

Make plans for retirement

By Lera Ryan

Retirement can be great. Couples who start thinking positively about retirement, long before it happens have set the stage for future satisfaction.

Some people may fear life is over if they can't go to the barn or check in at the office every day. However, transition from active work life can be one of the best opportunities. And it can include some farm work or other income earning activity.

The key to an enjoyable transition is to talk with your spouse about the things you have always wanted to do--together or separately--but never had the time or resources.

Develop a circle of friends who share your interests. Children can be loving and supportive, but friends will likely be a more important part of your social life.

Retirement income is a complex and essential issue, but only one of the components to consider. Exercise and good eating habits keep you physically and mentally alert. Where you live during retirement years requires careful consideration. Think about your lifestyle, and where you activities, family and friends are.

Doing things together will occupy more of your time than in earlier years, but do maintain individual interests as well.

Change is an inevitable part of life. By the time couples are planning their retirement they know that nothing every stays the same. That flexibility and resilience will help you expand your horizons, explore new activities and enjoy your relationship with your spouse.

Lera Ryan is family resource management specialist with the Ontario Ministry of Agriculture and Food, Guelph.



Environment friendly household products

Thanks to Lambton County Women's Institute for submitting these ideas.

All purpose cleaner

- 1/2 cup ammonia
- 1/2 cup vinegar
- 1/4 cup baking soda
- 1/2 gallon water

Furniture polish

- 1 teaspoon lemon oil
- 1 pint mineral oil
- Apply with rag

Wall cleaner

- 1/4 cup washing soda
- 1/2 cup ammonia
- 1/4 cup vinegar
- 1 gallon warm water

Fabric softener

1/2 to 1 cup vinegar added to the rinse water

Silver polish

- 1 quart water
- 1 tablespoon baking soda
- 1 tablespoon salt

Boil all ingredients. Drop silverware into mixture and boil for three minutes. Polish with a soft cloth

Insecticide

Mist plant leaves with soapy water

Pesticide

1. Rhubarb spray for aphids, June bugs, black spot and rust

Steep six rhubarb leaves in two to three quarts of boiling water. Strain and spray.

2. Garlic spray for chewing and sucking insects, as well as fungicide for mildew, leaf spot, and spore diseases.

- 3 cloves garlic
- 1 teaspoon of very hot pepper
- 1 quart water

Blend and steep for 10 minutes, then mix with water in 1:4 ratio.

Drain Declogger

Toss two handfuls of bicarbonate of soda into drain, followed by 1/2 cup of vinegar. Let sit for one hour, then run water through.

Air freshener

Leave an opened box of baking soda or a dish of vinegar in the room.

Simcoe women host farm business day

By Jacky Schmidt

Sixty women participated in a Farm Business for Farm Women day at the beginning of April sponsored by Simcoe County Farm Women, learning about financial planning, hearing the views of a three-member panel, and getting tips on working together.

Bill Broadworth, a farm business advisor with the Ontario Ministry of Agriculture and Food, mapped out a plan for a

sound financial future. His investment pyramid included a base of insurance, wills, debt elimination and an emergency fund of half an annual salary. The next levels included registered retirement savings plans, Canada Savings Bonds, annuities and mutual funds, with risk increasing to art and gold. He urged us to "think positively and visualize success".

Three local farm women, each at different stages in their lives, participated in a panel presentation. Each panelist talked about their financial plan, and the kind of

advisors they sought to complete certain aspects of it.

Eleanor Wood of Norwood Farms, brought infectious enthusiasm to her topic Working Together Positively, providing an energizing climax to the day.

Jacky Schmidt is a member of Simcoe County Farm Women.