

# TAKING TIME

by Rebecca Escoff

Penn State  
Extension Home Economist  
For Lehigh County



## Avoiding the Rent-to-own Temptation

When's the last time you said, "I want it now. I don't want to wait."

Kids say that all the time, don't they? Well, sometimes I find myself saying it, too. I want a new linoleum floor in the kitchen NOW. I want the lawn to be weed-free NOW. Waiting is difficult, and our culture does little to encourage the practice of saving. Instead it tends to promote the buy now-pay later strategy. Instant gratification is quite popular.

For some families, the desire ends up taking them to rent-to-own store. It may be the only option they see that stereo or

refrigerator or bedroom suite now. The stores do everything they can to attack buyers — "No money down. No credit check. Free repairs."

How tempting! The family with little savings and lots of bills may be very interested in this kind of offer!

But this kind of offer can lead a family down the path to financial disaster. For example, a \$299 TV from a retail store could end up costing a family as much as \$850 when purchased at a rent-to-own shop and paid for a bit at a time. And the situation could become worse if the family misses even one payment. In most cases the store can immediately repossess

the item if a payment is missed. And usually any previously paid money is forfeited.

If you find yourself being tempted to give in to the rent-to-own temptation (or if a member of your family purchases items from these stores), remember:

✓ The desired item can probably be purchased at a discount retail store for much less.

✓ There may be no grace period if a payment is missed.

✓ You are responsible to pay the fair market price if the item is lost, stolen, damaged or destroyed.

When you're tempted to buy now and pay later, I suggest two principles to follow. First, read the fine print on any purchase contract that is presented to you. This is true for any purchase not just one at a rent-to-own store. Don't allow the salesperson to rush you into a hasty decision. Ask questions like:

Are there any other charges — delivery, renewal fees, taxes?

Can I get only the item I NEED, or do I have to buy the set as packaged/displayed?

How will I get a receipt if I do not make payments in person?

How much will my total cost end up being including taxes?

This will help you get the full picture about the purchase. If you find that clerks are hesitant to give information or seem impatient, reconsider making the purchase.

The second principle I would suggest is to shop around before spending hard-earned money. Check newspaper sales circulars,

want ads, browse around sales floors and make notes on a piece of scrap paper. The notes will help you to remember where the best deal was. Before shopping, discuss with your family the highest amount of money you are willing to send to get the product. These suggestions will help you avoid the rent-to-own temptation.

## Make Tax Filing Easier

UNIVERSITY PARK (Centre Co.) — Was filing your income tax return this year especially frustrating? Did gathering information to compile your net income seem an endless task?

Keeping organized financial records can help spare you this anxiety, says Dr. Marilyn Furry, assistant professor of agricultural and extension education in Penn State's College of Agricultural Sciences.

"Good record keeping also can help you improve your financial situation," says Furry. "Accurate records are useful when considering major purchases, savings plans, loans, investments and other financial decisions."

Creating an efficient filing system is the first step in improving your record keeping. "The filing system doesn't have to be elaborate or costly," says Furry. "Clearly labeled folders, envelopes or boxes will do the trick."

Your financial files should include account books, bank statements, a list of tax-deductible expenses, canceled checks, previous tax returns, credit transac-

tions, and receipts and receipted bills.

"It's also helpful to file related materials, such as safe-deposit box numbers; keys and list of contents; health, education and employment records; credit card numbers; warranties; and copies of wills with letters of instruction," Furry says.

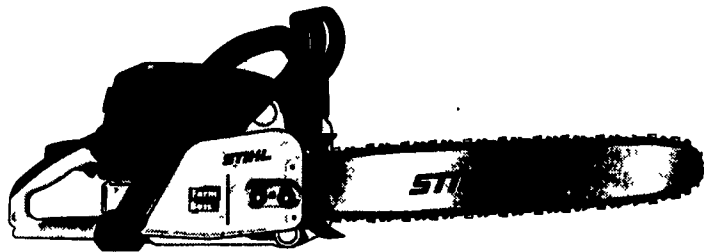
Be sure everyone in the family is acquainted with the files. "Someone may need to get information in a hurry if there is an accident or crisis," Furry says.

Some financial records are difficult to replace and should be kept in a safe-deposit box. These include automobile titles and bills of sale, government and corporate securities, and mortgage and real estate papers. Items such as birth certificates, original wills, and marriage and divorce records also should be kept in a safe-deposit box.

"When your records are in order, you always have your financial picture at your fingertips," says Furry. "You'll be better prepared when tax time arrives next year."

# IT CAN HANDLE TOUGH CHORES IN STIHL TERRITORY.

- Excellent power to weight ratio
- 3.3 cu. in. engine
- Lifetime ignition warranty



029 STIHL FARM BOSS®

# STIHL®

Available at these servicing dealers

### Bechtelsville

PASSMORE SERVICE CENTER, INC.  
1108 Route 100  
610-367-9084

### Gap

GAP POWER EQUIPMENT  
Corner of Rt. 30 & Rt. 807  
717-442-8970

### Palmyra

WEAVER'S LAWN & GARDEN  
740 W. Main St.  
717-838-5999

### Dallastown

TRI-BORO CONCRETE, INC.  
435 Locust St.  
717-246-3095  
1-800-632-9018

### Hamburg

SHARTLESVILLE FARM SERVICE  
RD 1, Box 1392  
610-488-1025

### Ronks

A & B SALES & SERVICE  
370 Newport Road  
2 Miles South of Rt. 23  
Along 772 Thru Monterey

