

**Family Living
Focus**

by
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trate court or state court in an effort to get the court to make you pay your bill. The court's decision is called a judgment.

The creditor may already have or can obtain the legal right to repossess the property in question. This means you lose the car, truck, appliance, or other item for which you borrowed the money.

Frequently, the creditor sells the property for less than the amount you still owe on it. If the item does not sell for enough money to pay off the lien, the creditor can file another suit for a deficiency judgment to make up the difference between what was owed and the sale price of the item.

Don't ignore the suit. Contact an attorney immediately. If you fail to answer to the suit and fail to appear in court, the creditor will win the suit by default. If you appear in court, you possibly can work out an acceptable plan with the creditor. If you don't appear in court, you can't defend yourself against the creditor's claim.

**Money Saving Ideas
For Future Spending**

So you can avoid the credit crunch in the future and, if your family is considering an expense-cutting plan, you will want to look at putting your personal and family resources where they will be most effectively used. The main resources we have to look at are time, money, and talents. You may want to make a list of the

items you may need that no longer fit into your new, "tighter" budget. Is there a way to allocate resources more effectively so that the needed items can be obtained? Can you spend time making something that you would ordinarily pay someone else to do for you? Can you use your talents to barter with someone for an item that you would ordinarily have to spend money to get? Or is it more cost effective to purchase something if you have neither the time nor the talent to obtain in any other way? These are questions you should consider carefully if you need to make purchases that aren't planned in your budget.

**Managing Your
Plan Effectively**

Here are some more things you can do to keep your spending plans running smoothly:

- Choose a chief money manager.
- Develop a record keeping system.
- Develop a system for bill paying.
- Develop a system for handling money.
- Manage your credit wisely.
- Be flexible.
- Make financial planning a family matter.

You can be on your way to a bright financial future and happier holidays next year with "planned spending."

**Attend Home
Gardener's School**

READING (Berks Co.) — The third annual Home Gardeners' School will be held on Saturday, March 7, at Penn State Berks-Lehigh Valley College (formerly Berks Campus). The school is co-sponsored by Penn State Berks-Lehigh Valley College, Penn State Cooperative Extension - Berks County, and Berks County Horticulture Club.

The full day of classes will be on edible landscaping, how to start

your own business, horticultural practices, water gardening, and much more.

Registration fee is \$40; workshops on pressed flowers and orchids have an additional fee. Check-in will be from 8 a.m. to 8:45 a.m. at the Student Union Building at Penn State Berks-Lehigh Valley College; classes end at 3:45 p.m.

For more information, call (610) 378-1327.

Coping With Holiday Bills

It's February and many individuals and families are experiencing the "holiday over-spending syndrome" — the realization of happy holiday spending, with tomorrow's paycheck, has set in. Tomorrow has arrived but the paycheck has already been promised!!

If you are experiencing financial difficulties, contact your creditors immediately and explain why you are unable to pay. Most creditors are willing to work with you in developing a revised payment schedule to fit your circumstances. Don't ignore your creditors. A number of things will happen if you do.

The process of collecting debts varies considerably from one creditor to another. It will depend

on the creditor's policies and accounting procedures. Some creditors take action against late payments if you are a few days late. Others don't send late notices until you are at least 30 days late.

If you get 60 days behind, you generally will receive another request for payment. At the end of 60 days, some creditors will turn the debt over to an attorney or collection agency to collect the late payment. Some creditors will have their own representatives who collect debts. If a creditor turns your account over to an attorney, expect an additional cost in attorney fees.

After a period, if the debt has not been collected, you can expect some type of court action by the creditor. The creditor will file a suit in small claims court, magis-

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