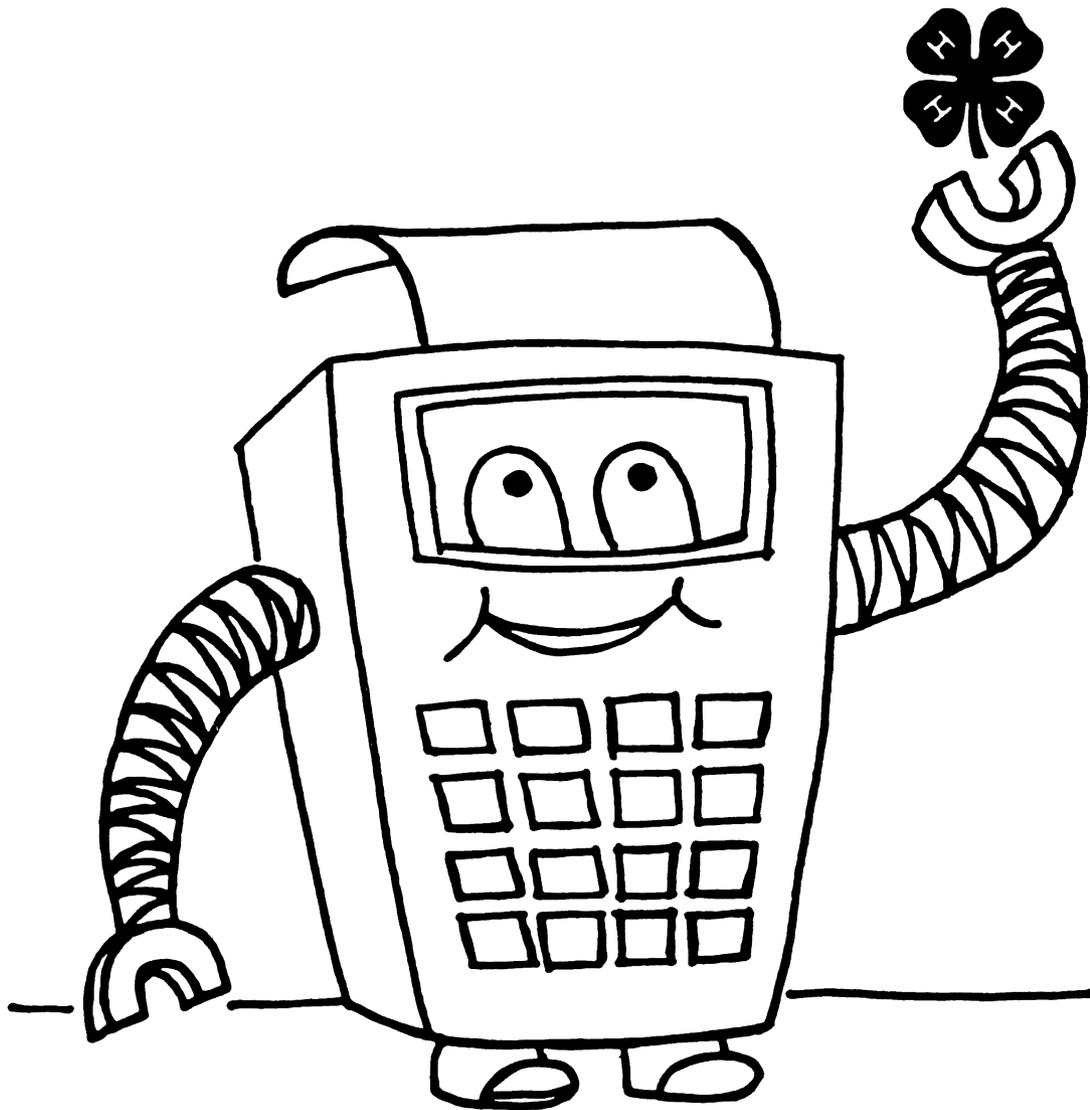
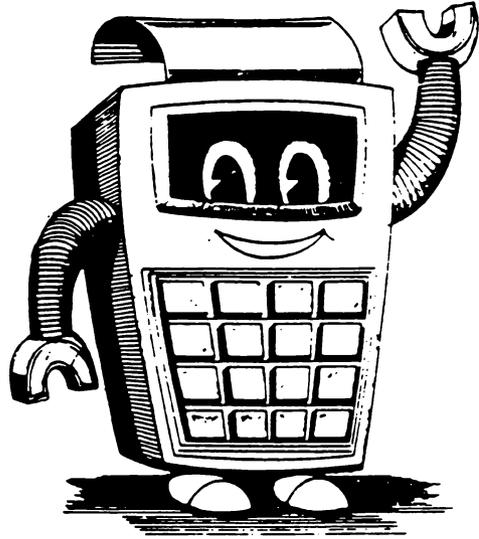


# Calculating Consumer Unit I

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The following people served as members of the Consumer Education and Management 4-H Curriculum Development Committee which recommended the Calculating Consumer Project:

Bonnie Braun  
Donna Jefferies  
Donald Jones

Joanne Lytton  
Ruth Lytton  
Kim Reynolds

Ann Steinbach  
Janet Thaxton  
Janice Woodard

The Calculating Consumer Project has been adapted and reprinted from the Consumer Education Project developed by Oklahoma State University.

