

## Family Living Focus

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Northampton Co.  
• Extension



### Managing Credit Cards

American consumers owe \$541 billion on their credit cards, which is double the level of 1990, according to the New Road Map Foundation.

When you are creating your financial budget, no more than 10 to 15 percent of your spending should go toward installment debt. This includes credit cards.

If you are paying more than 20 percent of your disposable income towards installment debt then you could be looking at some trouble ahead.

The best advice about using credit cards is to pay them off and keep them paid off. You can leave them at home, and use them only for vacations when you don't want to carry large amounts of cash.

If that is too drastic a measure,

then I suggest that you use only one credit card that doesn't have an annual fee.

Some other tips about using credit cards include the following:

- Know the Annual Percentage Rate (APR), and the Periodic Rate. The periodic rate is the APR divided by the number of billing cycles (usually 12) per year.

- Know the "grace period," which is the number of days between the posting date of a transaction and the due date.

- Shop for the "best" credit card available in terms of interest rate, services, etc.

- Read the small print on the statement for "hidden" charges.

- Pay your charges completely every month. If you can't pay off your bill every month, try to pay more than the minimum.

- Set a limit on your spending.

## Master Gardener Program Accepts Applications

WEST CHESTER (Chester Co.) — Penn State Cooperative Extension in Chester County is accepting applications for the year 2001 Penn State Master Gardening Program.

This program consists of a volunteer training course designed to provide experienced home gar-

deners with the information and skills necessary to share their experience and knowledge with others.

Weekly classes will be held from Aug. 23 to Nov. 29 (every Wednesday night) from 6 p.m. to 9 p.m. at the Government Services Building, 601 Westtown Rd.,

In exchange for 30 hours of indoor and outdoor instruction, candidates must agree to donate 50 hours of volunteer service to Penn State Cooperative Extension. Volunteer activities carried out by the Master Gardeners in Chester County include West

Chester flower show, community gardening projects, working with horticulture and youth, planning and maintaining a demonstration garden, plant clinics, answering horticulture questions by phone for the residents of Chester County, and more.

There is a program fee of \$30 to cover the cost of the training manual and other materials. Applications are being accepted through July 23.

For more information, contact Chester County Penn State Cooperative Extension, Suite 370, 601 Westtown Rd., West Chester, PA 19382, (610) 696-3500.

## Tips On Spotting Fad Diets

- Claims to or implies to produce a quick weight loss of more than one to two pounds per week. Slow, gradual weight loss increases the chance of weight loss success and of keeping weight off over the long term.

- Promotes magical or miracle foods. No foods can undo the long-term effects of overeating and not exercising or melt away fat.

- Restricts or eliminates certain foods, recommends certain foods in large quantities, insists

on eating specific food combinations, or offers rigid, inflexible menus.

- Implies that weight can be lost and maintained without exercise and other lifestyle changes.

- Relies heavily on undocumented case histories, testimonials, and anecdotes but has no scientific research to back claims.

- Contradicts what most trusted health professional groups say, or makes promises that sound too good to be true.

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