

**Family Living Focus**  
by  
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Bedford County  
Cooperative Extension

**All I Want Is A Debt-Free Holiday!**  
Each October, I hear myself as well as others around me making this statement: "All I want this year for the holidays is to be debt free the first of January!"  
Have you made this statement or have had similar thoughts?  
In the past several years, the use of credit cards has become a more predominant method by which to purchase holiday gifts as opposed to cash. Yes, it is convenient and you can keep track of your purchases easily, but it can become a potential risk for overspending. Most of this overspending comes from "spur-of-the-moment purchases."  
According to Dahlstrom & Company, "For most families, debt is not built out of necessity. Rather, it is built on impulse."  
Think about it. The last time you went grocery shopping how many items did you buy that were really a necessity? You probably could have taken a few things out of the cart at the check out counter. Most of us

impulse buy, but do we take the time to cut down and make progress toward becoming "debt free?"  
It takes a concerted effort to really stop impulse buying and put that extra money towards reducing debt.  
Penn State Cooperative Extension's Money 2000 Newsletter reports that one out of every six families has a credit card problem and one out of every 10 families can only afford to make minimum monthly payments. Dahlstrom & Company also reports that the average American has nine credit cards and carries an outstanding balance of \$1,850.  
How many cards do you carry?  
How much credit card debt do you have?  
Could you be at risk this holiday season?  
As you hear the holiday jingles, see the decorations, and begin making your long gift list, don't forget to plan out your spending. Try the following plan to make your new year debt-free or at least substantially lower

than last year's debt load.  
Here's the plan:  
• Start by hiding or freezing your credit cards. (Freeze your cards in a block of ice—it will take some time to thaw, giving you time to think your purchase over.) Cut up credit cards and return them to the company with a letter closing your account.  
• When eating out, plan to pay cash. Better yet, pack a sandwich and a drink and keep it in your car in a cooler. You can use the break in shopping and the extra money. This also gives you time to rethink a purchase not on your list that you've been considering.  
• Eliminate as many trips to the mall as possible; don't keep mail order catalogs in your house. Throw them out the same day they arrive.  
• Put cash in a money jar each time you reduce your spending. Apply the money saved monthly to the credit card with the smallest balance. Pay more than the minimum on each card or negotiate an affordable minimum with each creditor.  
• Make a list of all gifts to be bought. Check out the sales and write down where each one is located. Only take enough cash along to buy the gifts on the list. Go home when you are finished. Don't browse through other stores.  
• Don't take children along on your shopping trip unless they clearly understand that the only shopping to be completed will be what is on your list.  
Above all else, don't ignore your January credit goal. Whether the goal is to reduce or eliminate debt, the only holiday

greetings you want in your mail box in the new year is from friends and family – not creditors!  
Source: Money 2000 Newsletter, Vol. 1, Number 2.

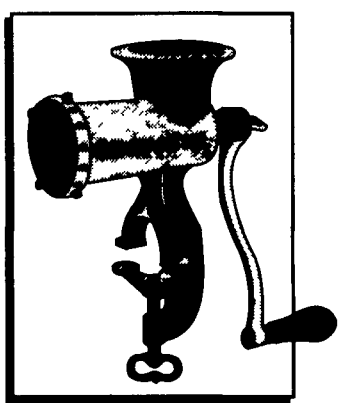
**Whooo... Whooo?**  
YORK (York Co.) – "Who-who-who-who-who" echoing into the black night of the woods bring feet, shuffling along a trail in Nixon County Park, to an abrupt stop. Hearts pound – the sound was startling. And imaginations wander...the supernatural? Martians?  
No, the sound isn't hobgoblins or Martians, just human beings trying to get a closer look at the world of owls.  
This is the idea of the Owl Walk coming to Nixon County Park on Friday, December 4, from 7 p.m. to 9:30 p.m. Francis Velazquez, Education Outreach Coordinator, said participants on the Owl Walk will join parks staff and volunteers from York Wildcare, a local raptor rehabilitation group, to learn the who, what and why of owls and their part in the natural world.  
Velazquez said the program consists of hour-long indoor and outdoor segments; The indoor

segment features a discussion on the owls found on the walk; how these birds live, what they feed on, and some basic background. During the indoor segment, York Wildcare will offer an "up close and personal" live introduction to several local species of owls. The outdoor segment includes a quiet, no flash light hike to call for owls in Nixon County Park. Four species of owls could be present during the walk.  
Those interested in joining the hike need to pre-register by calling (717) 428-1961. The hike is open to children ages 9 and up, but those under 16 years must be accompanied by a parent. Dress for the weather. Only flashlights with a deep red-tinted filter will be permitted. Also, donations will be accepted to help with York Wildcare's raptor rehabilitation program.  
For more information, call (717) 428-1961.