Prepared by:

Ruth Lytton, Extension Specialist, Family Economics

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

AGE \_\_\_\_\_ DATE (YEAR) \_\_\_\_\_ YEARS IN 4-H \_\_\_\_\_

NAME OF CLUB \_\_\_\_\_

NAME OF YOUR 4-H LEADER \_\_\_\_\_

## NOTE TO PARENTS

Your 4-Her is enrolled in the Calculating Consumer project. The purpose of the project is to help boys and girls solve consumer problems -- problems you face daily -- stretching money and time to meet all your and your family's needs or wants.

Just as you must make choices, young people make choices. Because they're young, they have limited experience. How do they learn? By trying themselves and by listening and watching others -- especially their families.

No 4-Her is an island. The experiences of each have affected the 4-Her and in turn the family. Remember, parents are a child's most important and influential teachers. Your attitudes and actions are affecting your 4-Her!

Throughout the project, members will be encouraged to talk over and do activities with you. Won't you please cooperate? With your help, your 4-Her should be able to learn:

- What is needed or wanted
- How to get needs and wants
- Who tries to get us to need or want
- How to get and use money
- What is jointly owned with others

Together, we can help your child become a...

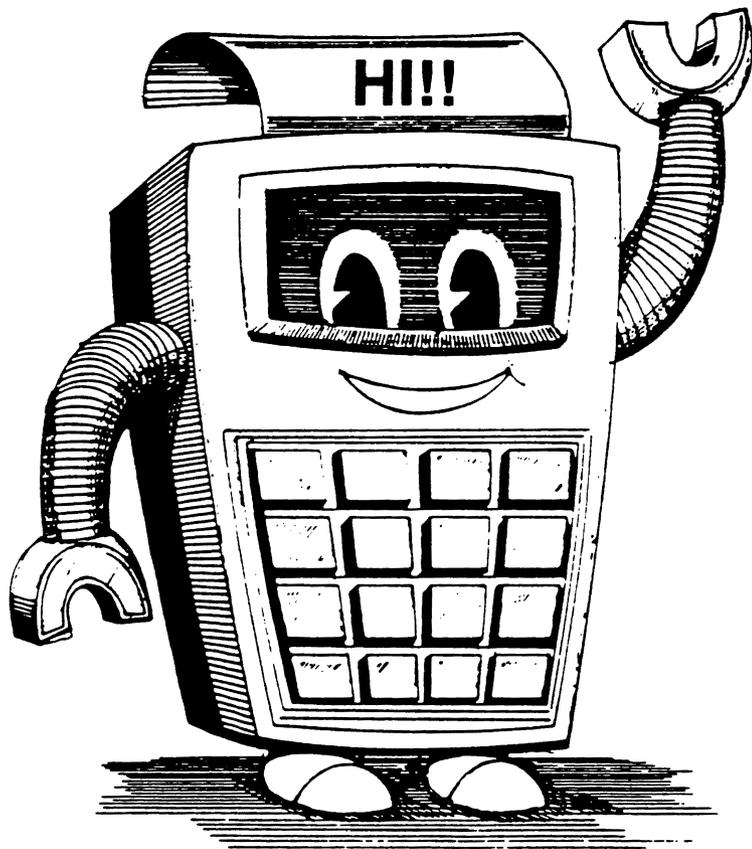
## CALCULATING CONSUMER

NOTES

# CALCULATING CONSUMER

Welcome to the 4-H Calculating Consumer Project. This project will introduce you to exciting experiences about life -- as a consumer. This member's manual, your leader, and your parents can help you learn to solve or prevent consumer problems.

So, get ready to have fun with "CC" who will talk to you as only a calculator can. And plan to make an exhibit or give a demonstration or illustrated talk so others can learn what you did.



In this project "CC" will help you study the following:

- Byte One: Consumers -- What Turns Their Circuits On?
- Byte Two: Treasures
- Byte Three: Money Matters
- Byte Four: To Market To Market
- Byte Five: Yours, Mine, Ours



Now, let's find out how to learn to be a CALCULATING CONSUMER.

INPUT

HOW 2 B CC ?

OUTPUT

0  
0  
0

CHOOSE & DO

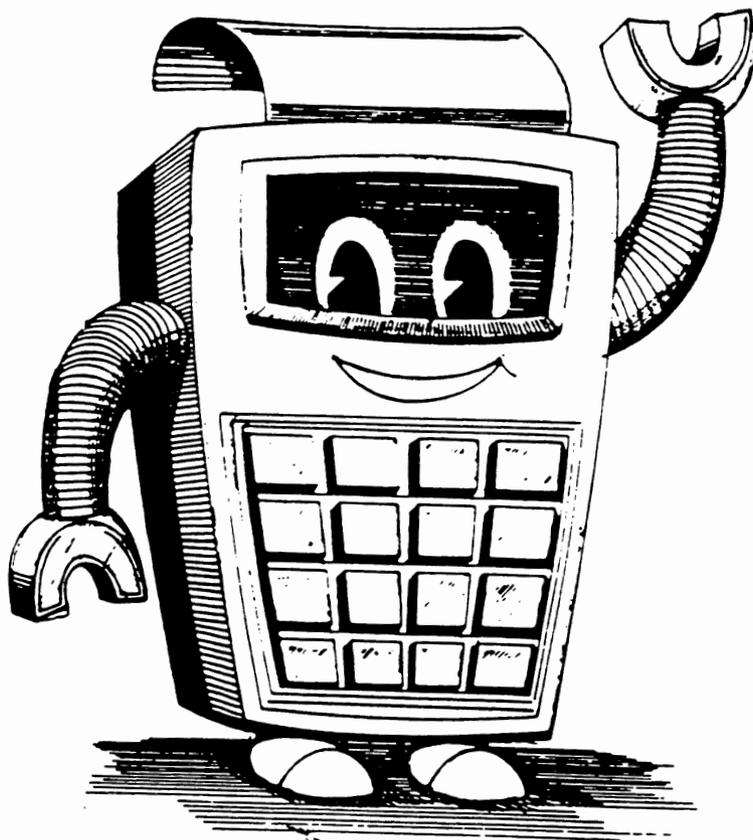
0  
0  
0

CHOOSE AND DO activities in this manual. Let your leader, my helper, help you make those choices. You should do at least two activities from each BYTE (part to you) in this manual. Keep a record of what you did. Work with your family to help them be CALCULATING CONSUMERS too.

