



Taking Time
by
Rebecca Escott

Avoid Spur-of-the-Moment Decisions

If individuals could limit spur-of-the-moment spending and cut down on the number of uninformed consumer decisions they make, families could make significant progress toward becoming "debt-free."

"For most families, debt is not built out of necessity. Rather, it is built on impulse," according to Dahlstrom & Company. Some statistics suggest that impulse shopping causes consumers to spend nearly three times more money than they had originally planned.

For businesses, that's good news. For families who are having trouble making ends meet, that pattern can be disastrous. One out of every six families has a credit card problem. One out of ten families can only afford to make minimum monthly payments. For families to become debt-free, they need to increase income, reduce spending or a combination of the two. Then they need to apply the additional funds to their accumulated bills.

Dahlstrom & Company reports that the average American has nine credit cards and carries an outstanding balance of \$1,850. Twenty-eight percent of households pay their balance in full every month. That means that some families carry significantly higher balances than \$1,850. If your family does this, make a plan now to reduce your debt.

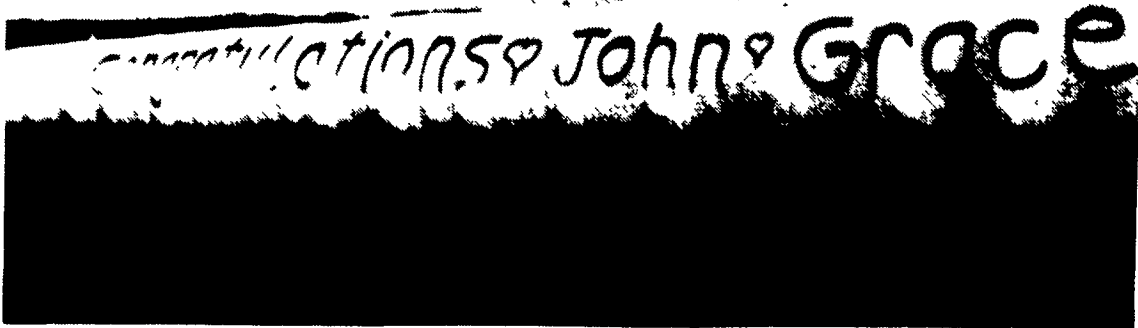
Start by hiding or freezing your credit cards. Better yet, cut them up and return them to the company with a letter closing your account. Eliminate as many trips to the mall as possible, and don't keep mail-

order catalogs in your house. Each time you reduce your spending, take the cash and put it in a money jar. Apply the money saved monthly to the credit card bill with the smallest balance. Remember, you will need to pay at least the minimum on each card or negotiate an affordable minimum with each creditor. Otherwise, debt collectors may begin legal actions against you.

When buying groceries, shop from a list. Don't buy pre-packaged/single-serving foods. Instead make your own single-servings when you get home. Save the additional money. Shop once each week at the most. The more times you enter a store, the more you'll spend impulsively. Compare prices of products using the unit labels. When you approach the check-out line, review what you have selected, and put at least ten percent of it back. Start with desserts, snackfoods, pastries, frozen dinners. Even cold cereals can be expensive. Select hot cereal ingredients or store brand cold cereals and save.

Eat at home when possible. Pack foods for road trips, family outings, and work. If you must eat out, plan to pay cash. You will eat less extravagantly. Limit the number of drinks to one per person. Restaurants have high charges for beverages and desserts. After a meal order coffee, but skip dessert. Meet a friend or colleague for lunch or dessert rather than dinner. Each of these decisions saves money. This could save you at least \$5 per person. Put that cash in the money jar. Each time you spend less in a budget category, apply the savings to your debt.

More Than One Use For This Bag



Silage bags are used for more than holding silage on the George Hurst farm in Lititz. Spray-painted congratulations is emblazoned across the front. The message aroused the curiosity of motorists who drive pass the bag located in a field across from Landis Homes, a retirement village. Hurst said the message congratulated John Boll and Grace Witmer, retirement home residents, who married on March 2.

Chester County Offers Spring Parks Program

WEST CHESTER (Chester Co.) — Summer is coming and there are plenty of opportunities to explore both the Chester County

Parks and other nearby natural resources through two unique programs, now accepting applications for 1996 participation.

Junior Ranger

Boys and girls ages 7-12 are invited to participate in Junior Ranger Programs at both Warwick and Hibernia County Parks, July 13 - August 9.

This will be the third year for Warwick's summer program and the first for Hibernia. On four Saturday mornings and a Friday evening in July and August, Junior Rangers will explore natural and cultural history topics as well as some basic outdoor recreation skills, using the county parks as outdoor classrooms.

Activities for the 1996 session may include orienteering, basic fishing skills, hiking, forest ecology, insects, wildlife investigations, stream studies, wilderness survival, and one night time program. Each park offers similar programs with special features unique to that park.

Junior Rangers will receive journals at the beginning of the program, a variety of reference handouts for each session and a T-shirt at the conclusion of the program. Registration is open to youngsters ages 7-12, with a limit of 25 children. Participants must attend all five sessions.

Registration deadline for both

programs is June 28.

For more information, contact Warwick County Park, (610) 469-9461, Hibernia County Park (610) 384-0290 or the department administrative office at (610) 344-6415.

The school is cosponsored by the Chester County Federation of Sportsmen's Clubs, the Chester County Conservation District and the Pa. Department Conservation and Natural Resources - French Creek State Park.

Conservation School

The Chester County Conservation School is still looking for applicants for its 1996 season.

The seven-day residential school focuses on the rich natural resources of Chester County and surrounding areas with site visits and field studies.

Dates for this year's program are July 14 - 20. Cost is \$100 for county residents and \$125 for out-of-county residents.

The Chester County Conservation School will enroll 25 boys and girls ages 14 - 17. Application deadline is Friday, July 5, or until enrollment is filled.

For information and registration information, contact the Federation of Sportsmen's Clubs at (610) 696-5468.



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