

TAKING TIME

by Rebecca Wolf

Extension Home Economist



Questioning the Fast-Buck Promises

One of the things that I find cluttering my life is the bundles of junk mail I receive each week. Many of these are pleas for money to support an array of causes, but the ones that anger me most are people's attempts to make a fast buck at my expense. These fast money gimmicks seem to be a bargain on the surface, but I find myself asking "What's the Catch?"

One letter promised, "You can save as much as \$70,000 on your home mortgage and pay off your

loan in two-thirds of the time!" Along with this enticing promise came an invitation to sell this program to others and make even more money. Others promise a product that looks wonderful in the photograph, but in reality is much less exciting.

These days people are out to make money, and I encourage you, for the sake of your family's budget, to move cautiously and ask questions. "How can that company provide its product at that price and still make money?" Am I really going to get the deal they promise?"

Some companies make their money through a pyramid scheme where a customer sells the products to friends; those friends sell to others. By offering commissions for the sales that they generate through these others, businesses predict great earnings for little time and effort. Unfortunately, this system only works for a limited time because soon the market in an area is saturated. People can only make money if they can continue to find new buyers and sellers.

Others make money by manipulating figures — juggling interest rates. Still others profit when the product is produced with less than standard quality materials. Some companies really do make the "fast buck." They get people to pay for a product and then go out of business or simply disappear without delivering the item.

On the other hand, legitimate businesses exist that can offer you a good product or service for the money paid. In order to differenti-

ate the bargain from the bomb, look for these features:

- The company is well-established and has a reputation for providing a quality product.

- The company provides a written guarantee or method of returning the product if you are not satisfied.

- The fine print in the advertisement or contract does not contradict the bold headline "bargain."

- You know the exact product/service you will receive, the price you will pay, and the date of delivery. With the money-saving mortgage deal, I didn't know if I would receive a computer printout, a book, a new mortgage offer, or a sheet of paper to carry when I negotiated with my own banker.

If you can examine the item, do so carefully. Look for interior flaws. Be inquisitive. Ask questions of the salesclerk or dealer. Also ask your friends about their

experiences with similar companies or items.

To eliminate bothersome junk mail and telephone sales offers, request that your name be removed from calling and mailing lists. Two major listing companies are: Telephone Preference Service Marketing Association, 6 East 43rd Street, New York, NY 10017 and Direct Marketing Association, 6 East 43rd Street, New York, NY 10017.

These careful shopping suggestions will help you to avoid buying a get-rich-quick promise over the phone. They will also help you to avoid paying too much to a fitness club or furniture manufacturer. Taking the time to ask questions may mean saving your family hundreds of hard-earned dollars. You may also avoid unhealthy stress. When you hear about an unbelievably great way to save money, remember to ask "What's the catch?"

FLEXI BALE HANDLER



Loads - Transports - Unloads Round Bales Hay! A one man job with FLEXI F-40

- 50% reduction in labor
- 50% reduction in capital investment
- 70% more efficient method

Joseph Swantak, Inc.

H.C. 64 - Box 93 - Delhi Stage
Oneonta, N.Y. 13820
Phone 607-432-0891 or 607-432-0341
Toll Free 1-800-842-9228 Fax #: 607-432-0105
Quality Farm Equipment For Over 40 Years
(Dealer Inquiries Invited)

Penn State Extension Offers Help In Starting Bed & Breakfast

A two-day workshop, "Starting a Bed and Breakfast or Farm Vacation Operation," is being offered by Penn State Cooperative Extension on Tuesday, March 27, and Saturday, April 3, at the Penn State Great Valley Campus. Registration begins at 9:00 a.m. and the workshop is from 9:30 a.m. to 3:30 p.m. each day. Registration for the meeting is \$40. For more information, call Penn State Extension at (717) 921-8803.

The workshop is designed for anyone interested in starting a bed and breakfast or farm vacation operation. Bed and breakfast and farm vacations are becoming an increasingly popular way to earn additional income and to meet a variety of interesting people. Many long-lasting friendships have resulted from a stay at a bed and breakfast or farm vacation operation. For travelers and vacationers it is an interesting and relaxing way to spend a night or a week while meeting people familiar with the community.

The first day begins March 27, with a discussion by Dr. Mary Saylor, extension specialist, on whether running a bed and breakfast or farm vacation operation is for you. Russ Powell, extension agent for business management,

will talk about developing a business plan. A first hand experience of running a farm vacation operation will be provided by Don and Virginia Ranck of Verdant View Farm, Paradise. Addressing the rules and regulations regarding health, sanitation, and zoning will be Joe Arvay, assistant supervisor, food protection section of Chester County Planning Commission. The first day will wrap up with a discussion of insurance needs by Jan Millin, CPCU, Millin Insurance.

The second day, April 3, begins with the development of a marketing plan by Jeff Patton, extension agent of marketing. Dr. Saylor will discuss basic promoting and advertising. Hospitality issues will be discussed by Kay Hastings and Nancy Stevens, extension agents.

The workshop will conclude with a panel of operators telling about their own experiences in the business. The Panel will consist of Al and Beth Granger of Glasbern Inn, Foglesville; Patty Benson of The Great Valley House, Malvern; and Dorothy Gillam, Philadelphia.

All participants will receive Continuing Education Units (CEU) from Penn State University.

MD Lamb Cook Off

WOODBINE, MD — Enter your favorite lamb recipe in the Maryland Sheep and Wool Festival Seventh Annual Maryland Grand Lamb Cook-Off.

A minimum of 1 pound of any cut of American lamb must be used.

All entries will be judged on taste (40 points), appearance (20 points), originality (20 points), and ease of preparation (20 points).

Prior to the May 6 Cook-Off, 10 finalists will be selected from entries. These ten finalists will be invited to prepare their recipes for the judges at the Festival. Each finalist will be provided with an electrical outlet, table, and access to a limited number of ovens. Contestants must furnish their own grills, microwaves, or other necessary cooking equipment, utensils, and serving materials to present their entries to the three judges.

Entries must be postmarked no later than April 14, 1990.

All ten finalists will receive prizes provided by the Maryland Sheep Breeders Association, Inc.

On the basis of the judges decision, prize money will be awarded as follows: First Place - \$150; Second Place - \$125; Third Place - \$100; Fourth Place - \$75; Fifth Place - \$50.

How to Enter

Type or print your recipe on an 8 1/2 x 11 inch sheet of paper. These recipes will not be returned, may be reproduced for distribution, and become the property of the Maryland Sheep and Wool Festival.

List all ingredients in order used, no brand names.

Give complete recipe directions.

Please include your name, address, home phone, work phone, and name of your recipe.

Mail by April 14, 1990 to Maryland Grand Lamb Cook-Off, c/o Annette Fleishell, 2222 Daisy Road, Woodbine, Maryland 21797, 301-854-6741.

SPECIAL CD OFFER

- Penalty for Early Withdrawal
- Rates Subject to Change
- Rates Apply to Individuals Only
- Minimum \$2,000 Deposit
- Rate Compounded Daily
- Join our 55+ Heritage Club and get an extra 1/4% on Special CD Rates

RATE

8.00%

8.33%

YIELD*

*(Based on Annual Percentage Rate)

TERM

6 MONTHS



Lebanon Valley National Bank

Member FDIC