

## What your options are if you can't pay bills

LANCASTER — Are you starting off the new year with a huge pile of holiday bills?

If you find yourself in financial difficulty and you feel that matters are getting beyond your control, don't despair, says Delaware extension family living agent Pat Wilson. You can:

• speak to your creditors and renegotiate your payments to avoid default

• go to a consumer credit counseling service for help.

• get a consolidation loan from a bank, credit union, or finance company.

Before you decide how you will handle the crisis and pay off your debts, there are several measures you can take.

Discuss the problem with your family, stressing the need for cooperation, sacrifice, and controlled spending. Agree on a certain sum of money for each person and promise as family members that anything one wishes to purchase above that set amount will be discussed and decided by family consensus.

Project expenses six months or a year, and write down major bills and fixed expenses. Make a financial plan. Divide the large bills by the number of months.

This will help you to be realistic about upcoming expenses. If at all possible, set aside some money each month to help meet those deadlines.

When you know what you can and are willing to pay, speak to the creditors about making smaller payments and extending the loan over a longer period of time. Most creditors will make adjustments if you show sincerity and willingness to pay.

Be sure to have any new agreement in written as well as verbal form. Then stick to this agreement. Remember, a record of financial responsibility will influence your ability to get credit in the future.

If you're in deep financial trouble and none of these suggestions works consider seeking help from a credit counseling service. Many counseling centers are financed through the lending industry, and any charge to the customer is nominal. Be wary of charges which are a percentage of your debt, Wilson warns.

Some church and voluntary groups, banks, and savings and loan associations offer money management counseling. If you belong to a credit union, you may also find that it offers financial advice. Also, contact your local extension service office for more information

about the availability of financial counseling in your community.

A consolidation loan is another alternative you may take if you are financially overextended. You take out a loan and pay off the outstanding debts yourself. The single payment on the new loan is smaller than the total of the other monthly payments, and it is easier to keep track of one debt.

The next to the last resort is the Wage Earner Plan (Chapter 13 of the U.S. Bankruptcy Act). The advantage of Chapter 13 is that if you have your own home, a car, and other assets, you can keep them. You will pay off your debt according to the plan set up by you in cooperation with your lawyer and reviewed by the court.

A Wage Earner Plan runs for a period of up to

three years, and a restraining order will probably be issued to your creditors so you should not be harassed in any way as long as you continue with the plan.

Your final out is to file bankruptcy. By filing bankruptcy you are giving up certain assets in return for being legally released from certain debts. Competent legal service should be used.

The bankruptcy process includes:

• preparing and filing a petition.

• meeting creditors in a Federal court to resolve their claims.

• appointing a court trustee to collect and sell your possessions at a public auction so that the proceeds can be distributed among the creditors. Once you are discharged by the courts, the slate is clean except for the

UNIVERSITY PARK — Soil is the most important asset in any farming operation and proper management - lots of tender loving care - cannot be stressed too strongly. It is a truly living material; there may be up to 50 million bacteria in a teaspoon of soil, in addition to fungi, molds, actinomycetes, and earthworms.

Penn State's comprehensive correspondence course on Soil Fertility and Management emphasizes factors which influence plant growth,

various materials used for nutrition of plants, and the influence of soil and other factors affecting the use of fertilizer materials.

Included in this nine-lesson course are lessons on soil acidity and liming, farm manure, and selection and use of commercial fertilizers. For a copy of this course, send \$5 plus \$1 handling to Soil Fertility, Box 5000, University Park, PA 16802. Make your check payable to Penn State.



**GIGANTIC SELECTION**  
In Lancaster Farming's CLASSIFIEDS

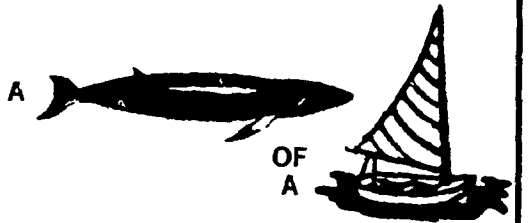
bankruptcy record which may be part of your credit rating for up to fourteen years.

Remember, if you find yourself in financial difficulty, take measures to correct it or seek outside help as soon as possible so that you can protect your credit rating and have peace of mind.

## Offers soil course

## PUBLIC SALE

**LIVESTOCK — HORSE DRAWN FARM MACHINERY — SHOP EQUIPMENT MILKING EQUIPMENT — HOUSEHOLD GOODS — ANTIQUES**  
**TUESDAY, MARCH 3**  
9:00 a.m.



