

Know over-spending's six danger signals

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 you make. If you are not

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 with inflation and this, says Furry, can lead over

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 avert financial disaster.

The National Foundation for Consumer Credit has listed six warning signs of impending credit disaster. Answer these six questions and rate your credit standing.

Do you charge small day-to-day expenditures, such as groceries and toiletries, because you don't have the money to pay for them?

Have you recently postponed paying a bill until next month due to lack of funds to cover it?

Do you have to borrow money to pay fixed expenses, such as quarterly tax payments, insurance premiums, even loan installments?

Are some of your telephone calls or letters from creditors demanding payment of overdue bills?

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.

Lancaster Farming, Saturday, May 17, 1980—C11

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 payments.

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



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.

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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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