Well, now we know what you need to learn and do to become like me, a CALCULATING CONSUMER. So, let's get on with the program, OK?

To make it easy to become a CALCULATING CONSUMER, I've divided our program into BYTES (parts, remember?) Each BYTE is needed to complete the program. Let's start with

## BYTE ONE



START PROGRAM



Name something advertised on TV or in a store that you want:

---

Your "Consumer Circuits" (brains, feelings) are turned on by your NEEDS, WANTS and OTHER PEOPLE. To find out more about what turns your circuits on, choose at least two of the following activities to do yourself or with your group.

## BYTE ONE ACTIVITIES

- | TO DO | HAVE DONE | THINGS TO DO                                                                                                                                                                                                                                                                                                                              |
|-------|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| _____ | _____     | 1. <u>Faces</u> . Look at 12 pictures of things you might want or need to do or have. Look in magazines or newspapers, or catalogs. Using the blank spaces below, draw a happy face if you like it; a straight face if you don't care; or a frown if you don't like it. Be sure to write the name of the thing each time you draw a face. |
| _____ | _____     | 2. <u>Feelings</u> . Write a poem, song, or story about how an advertisement makes you feel about things you need or want to buy.                                                                                                                                                                                                         |
| _____ | _____     | 3. <u>Bobby's Quarter</u> . Read the story. Answer the questions at the end.                                                                                                                                                                                                                                                              |

### FACES

- |     |     |     |
|-----|-----|-----|
| 1.  | 2.  | 3.  |
| 4.  | 5.  | 6.  |
| 7.  | 8.  | 9.  |
| 10. | 11. | 12. |

## FEELINGS

---



---



---



---



---



---

(Use more paper if needed)

## BOBBY'S QUARTER \*

"Guess what!" said Bobby as his friend Susan answered the phone.

"You sound like you just saw Mickey Mouse or something! What's the matter with you?" asked Susan.

"I'm so excited," answered Bobby. "My mother and dad and I decided last night that I'm going to get an allowance."

"They must be going to give you a hundred dollars, as excited as you are!" Bobby explained that it wasn't going to be exactly one hundred dollars, more like a dollar a week. He would get a quarter each Sunday, Tuesday, Thursday, and Saturday.

"Why don't they give you a whole dollar at one time?" asked Susan. Bobby told her all about their big decision. After he had learned to take care of his quarters, he would get a whole dollar and maybe more.

Susan began to think, "Wow, twenty-five cents. What would I do with a quarter if I knew I would get one almost every other day?" She asked, "Bobby, what are you going to do with your money?"

"Oh, I don't know yet, I guess I'll just keep it until I find something I want to buy. Anyway, I've gotta go so I can tell everybody else my good news." Bobby was so happy that he told all his friends and his cousins about his quarters.

When Bobby sat down to watch his favorite TV program that night, he kept thinking about twenty-five cents four times a week. He counted his allowance days on a calendar. "Boy, that's going to be fifty-two dollars a year. Just think of all the things I can buy." Later he thought, "Oh no, now everybody knows my piggy bank will have money in it...I'll have to hide it."

Bobby had dreams all that night. As soon as one dream ended, another would start. There was the dream about Bobby and Neal going to the mall one Saturday and sure enough they found a record they had really been wanting to get. Bobby could hardly wait to pay for it and go home to invite his friends over to hear it.

Next came a dream about milk shakes. Oh, how Bobby loved strawberry milk shakes. Now he could drink one every Thursday..if he wanted to use all but one quarter from his week's allowance.

\*From "Super Consumer" Level 1, Texas Agricultural Extension Service.

## BOBBY'S QUARTER CONTINUED

Bobby was really surprised that he dreamed about his birthday. What fun it was to get gifts. Now he could buy gifts for his friends birthdays. But it had really been fun making a kite for Larry's birthday and he seemed to like it better than all the gifts he was given.

The TV commercial about mini-bikes kept playing in Bobby's mind. How many quarters would he have to save to get one?

Suddenly Bobby's quarters started talking, "Spend me to go to the show. Save me for church. You've always wanted a puppy. You could get a pet and spend me for dog food. I can buy candy. I can buy extra milk at school. Save me, spend me, save me, spend me."

Then Bobby woke up. His head was spinning. One quarter-- twenty-five cents and one million decisions.

The End

If you were given a quarter would you be excited about it? \_\_\_\_\_  
Would you tell your friends? \_\_\_\_\_

What people made a difference in how Bobby might use his money?

\_\_\_\_\_

What things did Bobby see and hear that made a difference in how he might use his money? \_\_\_\_\_

\_\_\_\_\_

Who and what causes you to spend or use money the way you do?