### East Earl

GOODS LAWN & GARDEN CENTER  
Route 23  
717-354-4026 Ext. 34

### Jonestown

BLUE MOUNTAIN ENTERPRISES, INC.  
Rt. 72 South  
717-865-2994

### Schaefferstown

MARTIN HARDWARE & EQUIPMENT CO.  
Rt. 501 1/2 Miles South of Schaefferstown, PA  
717-949-6817

### Elizabethtown

MESSICK FARM EQUIPMENT, INC.  
Rhema Exit-Rt. 293  
Elizabethtown, PA  
717-367-1319, 717-853-8967

### Loyville/Carlisle

GUTSHALL'S INC.  
Loyville, PA - Carlisle  
717-789-4343 717-249-2313

### Shippensburg

LEINBACH FARM EQUIP.  
1120 Ritner Hwy.  
717-532-5511

### Elm/Lebanon

BOMBERGER'S LAWN & GARDEN  
Elm: 717-664-4663  
Lebanon: 717-272-4155

### Myerstown

EBLING LAWN & GARDEN SERVICE  
808 E. Lincoln Ave.  
717-866-6720

### Tamaqua

CHARLES S. SNYDER, INC.  
RD 3  
717-386-5945

### Ephrata

WES STAUFFER ENGINES & EQUIPMENT  
23 Pleasant Valley Rd.  
717-738-4215

### Oxford

ENFIELD EQUIPMENT  
6600 Limestone Rd.  
610-932-8858

### Hancock, MD

HANCOCK BLOCK TRUE VALUE  
220 Fulton St.  
301-878-7242

### Ephrata, Hershey

HOLLINGER'S LAWN & GARDEN EQUIP.  
Ephrata, PA 717-738-1131  
717-656-2710  
Hershey, PA 717-533-4080

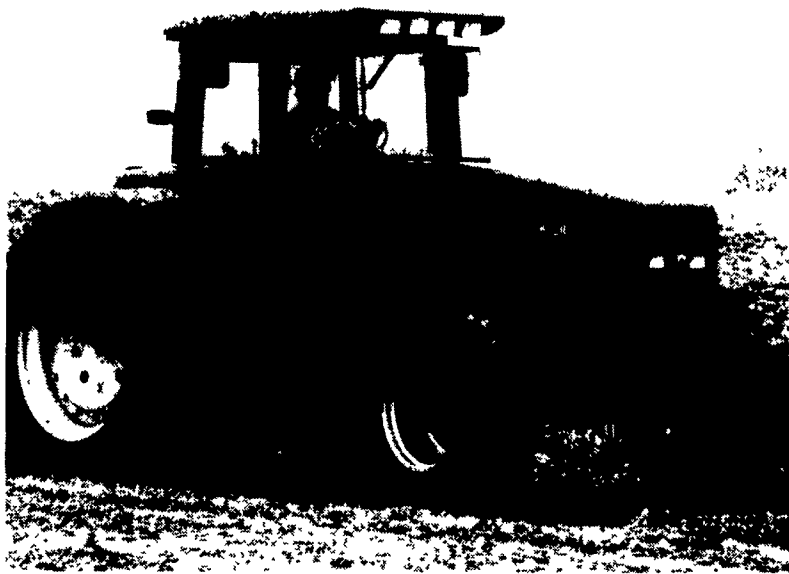
### Palmyra

HERR'S REPAIR SHOP  
RD 2, Box 116A  
717-838-1549

### Whiteford MD

ENFIELD EQUIPMENT INC.  
720 Wheeler School Rd.  
301-878-5090

What makes our powershift the most advanced? It's simple.



Every one of our new AGCO Allis 9600 Series tractors comes with a PowerTECH transmission, the most advanced powershift ever put in a tractor. Just a tap of the finger moves you instantly through 18 forward and 9 reverse speeds without clutching. Our PowerTECH transmission lets you move heavy loads with precision. In-line tap shifting lets you instantly match ground speed and power to any field condition. Plus, shuttle shifting, automatic speed matching and pre-selectable speeds are at your fingertips with our exclusive seat-mounted control console. Check out the PowerTECH transmission on our four new models, from 133 to 191 PTO hp. at your AGCO Allis dealer today



## SEE YOUR DEALER TODAY

MANOR MOTORS  
On Rte. 553  
Penn Run, Pa. 15765  
412-254-4753

SANDY LAKE IMPLEMENT  
Sandy Lake, Pa.  
412-376-2489

B.H.M. FARM EQUIP., INC.  
Annville, Pa.  
717-867-2211

HERNLEY'S FARM EQUIP., INC.  
Elizabethtown, Pa.  
717-367-8867

NICHOLS FARM EQUIP.  
Bloomsburg, Pa.  
717-784-7731

HOLTRY'S EQUIPMENT  
Roxbury, Pa.  
717-532-7261

B. EQUIP., INC.  
Waynesboro, Pa.  
717-762-3193

GRUMELLI FARM SERVICE  
Quarryville, Pa.  
717-786-7318

C.J. WONSIDLER BROS.  
Quakertown, Pa.  
215-536-7523  
New Tripoli, Pa.  
215-767-7611  
Oley, Pa.  
215-987-8257

DISTRIBUTED BY KEYSTONE STIHL