

MCC enrollment up

Enrollment for the spring semester at Mayville Community College has topped the 400 mark again with a high point enrollment of 621 students. This figure compares with 366 students enrolled during the spring semester of 1979.

Spring class enrollment is traditionally less than that experienced in the fall semester. This characteristic is true in most all colleges and universities. Reasons for the lower spring enrollment in community colleges may be failure by the student, completion of a program, and the need for students to offer they need one semester, but will not find a needed course in the spring. They may also have satisfied their immediate class objective. Fall registration totaled 402, including full-time and part-time students.

Mayville Community College is pleased with this year's enrollment figures. Apparently high fuel costs have

not greatly affected student attendance. As the availability of gasoline decreases, however, some changes in scheduling may be warranted to allow students to commute to classes less than five days a week. Contingency scheduling plans are currently being discussed by the MCC administration and faculty.

Would You Believe...

Americans now eat about one-third of all meals and snacks away from home, as compared with one in four in 1960.

No one over six feet tall can qualify to become an astronaut in the U.S. space program.

Winston Churchill smoked more than 300,000 cigars in his lifetime.

Overspending big danger for two-income families

There are more dual-income households in America today than ever before as a result of the large number of married women currently in the labor force. Almost one-half of the nation's households are operating with two incomes. This has had an enormous impact on consumer spending.

"One of the major difficulties experienced by the dual-income family is all levels is overspending. The families feel they have more extra spending money than they actually do," says Bob Flashman, family resource management specialist with the University of Kentucky College of Agriculture.

The specialist points out that many families do not take into consideration the added expenses associated with the second wage earner. Additional expenses include transportation costs, appropriate work clothing, child care, dues and other work-related costs and food for eating away from home.

Often the second income places the family into a higher tax bracket, says Flashman. As a result, working spouses generally pay higher taxes than if they were single with the same income.

"Dual-income families do not only spend more freely than single income families, but they also tend to borrow more," says Flashman. This is probably due to the expanded credit opportunities available as a result of the passage of the Equal Credit Opportunity Act that required lenders to consider both incomes when granting credit. In the past, many creditors assumed that the wife's income was only temporary and did not count if when granting credit.

A second income also serves as a kind of "unemployment insurance," providing a sense of financial security for the primary wage-earner.

Financial counselors add, all these factors add up to an expanded demand for single family homes, condominiums, cars, furniture, appliances and other household necessities.

But there are still other social and economic effects with large numbers of women in the labor force. For one thing, the total employment number has risen by almost 80 million people.

Women are demanding more services and conveniences because work away from home means fewer hours to devote to household activities. There has been a dramatic increase in the fast food business which has extended their hours to accommodate those who work 9 a.m. to 5 p.m. on weekdays. Also, residential neighborhoods are relatively quiet during working hours, and some have found that there are fewer people available for community organizations.

A challenge for women
"Another social effect is the dual role of the working mother," says

Flashman. "Although more women are working outside the home they still bear the brunt for the functioning of the household." The specialist explains that the husband, in most cases, does not face these problems.

Nonetheless, according to data collected by John Robinson on Midwestern couples, 92 percent of the women, but only 60 percent of the men, agreed that the wife should work if the family needs money. This less favorable attitude toward women working in the labor market means that women cannot always count on the moral support from their husbands, any more than they can count on their willingness to undertake a more or less equal share of housework.

"As long as this is so, women are confronted not with a choice whether to do housework or market work, but whether to do market work in addition to housework," says Flashman.

Spending plan

For working couples to make the most of combined incomes, the specialist offers the following suggestions:

A spending plan should be established with goals for all incomes. Will the second income be considered extra and earmarked for paying off debts, financing additional education, or special vacations or a second home, or will it be required to meet daily expenses? Spending should be coordinated. Some couples set up joint checking accounts for shared expenses, and maintain individual accounts for others.

Working couples are also advised to establish separate lines of credit, with each having a savings account and charge cards. It is important that women establish an independent credit history since four out of five women will be on their own some day.

