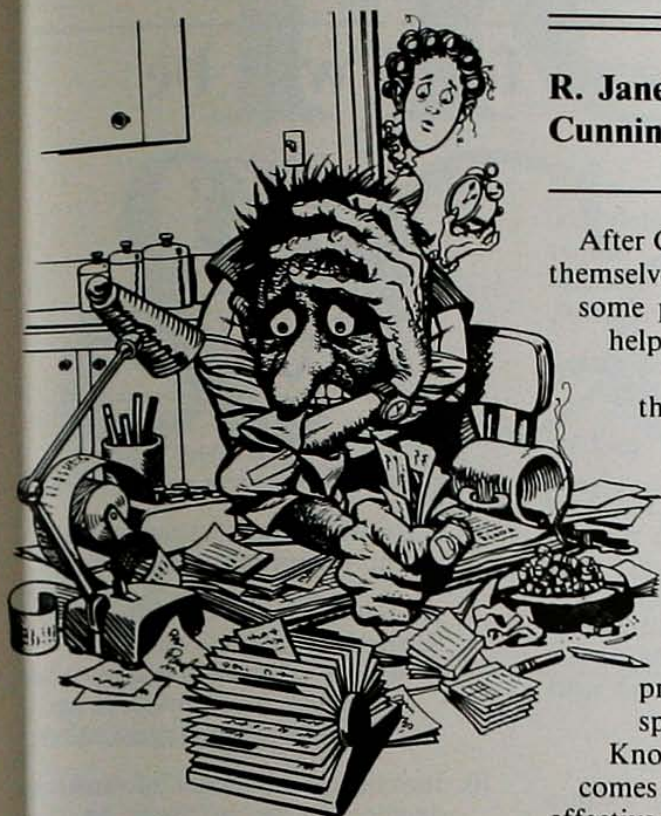


Christmas spending leave you broke?



R. Jane Cunningham



After Christmas, many people find themselves short of cash. Here are some points on saving money to help solve that problem.

The key to saving money is the effective use of money management tools.

Save money by using a budget (financial record).

Keeping a record of your monthly income and expenses allows you to reorganize your financial priorities or cut back your spending in certain areas.

Knowing where your money comes from and where it goes is an effective money management tool.

Save money by having goals. Making a list of your goals, for instance going on a vacation, or purchasing a new house, helps you plan the amount of time and money needed to reach each goal. Setting aside some money once expenses are paid, into a second account, can help you reach a goal.

Save money by being an effective shopper. Keeping track of credit card purchases, reading labels, avoiding impulse buying, comparing product prices and features, and researching your product before purchasing are all part of effective shopping.

You can save money by using a budget, having goals and using effective shopping habits — your money management tools.

R. Jane Cunningham is the rural organization specialist in Lambton County.

Daily agricultural reports from OMAF

Daily agricultural market reports are prepared by Farm Market News at the Ontario Ministry of Agriculture and Food offices in Toronto. These reports are available to radio stations and are broadcast at many locations across Ontario. However, if you aren't near a radio and want to get some information before selling a crop, here are the telephone numbers and a brief description of the reports.

CASH AND FUTURES GRAIN

416 924-4466

Length: three minutes

Updated: 11:20 a.m. and 4:30 p.m.

Content: Grower corn prices from Chatham, London, Brantford and Trenton; Chatham area grower soybean prices; Chicago corn and soybean futures; western feed oats, wheat and barley prices; Winnipeg futures for wheat, oats and barley; Montreal corn in store.

FEED GRAIN

416 924-8113

Length: 1.5 minutes

Updated: 4:45 p.m.

Content: Prices for Chatham track

corn, soybean meal (FOB Toronto); western feed grain at the Bayports; Ontario feed wheat and the Chicago soybean meal futures; Montreal corn in store.

CATTLE AND SHEEP

416 924-7441

Length: 2.5 to 4.5 minutes

Updated: noon and 4:15 p.m.

Content: Prices for slaughter steers, heifers, cows, bulls, calves, feeders and sheep at the Ontario Public Stockyards; local salebarn prices; Omaha slaughter cattle and Chicago cattle futures. Slaughter cattle prices from the Ontario Livestock Exchange are reported on Monday, Wednesday and Friday. Dressed weight sale prices from the stockyards are included on Thursday. The Friday report features a summary of the week's trade at the stockyards.

HOGS

416 924-7446

Length: 2.5 minutes

Updated: 11:30 a.m. and 4:30 p.m.

Content: The Ontario Pork Producer's Marketing Board reports daily hog

sales, Toronto hog and sow prices and the Ontario Public Stockyards boar price. Included are local salebarn reports, Omaha, Peoria and Indianapolis hog prices and the Chicago hog futures.

FRUIT AND VEGETABLE

416 924-4461

Length: 2.5 minutes

Updated: 11 a.m.

Content: Prices and market condition for fruit and vegetables at the Ontario Food Terminal and seasonal prices from Leamington, Bradford and Niagara.

FARM MARKET SUMMARY

416 924-1194

Length: 1.5 to two minutes

Updated: noon and 4:30 p.m.

Content: Slaughter cattle prices from the Ontario Public Stockyards; Omaha slaughter cattle prices; Ontario hog sales and prices; Chatham area corn and soybean grower prices; spot months for Chicago corn and soybean futures; tobacco sales and shipping positions; and the Ontario potato price.