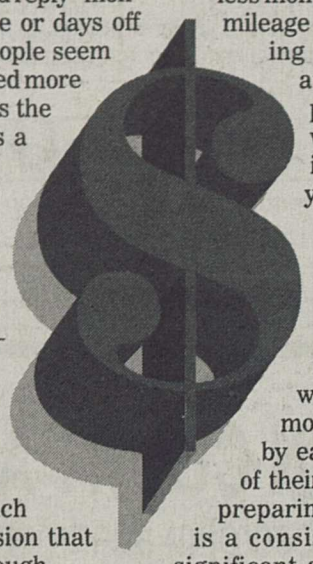
Tips For Saving Money Every Month



If one were to conduct a quick poll of people across the country about the one thing they'd like more of, chances are the majority of respondents would reply "money." More than time or days off from work, most people seem to want and even need more money, especially as the country approaches a recession.

So what is it about money that proves so elusive to so many people? More often than not, it's not the money that's elusive, but saving the money. Most people would admit they have trouble saving money, which can create the illusion that they don't make enough.

For most people, not making enough isn't the problem; it's not saving enough. This sets a bad precedent, especially for those with an eye on retirement.

In a 2007 analysis of surveys conducted into defined contribution plans such as 401(k) retirement programs, Watson Wyatt Worldwide found that, among lower pay employees ages 50 to 64, 66 percent have lower than one year's pay in their accounts. Barring a miracle, that makes the idea of a comfortable retirement almost impossible.

While saving money can seem like pushing a boulder up a steep hill, it's not as hard as it sounds. For those looking to save more, consider the following tips.

· Enroll in a retirement savings program: This is perhaps the ideal way to save money, as programs such as a 401(k) remove the money from a paycheck before taxes.

Essentially, that money is being saved before an individual can even see it, acting almost as forced savings. In addition, employers may match 401(k) contributions up to a certain level, meaning you're saving even more money.

Those who do enroll in a 401(k) program should not look at it as an emergency fund, as there are tax penalties for removing the money early.

· Use public transportation whenever possible: Most people have seen their automobile expenditures skyrocket over the last several years thanks to the ever-rising cost of fuel.

Also, people with low balances in their savings accounts often cannot put a large down payment down on a new vehicle if they need one.

Therefore they have higher monthly bills and are typically only approved for vehicle loans after agreeing to higher interest rates. Essentially, it's a domino effect that can all be avoided if reliable public transportation is offered.

You can still keep your vehicle, but using public transportation to get to and from work will result in less money spent on gas, less mileage on the car (increasing its life expectancy and decreasing repair expenses), and will likely lower your insurance rates if you inform your provider the car is not used to commute to work.

· Cook and prepare your own meals: Many people waste a good deal of money on a daily basis by eating meals outside of their home. Cooking or preparing your own meals is a consistent way to save significant amounts of money each month.

Instead of buying a muffin or bagel each morning for breakfast, buy such items in bulk at the grocery store each week, and prepare your own lunch as well.

Coffee drinkers can also save substantial amounts of money by brewing their own coffee at home and taking it to work in a travel mug. It might seem like a small adjustment to make, and it is. But it will save you substantial amounts of money each month.

· Drink lots of water: While it might seem odd to suggest drinking lots of water as a means to save money, it actually makes more sense than it might seem.

A notable symptom of dehydration is hunger, so people who do not drink enough water often feel hungry when they're likely just dehydrated.

By drinking the recommended amount of water, you're avoiding spending money on those mid-afternoon snacks, the price of which adds up by the end of a typical week. Medical professionals recommend drinking eight to 10 glasses of water per day, or about 80 ounces.

· Avoid hidden fees and pay bills on time: Creditors and lenders make money hand over fist each month thanks to late payments or hidden fees.

If your accounts have minimum balance requirements, know what the minimum is and make sure you have enough in the account to avoid the charges.

Also, use only ATMs from your actual bank. ATM fees add up quickly, and some banks even charge their own customers ATM fees for using another bank's ATM, meaning you're paying double the fee simply to access your own money.

