

Grange slates meetings

HARRISBURG — During January 6-8, the State Grange Master Charles Wismer has scheduled six meetings in eastern Pennsylvania to explain and answer questions concerning new and existing Grange services that can save you money in 1986. Representatives will be present at each meeting to discuss the different services. Warren Harnish from the PA Grange Insurance Agency will explain the various

lines of insurance they offer, including the Medicare Supplement. James Arndt of the Grange Accounting and Tax Service will describe this new service. Ron Shaffer will represent the Rohrer Seed Program. Elsie Springer will explain various savings plans, loan programs, and the VISA card program offered through the PA Grange Credit Union. Milton Hoffman of Muncy Chief Seeds will

discuss the basic winter, seed corn and oats program for 1986. The new Grange Prescription Drug Program, which could save you 20-40% on prescription bills, will be explained by Master Wismer. All Grange members are encouraged to attend the meetings nearest them. The meetings, which are also open to the public, are scheduled as follows:

DATE	TIME	COUNTY	LOCATION
January 6	1:00 p.m.	Lancaster	Leaman Place Paradise Fire Co. Paradise, PA (along Rt. 30)
January 6	7:30 p.m.	Berks	Ontelaunee Grange Hall Leesport, PA
January 7	1:00 p.m.	Susquehanna	Green Gables Inn New Milford, PA
January 7	8:00 p.m.	Bradford	Union Grange Hall West Burlington, PA
January 8	11:00 a.m.	Clinton	Fallon Hotel, 131 E. Water St
January 8	7:30 p.m.	Lycoming	Lock Haven, PA Eagle Grange Hall Rt. 15, 8 miles S of Williamsport

How to work your way out of debt,

NEWARK, DE — Extra expenses over the holidays can quickly add up. "Even if your income is greater than ever, this spending may put you dangerously close to the debt borderline or even across it," says Roxane Whittaker, University of Delaware extension home economist.

Whittaker offers the following list of warning signs that your financial health needs doctoring.

- * You think of credit, as cash, not debt.
- * You're always behind in payments and receive notices that you're delinquent.
- * You've taken out loans to pay old bills, which extends payment time and interest.
- * You dip into savings and don't repay yourself.
- * As soon as you pay off large loan balances, you run up similar debts.

* You're never out of debt to local stores and consistently pay only the minimum due.

* You delay payments for essentials such as utilities and health care to pay your credit card bills, or you take cash advances on credit cards to pay regular monthly bills.

* An ever increasing share of your net income goes to pay your debts.

* The monthly total due on installments, credit cards and other non-mortgage loans is consistently greater than 20 percent of your after-tax income.

"If these situations apply, you may be headed for financial trouble," says Whittaker. "Examine your budget and look for ways to control spending. Working your way out of the debt trap won't be easy, but it can be done."

Reducing debt requires commitment from each member of the family involved in buying decisions, the home economist says. "Without everyone's cooperation, reducing debt is nearly impossible. Agree upon spending priorities for the upcoming months, try to cut expenses and if possible raise some extra income."

Whittaker suggests operating on a cash basis for current expenses while paying off debts in regular installments. "Don't take on new debts," she advises. "Put aside your credit cards or even cut them up if you have to."

Whittaker reminds families to take stock of their progress. "A conference on payday is a good way to review what you've achieved," she says. "Your rewards will be a feeling of more security, less worry about payments and a future in which you control your money."



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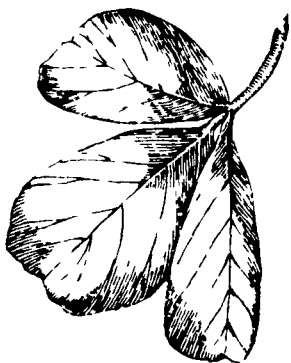
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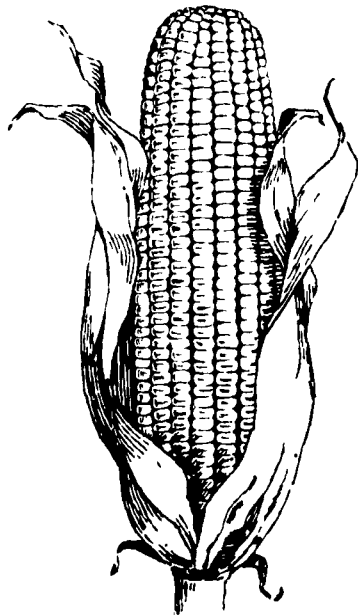
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