\_\_\_\_\_

\_\_\_\_\_

What turns your circuits on? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## BYTE TWO: TREASURES

Every consumer has a treasure chest. In that chest is time, energy, money, talents, interests, things. Treasures are also called RESOURCES. The number of treasures (resources) in each chest is different. Some consumers have lots of money and little energy; others have little money and lots of energy. Some have a little or lots of both. All consumers have the same amount of time each day-- 1,440 minutes. No two consumers have exactly the same talents or interests or things.

So, now you know you have a treasure chest of resources. What good are they? Let's ask my calculator.

```

INPUT          RESOURCES ?

OUTPUT         0
                0
                0 RESOURCES ARE USED TO 0
                0
                0 GET OR DO THE THINGS 0
                0
                0 YOU NEED OR WANT ! 0
                0
  
```

Do you know how to use your treasures (resources) to get or do things? Again, let's ask my calculator.

```

INPUT          USE RESOURCES ?

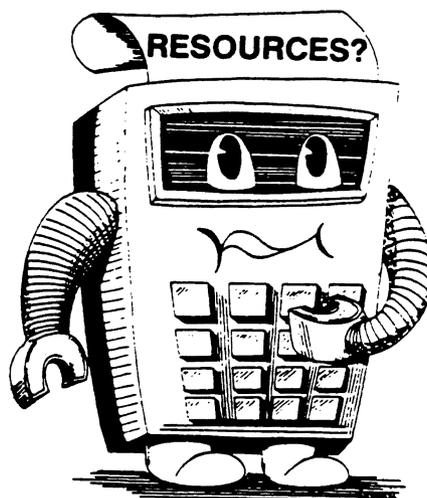
OUTPUT         0
                0
                0 TRADE 0
                0
  
```

To get or do what you need or want you TRADE TREASURES (resources).

Have you ever read about how early settlers in our state and country got things? They traded--at trading posts. Can you name some things that were traded? \_\_\_\_\_

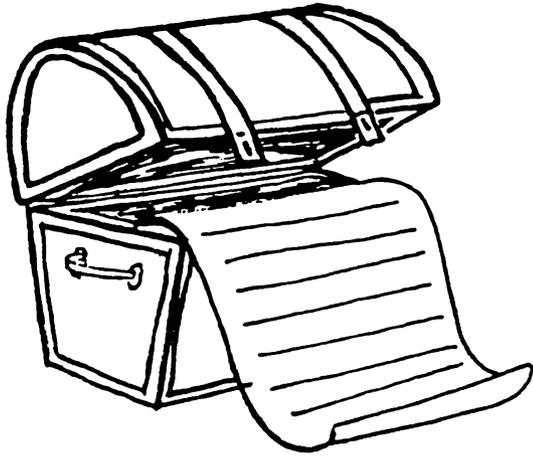
Do people still trade today? Have you ever traded baseball cards, "turns" or toys with some other boy or girl? If so, you gave up something (a treasure) to get something. Then you didn't have that treasure to use again. That's trading.

Do you trade anything at trading posts(stores) today? Sure you do. You trade your money for things. Money is a much used treasure (resource). CALCULATING CONSUMERS know how to use their treasures to get what they need or want. In the next BYTE, you'll learn more about money. Right now, select and do two of the following activities to learn how to use your treasures.

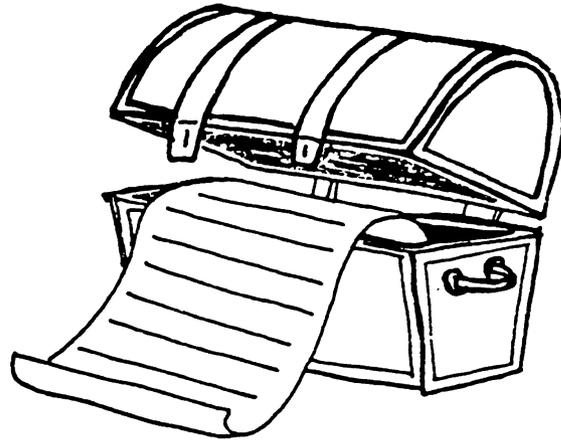


## BYTE TWO ACTIVITIES

TO DO	HAVE DONE	THINGS TO DO
_____	_____	1. <u>Treasure Chest.</u> Write your name on Treasure Chest #1. List some of your treasures. Write the name of an adult (your parents or someone else) on Treasure Chest # 2. Ask that person to list his/her treasures. Answer the questions listed below the chests.
_____	_____	2. <u>Trading Stories.</u> Read one or several stories about trading. Ask your leader, parent, or librarian for books or stories to read.
_____	_____	3. <u>Trading Time.</u> Think of one or two treasures that you are willing to trade with someone else. (Get your parent's OK). Try to exchange your treasures with someone. Answer the questions about your trade in this manual.



Treasure Chest #1



Treasure Chest #2

Did you both list the same treasures? \_\_\_\_\_

Why or why not? \_\_\_\_\_

Do you have all the treasures you want or need? \_\_\_\_\_

Will you ever have all the treasures you want or need? \_\_\_\_\_

### TRADING TIME

Name the treasures you chose to trade: \_\_\_\_\_

\_\_\_\_\_

Name what you got in exchange for your treasure: \_\_\_\_\_

\_\_\_\_\_

Tell how you feel about the trade: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# BYTE THREE: MONEY MATTERS

So far, we've learned about NEEDS, WANTS, and TREASURES.