Located in Lancaster County, PA - 7 miles North of Oxford, half mile North of Nine Points along Route 896 at end of Vintage Road.

**53 HEAD HOLSTEIN DAIRY HI GRADES HOME RAISED 53 HEAD**

24 milk cows, 4 strictly fresh by sale day, 6 first calf heifers fresh last fall, balance in all stages of lactation. Three cows in this herd have milked over 100 lbs. per day. 13 bred heifers, 2 springing now, 7 due in summer, 4 due in fall, 5 yearling heifers, 3 bulls, 1 service age. 30 day charts, pregnancy checked, heifers vaccinated.

**Good Working Herd COWS WILL BE SOLD AT 12:00 P.M.**

**5 HEAD OF MULES — 1 MORGAN HORSE**

1 pair sorrel mules, 3 odd mules, all from 8 to 12 years old, broke and sound good blocky mules, 4 year old morgan mare, broke to ride and drive, in foal.

### FARM MACHINERY

International 660 diesel tractor with pulley on steel, in good condition; 2 bottom horse plow, 12"; Oliver 2 bottom trailer plow, 14"; John Deere 3 section spring tooth harrow; disc harrow, Brillion cultipacker, John Deere corn planter with plateless units; grain bin on gears; McCormick Deering No 9 bar mower, 7 ft.; New Holland crumpler w/4 cylinder Wisconsin engine, sells as one unit; New Holland 268 baler w/engine, long bale chute, New Holland 266 fodder shredder, pick-up, sells separate, 32 ft Case elevator, New Idea No. 12A manure spreader; 3 fore carts; 530 gallon steel tank on chassis; dump cart; 1 horse barn scraper; Papec 18 inch cutter; 2 flat bed wagons, 1 Ezee Tread, 1 Grove, John Deere boom sprayer with Myers pump; single, double, triple trees, yokes, 2 McCormick Deering 2 horse cultivators, 6 set heavy harness, bridles, collars, many items not mentioned, 2 - 12 hole hog feeders, market wagon; hack buggy, 2 hay racks.

### MILKING EQUIPMENT

Esco 440 gal. bulk tank; 3 Delaval milker units, 50 lb pails, Sterling pulsators, air compressor; Delaval milker washer, Stainless Steel twin tubs, Alamo Surge vacuum pump.

### Sputnick Milk Transporter A-1 Condition

### SHOP TOOLS & STEEL

Hobart welder w/4 cylinder Wisconsin engine; Jig & bender to manufacture hay racks; power hack saw, air spray painter, Hassfeld iron bender; steel welding table, steel rack full of new pipe; 1/2 inch to 3 inch, 20-22 ft long flat iron, 2 rolls 18 gauge steel 8 inches wide, box of parts to build hay racks; angle iron, all sizes

### HOUSEHOLD GOODS AT 11:00 A.M.

2 full size beds, 1 roll top, springs and mattresses, 2 waterfall wardrobes, metal wardrobe, granny rocker; sofa, glider; Columbia range; QUILTS WILL BE SOLD FOR BENEFIT OF HANDICAP SCHOOL; lanterns, 2 bottle gas light stands, extension table w/extra boards; kerosene space heater; dishes, miscellaneous items are in nice condition.

Plenty of good food served by the Georgetown Parochial School Committee.

TERMS BY:

**ELAM S. & LYDIA F. ZOOK**

AUCTIONEERS:

Steve Petersheim

215-869-2508

Everett Kreider

NOT RESPONSIBLE FOR ACCIDENTS

## PUBLIC SALE

**Farm Machinery Household Goods**  
**SATURDAY, FEBRUARY 21**  
10:30 A.M.

Located in Lancaster County, PA - 2 miles west of Gap on Mine Rd. At Kinzers turn south on Kinzers Road to Nickel Mine Road, turn east to sale. From Gap cross bridge opposite town clock turn left, follow to sale.

