

# LADIES HAVE YOU HEARD?



By Doris Thomas, Extension Home Economist

## Controlling Personal Finances— Inflation Makes It Difficult

If you've gotten the feeling recently that the family finances were running you - instead of the other way around - you're probably in very good company. Economic circumstances, often beyond individual control, have greatly increased the number of families in financial difficulty.

But, runaway family finances, including a suddenly too heavy debt load, can be brought under control. The American Bankers Association (ABA) recommends three steps in the process:

- A realistic assessment and acknowledgement of the problem.

- A hard look at the family budget and spending pattern.

- Person to person communication with creditors.

As with any problem,

acknowledgement of its existence and a look at possible causes must be the first step. A big factor today is inflation. There are many indications that inflation is rising faster than individual earning power. For some Americans, real disposable income may actually be declining each month.

With less money to spend, and more of it going for such essentials as food and shelter, fewer dollars are available for other budget items, including repayment of previously extended loans. Under these conditions loan delinquencies (installments over 30 days late) normally begin to rise, and recent ABA statistics show that they rose sharply in 1974.

Another very real factor in financial difficulties can be (and in some parts of the country has been during this period) unemployment. Whatever the cause, the second step in regaining control is to carefully consider the family budget,

assets, and spending pattern.

If records of spending haven't been kept, now is the time to begin. A simple dimestore ledger book, with vertical columns representing income and spending categories (food, clothing, rent, insurance, etc.), and horizontal lines representing pay periods, can show you at a glance your family's yearly spending pattern. Perhaps you'll find that some nonessential categories, such as travel and entertainment, could be temporarily cut back.

The ledger may show you what is already a bone-bare budget. In that case the family assets must be considered. Do you have a vacation home that could be sold? Is your family auto perhaps bigger or more expensive than you really need? Could you make do with a less expensive apartment?

If the best use has been made of available assets, but financial difficulties remain, the final step is to talk frankly with your creditors. Consumers can be, and often are, helped over rough spots through deferred payment arrangements and-or extension of credit terms to bring down monthly payments.

Creditors much prefer to work out an arrangement equitable to all, than to repossess a car or foreclose on a house. A frank explanation of the situation will often be enough to reassure the Lender that you do intend to uphold the loan contract, and could result in a grace period as well as some sound financial counseling.

## Stainless Steel Offers Easy Maintenance

Stainless steel is used everywhere: flatware, cookware, furniture, sinks, small and large appliances and decorative accessories, to name a few. It is made by mixing chromium and steel. Additional ingredients may include nickel, molybdenum,

titanium, manganese and columbium. Stainless steel can be shiny to the point of mirror-like brightness or it can be a dull satin or brushed-look surface.

Many distinctive qualities make stainless steel ideal for its diverse household and institutional uses. It is strong, resists chipping, denting, cracking, scratching and corroding. The material is durable; does not rust, pit, stain or tarnish. It can be subjected to freezing temperatures and then heated to high temperatures safely. Another inherent characteristic is its easy cleanability. Stainless steel has no pores or cracks to retain dirt or germs, so it cleans readily with detergent or soap and water solution. Water spotting may be prevented by wiping and drying items with a soft cloth.

For stubborn dirt, such as baked-on food residues, apply a special stainless steel cleaner or household

# Farm Women Calendar

**Saturday, February 15**  
Farm Women Society 12 meeting at 1:00 p.m. at the home of Mildred Kindig. Craft program planned.

Farm Women Society 5 of Berks Co. will sponsor a Hoe-Down at the Stouchsburg Fire Hall from 8:00 - 11:00 p.m.

Farm Women Society 18 meeting to entertain Society 4 at the Lancaster Farm and Home Center at 12:30 p.m.

**Monday, February 17**  
Farm Women Society 31 meeting at 7:30 p.m. A talk on cosmetics will be given by Merle Norman.

**Thursday, February 20**  
Farm Women Society 15 meeting at 1:30 p.m. at the Union Church.

**Saturday, February 22**  
Farm Women Society 5 meeting at 1:30 p.m. Program will be a bring and brag auction.

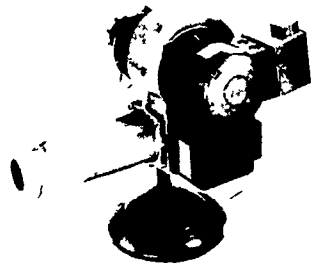
Farm Women Society 30 meeting for a progressive dinner.

cleanser to a damp sponge or cloth. Then, rub gently in the direction of the polish line or brushed grain. Rubbing in a circular motion may cause scratches.