Now, we're going to learn about one treasure, MONEY. You trade money to get what you need and want. To trade money, you must have money. Let's find out how to get money.

INPUT

OUTPUT

```

GET MONEY ?
EARN IT
GET AS A GIFT
SELL OR SAVE
GET AN ALLOWANCE
    
```

o  
o  
o  
o  
o  
o  
o  
o  
o  
o

o  
o  
o  
o  
o  
o  
o  
o  
o  
o



Put a check beside the ways YOU get money. Do you know how much money you have right now? Find out. Check when you get money:

weekly       monthly  
 sometimes       special times

You must know where your money comes from, when and how much you have before you can decide how to use it. Most consumers need or want more than they have money for. If they are CALCULATING CONSUMERS, they PLAN the spending of their money. That way, they get the most from their money.

Money is used for SPENDING, SAVING, SHARING.

Learning how to use money these three ways takes practice. Do at least two of the following activities to learn how to use money as a CALCULATING CONSUMER.

# BYTE THREE ACTIVITIES

TO Do

HAVE DONE

THINGS TO DO

\_\_\_\_\_

\_\_\_\_\_

1. Money Machines. Circle the machines pictured on this page in which you put money to get something. On the lines by the pictures you circle, write how you feel when you put money in that machine.

\_\_\_\_\_

\_\_\_\_\_

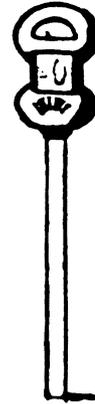
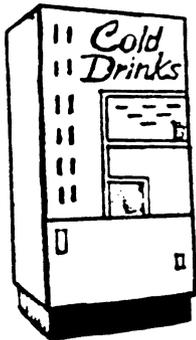
2. Money Maker. List things you can do to earn money on the next page and answer the questions.

\_\_\_\_\_

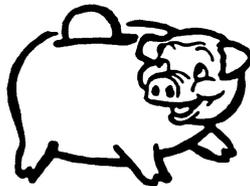
\_\_\_\_\_

3. Money Word Hunt. Circle the words in the word hunt that are used with money. There are 15 words to find.

## MONEY MACHINES



_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____



_____	_____	_____
_____	_____	_____
_____	_____	_____



## MONEY MAKER

I can do these things to earn money:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_

I want to earn \_\_\_\_\_ (amount of money).

With this money I will \_\_\_\_\_

---

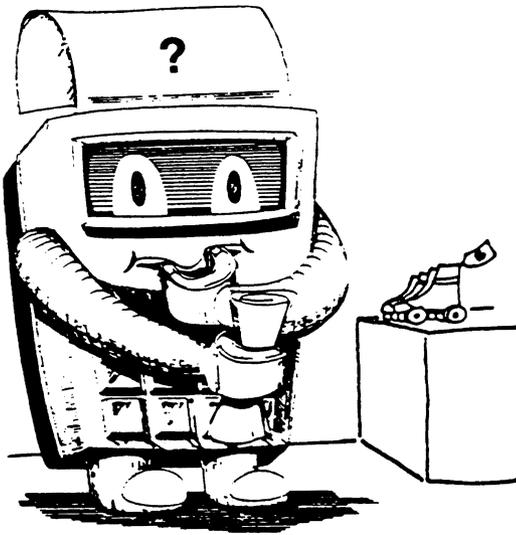


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## MONEY WORD HUNT

G	M	B	N	N	I	O	C	R
I	C	O	P	R	I	C	E	E
V	B	A	N	K	U	L	M	S
E	T	S	P	E	N	D	O	O
S	H	A	R	E	Y	F	C	U
O	D	V	A	L	U	E	N	R
E	A	R	N	T	E	G	I	C
C	A	S	H	M	S	U	M	E
E	S	R	A	L	L	O	D	M





How do you decide which good or service to buy? Are you happy with what you get? CALCULATING CONSUMERS are. They try to get the best deal--the best exchange of their TREASURES for GOODS and SERVICES. How do they get the best buy? Let's find out?

INPUT

## BEST BUY ?

OUTPUT

o	KNOW WHAT'S NEEDED	o
o		o
o	OR WANTED	o
o		o
o	COUNT TREASURES	o
o		o
o	COMPARE COSTS	o
o		o
o	DECIDE	o
o		o
o	CHECK UP	o
o		o

Let's look more closely at what CALCULATING CONSUMERS do to get the best deal.

1. Before CALCULATING CONSUMERS buy something, they know what's needed or wanted. Say you are almost out of paper for writing stories at school. You NEED paper. Your pencils may be short but do the job OK. Still, you may WANT a new pencil. Now, you know what you need or want.

2. Next, CALCULATING CONSUMERS count their treasures (money) to see if they have enough for the paper, the pencil or both.

3. CALCULATING CONSUMERS check the price. Did you know that the price of something may not always be the same in each market? Let's say you are checking the price of paper and pencils for school at the following stores. Circle the paper and pencil that costs the least.

	PAPER (50 pages)	PENCILS (5)
Store A	25¢	30¢
Store B	35¢	20¢
Store C	32¢	25¢

Did the store with the lowest price for paper have the lowest price for pencils? \_\_\_\_\_ Do you think it pays to COMPARE COSTS?

---

4. After comparing costs, CALCULATING CONSUMERS decide which thing to buy. If you had 50¢ to spend, which paper, pencil, or both would you buy?

5. After buying and using something, CALCULATING CONSUMERS always think about the usefulness of the good or service. Thinking like this is called checking up or evaluating. Checking up helps CALCULATING CONSUMERS decide what to do or buy the next time.

