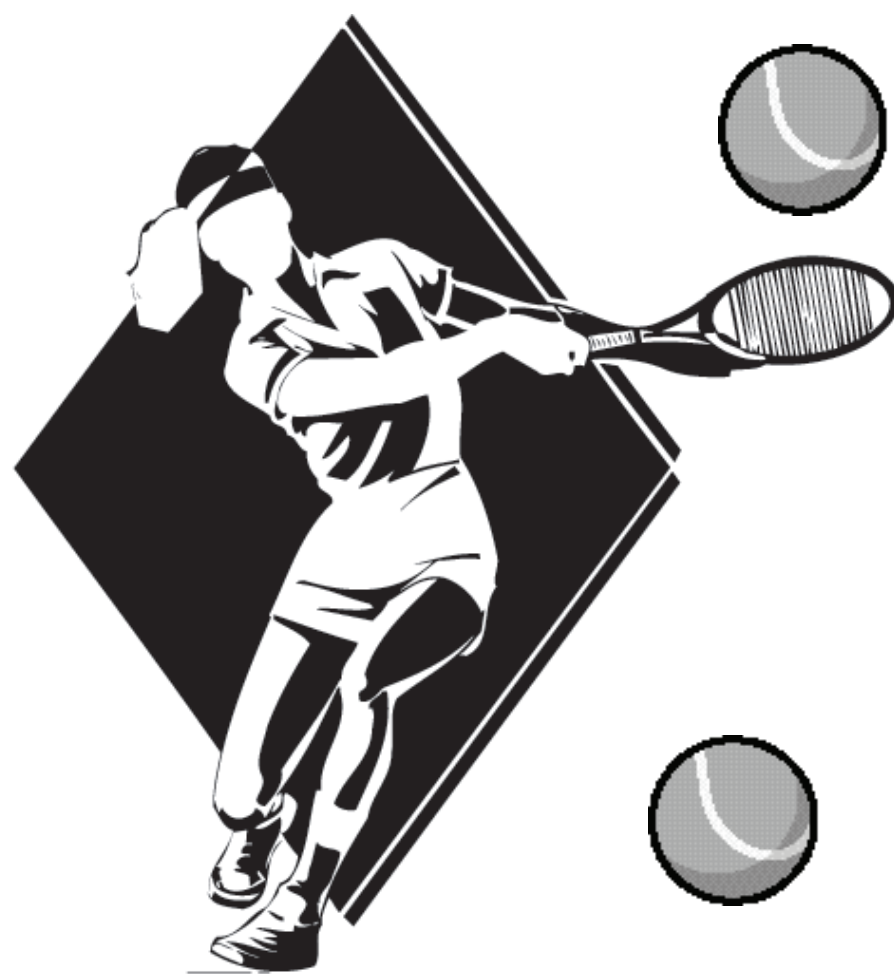
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