### FARM MACHINERY

Ford 5000 diesel tractor, select-o-matic speed, 15-5-38 tires, wide front, 4500 actual hours, A-1 condition; International 574 diesel tractor, 16-9-30 tires, wide front, standard shift, 550 actual hours, like new; Model FHV20 Sauder loader, full hydraulic control, 72" dirt bucket, Ford 3 bottom plow, 14", 3 pt.; Ford spring tooth harrow, 3 pt., 12 ft.; Massey Ferguson 8 ft disc harrow, 3 pt.; Oliver 251 transport disc harrow, 10 ft.; New Idea No. 214 manure spreader, 195 bu flail spread, hydraulic end gate w/cylinder, 12 ft wooden drag; 3 pt adjustable row marker, 3 pt. anhydrous ammonia applicator, 5 tooth; 3 pt. Ford hay rack, P.T.O., concrete tractor rear weights; tractor chains 16-9-30; Model 740 portable kerosene blower heater; Twentieth Century electric welder w/battery charger attachment; welding accessories; 1 H.P. Campbell Hausfeld air compressor, Handyman jacks; Heat Houser fits 5000; potato plow; Stainless Steel milk strainer; 24 gal motor oil for diesel, series 3, John Deere hi-pressure washer; electric fences; metal parts bin; 2 brooder stoves, 1 gas, 1 electric; Ker-O-Sun heater; pipe threader and cutter, 3/4" drive socket set, cow clippers; feed cart, electric cords, log chains, shovels, brooms; forks, bolt cutter, feed bags, wheelbarrow; pick-up truck cattle racks, narrow bed; wagon load of small items.

Pea & Bean Huller - Fiberglass overhead door, complete, like new

### HOUSEHOLD GOODS

Oak dresser; oak chest of drawers, dowel pin drawers; 2 metal wardrobes; wooden wardrobe w/full length mirror & drawers; buffet; server, 40" rigidaire electric cook stove; huda-way bed; aluminum kettles; portable electric baseboard heater, full size bed, spring & mattress; roll-away bed; jars; items out of attic.

TERMS BY:

**AARON & NAOMI BEILER**

AUCTIONEERS:

Steve Petersheim

215-869-2508

Everett Kreider

NOT RESPONSIBLE FOR ACCIDENTS

LUNCH BY

LINVILLE HILL CHRISTIAN SCHOOL

## PUBLIC SALE

**NEW & USED HORSE DRAWN FARM MACHINERY TOOLS & PARTS**  
**WEDNESDAY, FEBRUARY 25**  
9:00 A.M.

Located in Lancaster County, PA — 3/4 mile north of Gordonville 1 1/2 miles west of Intercourse on Old Leacock Road. Turn south off Rt. 340 at Brackbill's Garage onto Old Leacock Road, follow to sale.

### NEW & USED FARM MACHINERY

Vicon fertilizer spreader; Vicon hay rakes, Vicon disc mower with 40 H.P. engine; Vicon mower conditioner, Olsen conditioner with Fortruck engine mount, New Holland 273 baler w/bale thrower, New Holland 68 baler w/engine; New New Holland 310 baler; 2 John Deere K.B.A discs, 1 - 20 x 24, 1 - 20 x 20, John Deere 999 corn planter, John Deere 280 corn planter; McCormick Deering corn planter; John Deere 13 hoe grain drill, International Harvester equipment including 4 row corn planter (pull type), No 9 grass mower, grass mower w/engine, No 9 silage cutters, No 7 silage cutters, P.T.O. corn binders, cultivators, resetting plows, 2 way plows. John Deere manure spreader model L on rubber, Bowman manure spreader, Papec model 92 silage cutter w/engine mount, used 2 seasons; Papec Model L silage cutter; New Holland silage cutter; Massey Ferguson silage cutter; Ontario 16 disc drill; John Deere No. 5 - 7 ft. bar mower w/engine, hydraulic controls, 2 Oliver 2 bottom plow, 1 - 12", 1 - 14"; New Idea hay conditioners; 2 New Holland hay conditioners, 1 with Wisconsin VF4 engine, 60 H.P. Minn. Moline tractor; EZ Trail wagon gear, trailer cultipacker; 3 different models fore trucks, Grandy implement applicator; 12 ft., Wisconsin baler with engine attachments; new & used engines, 60 H.P. Wisconsin engine Lincoln welder; 8 row field sprayer (new), Myers orchard sprayer; gear boxes of all description, drive belts, new & used; drive pulleys, International Harvester 8' cut grain binder (good); steel wheels; tobacco lath, shop tools; spring tooth harrow; Nichlos hay tedders, 32' Mulky elevator, 28' corn elevator, steel land roller, new & used grain binder parts, 100 ft 1/2 in steel cable winch, large scrap iron pile, circular saw on wagon gear, pressure tanks, pump jacks, wood burning stoves; belt lacer; pipe cutter & threader, vise, 2 Scott welders with Wisconsin engines, old McCormick Deering gasoline engine 1 1/2 H.P., 3 wagon loads of parts & tools

TERMS BY:

**GENERAL REPAIR SHOP GIDEON FISHER**

AUCTIONEERS:

Steve Petersheim

215-869-2508

Everett Kreider

LUNCH BY CLEARVIEW SCHOOL