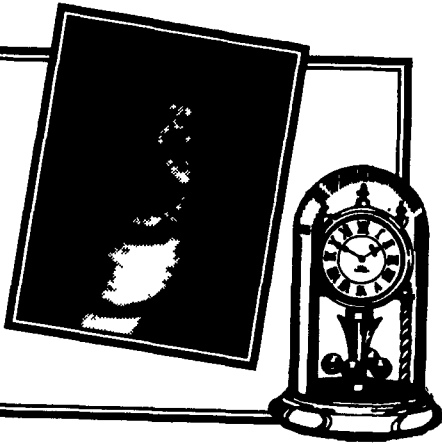


Taking Time
by
Rebecca Escott



FIGHTING FAMILY DEBT

In 1997, 1.3 million consumers filed bankruptcies with an average debt of almost \$36,000. Family debt is an enormous problem in the United States, and it not only affects our pocketbooks, it affects our marriages, our ability to parent well, and physical health.

Studies record that consumer borrowing has jumped 52 percent while savings have shrunk 23 percent over the past 25 years. United States consumers save less than half of what consumers in Britain, Germany, Belgium, France, and Japan save! It's time to fight back.

Cooperative extension across the United States, and now here in Pennsylvania, is sponsoring a program, "Money 2000." The

goal of the program is to help families either reduce their debt by \$2,000 or increase their savings by \$2,000 by December 31, 2000. We think families want to fight debt, but they need encouragement and ideas about how to do that.

For instance, a family could save a significant amount of money by adjusting their car insurance coverage. Make phone calls to several agents and compare prices on similar policies. Increase your collision deductible from \$250 to \$500 or more. Both these actions could save you money. Then apply the saved money to an outstanding credit card bill or place it in a savings account. You have just fought back against family debt.

A consumer can do the same

price-shopping for mortgage rates, car loans, or phone services. I recently asked to have my long-distance carrier change by calling plan, and it saved me about \$10 in the first month. That's 10 that I can save for new furniture or shutters for our home.

Comparison shopping is one way to "find" money to save. There are some other ways to trim expenses. Consider the transportation portion of your family budget. In the summer-time when it is nice weather, can your children ride bikes or walk to a neighbor's instead of asking you to drive them? Can you car-pool to the little league game or church? Put the amount of cash that you normally spend each month for gasoline in an envelope. Begin making deliberate choices to drive less. At the end of the month, put the money left in the envelope in your savings account or apply it to an overdue bill.

A simple way to reduce your grocery bill is to drink more water. Instead of the soda, iced tea, fruit juice or coffee, drink water. Put the change you saved in a jar and roll the coins at the end of the month. If you are a coffee drinker, fill up your travel mug at home instead of swinging by a mini-market each

morning. This may help you "find" \$1 to \$2/day to fight family debt.

Another way to reduce expenses is to pack picnic lunches for your family vacations and outings. Even if you purchase one less meal at a restaurant than normal, that's money saved. Check out last year's expenses (or guess at how much you think you'd spend eating out). Put that money in an envelope. Now buy drinks (or take water) raisins, sandwich meats, veggies, apples, etc., at the grocery store using the money in the "vacation food" envelope. Fill your cooler and hit the road. If you have money left in the envelope

because you picnicked instead of eating out, take that money to the bank!

These are just a few simple ways to fight back against family debt. The savings may seem small, but if you are able to save between \$2 and \$3 a day by taking simple steps, you will be able to save \$1,000 in a year. And if you apply that \$1,000 to overdue bills or a credit card balance, you will save yourself *LOTS* of interest payments. It's worth the effort

If you'd like to learn more about the "Money 2000" program, contact your local extension office for information.

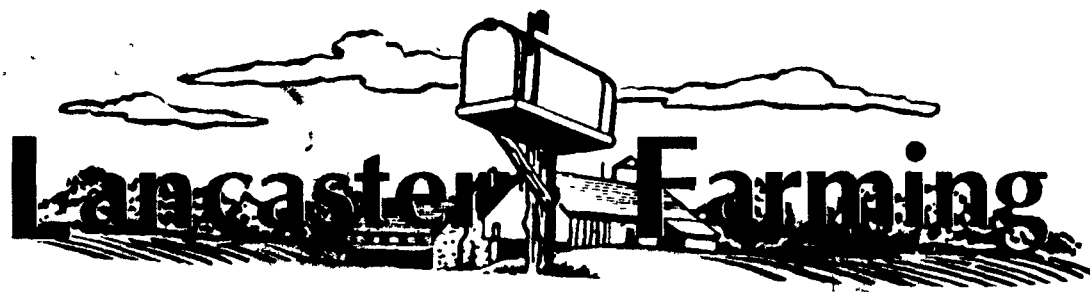


4-H Community Club To Host Roundup
The annual roundup of the Elm-Penryn 4-H Community Club will be held indoors at Pleasant View Retirement Community, Manheim, on Saturday, July 18 from 6 p.m. to 8:30 p.m.
Club members have planned a

fun-filled evening to culminate the 1997-1998 club year. The public is encouraged to attend this event.

A variety of games for the young and young-at-heart will be led by club members. Items from club projects such as basketry, rubber stamping, photography and more will also be on display. Members who have completed their project(s) and met the club requirement will be presented with a certificate of recognition during an awards ceremony which will close the event.

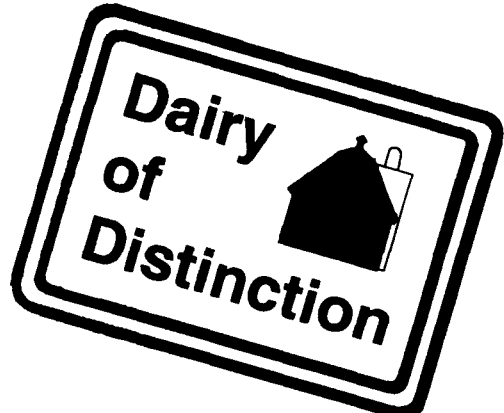
For more information about this event or about the Elm-Penryn 4-H Community Club, contact organization leader Cindy Stahl at (717) 664-2055.



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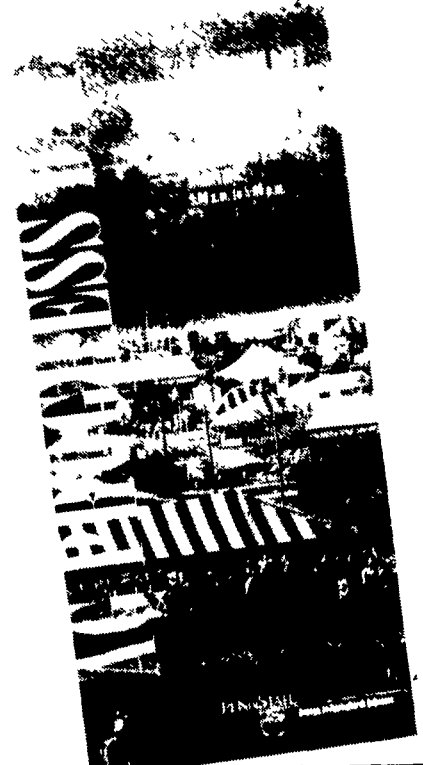
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