Read  
Lancaster Farming  
For Full  
Market Reports

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oil burner  
can steal  
15-25%  
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allotted fuel  
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Lancaster 393-3906



**A. B. C. GROFF, INC.**  
New Holland 354-4191

**GOODMAN'S AUTO SERVICE**  
Honey Brook, Pa  
[215] 273 2356

**M. S. YEARSLEY & SONS**  
West Chester 696 2990

# UNCLAIMED FREIGHT COMPANY and LIQUIDATION SALES

THIS WEEK ONLY - WE HAVE 4 LARGE WAREHOUSES FULL OF MERCHANDISE OF EVERY TYPE - DUE TO SO MANY DEALERS REFUSING MERCHANDISE BECAUSE OF THEIR OVER STOCKING & BEING DOUBLE SHIPPED - BANKRUPTCY - AND GOING OUT OF BUSINESS - WE PURCHASED FROM MANUFACTURERS & FREIGHT COMPANIES - ALL MERCHANDISE LISTED BELOW & MOST ALL ITEMS IN THE STORE WE WILL GIVE AN ADDITIONAL 10% OFF - STARTING THE WEEK OF FEB 7TH

SORRY - BUT NO 10% ON ITEMS WITH A STAR

15 - 12" POWER SAWS - Ordered by dealer for Christmas arrived late he refused we purchased Reg \$179.95 OUR PRICE \$95.00\*

25 - DICTIONARIES - UNABRIDGED Reg \$54.95 OUR PRICE \$25.00

LARGEST MANUFACTURER OF STEREO'S - CLOSING PHILADELPHIA WAREHOUSE - WE PURCHASED A TRAILER LOAD. THESE PRICES ARE UNDER WHOLESALE - FRIEGHT - NO CHARGE.

17 - QUAD SETS - AM/FM STEREO - 8 Track BSR Turntable 4 Speakers Reg \$409.00 OUR PRICE \$229.00.

38 - Same as above w/bigger speakers Garrard changer Reg \$469.95 OUR PRICE \$269.95.

11 - STEREO CONSOLES - AM/FM Stereo 8 track turntable Reg \$369.95 OUR PRICE \$179.95

40 - STEREO COMPONENTS - AM/FM Stereo Garrard changer 10 speaker air suspension system high wattage Reg \$469.95 OUR PRICE \$229.95.

12 ONLY - 11 BAND RADIOS - Reg \$119.95 OUR PRICE \$49.95\*

Hundreds of other stereos to choose from - Consoles - Components - Recording Units

6 - 25" COLOR CONSOLES - Full size to the floor Reg \$669.95 OUR PRICE \$449.95\*

Thousands of Tapes Reg \$4.89 OUR PRICE \$2.00\*.

18 - SEWING MACHINES - zig-zag - button holer etc. Made up for chain store - refused we purchased at great savings Reg \$189.95 OUR PRICE \$79.95 w/case\*

9 - EARLY AMERICAN SOFA & CHAIR SETS - 100% Nylon were double shipped to the largest chain store in the country We purchased Reg \$629.95 OUR PRICE \$265.00

EARLY AMERICAN SOFA & CHAIR Reg \$549.95 OUR PRICE \$265.00

Many more suites to choose from

150 - RECLINERS - left dealer refused from up state 50-70% OFF RETAIL.

21 - CHEST FREEZERS - 15 3 cu ft deluxe model reg \$329.95 to \$369.95 OUR PRICE \$265.00.

BUNK BED SETS Reg \$289.95 OUR PRICE \$149.95

BUNK BED SETS Reg \$339.95 OUR PRICE \$179.95

230 - DINING ROOM SETS - complete buy the piece you want refused from state and local dealers we purchased will be sold at wholesale and under Pine Maple Oak Cherry Venerated

14 - FULL SIZE SEWING MACHINES - light weight - not cast iron built in button holer - blind stitch with true stretch stitch built in Reg \$309.95 OUR PRICE \$109.95 w/portable case

11 - SEWING MACHINES - fully automatic light weight nationally advertised at \$389.95 OUR PRICE \$189.95

3 - POOL TABLES solid slate tops

MICRO-WAVE OVENS

60 - GRANDMOTHER & GRANDFATHER CLOCKS 40-50% OFF\*

51 - PINE ROCKERS - Reg \$139.00 to 189.00 OUR PRICE \$79.95\*

40 - HIDE-A-BEDS Herculon Reg \$289.95 OUR PRICE \$169.95

DESKS - OFFICE & HOME

TOO MANY ITEMS TO MENTION ALL - COME IN AND SEE - REMEMBER - IF YOU DON'T SEE IT - ASK FOR IT

FULL WARRANTY - FINANCING THRU BANK - ACCEPTANCE COOPERATIONS - CREDIT CARDS AND LAYAWAY MOST ITEMS WE DELIVER - SOME WE DON'T - COME IN WITH YOUR TRUCK AND WAGONS

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CENTERVILLE ROAD  
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