

Population Grows In N.E. Pa., Drops In Philadelphia, Allegheny

HARRISBURG (Dauphin Co.) — Northeastern Pennsylvania continues to show high rates of population growth during the 1990s, while the commonwealth's two largest counties are still losing population, according to the Pennsylvania State Data Center at Penn State Harrisburg.

"The three fastest growing counties between 1990 and 1992 were all in the northeast corner of the state," says Ron Uroda, demographic services coordinator at the Data Center. "Pike County had the highest growth rate at 16.4 per-

cent, followed by the counties of Monroe (9.5 percent) and Wayne (5.0 percent)."

Only six counties lost population in the 1990-1992 period, with Philadelphia County experiencing the largest population decline (33,000). The second largest population loss occurred in Allegheny County, which decreased by 2,053 between 1990 and 1992. Other counties losing population during this period were Cameron, Cambria, Lackawanna, and Northumberland.

Only 19 counties had growth

rates of 2 percent or more, while 42 counties had growth rates of 2 percent or less.

Where's Your Money Going?

HONESDALE (Wayne Co.) — One of the first things to do if you find yourself having money problems is to figure out where your money is going. If you don't know where it is going, you can't figure out how to spend less, according to Debra Bryant.

Most families can tell you exactly how much they are paying for their rent, utilities, and car payments, but have little idea about where the rest of their money goes. Most of us eat, pay for transportation, buy clothes, enjoy a little entertainment, and even pay our monthly bills, but do we know enough about these spending patterns to be able to budget and plan?

If not, it's time to get busy! Get your family together and make up a chart of monthly income and spending so you have a summary of where the money comes from and where it goes.

Estimate your income by month, from all sources and for all members of your family. Include net or take-home salaries and

Bucks County led the state with a total population gain of 15,105 persons. Four other counties that

grew by 10,000 persons or more were Chester, Montgomery, Lancaster and York.

wages, interest and dividends from savings and investments, Social Security benefits, unemployment compensation, the value of your food stamps, and any other monetary benefits you receive. If certain benefits are expected to run out in two or three months, be sure that is clear on your monthly income chart.

Make a list of all monthly

Musical Instrument Workshop

The Delaware Agricultural Museum and Village's Saturday, March 12 workshop, Making traditional musical instruments, is specially designed for a parent and child to work together. At this workshop, parent-child teams will learn how to make a limberjack and two rhythm instruments. Workshop participants will present a concert with their newly made instruments at the end of the session.

Making traditional musical instruments will be held from 9 a.m. to 1 p.m. Pre-registration is required. The registration fee (which includes materials) per parent and child team is \$30 for museum members and \$35 for non-members. If a parent and child team is interested in making a cardboard dulcimer in addition to the above instruments, the total cost is \$65 for museum members and \$70 for non-members.

The Delaware Agricultural Museum and Village, a private, non-profit organization, is located just south of Delaware State University on Route 13 in Dover. For further information please call (302) 734-1618.

expenses for all family members. To keep the picture clear, group these expenses by category. Include: savings (both short and long term), allowances for everyone, clothing (new purchases and upkeep such as dry cleaning), contributions, food at home and away, gifts for birthdays and other occasions, housing (mortgage, rent, taxes, insurances, maintenance repairs, utilities, and fuel), life insurance, health (insurance, doctor, dentist, and drugs), personal improvement (newspapers, magazines, books, tuition, lessons) recreation, and transportation (license fees, car payments, insurance, gasoline and repairs).

Once you have your monthly income and expenses listed, look for areas where you are spending more than you thought. If your expenses are more than your income, it's time to make some hard decisions. As a family, consider these cost-reducing activities to help you get by or less:

- Spend less for some items. Buy store or generic brands rather than advertised brand names. Buy used items, including cars, appliances, clothing, and sporting goods.

- Make use of family skills instead of paying for services.

- Pack your lunch instead of buying it.

- Take advantage of free community services and entertainment.

- Barter with neighbors and friends.

If you'd like help tracking your spending, plan to attending Tracking your Spending: Where Do All the Dollars Go? February 15 from 7-9 p.m. at the Penn State Cooperative Extension Office, Courthouse, Honesdale. Call now to register for this free class (717) 253-5970 ext. 239.

West Chester Extension Offers Workshops

WEST CHESTER (Chester Co.) — Penn State Cooperative Extension in Chester County is offering the following courses in March: Train the Trainer on Life Skills on March 2; Better Kid Care for child care providers begins March 8; My New Weigh of Life weight loss and maintenance program begins March 7; Preserving and Displaying Your Family Photo History begins March 15; Easy Window Treatment and Top-

pers begins March 16.

Courses which start in April, but have March deadlines for registration, are the Certified Food Sanitation Managers Course and a train the Trainers on Money Management. For registration details or further information, contact the Extension office in the Government Services Center, Suite 370, 601 Westtown Road, West Chester, PA 19382 (610-696-3500).

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- **Quality performance features.** The 8600 Series tractors ride on premium Goodyear™ radial tires. They have hydrostatic steering, a tilt-telescope steering wheel and hydraulically-actuated wet disc brakes on all four wheels for 40% better braking. These models also have electrohydraulically-actuated rear and front differential locks that an operator can manually disengage for tighter turns.

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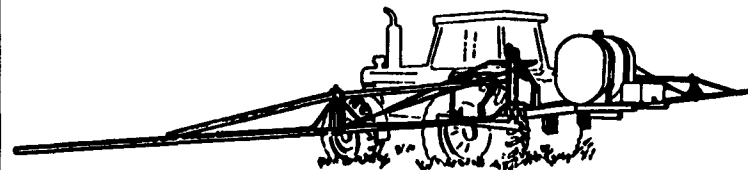
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