Now, choose at least two of the following activities and learn more about getting the Best Buy at the Market.

## BYTE FOUR ACTIVITIES

TO DO	HAVE DONE	THINGS TO DO
_____	_____	1. <u>Choosing Cereal</u> . Check the costs of several cereals (instant, dry, cooked) in small and large packages. Record the costs on the chart. Tell which you would choose and why.
_____	_____	2. <u>Best Bike Buy</u> . Collect ads or descriptions from magazines, newspapers, or catalogs for bikes. Compare costs and other features. Put 2 or 3 ads in your manual. Choose the bike you think is the best buy and tell why.
_____	_____	3. <u>Iwantagetta</u> . Think of something you or your family wants or needs (maybe a thing or an activity, sports event, movie, etc.) Answer the questions. You may need or want to talk to your family about this!

## CHOOSING CEREAL

<u>Brand Name</u>	<u>Type</u>	<u>Weight</u>	<u>Cost</u>	<u>Other Features/Comments</u>
Example: Wheaties	Dry	110z.	89¢	Vitamins added

## BEST BIKE BUY

I think the best bike buy is \_\_\_\_\_

because \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I WANT A GETTA

Something I/my family needs/wants is: \_\_\_\_\_

Resources I/we have to get or do that include: \_\_\_\_\_

The cost(s) for this are (compare if possible): \_\_\_\_\_

The best deal for me/us is: \_\_\_\_\_

because \_\_\_\_\_

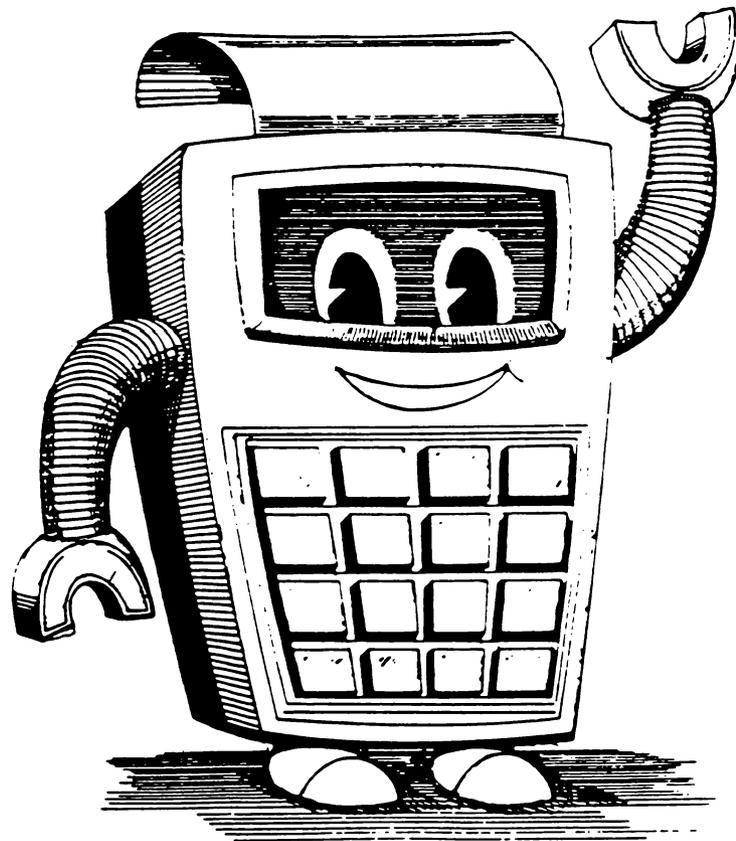
After you/they get or do what you've described, explain how you/they felt:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



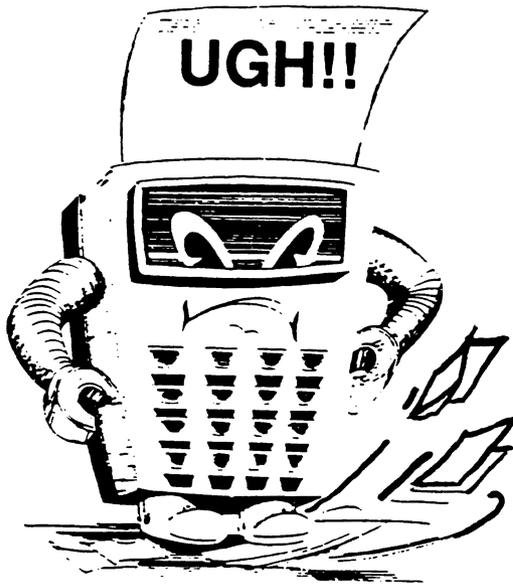
## BYTE FIVE: YOURS, MINE, OURS

Remember the treasure chests full of treasures (resources) that each of us has? Well, together as a family, group, community, nation, world, we have treasures too. Treasures are all around us. Other people, parks, schools, libraries, and roads are just a few. Air, water, land, the sun, wind, and fossil fuels are others.

OUR treasures are as important as YOURS and MINE. But not everyone uses them with care. What happens when people aren't careful about OUR treasures? Let's ask my calculator.

INPUT CARELESS WITH TREASURES ?

OUTPUT 0 MISUSE , ABUSE 0  
0  
0



Do you know how people MISUSE or ABUSE treasures? Look around. See litter on the street, in the park, along the hallways of your school? Are pages torn from books or magazines in your library? Do you see frozen foods sitting on shelves melting in your grocery store? THAT'S ABUSE.

