Edmore Herald Ramsey County

EXTENDED TO YOU

by Brenda Langerud, Extension Agent - Ramsey County

Financial News Column
Save Money with Cash

"Money talks" is an old adage that is very relevant in today's economy. While the vast majority of Americans use plastic to pay for everything from coffee to couches to carrots and other items on their grocery list, there are a growing number of individuals who use the "cash only' method of money management.

For some consumers, it is truly cash in hand that is being used - not a debit card, not a check, but a fistful of dollars. Paying with cash offers you several benefits you maybe never thought about. Here are some advantages of paying with cash with some information that may help you to choose the most suitable payment method.

Saving cash can actually be easier than transferring dollars to a savings account. Before making a transfer, we often feel we much have a fairly substantial amount to transfer. Almost every purchase with cash will provide you with loose change to save for the next purchase.

Staying out of debt - paying with cash will ease how much you spend for your purchases. You can't spend more money than you have on hand so no inadvertently overdrawing your bank account or going above your credit card limit - and having to pay overdraft fees.

Discounts for cash - many stores offer discounts if you pay with cash. If you pay with cash, the store does not have to pay their retailers fee for using a credit card or debit card. The store may actually save money if you pay with cash. Many merchants offer discounts between 2-5%.

Easily accepted - Checks are not always accepted and there are still businesses -especially smaller businesses - which are not set up to accept credit or debit cards.

No problems with identity theft - The personal from a check, credit card or debit card is obviously not available on cash for an identity theft to use.

Technology has changed our lives forever and the convenience of payment online save us time and money but paying with cash has several advantages. As with other money management methods, a consumers needs to weigh the pros and cons for their specific situation.

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Unplug and Reconnect

Technology, technology, technology. It seems to be everywhere. Americans have a difficult time doing almost anything without a screen, a phone, or a text message following us.

A 2010 Kaiser Family Foundation Survey found that kids spend more than seven and a half hours each day using different forms of media. Another study reported that about 25 percent of 3-year-olds and half of all 5-year-olds go online daily. And lest you think it's all about technology-addicted kids, research also shows that parents are just as hooked on the Internet, social networking, texting, and more.

Technology can be an especially powerful tool for keeping in touch with those you love. Social media can quickly and easily keep you up to date and connected with loved ones at a distance. Divorced parents who share custody of child can use the technology of social media, such as emails and facebook, to stay in touch with their child. There are a multitude of educational websites and online programs available, most free of charge, to aid a slow learner in catching up and to keep a fast learner learn even more.

On the flip side, the American Association of Pediatrics (AAP) recently reinforced their recommendation that children under the age of 2 not have any "screen time". This includes parents watching TV while the child is in the room as parents interacted with their children less when the TV was on.

One recent study affirmed what many parents are saying - parents are annoyed that their children are always on their phone or computer. The study also found that the reverse is true- many children spoke of how their parents are addicted to their smart phone and want parents to put down their phones and interact and pay more attention to them.

If you find yourself spending more time interacting with your smart phone than your child or partner, perhaps it's time to think about unplugging". "Unplugging" can look different for different families.

Planning activities together is an important first step. Just as we might grab a snack when feeling bored, it's natural to flip through your Facebook news feed or channel surf when there's seemingly nothing better to do. To cut down on such boredom-beating tech sessions, make sure your family has plenty of other options. Have each family member draw up a list of hobbies or activities they really like to do or want to do. Then, when one of you is tempted to kill time by playing online games or firing off text messages, you have a whole list of fun alternatives - baking, reading a book, drawing, playing basketball - to consider instead.

Because of the availability of so many engaging screens, many adults and teens are constantly participating in the digital world late into the night. In fact, the 2011 Sleep in America poll by the National Sleep Foundation found that 95 percent of Americans use some type of electronics at least a few nights a week within the hour before bedtime, a habit that can lead to insomnia and daytime fatigue.

To curb the midnight madness, families might adopt a house rule that all electronic devices be put away at a specific time and in another room before you head off to bed. Log off your laptop at 9 P.M., for example, if your goal is to nod off by 10 P.M. Unplugging your life from technology can add both more conversation and more zzz's to your life.

Edmore Herald

(USPS 599-150) (ISSN87505444)
VOLUME 54 - NUMBER 42
Thursday, December 29, 2011
Published each Thursday by Ness Press, Inc.
122 North Main Street, Fordville, ND 58231 - 701-229-3641
e-mail, nesspres@polarcomm.com + Fax 701-229-3217
Gunnard Ness, Publisher
Truman Ness, Editor
Periodicals postage paid at the post office
Main Street, Fordville, ND 58231
POSTMASTER: Send address changes to Edmore Herald
Box 157, Fordville, ND 58231

SUBSCRIPTION RATES

One year	$23.00
Six months	$14.00
Nine month student rate	$14.00
OUT OF STATE	
One Year	$26.00
Six Months	$17.00

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Continued from Front Page....

Year in Review

Miranda Martinson, Candra Kalhagen and Lauren Sampson.

DECEMBER

Tenley Renee Burgess, daughter of J. R. and Kyla (Rice) Burgess baby shower held.

The Haglins performed at the WMF Christmas Event held at Hampden Zoar Church.

The Adams-Edmore elementary students presented a Christmas program entitled "Jingle In My Heart" at the Adams school.