Financial counselors urge clients to save at least 10 to 15 percent of gross income to be readily available in case of emergency.

Will additional taxes have to be paid at year's end? If so, the money should be either regularly set aside for this purpose in a savings account or withholdings should be increased.

With both spouses working, both may have company benefits. They should check these benefits for type and amounts, and duplications. This is especially important where two incomes are required to support the family.

With two incomes, plus inflation, many families find themselves in tax brackets once reserved for the wealthy. These couples should take advantage of the Estate Planning Seminars being offered by their county Extension Service. For more information about such programs call the Nicholas County Extension Service, 289-2312.

Public invited to comment on milk price adjustment

The public is invited to comment on the terms and conditions of a mandatory midyear adjustment of the support price for manufacturing milk. The most likely increase in the support price is about \$74 — from the current support price of \$1.25 to \$1.32 per hundredweight (cwt) on April 1, 1980. The Agricultural Act of 1949, as amended, requires that support be reported at a level between 80 and 90 percent of parity as of the beginning of the marketing year in order to achieve several objectives: assure an adequate supply of milk, reflect changes in the cost of production, and assure a level of farm income which will maintain productive capacity sufficient to meet future needs.

The Act also requires that the support price be adjusted at midyear (April 1) to reflect the change in the index of prices paid by farmers during the first half of the marketing year for commodities, services, interest, taxes and wage rates (the parity index) — a series reported by USDA's Crop Reporting Board.

On Oct. 1, 1979, the beginning of the 1979-80 marketing year, the support price was set at 80 percent of parity, \$1.22 per cwt. The maximum legal support price during the current marketing year, 90 percent of parity, is \$1.32.

In addition to dairymen, a wide range of commercial users and retail con-

sumers of milk products and agricultural firms serving the dairy industry would be affected by the action. The support program sets the support price for manufacturing grade milk which in turn is the base price for fluid grade milk. Consequently, support price increases are eventually reflected in higher fluid milk prices at the grocery store.

Price support for milk is carried out by removing surplus milk from the market through Commodity Credit Corporation's (CCC) purchase of butter, cheese and nondairy dry milk (NDM). Because these three products are more storable than fluid milk and are produced in most geographic areas, they are the residual uses for milk when supplies are more than sufficient to meet all of the other uses for milk. The purchases of these three products are the net purchases calculated to enable manufacturers to pay farmers an amount equal to the support price. Under the support program, CCC buys all of the butter, cheese and NDM that meet certain federal grade standards. Competition among manufacturers for available milk supplies generally assures that the average price received by farmers producing manufacturing grade milk will be close to the support price.

Public comment is sought on these issues. All interested parties are encouraged to comment. Written com-

ment should be sent to: Robert R. Stanberry, Director, Procurement and Sales Division, USDA, Room 3141, South Building, P.O. Box 3413, Washington, D.C. 20511. To be assured of consideration, comments must be received no later than Feb. 14, 1980. They will be available for public inspection during normal business hours in that office.

Survival course set

In response to the desires of Kentucky law enforcement officers, the state Department of Justice has established a police officer survival course, Justice Secretary John L. Smith has announced.

"The increasing number of attacks upon police officers — often resulting in death — shows the need for officers to be prepared to protect themselves in Richmond," said the commissioner of the department's Bureau of Training in Richmond.

"The recent wave of attacks upon police officers in Kentucky and nationwide has made the police survival course a very contemporary area of instruction. Competition among manufacturers for available milk supplies generally assures that the average price received by farmers producing manufacturing grade milk will be close to the support price. Public comment is sought on these issues. All interested parties are encouraged to comment. Written com-

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On that date the federal excise tax on communication services was reduced from three to two percent, according to Mrs. Seabert, local manager.

In 1971, Congress voted to gradually eliminate this tax. The tax was originally 10 percent, but has been going down by one percent each year until it will be completely eliminated on Jan. 1, 1982.

This tax applies to local service, long distance calls and WATS lines. Non-communication services such as directory and service connections are exempt from the tax.

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