

**Taking
Time
Patricia
Powley**



**Living On A
Reduced Income
Keeping A Roof
Overhead**

Keeping a roof overhead is an important concern when you lose your income. If you rank your bills in order of priority, chances are housing is at or near the top of the list.

When you're under the financial distress of reduced or lost income, one of the biggest expenses is housing. Housing expenses included mortgage or rent payments, insurance, taxes, household maintenance and repair, utility bills, furnishings, and cleaning supplies.

When your income drops, careful planning can help you avoid eviction from your rental unit or the loss of your house.

Rent Payments

If you rent, tell your landlord about your situation before rent is due. Ask for a temporary postponement until your income resumes. Offer to provide some service, such as painting in exchange for rent. Suggest making smaller payments for a month or two, with the understanding that you will catch up when your income increases again. Often it

costs money for a landlord to change tenants so they may be willing to work with you.

There are steps that a landlord can take when you don't pay your rent according to your lease arrangement, so contact him/her immediately.

If you think your loss of income will continue for more than a few months, you may have to consider moving to lower cost rental housing.

Mortgage Payments

With reduced or lost income, you quickly feel the stress of a sizable mortgage payment.

If your loss of income will only be a few months, you may be able to cut back on other expenses to meet your mortgage payments.

Important: If you miss a mortgage payment, you have defaulted on your contract and your lender can begin foreclosure on your home.

If meeting your mortgage payment appears impossible, contact your lender immediately.

You may be able to skip a payment or arrange a lower payment. Take along a new spending plan that fits your reduced income.

Most lenders would rather avoid the time and cost involved

in a foreclosure if another alternative can be worked out.

If your loss of income is going to last a long time or is permanent, you will need to consider other options. You don't have to live under the extreme stress and strain of meeting mortgage payments that are too high. Here are some options:

- Taking in a roomer or renter and use the money toward mortgage payments.

- Renting the present house to someone else and renting less costly housing for yourself.

- Selling the present house and

buying or renting less costly housing.

- Moving in with relatives or friends. Offer to share some of the housing costs.

- Deeding the house back to the lender. You may not lose much. For example, if you've been paying on a mortgage for 10 years, you have not paid for much of the home yet — only about 10 percent. If by staying in this house you won't have enough money for food or other necessities, you may find it less stressful to leave the house and find less expensive housing.

Insurance Payments

Homeowner or renter's insurance protects you in case of loss or damage to property. During times of reduced income, it's important to have property insurance.

If you can't make an insurance payment, call or write your agent or the company. There may be some leeway (10-30 days) in premium payment due dates.

Real Estate Taxes

If you are unable to pay taxes, contact your local county treasurer to learn about procedures used when property taxes are delinquent. Interest accumulates on unpaid taxes.

**Steam Show To Take Place At
Carroll County Farm Museum**

WESTMINSTER, Md. — The 35th annual Steam and Gas Engine Show will be held at the Carroll County Farm Museum on Friday, Saturday, and Sunday, September 5, 6, 7, 7 a.m. to dusk. Admission is free. The Carroll County Farm museum is a facility of the Carroll County Farm Museum Department of Recreation and Parks.

International tractors and equipment will be featured this year. Contact Leroy Baumgardner at (717) 225-6987 for assistance with an International Harvester display. Other tractors, steam

engines, antique cars and trucks will also be displayed at this year's show. Participants will receive 1997 show plaques. For information on equipment displays, contact the following: tractors - Jeff Sterner (410) 848-0443; engines - Bruce Rhoten (410) 374-3644; antique cars and trucks - Shane Ey (410) 857-1239 or steam engines - Fred Miller (717) 359-5445. Contact Fred Miller of the Mason Dixon Historical Society if help is needed with hauling at (717) 359-5445.

A cancellation stamp featuring the Mason-Dixon Historical Soci-

ety will be featured on Saturday, September 6, during the Steam Show.

Raffle tickets will be sold for the following items to be raffled on November 3. You need not be present to win. Prizes include: 1948 IH Cub or \$500 cash; a Cash IH Pedal tractor; a queen-size quilt; an IH toy tractor; and fifth prize, an IH belt buckle.

Antique tractors, machinery of every make and color, and equipment that would have been used on the farm and pulled or powered by tractors, gas engines or horses will also be on display. A parade of tractors and equipment will be held each day at approximately 4 p.m.

Demonstrations of saw milling, shingle sawing and branding, balancing, threshing and grinding will also be conducted.

The Farm Museum Farmhouse will be open for guided tours and the Living History Center, General Store and outbuildings will also be open Friday, September 5, 1997, 10 a.m. to 4 p.m. and noon to 5 p.m., Saturday, September 6 and Sunday, September 7.

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