

# Check sources before applying for credit

**WEST CHESTER** — Applying for credit can be confusing since many sources of loans are now available. Before you apply for credit, check out the different sources and make sure you are borrowing from the one best suited to your needs, says Trudy Dougherty, extension home economist.

Credit unions have become popular sources for borrowing money because they are flexible. Their object is to accommodate their members. A credit union's

rates are lowest of any lender, sometimes up to three percent lower than commercial banks. Specializing in personal loans, credit loans are quick and efficient. You can sometimes take up to 12 years to repay the loan, but three to four years is more common.

Each union sets its own limits to the amount of money you can borrow, and you must be a member to apply for a loan. Also, some credit unions set limits which may be lower than your

requirements, on certain kinds of loans.

Consumer finance companies, or small-loan companies were designed to help the "little guy." Credit standards are low; most employed people can get a loan, depending on the credit availability. You can borrow money for smaller amounts than available from banks and you can take from 18 months to five years to repay.

But, most companies have a ceiling on the amount of money you

can borrow, usually under \$5,000 and rates are sometimes twice as high as most other sources of loans. You may also need a co-signer.

Commercial banks allow you to conduct all of your banking business in one place, giving you a good credit rating and good qualifications. Service is efficient and quick and you can take as long as three years to repay. Rates are reasonable.

But credit standards are high and loans less than \$1,000 are usually rejected.

Savings and Loans Associations and Savings Banks offer as complete a line of customer services as commercial banks and have reasonable rates and a reasonable amount of time to repay the loan.

Retailers such as car and appliance dealers are convenient but also more expensive than banks and credit unions. The dealer usually sells your contract to a bank or sales finance company. Interest rates can be up to 30 percent.

## Renee Harris named

### Cumberland Co. 4-H Coordinator

**CARLISLE** — Renee R. Harris was recently appointed Penn State Extension 4-H Youth Coordinator for Cumberland County.

Harris will provide primary leadership and coordinate the existing county 4-H Extension program as well as recruit, train, and counsel adult and teen leaders who will teach youth.

Harris received a bachelor of science degree in elementary education from Bloomsburg State College in 1978 and a master of education in extension education from Penn State in 1984.

She has taught in the public schools in Lehigh and Columbia Counties, where she served as a substitute teacher. She has also been a research assistant in the Department of Agricultural Extension Education at Penn State.

Harris is a member of Alpha Tau Alpha and Gamma Sigma Delta. She originates from Heidel Hollow Farms, a family farming operation in Lehigh County. She stays active in agriculture through her avocation, raising registered Cheviot Sheep.

### Revised home canning book available at extension office

**WILKES BARRE** — "How to Can Food - The Right Way" book is now available at the Pennsylvania State University Cooperative Extension office in Luzerne County.

This book is a complete revision with all methods and recipes tested by the Pennsylvania State University Food Science Dept., University Park.

This book provides answers to problems that may occur such as why lids do not seal, recipes for canning specialty foods, pressure changes according to altitude, a

check list "Do Your Canned Foods Pass the Test" along with the methods for canning vegetables, meats, fruits, jellies, pickles and relishes.

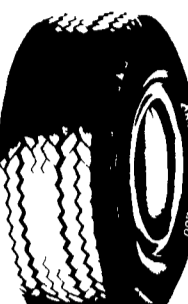
The 63-page canning book is available from the Luzerne County Cooperative Extension Service for a fee of \$3.

For your copy, mail fee to: "How to Can Food the Right Way", Luzerne County Cooperative Extension Service, 5 Water St., Courthouse Annex, Wilkes Barre, PA 18711.

Monmouth County Park System's  
**1st ANNUAL OPEN PONY PULLING CONTEST SATURDAY, JULY 28, 1984**  
 3:00 p.m.  
 at the 10th ANNUAL MONMOUTH COUNTY FAIR  
 East Freehold Park, Showgrounds, Freehold, NJ  
 Registrations and weigh-ins 12 noon - 2 pm on a portable scale on fairgrounds  
 1,300 lbs. and under  
 Judge & Weigh Master: Harry Swift  
 Announcer: Tom LaMarca  
**NO ENTRY FEE PURSE PRIZES**



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650-16 6-Ply ..... <b>\$47.91</b>	9.50-16.5 8-Ply ..... <b>\$71.51</b>
700-16 6-Ply ..... <b>\$53.27</b>	10-16.5 8-Ply ..... <b>\$81.98</b>
750-16 8-Ply ..... <b>\$58.89</b>	12-16.5 8-Ply ..... <b>\$96.32</b>

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16.9x24, 8 ply	<b>\$230.00</b>
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16 9x28, 8 ply	<b>\$260.00</b>
18 4x28, 10 ply	<b>\$350.00</b>

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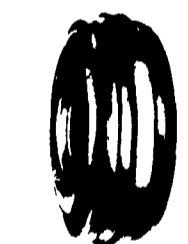
700-15, 6 ply	<b>\$65.00</b>
750-15, 6 ply	<b>\$68.00</b>
10-16 5, 6 ply	<b>\$80.00</b>
12-16.5, 8 ply*	<b>\$115.00</b>



### WAGON TIRES

9 5Lx15 8 Ply	<b>\$44.00</b>	12 5Lx16 14 Ply	<b>\$85.00</b>
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12 5Lx15 10 Ply	<b>\$74.00</b>		

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550-16, 6 ply	<b>\$36.00</b>
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9 5L-15, 6 ply	<b>\$55.00</b>
9 5L-15, 8 ply	<b>\$60.00</b>
1000-16, 6 ply	<b>\$80.00</b>
11Lx15, 8 ply	<b>\$75.00</b>
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14L-16 1, 8 ply	<b>\$160.00</b>

\* We Install Within 100 Miles Of Lancaster & Harrisburg

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11 2x28, 4 ply	<b>\$113.00</b>
11 2x38	<b>\$140.00</b>
11 2x36	<b>\$135.00</b>
12 4x24	<b>\$120.00</b>
12.4x28, 4 ply	<b>\$125.00</b>
12.4x38	<b>\$165.00</b>
13.6x28, 6 ply	<b>\$155.00</b>
13.6x38, 6 ply	<b>\$191.15</b>
13 9x36, 6 ply	<b>\$185.00</b>
14.9x26, 6 ply	<b>\$170.00</b>
14.9x28, 4 ply	<b>\$158.00</b>
14.9x38, 6 ply	<b>\$224.00</b>
15.5x38, 6 ply	<b>\$220.72</b>
16.9x34, 6 ply	<b>\$250.00</b>
16 9x38, 6 ply	<b>\$275.00</b>
18.4x38, 8 ply	<b>\$364.12</b>
20.8x38, 8 ply	<b>\$495.00</b>
20.8x34, 6 ply	<b>\$450.00</b>
18.4x34, 6 ply	<b>\$289.00</b>
18.4x34 8 ply	<b>\$325.00</b>
16 9x30, 6 ply	<b>\$224.00</b>
18 4x30, 6 ply	<b>\$262.00</b>
14 9x28, 6 ply	<b>\$173.00</b>
13.6x28, 4 ply	<b>\$140.00</b>
16 9x28, 6 ply	<b>\$220.00</b>
24 5x32, 10 ply	<b>\$700.00</b>
23 1x34, 8 ply	<b>\$660.00</b>

\* Above tires are original equipment type. Federal Tax is included in above price

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