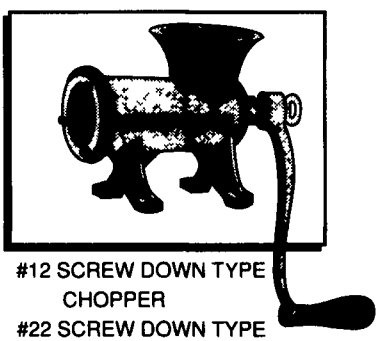
**Healthy Children**  
TOWANDA (Bradford Co.) – "Healthy Provider/Healthy Child" is a free program for anyone who cares for other people's kids. It will be held Saturday, November 7 from 9:00 a.m. to 2:00 p.m. at Patterson Auditorium, Guthrie Campus, Sayre. Includes workshops on Nurturing Children's Mental Health and Preventing Infection in Child Care Settings, and a health fair with free health screening. Lunch provided. Sponsored by Guthrie Healthcare System and Penn State Cooperative Extension of Bradford County. Call (717) 265-2896.

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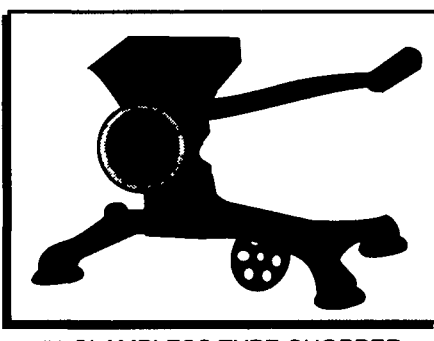
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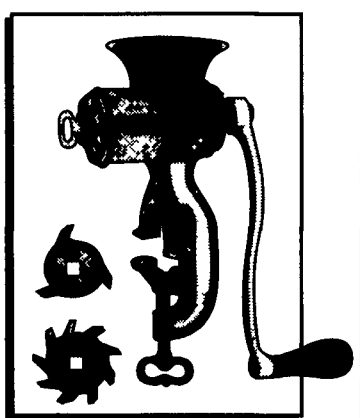
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#10 CLAMP TYPE CHOPPER



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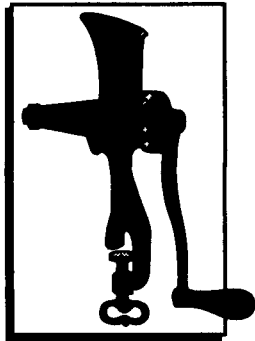


#1 CLAMPLESS TYPE CHOPPER

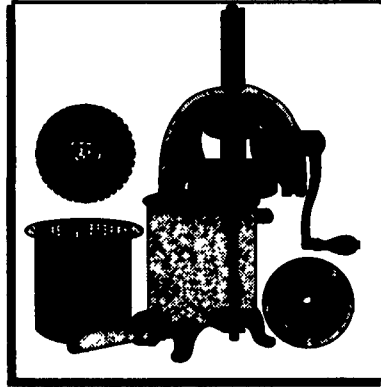


#3 FOOD CHOPPER

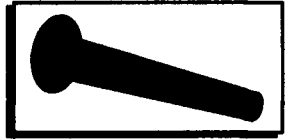
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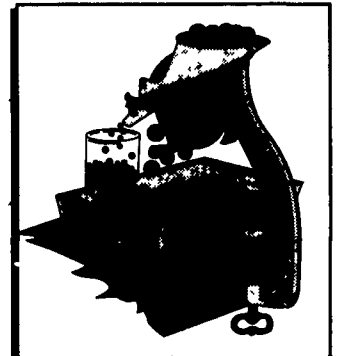
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