Classes To Help You Control Money

HONESDALE (Wayne Co.) — Have you ever run out of money before your next paycheck? not had enough money to pay your bills? Money won't take care of itself. Someone must manage or control it. We aren't born knowing how to manage our money. It is a skill that you can learn. As with any skill, you need someone to show you how. Then, you n eed to practice to improve your skill. Penn State Extension is offering free classes in money management.

"Tracking Your Spending" Where Does

All The Money Go? February 12, 7 p.m. - 9 p.m. This class will cover how to keep simple accurate records and a short video tape will show you four different ways you can keep track of where you spend your money. Call 717/253-5970 extension 239 to make your reservation. "Making Ends Meet" -Developing a Spending Plan

February 2, 1 p.m. - 9 p.m. This class is a follow-up of "Tracking Your Spending". Participants should bring their income and expense figures and we will use them to develop a spending plan or budget that fits your needs. You will also learn some costcutting ideas to help you stick to your new spending plan. If you are unable to attend the first class "Tracking Your Spending," please contact Debra Bryant at the extension office 717/253-5970 Extension 239. She will give you information and let you know what you need to bring to the meeting.

"Surviving When Your Income Drops"

February 26, 7 p.m. - 9 p.m. Layoffs, cutbacks, or loss of a job are traumatic whether it means losing all the family income or a second income that your family depends on to make ends meet. It is possible to survive these income drops. This workshop will look at positive steps you and your family can take to help minimize the hardships, stress and panic. Workshop can also help people who just want to learn ways they can cut back on their spending.

All meetings will be held at the Wayne County Extension Meeting Room, Basement of the Original Court House, 925 Court Street, Honesdale, PA.





Contact your Gehl dealer for complete details.

 Certain restrictions may apply See your participating ochl dealer for complete details ochl company reserves the right to interpret modify or cancel these programs at any time without prior notice.

Available From Your Local Participating Dealer

PEOPLE'S SALES & SERVICE Rt. 35 Oakland Mills, PA

SYSTEMA FEED SERVICE Rt. 519 Sussex, N.J.

> A.L. HERR & BRO. 312 Park Ave. Quarryville, PA

STOUFFER BROS. INC. 1066 Lincoin Way West Chambersburg, PA

LEBANON VALLEY IMPLEMENT CO., INC. 700 E. Linden St Bichland, PA

> MILLER-LAKE RR 02, Box 273A Belleville, PA

ECKROTH BROS. FARM EQUIPMENT RR 02, Box 24A New Ringgold, PA

MILLER EQUIPMENT CO. RR 01 Stauffer Rd. Bechtelsville, PA

BINKLEY & HURST BROS. 133 Rothsville Station Rd. Lititz, PA HINES EQUIPMENT PO Box 5, Rt 22 Cresson, PA RR 03, Box 550, Altoona (Bellwood)

LINCOLN SUPPLY &

EQUIPMENT CO.

RR 02, Box 217A

Somerset, PA

Rt. 135

McCoole, MD

D.W. OGG EQUIPMENT CO. Main Location 5149 Cap Stine Rd. Frederick, MD Taylorsville, Md. (Bob's Welding)

UMBERGER'S OF FONTANA RR 04 (Fontana) Lebanon, PA GUTSHALL'S INC. Rt 850 West Loysville, PA 1201 Spring Rd Carlisle, PA

ICKES FARM SUPPLY Rt 1 Hwy 869 West Osterburg, PA

FANCY FURROW FARMS AG EQUIP., INC. RR 01, Uhler Rd. Easton, PA