Bills also must be paid on time. Late charges, particularly on credit cards, are often exorbitant and are always wasteful. Know when all bills are due and be sure to pay them on time.

Over My Shoulder

A monthly review of the livestock market
by J.D. Sartwelle, Jr.

April was a defining month for the industry, perhaps one that will begin our moves forward to solving the ills of the livestock industry, all of agriculture, the economy, the world.

April weather presented problems from too little moisture in many areas to too much moisture in other areas.

We're still a long ways from solving previous decisions concerning ethanol, higher energy costs that start with well over $100 a barrel for oil or where it's going to come from or what we might do in terms of alternate energy sources, but we are at least steps closer.

Closer to home, as producers, we still have the short term concerns over the "F" factors, that is, fuel, fertilizer and feed.

The new arithmetic of making things work usually starts with eating up what we now have at a higher price when possible.

It might take a little while as current inventories of beef, pork and poultry are at high levels and each have considerable cold storage inventories.

But, but, but, we're on our way, and much had to do with events of April.

April weather in our coastal areas was drier than usual and certainly drier than last year.

What little moisture that came in our area was once again mostly taken away by more winds than usual.

Some have said that we probably wouldn't have grown much grass anyway because of the cooler nighttime temperatures.

Early planted grains have capitalized on the little moisture that we've had, but as they grow they'll need a good bit more, just like the grass will once it warms up.

Weather in the rest of the country, particularly from the Midwest to the Eastern areas, has been plenty wet and has dramatically affected grain planting.

By the end of the month, only 10 percent of the nation's corn had been planted, compared to the five-year average of 35 percent.

Late planting and corresponding decreases in yields will cause some corn folks to shift planting intentions in favor of beans, which were already showing an increase in acreage over last year.

April weather was typical: good for some, not so good for others.

Meanwhile in the nation's capital, the Senate-House conference committee finally ironed out a farm bill that will be presented to the president.

Of concern to livestock folks, the bill will include the mandatory provisions for Country of Origin Labeling (MCOOL), but in a softer form and perhaps not quite as onerous as current law.

Whether good or bad, it will be the law of the land if the bill is signed.

The compromise bill removed any reference to a packer ban on ownership of cattle, which will preserve many of the alliances in the industry between producers, feeders and packers and allow packers to better regulate their supplies and allow them to make longer term commitment of beef products to end users.

The biggest news of the month came in the export front.

First, a shipment of beef to Japan was found to contain prohibited material.

Secondly, the Japanese only stopped shipments from the individual plant.

Thirdly, Japan's largest retailer resumed sales of U.S. beef from a preferred supplier, and the trade is expected to grow.

But, the biggest news of all came when the Koreans agreed to resume imports of all cattle of all ages, bone in or bone out and will see the first shipments very quickly.

The United States agreed to issue final "feed rules," meeting the last conditions that the Koreans laid on us.

The Korean agreement could have the effect of pressuring the Japanese into accepting beef from cattle under 30 months instead of their present 20 month rule.

There were other happening during the month, like McDonald's announcing they'll open 40 more stores in Russia this year, USDA will buy $50 million dollars worth of pork for the school lunch program and many groups are pressuring the EPA to relax the Renewable Fuels Standards to provide relief for consumers and livestock producers from inflated food and feed prices, due in part to government-driven demand for ethanol.

Meanwhile in the feedyards and at the markets, demand picked up as fed cattle ended the month $4 higher than the first of month to end with a few cattle trading at $92.50 in Texas.

At the markets, calf demand stabilized, and prices firmed up considerably, as well as slaughter cow and bull prices.

Numbers at the markets are still seasonally lighter than normal, as fewer available numbers and market prices are of concern to us all.

In the pork complex, a large number of barrows and gilts are still in the mix, as well as a large number of liquidated sows.

Dressed pork prices have rebounded a little, but are still pressured by the large kill and cold storage inventory.