Do some people leave lights on in an empty room? Water dripping from a faucet? Doors open on a cold day? THAT'S MISUSE.

When consumers aren't careful about how they use OUR treasures, it costs us all. Someone must be paid to clean up the streets, new books must be bought, gas, light, and water bills must be paid.

Remember we learned that you almost never have all the treasures for everything you need and want? That happens for OUR treasures, too.

Have you ever heard of gasoline shortages? lack of water? electricity blackouts? lack of lettuce, raisins? These treasures have become SCARCE because many consumers want (DEMAND) lots of treasures (gasoline, water, electricity, food) and there's not enough for everyone. The cost for these treasures GOES UP.



WHERE IS IT?\*



How many things did you find wrong in the picture? \_\_\_\_\_

Have you seen these and other things like this in stores? \_\_\_\_\_

What should you do if you are shopping in a store and see things like this? \_\_\_\_\_

What should the store owner do? \_\_\_\_\_

\*From "Super Consumer" Level 1, Texas Agricultural Extension Service.

OPERATION CUT DOWN

I/we decided to cut down on \_\_\_\_\_

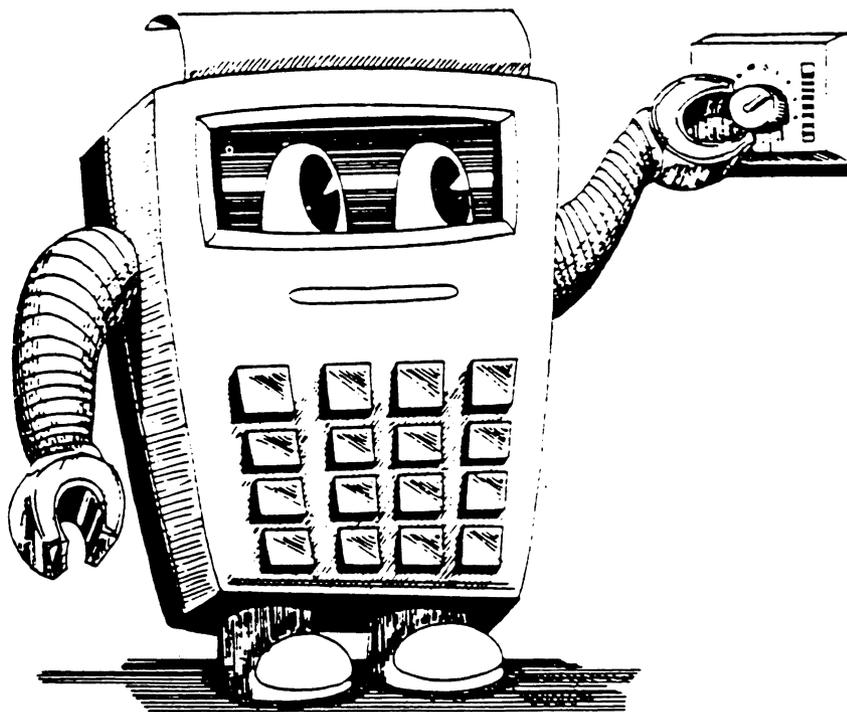
I/we cut down by \_\_\_\_\_

Operation Cut Down lasted from-to \_\_\_\_\_

I/we were able to save (describe in amounts if possible) \_\_\_\_\_

I/we felt the Operation was \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



# END OF PROGRAM

Well, girls and boys, you've almost come to the end of Unit 1 of the 4-H Calculating Consumer Project. But no project would be complete until a REPORT has been made of what you did and learned. Look back over the BYTES. Note what you planned to do and did. Use that information to complete your PROJECT RECORD. Also, won't you please write YOUR STOPY so I'll know what you learned?

## MY STORY

by \_\_\_\_\_

From this project I learned \_\_\_\_\_

\_\_\_\_\_

My favorite part of this project was \_\_\_\_\_

\_\_\_\_\_

I shared what I learned with \_\_\_\_\_

\_\_\_\_\_

I shared by \_\_\_\_\_

\_\_\_\_\_

I think this project was \_\_\_\_\_

\_\_\_\_\_

Thank you. Now I know what you did and thought of the project. I also want to know what your parents thought of what you did and learned. Please ask them to fill in THEIR THOUGHTS.

## THEIR THOUGHTS

Please take a little time to let me and your 4-H er know what you think about his or her work in the project. Complete these statements and the ranking scale on the next page. Thank you.

My child learned \_\_\_\_\_

\_\_\_\_\_

I'd like to praise my child for \_\_\_\_\_

\_\_\_\_\_

My child could improve in this project by \_\_\_\_\_

\_\_\_\_\_

### More Parents Thoughts

Check MORE if the 4-H member has increased in ability; SAME if no change; LESS if ability has decreased.

	MORE	SAME	LESS
Knows what resources he/she has	_____	_____	_____
Can state difference between needs and wants	_____	_____	_____
Use money carefully for his/her age	_____	_____	_____
Uses "shared" resources carefully	_____	_____	_____
Knows how to get a "good deal"	_____	_____	_____

## CLOSING

With that I'm about ready to say goodbye. Together we've learned and done activities to help you become, like me, a

## CALCULATING CONSUMER

I hope you had fun along the way. Why don't you take time to tell my helper, your leader, THANK YOU for helping you? Tell your parents the same. OK?

