

Does Spending Holiday Green Make You Blue?

If you have not already begun your holiday shopping, you have probably at least started thinking about it.

According to Daniel J. Collins, Jr., CPA, president, Pennsylvania Institute of Certified Public Accountants (PICPA), you might also

want to start thinking about how to pay for those holiday purchases in light of the phasing out of the income tax interest deduction for

consumer debt.

This year, only 65 percent of credit cards, auto loans and personal loans, is deductible. Next year it drops to 40 percent; in 1989, 20 percent; 10 percent in 1990, and is finally eliminated in 1991.

HOW TO PAY

The best way to pay for holiday gifts is, of course, with cash.

A home equity loan is a possibility; after all, the interest on it is generally still deductible. But think carefully about whether you want to put your home up as collateral for holiday gifts. Because that is, in effect, what you would be doing.

If credit is your only alternative, there are a number of steps you can take to make it less expensive. First, if you use a credit card, use a card that has a low interest rate. Be sure to pay your bill off as soon as possible. Paying the monthly minimum is tempting, but expensive.

Another possibility is a loan

from a credit union if you belong to one. Generally, the credit union's interest rate will be lower than that of a credit card and probably lower than most banks.

USE YOUR HEAD

If you must use credit for your holiday shopping, also use your head. Set spending limits for yourself and stick to them. Avoid the temptation to buy something just because you have a roll of money in your pocket or can put it on your credit card. In addition, while you're out at the mall, stop by your bank and open a holiday account. That way, you will not have to borrow to pay for next year's presents.

This column on Money Management, providing practical tips on how to develop a personal financial plan, is distributed regularly by the PICPA. The PICPA is the second oldest state organization of CPAs in the country with a membership of over 15,000 people serving the public and the financial community.

EMHERR

Where We Treat You Right

YOUR HEADQUARTERS FOR GRAIN & HOG EQUIPMENT

ATTENTION GRAIN FARMERS

DECEMBER IS EARLY ORDER BIN DISCOUNT MONTH NOW IS THE TIME TO ORDER YOUR GSI GRAIN BINS FOR BIG SAVINGS.

TAME FEED COSTS- LET US SUPPLY YOU WITH THE COMPLETE MILLING SYSTEM

WEIGH-TRONIX®



FREE CASH FLOW ANALYSIS

If you raise 2,000 or more hogs per year, you can get a free cash flow analysis for your operation. CALL US.

Feed mill system installed in Virginia this year, complete with Weigh-Tronix® mill.

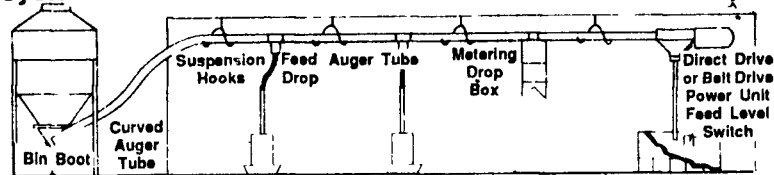
A Complete Line Of Accessories Lets You Assemble Your System To Fit Your Requirements

GSI

FEED BINS

From 2½ Ton To 150 Ton

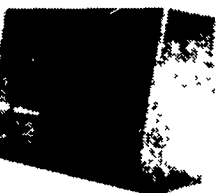
Flex-Auger Systems, PVC Tubing, 2", 3", 4" & 5" Diameter Systems



MODERN AG STAINLESS STEEL FEEDERS

All Sizes Available

- Pre-Nursery
- Nursery
- Grower
- Finishing

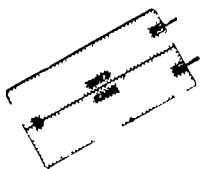


100% Welded Construction

KANE HEAT MATS

Available Sizes:

- 1x3 One Cord Unit
- 1x4 One Cord Unit
- 2x3 Two Cord Unit
- 2x4 Two Cord Unit



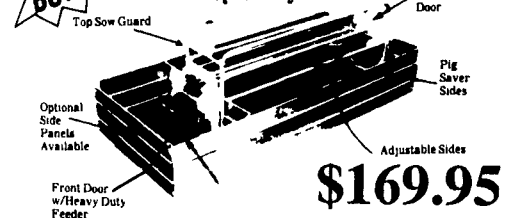
4 GAL. MONOFLO MEDICATOR
Reg. \$129.99
SALE \$99.00

WOVEN WIRE
3 & 5 Gauge
Sizes: 4x8 5x7
Flat Top

CAMBRIDGE 40,000 & 60,000 BTU HEATERS



HEAVY DUTY FARROWING CRATE
European Style



\$169.95

★ FULL LINE PARTS DEPARTMENT ★ WE SELL, SERVICE & INSTALL

EMHERR EQUIPMENT, INC.

RD 1, Rt. 272 S., Herrville Rd., Willow Street, PA 17584
Phone 717-464-3321 or Toll Free: 800-732-0053

ATTENTION FARMERS

Call Cleck's for quick removal of dead & disabled animals. Free of charge.

Located in Mifflintown, PA

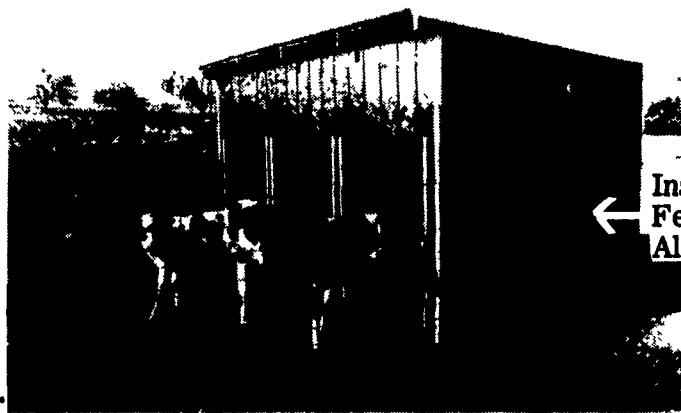
717-436-8272

Also Serving Lancaster, Carlisle, York, Millersburg & Eastern Pa. Areas

215-367-6259 if no answer

215-369-1625

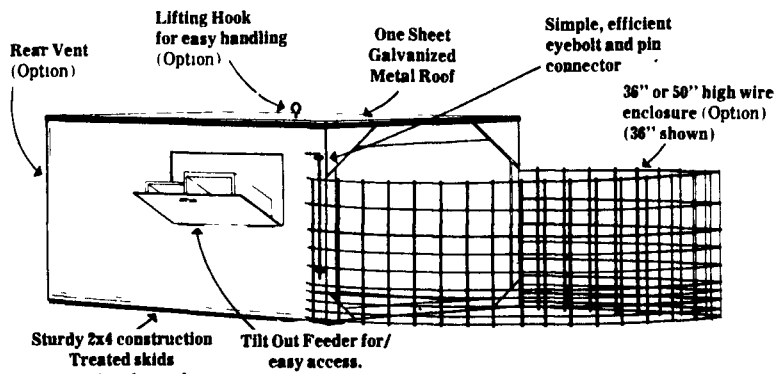
CALF KENNELS



Inside Feeding Alley

Same Advantages As Hutches, w/Inside Feeding

Compare the Stoltzfus Woodwork Calf Hutch



ALSO AVAILABLE: TRACK FOR FASTENING CALVES' CHAIN TO CEILING OF HUTCH

MFD. BY: **STOLTZFUS WOODWORK**
Rt. 897 North - Gap, PA 17527
717-442-8972