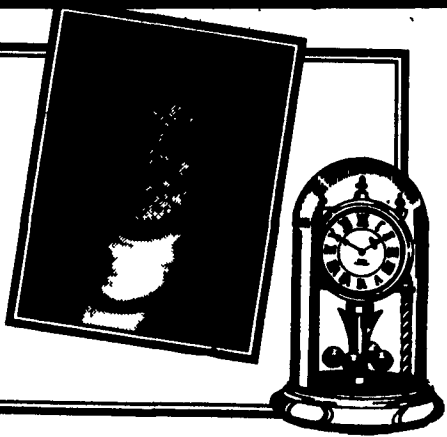


Taking Time

by
Rebecca
Escott



Checkbook Check-Up Time

When's the last time you gave your checkbook a check-up? Family finances need to occasionally be examined to see how healthy they are. Are you on track with your spending and saving practices? Are you truly working toward the priorities that you speak about?

Recently, I scanned my checkbook and began to add up monthly bills. When paid daily or monthly, expenses for your newspaper, computer on-line fee or cable TV seem small, but when added up over an extended period of time, consumers realize the amount of money devoted to items that may or may not be used.

I know from experience that other incidentals add up too. How

much do you think you spend on greeting cards or "lunches out" over a year's time? How many times do you rent a video when a quick review of the TV channel listing would have given you a "free" movie that would have been just as good? Often families swear that they can't scrounge together \$200 or \$300 to do something important. Well a quick review of your expenses may reveal that there is a solution to your problem. By eliminating one regular expense and saving the money, you may be able to save that previously illusive amount of cash.

I like to use two principles of money management when I give my checkbook a check-up. First, I like to ask, "Is there something important to me and my family

that I am not able to afford because I have spent money on this?"

Secondly, I ask does this purchase provide a good return on the investment? If I know I am only going to use a product one time, then I hesitate to spend a significant amount of money on it. However, if the purchase will be used many times, the cost per use drops and it becomes a wiser purchase.

My husband and I often talk about family finances in light of these two ideas. I remember wondering if we really should have spent several hundred dollars on mountain bikes. But each time we hop on the bikes whether it's in our own town, on the boardwalk, or at a state park, I know that we have enjoyed them well beyond the price spent. I also know that having the bikes has proved to be

a money-free diversion. Instead of going to a movie or renting bikes, or spending money in other ways, we enjoy an already-paid-for item.

We use the same principle with our newspaper. When we are going to be away, we cancel the paper and have our account credited. Why pay for a service or item that you are not using? This may be a small amount of money, but the dollars can add up. Each family will have its own set of expenses and priorities. But all of us can evaluate our choices based on those two quick questions — "Can we not afford something important because we've spent our money on this instead?" and "How often will I be able to use this item? Is it truly worth the expense?"

I encourage you to take time this week, to review the expenses listed in your checkbook register. What do they say about your family's finances and the priorities you hold? Are you pleased? Do you find that the money you spend is really directed toward the projects/programs/needs that you consider most important? If not, begin today to make one change. Select one item from the check register that should be reduced or removed all together. Talk with other family members about the total cost per year spent on that item and how that money might be used in another, more important way. Then act on that discussion. It takes time, but you will feel more in control of your finances as a result of this simple check up.

Pennsylvania Food Products Promote Olympics

HARRISBURG (Dauphin Co.) — Pennsylvania food products will be featured as part of a U.S. product promotion in more than 2,000 supermarkets in Germany during the Olympic Games in Atlanta.

Rewe, the second largest grocery store chain in Germany, is

sponsoring the promotion with products supplied by S.B. Global, a Pennsylvania-based food exporter.

"This promotion of Pennsylvania food products in Germany is an example of the Ridge Administration's successful efforts to expand markets for all Pennsylvania products," said Agriculture

Secretary Charles C. Brosius. "Through companies like S.B. Global, quality Pennsylvania products are becoming known throughout the world."

Karl B. Brown, president of S.B. Global, attributes the agreement with Rewe directly to his participation in trade shows coordinated by the agriculture

department.

Since taking office last year, Gov. Tom Ridge has worked to improve Pennsylvania's export performance as part of an overall strategy to retain and create jobs. To increase Pennsylvania's export power, Ridge earlier this year outlined a comprehensive action plan which includes a coordinated effort between the Agriculture Department and the Department of Community and Economic Development to promote the overseas marketing of food and industrial products, as well as service industries.

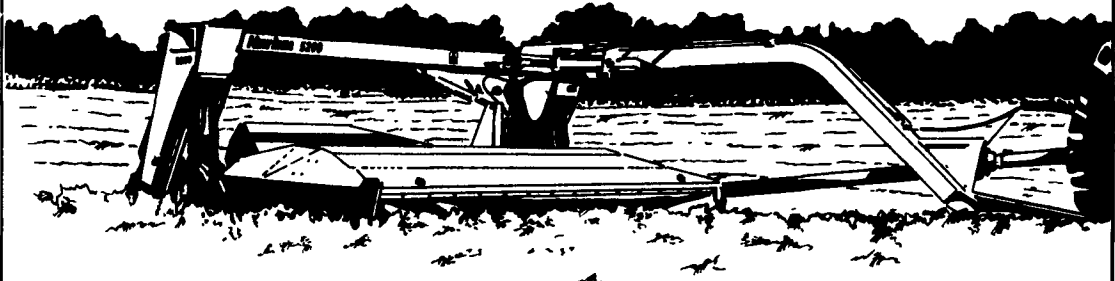
Hershey Foods International provided five of the products for the promotion, and Herr's of Nottingham provided three.

The Montgomery County company, founded in 1991, is a leading exporter of high-quality packaged food products. In 1995, it was recognized by Gov. Ridge with his Export Excellence Award. The company offers a wide variety of "branded" products, and has developed food products specifically for the export market. S.B. Global has representatives in London, Paris and Jakarta.

Brown noted that the promotion with Rewe will feature traditional supermarket displays, augmented by newspaper advertising and flyers. Among the 15 products featured in the "Olympic" salute, Hershey Foods and Herr's of Nottingham are the largest suppliers.

Many of the products were channeled through administration facilities in Harrisburg and Mechanicsburg.

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- Conditioning rolls gently crimp hay to speed drying. Yet, treat nutrient-rich leaves gently.
- Designed and made in America for North America's farmers and ranchers.
- Encased disc gearbox design eliminates the need for daily fluid checks and assures consistent lubrication even when cutting at extreme angles.
- Power out plug removal system allows you to remove plugs without leaving your tractor seat.
- Three-point flotation moves disc cutterbar in all directions to follow ground contour.
- Ask about competitive financing plans through Agrifit Acceptance Company.



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Wertz Farm Equipment
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Leslie G. Fogg
Shioh
Farm Rite

Pennsylvania

Airville
Farmers Equipment & Supply
Bechtelsville
Miller Equipment
Bethel
Zimmerman's Farm Service
Bloomsburg
William F. Welliver
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