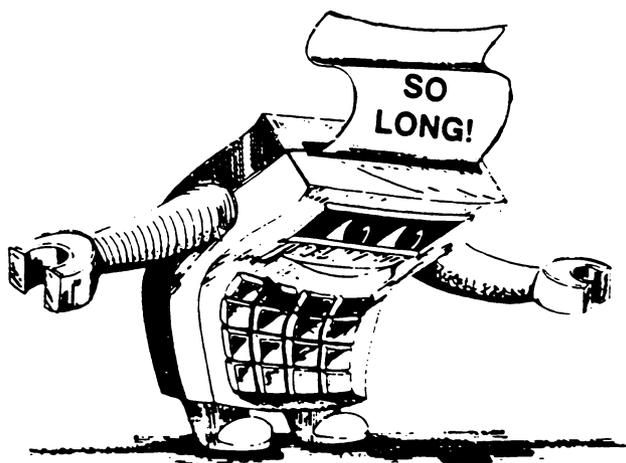
I'll be back in 4-H Calculating Consumer, Unit 2. Won't you join me? Until then--

--Keep on counting your treasures and using them to get what you NEED and Want.

--Practice getting the BEST DEALS.

--Use OUR treasures carefully.

This is your good buddy, "CC" saying  
**so long**.....  
 END CALCULATIONS.....



County/City \_\_\_\_\_

TURN IN TO LEADER/AGENT

## END OF PROGRAM

Well girls and boys, you've almost come to the end of Unit 1 of the 4-H Calculating Consumer Project. But no project would be complete until a REPORT has been made of what you did and learned. Look back over the BYTES. Note what you planned to do and did. Use that information to complete your PROJECT RECORD. Also, won't you please write YOUR STORY so I'll know what you learned?

### MY STORY

by \_\_\_\_\_

From this project I learned \_\_\_\_\_

My favorite part of this project was \_\_\_\_\_

I shared what I learned with \_\_\_\_\_

I shared by \_\_\_\_\_

I think this project was \_\_\_\_\_

Thank you. Now I know what you did and thought of the project. I also want to know what your parents thought of what you did and learned. Please ask them to fill in THEIR THOUGHTS.

### THEIR THOUGHTS

Please take a little time to let me and your 4-Her know what you think about his or her work in this project. Complete these statements and the ranking scale on the next page. Thank you.

My child learned \_\_\_\_\_

I'd like to praise my child for \_\_\_\_\_

My child could improve in this project by \_\_\_\_\_

More Parents Thoughts

Check MORE if the 4-H member has increased in ability; SAME if no change; LESS if ability has decreased.

	MORE	SAME	LESS
Knows what resources he/she has	_____	_____	_____
Can state difference between needs and wants	_____	_____	_____
Uses money carefully for his/her age	_____	_____	_____
Uses "shared" resources carefully	_____	_____	_____
Knows how to get a "good deal"	_____	_____	_____

Signed \_\_\_\_\_

With that I'm about ready to say goodbye. Together we've learned and done activities to help you become, like me, a

## CALCULATING CONSUMER

I hope you had fun along the way. Why don't you take time to tell my helper, your leader, THANK YOU for helping you? Tell your parents the same. OK?

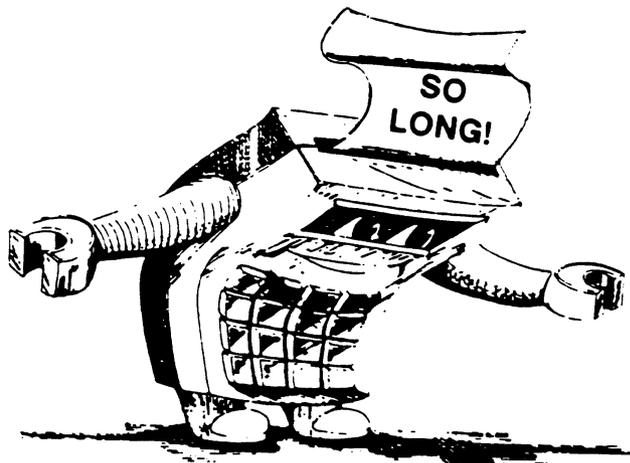
I'll be back in 4-H Calculating Consumer, Unit 2. Won't you join me? Until then--

--Keep on counting your treasures and using them to get what you NEED and WANT.

--Practice getting the BEST DEALS.

--Use OUR treasures carefully.

This is your good buddy, "CC" saying so long.....  
END CALCULATIONS.....



IDEAS FOR ...

EXHIBITS, DEMONSTRATIONS, AND OR ILLUSTRATED TALKS

Decorate and display three banks (sharing, spending, saving). Add a card telling what you're planning to save, spend, or share.

Prepare a poster showing how consumers misuse or abuse resources.

Create a poster showing how consumers trade treasures.

Prepare a chart comparing costs of several cereals. Tell which you would choose and why or ask the viewer to do that.

Display ads for bikes. Prepare a chart comparing costs and other features. Tell which you would choose and why or ask the viewer to do that.

Other ideas: Use the title of the bytes for a demonstration or illustrated talk and/or combine key ideas from the project with another project. For example: Calculating Consumer + Conservation = "Yours, mine, and ours: The Environment"; Calculating Consumer + Livestock = "To Market, To Market to buy a Pig"; or Calculating Consumer + Foods = "Calculating Cereal Consumers."

Talk titles: The Best Buy

Traders--Then and Now

A \_\_\_\_year Old Uses Money

Trading Treasures

Litter Hurts

Your ideas: \_\_\_\_\_  
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