Higher priced pork and poultry wouldn't hurt beef because it would make relatively low priced beef more attractive in comparison.

Much happened concerning the industry during the month of April.

A lot more will have to happen to keep us on the road to new arithmetic.

We can start in our own back yard with good May rains and slightly warmer weather to make the grass grow.

Junior High District Tennis

8th Grade

The 8th grade girls doubles team of Kelsey Danklefs and Allyssa Krpec won Championship Honors at the Junior High District Tennis Tournament held in Victoria at the Victoria College Tennis Courts. The tournament was held on Saturday, May 3rd. Danklefs/Krpec defeated another Rice team in the final round consisting of Kaycie Rathburn and Jordyn Pausewang. Danklefs/Krpec defeated Malone/Sanchez of Industrial, 6-4 and then beat Rathburn/Pausewang in the Championship round by a 6-3 margin.

Rathburn/Pausewang defeated Little/Vrazel of Schulenburg by a 6-4 score and then lost to Danklefs/Krpec of Rice, 3-6 to settle for a second place finish. Anna McConnell and Georgeanne Llanes lost in the first round to Little/Vrazel of Schulenburg, 4-6.

Rice had two 8th grade girls singles participants. Amy Clark lost 1-6 to Mikeska of Schulenburg and Tina Till lost 0-6 to Michalke of Schulenburg.

Destinea Williams and Brian Labay lost to the Industrial duo of Stasny/Woolsey by a 1-6 score in the Mixed Doubles bracket. Williams/Labay played for 3rd place but were defeated by Roessler/Hill of Industrial by a 3-6 tally.

7th Grade

Cullen Weise had a close battle in his 7th grade boys' singles match but ended up losing in a tiebreaker to Edna's Amejarado, 5-6 (2-7 in the tiebreaker).

There were two 7th grade girls' doubles teams from Rice. Mikayla Gabler and Kelsey Andrejczek lost to Weimar's #1 team by a 1-6 margin. Amy Huggins and Keslie Perez lost to Grahmann/Evans of Edna by a 1-6 score.

These fifteen junior high athletes mentioned above, did an excellent job of competing in Tennis for the 2008 season and should be commended for their competitive efforts.

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ORAL CANCER DIAGNOSIS

Oral cancer accounts for about 3.6 percent of all cancers diagnosed in the United States, and was responsible for about 8000 deaths last year. An oral cancer screening is an important part of every dental examination, but potentially dangerous lesions can sometimes go unnoticed. When a dentist evaluates an oral lesion, he will ask some questions regarding when and how it appeared, and then wait about two weeks to see if it resolves. If a lesion has not partially or completely healed in two weeks, a biopsy is usually needed. If the dentist suspects oral cancer, it is often preferable to have a oral and maxillofacial surgeon do the biopsy. It is important to remember that oral cancer, and cancer in general, is far more likely to be cured if discovered early. Visit your dentist at least twice yearly for those all-important cancer screenings.

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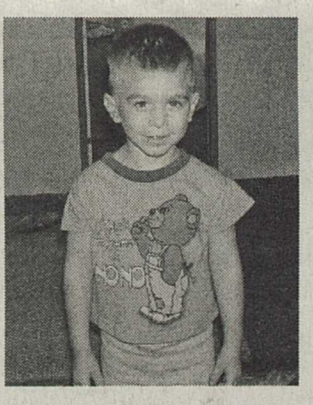

James Cardenas May 7 and Micah Cardenas May 6

Love, Aunt CoCo, Momma and Daddy, MoMo and PoPo Cardenas, MeMe and PaPa, Donna, Sarah, Racheal and Mary

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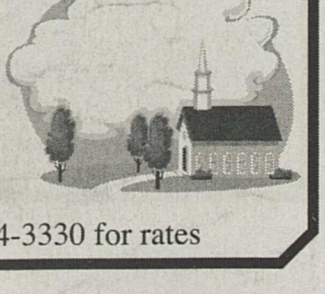

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