UNIVERSITY PARK — At what point are you spending more than your income should allow? Or, when is it time to stop charging and start saving?

These are questions that you should be considering with every credit purchase

careful you may end up deep in debt without realizing until it is too late, says Marilyn Furry, family resource specialist at Penn State.

More and more families are using credit to keep up

spending to the point where there isn't enough income to pay the bills. Each month becomes more difficult than the last. However, according to Furry, there are several warning signals that can

Do annual payments on long-term debts amount to more than 20 percent of your annual income?

Are you unable to say exactly how much money you owe on installment and other long-term debts?

If you answered no to all of these above questions, you are in good financial shape.

If you answered yes to two of the questions you have potential problems.

If more than three of your answers were yes, you are already in trouble.

If you are having financial difficulties, Furry advises you to work out a budget and stick to it. If you cannot make all of your payments in a given month contact some of your creditors and make other arrangements. Don't just skip some paýments.

Lancaster Farming, Saturday, May 17, 1980—C11

Finally, if you still find yourself in trouble you should consider some kind of financial counselling, she



The U.S. is the world's leading cheese producer. Output reached 1.7 million tons last year, according to the Department of Agriculture.

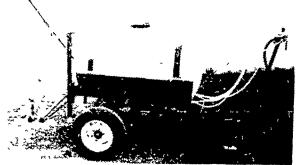
For the first time, U.S. cotton exports may exceed domestic use this year, predicts the Department of Agriculture.



# **Ex-Dairy Princess weds Lititz farmer**

Twilla F. Brubaker, the daughter of Mr. and Mrs. Harold Brubaker, Manheim, and the 1977-78 Lancaster County Dairy Princess (second runner-up in the Pennsylvania Pageant) was married Saturday to H. Dale Rohrer, who is employed farming on the farm of his parents, Mr. and Mrs. Clinton F. Rohrer, Lititz. The ceremony took place at Erisman's Mennonite Church, Manheim. The couple will reside at 750 Doe Run Road, Lititz.

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- \* Manufacturing Plants **DETAILS UPON REQUEST**

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