

Ladies Have You Heard?

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Home Economist



AVOID THE CHRISTMAS CRUNCH

The Christmas crunch hits many families as they try to fit special holiday activities into an already busy daily round of household demands. Many a frazzled parent has been thrown into a state of complete disorganization when a young son or daughter announces a special Christmas program at school - that he or she needs a costume, and some cookies - and Mom and Dad have got to be there!

One way to turn your household havoc into a setting where exciting extras are happening is through the use of family time plans.

A time plan can be as simple or as detailed as you desire. A simple list of jobs to be done as time is available is one approach, but this is probably not sufficient to guide a family through peak periods. A more detailed time plan includes a time sequence without definite time limits. A schedule brings in both sequences and approximate amount of time on different activities.

Families can develop their

own schedules by answering four basic questions: What are the "extras" we must include? What are the "extras" we would like to include? What are the "usuals" that must be continued? What are the "usuals" that can be postponed or even eliminated entirely?

After you and your family have answered these questions, you can begin to develop a special holiday time plan. This is a venture for the entire family. Each family member needs to know what the other members have on their minds and how important these things are to them. With this knowledge, you can establish priorities that everyone understands. Had the parents known how important the school Christmas program was to their daughter they could have planned ahead for the costume and cookies - and they could have attended the program in an "unfrazzled" state.

You can turn the Christmas crunch into a time of exciting extras by thinking ahead and developing a time

schedule with your whole family taking part.

OLD LIFE INSURANCE POLICIES OFTEN VALID

That yellowed and tattered life insurance policy you found among your great uncle's papers may be worth more than the paper it's printed on.

You should contact the insurance company that issued the policy, no matter how old it is. If you are the beneficiary and everything is in order, you are entitled to the full value of the policy.

You may also be eligible for interest on the policy for up to 20 years if the insurance company can't show that it made a "reasonable" effort to find you.

In most cases, companies make regular and often elaborate efforts to locate missing beneficiaries. If companies don't find them within a certain period of time, depending on state laws and ranging from three to seven years, the money goes to the state under the doctrine of "escheat" - which simply means the state is entitled to unclaimed property.

Still, if you show proof that the money belongs to you and take proper identification and proof of the policyholder's death, the insurance company will either pay you directly or arrange for the state to make the payment.

Even after 20 years, when the statute of limitations is in effect and the companies are no longer legally obligated to pay, most will still make payments on the policy.

Some of the reasons that people are unaware of insurance money that is due them include

* Families may never

PFA sets women's program

HERSHEY — Farm women attending the 30th

Annual Meeting of the Pennsylvania Farmers' Association will be participating in a leadership workshop conducted by Kenneth Cheatham, Director of Local Government Affairs, Rural Health and Safety for the American Farm Bureau Federation.

Farmer leaders and voting delegates from PFA's 54 county associations are attending the convention at the Hershey Motor Lodge, Hershey, November 23 to 26 to adopt policies on statewide issues affecting

agriculture and to select organization leaders. Cheatham will be the guest speaker at the annual meeting's Women's Conference being held Tuesday morning.

Cheatham, who helps state farm bureaus on local government issues including taxes, rural development, health, education and crime, will attempt to further women's participation in the problem solving role of PFA and American Farm Bureau.

have known the deceased had a policy.
* Paid up annuities sometimes are forgotten
* Beneficiaries who don't know they are beneficiaries drop out of sight.
* Policies that families think had lapsed frequently have built-in protection against lapsing and therefore are usually worth something even after payments have stopped

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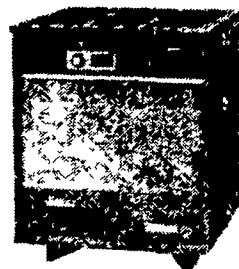
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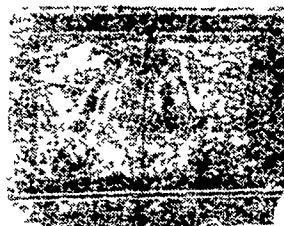
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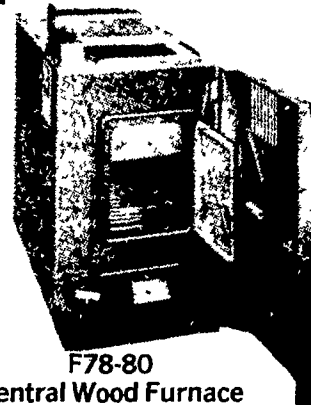
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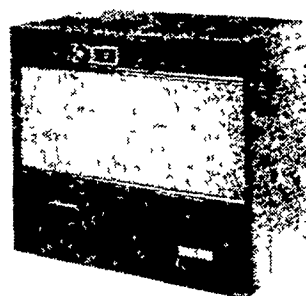
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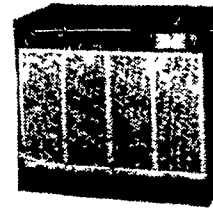
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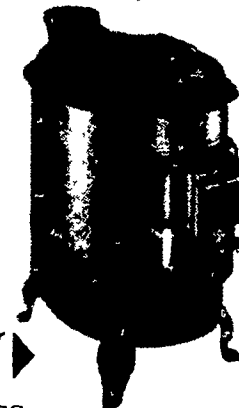
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