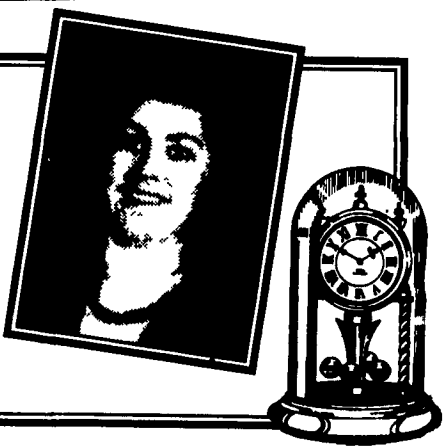


## Taking Time by Rebecca Escott



### Turn Down Extended Warranties and Save

Are you looking for a way to save money during this expensive holiday season? One way may be to say "No" to the offer of an extended warranty on an appliance or electronic device that you've just purchased.

An extended warranty soothes people's fears. It also quickly pads a store's profit! In fact this option may be the most lucrative offer stores are making to consumers this holiday season. Consumer Reports magazine evaluated this option several years ago. According to retailers, only 12 to 20 percent of people who buy a warranty will ever use it. Some of those "using it" are seeking clarification on instructions not actual repair "service."

Many people don't cash in on a warranty because the product performs well, and they don't need it.

Others don't cash in because they don't remember that they have it.

Think about it. How good are you at filing warranty policies that come with products you have received? And then how good are you at remembering that the warranty exists and what it says? Almost everything has a manufacturer's warranty these days, but you have to keep the receipts and paperwork to know about it. An extended warranty goes beyond the regular manufacturer's warranty. If a consumer is unlikely to access a regular warranty, he's even more unlikely to ever need the extended one.

Extended warranties act as an insurance policy, but is it a good one for consumers? The next time you hear a salesperson describing how complicated an item is and saying, "Wouldn't you just like to know you don't have to worry about any repairs for the next five

years? . . ." stop and think. Does he have an underlying motive for building your fear about the reliability of the product? According to Consumer Reports, for every dollar that retailers take in, they report spending only 4 to 15 cents on service. (The average health insurance policy provides 65 cents for every premium dollar.) Some salespeople get a commission on both the product sale and any ad-

ditional income garnered through extra warranties or service contracts.

The smartest thing you can do as a consumer is to research products before you purchase them and to take advantage of the offers that the manufacturers make. Most problems with the equipment will be discovered during that time period. Also many major credit card companies offer an ex-

tended warranty on items purchased using their cards. Make sure you know the protection you already have!

Finally, get in the habit of putting aside a little bit of money every month to cover the unexpected repairs that you may need to make on items due to normal wear and tear. Make a set payment to a savings account for this purpose.

## Change — It's What

(Continued from Page B3)

make change happen and make it better."

Of farming, Sands said, "It is possible to survive only if you run a tight ship. There is no room for a casual approach, especially when it comes to the economics of farming. If you are determined, creative, use good common sense, and are willing to work, you can always succeed. Put that combination together and it works every time."

When Coatsville area development began encroaching on his farmland, Sands said, "I saw change coming. I wanted to be part of it and make it the way I wanted it to be."

Sands said that he is pleased with the way the community has changed. "I think it's for the better. It's upgraded in many ways. Job opportunities are here that didn't exist 10 years ago."

He continues to farm 102 acres, which he refers to as his retirement

playground. He also gardens colorful perennials that bloomed so profusely this summer that many cars stopped along the road to admire the flowers.

Of all his assets, Sands said that his greatest is his wife. "She's always been a sweet little helper who's backed me in everything I've tried," he paused and smiled at her and then added, "almost everything." She vehemently shook her head in agreement and they both burst into laughter.

Helen enjoys traveling with her husband and quilting. She makes quilts that she donates to charitable organizations. Recently one of her quilts brought \$1,000 at a sale.

One married son farms and owns Four-Seasons Crop Care in the Chambersburg area. Two other children are in full-time mission work with their families.

This holiday season reminds the Sands of a special evergreen tree that they dubbed "our miracle Christmas tree."

The tree was one of a row of

stately evergreens that attract thieves during the Christmas season each year.

Thieves chopped down the last one in the row 20 years ago, but to the Sand's amazement, another tree sprouted and grew in its stead. A few years later, the Sands cut it down for personal use. Another pine tree grew up from the stump.

"We did this I don't know how many times, and another one keeps growing. It's an example of what the devil tries to destroy, the Lord can restore," Sands said.

Sands doesn't sit around and wait for God to take care of things every time. One year, Sands asked a neighbor who trapped skunks to have the skunk deposit some of its perfume on a lone evergreen in an area where all the others had been stolen. After the spray was applied, signs showed that thieves intended to chop down the tree, but were deterred by the smell and left the tree intact.



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