Give a Hoot Don't Pollute

BUCKLE UP

YOUR LIFE IS IN YOUR HANDS

Monuments Pre-Arrangements

Aaker

Funeral Service

Dan Kassian • Ryan Iverson

Lakota **247-2509**

PUBLIC NOTICE

STATE OF NORTH DAKOTA
PUBLIC SERVICE COMMISSION
Lake Region State College
1.6 MW Wind Turbine - Ramsey County
Siting Application
Case No. PU-11-686
NOTICE OF FILING AND NOTICE OF OPPORTUNITY FOR HEARING
December 21, 2011

On December 7, 2011, Lake Region State college filed an application for a certificate of site compatability to authorize construction of a single 1.6 MW wind turbine in North Creel township 154N Range 64W in Ramsey county, North Dakota as shown on the attached map.

The issues to be considered in this proceeding are:

1. Will the location, construction, and operation of the proposed facilities produce minimal adverse effects on the environment and upon the welfare of the citizens of North Dakota?

2. Are the proposed facilities compatable with the environmental preservation and the efficient use of resources?

3. Will the proposed facility locations minimize adverse human and environmental impact while ensuring continuing system reliability and integrity and ensuring that energy needs are met and fulfilled in an orderly and timely fashion?

Those interested are invited to comment on the application in writing. Persons desiring a hearing must file a written request identifying their interest in the proceeding and the reasons for requesting a hearing. Comments and requests for hearings must be received by January 17, 2012. If deemed appropriate the commission can determine the matter without a hearing.

For more information contact the Public Service Commission, State Capitol, Bismarck, North Dakota 58505 701-328-2400 or Relay North Dakota 1-800-366-6888 TTY. If you requires any auxiliary aids or services, such as readers, signers, or Braille materials please notify the commission, at least 24 hours in advance.

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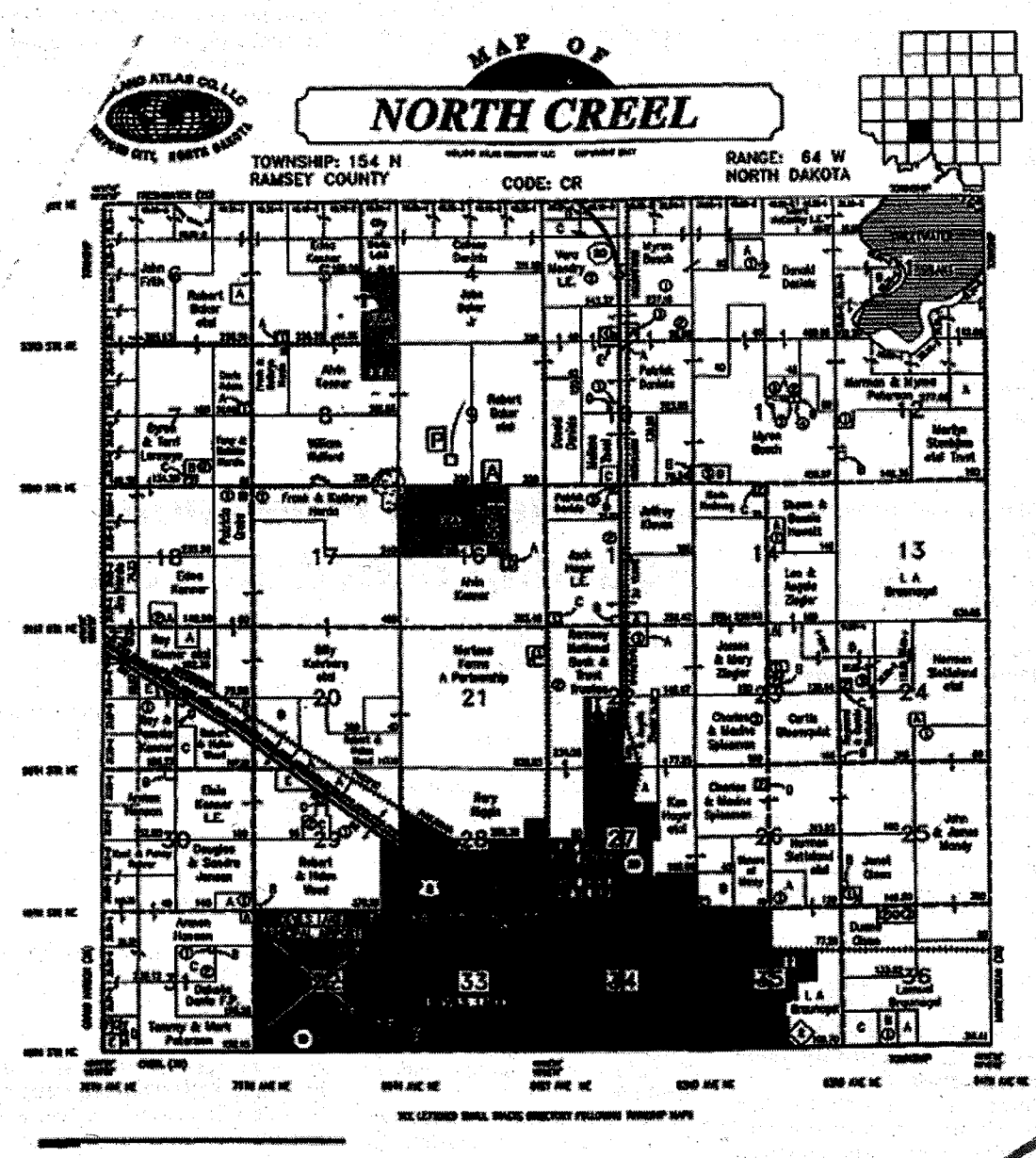

12/29/21