

TAKING TIME

by Rebecca Wolf

Extension Home Economist



WHAT TO DO WHEN THE PAY CHECK DOESN'T COME?

Farm income and commodity prices can be unpredictable. For instance, many farmers counted on getting higher prices for this year's soybean crops than they are. The same crop last year commanded a much better price. When that money doesn't come through, a family suffers.

Meeting the simple needs for filling a gas tank with fuel, replacing outgrown school clothes, and picking up necessary prescriptions become difficult. The whole consumer cycle shuts down when a

family's income disappears. Sound familiar? What can you do?

First, talk with your family. As odd as it seems, sometimes these crises actually draw families together and make them stronger. Share your needs and the adjustments you all may have to make in the next few months. Fortunately, farm families usually have some supplies stored up anyway. Among other things, they often keep fresh, frozen and canned produce on hand.

Second, take advantage of community resources! You have been paying taxes to support many social services. Now is the time to use them. Don't be embarrassed about your need. These benefits provide a financial bridge for you.

Poultry Banquet Set

LANCASTER (Lancaster Co.) — The Lancaster County Poultry Association banquet is scheduled for Tuesday, Oct. 29, at 6:30 p.m. in the Palm Court at the Willow Valley Convention Center.

The 1991 Poultry Family Spirit Awards will be announced, and

membership matters will be discussed.

Tickets are \$18 each, available from the Lancaster Co. Poultry Association, Farm and Home Center, 1382 Arcadia Rd., Lancaster, PA 17601, (717) 394-6851.

Farm families seem at times to be self-sufficient entities. (I can remember my mother taking pride in occasional meals made entirely from our products.) But being self-sufficient isn't the end-all. We do need to be strong enough to ask for help from others when we are in need.

If at some point you are unable to pay your bills, call the companies or banks involved immediately. Explain your situation. Often they are willing to accept a payment of interest only or to reduce the monthly amount to something manageable.

Before you talk to them, write down exactly how much income you are receiving and what your family's monthly expenses equal. Also have in mind a way to compromise — a plan. This will show your creditor that you are trying to be responsible.

Many people who have experienced a drop in income are eligible for medical assistance or food stamps. Don't be afraid to use these for a short time while you are trying to get back on your feet. Medical expenses are the biggest problem for people with limited incomes.

Because of the unanticipated low prices or drop in income, at least for a time, you will have to stretch your dollars. Here are some ways to do that.

- Write down every single thing that you spend money on and how much it costs. By keeping a list, people become aware of the secret drains on their wallets. Make a shopping list and weigh the importance of each item before spending the money.

- Be creative. What meals can you make from the cans of food you have in the cupboard now? Can you create some new outfits or swap clothes with a sibling for variety instead of buying new clothes. Can you sell any items for cash? An old bike? Paperback books?

Formals?

- Can any other people in your home make extra money to help out? Involve your children in solving the problem. Can anyone babysit, deliver papers, work part-time on weekends? Perhaps you can rent some of your big equipment to another farmer or use some of it to help do other maintenance/construction jobs — moving large piles of dirt, clearing lots, etc.

It is critical to take good care of yourself.

Of course, you may not have lost your job. You may not have even had a drop in income. You are fortunate. But let me share this one piece of advice with all workers. Financial management experts recommend that we all keep three to six months income in reserve for emergencies — for a broken washing machine or refrigerator, for a failed transmission.

And just like other important things in our lives, that process of saving takes time.

Silent Partner

(Continued from Page B2)

many resident cats and kittens. "Miss Pearl is the resident cat," said Ginny. She was a stray that walked up the driveway last February." Ginny and her husband and mother have a weakness for their furry feline friends, taking in all the little critters that seem to gravitate to the farm for sanctuary and loving care.

Grace Owings enjoys the company of her daughter and son-in-law. "Mom keeps an eye on things," said Ginny. Described as part Annie Oakley and part Calamity Jane, Grace seems many years younger than her 75 years.

"Mom rides a three-wheeler. Buzz and I ride four wheelers," Grace said.

Grace likened the 100 head of steers that she watches over to "a bunch of kids."

At Runnymede the fence is checked every day. "If there is a storm during the night, it gets checked during the night. If Mother Nature decides to lay a tree down over the fence, then we have to do a little wood work," explained Ginny. She and her husband both use chain saws to saw up fallen trees. Buzz said that besides the cattle, his favorite part of working on the farm is the woods. During the winter, they mark dead trees, cut and split logs, and "come in cold and tired. Mom serves up her slippery pot pie",

which she says is "the standing meal on Sundays."

When the two 'possum belly tractor-trailers" pull up to the loading chute in October, the family will begin their fencing project. "As soon as they go, we'll be stringing fence all winter - eight miles of it," estimated Ginny. They use barbed wire with two strands electrified. And, while Ginny and Buzz bid a sad farewell to their steers that they have come to know by name, Grace said jokingly, "To me, October is Christmas."

From a little girl following in her father's footsteps, to a knowledgeable, well-respected cattlemaster in her own right, Ginny Lambert has proven herself. "You like to know that you can do it. The biggest trouble is the time to do it."

As with any farming endeavor, long hours are a must. Ginny balances her schedule between time on the farm and time at the law office of Hoffman and Comfort where she is entering her 35th year as a secretary. "My boss is very understanding," she said.

"Sometimes I come in and leave skid marks from my tail dragging," joked Ginny. "But, when you get up on the hill and look down over them all, you feel better. The best part is that you love the farm and the cattle. It's in your blood."




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