

Family Living Focus

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Getting Through Tough Times

Your income drops suddenly due to circumstances beyond your control such as unemployment or a major illness in your family. How do you manage your finances until your income returns to normal?

Remember in today's economy, you are not alone when trying to juggle diminishing finances to satisfy creditors. To be a successful money manager in difficult times, follow these six easy steps.

Step 1. Determine your current household monthly income that you, your spouse or partner, other household members, and other sources such as investments provide.

Step 2. List your monthly expenses. If your monthly expenses exceed your monthly income, you need to take action before you have trouble paying your bills. Contact your creditors immediately if you are unable to make your payments. Many creditors may be willing to work with you and have special counselors to help you adjust payments until your financial situation improves. Explain your financial situation to them in writing or by phone. Be sure to write down the name of the person that you contacted and verification of the adjusted payment for your records. After you have evaluated your debt to income status, you may have to offer your creditors an alternative reduced payment schedule. Be certain that the payment is one that you can afford. Don't make promises that you can't keep. If you fall behind on your new commitments, creditors may be less understanding.

Step 3. Make a list of your creditors and categorize your expenses. Categories would include housing expenses such as rent, mortgage, insurance, and taxes. Utilities, food, medical, life insur-

ance, transportation, child support, credit cards, loans are other categories that need to be included. Make a note of the total amount due, payment amount, and payment due date. You and your family members must decide which items or services you can live without until your income increases.

Step 4. Record vital information about creditors in each expense category so it will be easy for you to analyze your financial obligations. Keep all billing statements for record keeping. If you have thrown away past statements, companies may provide the necessary information by telephone so don't hesitate to call.

Step 5. Decide on the order in which bills must be paid. Individual circumstances and options for families will differ. Identify the bills that would cause the most hardship or stress on you and your family if they were not paid. These are likely to be the secured debts which are backed by some form of collateral such as your home, car, land or another asset that can be sold easily to repay the creditor.

High priority bills would include family necessities such as food, medical needs, housing expenses, loans which use your house as collateral, essential utilities, car loans, child support, unpaid income taxes, and other secured loans. Paying medium to low priority bills late will damage your credit rating and decrease your ability to get credit in the future. However, late payments or nonpayment will not immediately jeopardize your family's food and shelter. Medium to low priority bills include unsecured debts such as credit cards, charge cards, department store and gasoline cards, student loans, installment loans on household goods, and loans without collateral such

as attorney's fees and doctor or hospital bills.

If your current income is not enough to cover existing bills, find ways to reduce the cost of recurring bills such as utilities and telephone service. Can you manage without cable TV, your cell phone or long distance service on your home phone? Step 6. Get a second opinion on your bill payment strategy. You can contact Consumer Credit Counseling Service or other non-profit credit counseling agencies regarding ways to improve your financial situation. These agencies can be found in the yellow pages of your local phone book under "credit or debt counseling."

Your county's Penn State Cooperative Extension office will also provide assistance in locating such agencies. Some non-profit credit counseling agencies will charge a small fee to handle payments if you agree to work with them to repay bills. Avoid agencies that charge you fees solely for a consultation. Never pay or work with an agency that guarantees it can fix your credit problems or repair your credit history. These agencies cannot do anything more to repair your credit rating than you can.

It may be tempting to use credit cards, take out a home equity loan or borrow money to pay bills. Taking on more debt is generally not a good idea. Unless your situation turns around quickly, it only puts you further in debt and creates bigger problems. Instead, focus on cutting your spending and work with your creditors to reduce your payments until your situation improves.

When family income is reduced, your spending habits must change. The sooner you change, the more likely your financial problems can be lessened. Pretending that you have no money problems won't make the problems go away. Your family should be part of the decision making process, since their cooperation and adjustment are essential to carry out your plan to succeed.

For more information about dealing successfully with your financial situation, contact your local Penn State Cooperative Extension office for the fact sheet series, *Bouncing Back When Your Income Drops*.

Over-Mulching Disease

WEST CHESTER (Chester Co.) — Over-Mulching Disease is spreading in Chester County.

Over-Mulching Disease is simply too much mulch, too thick, too close, around trees and shrubs. This causes a slow, but sure death of the shrub or tree over several years.

When used on trees and shrubs, mulch should be only two to three inches thick and should start about three to five inches from the stem of a shrub and eight to 12 inches from the trunk of a tree so the root flare is exposed to the air. The root flare is where the trunk flares out into major roots before the roots enter the ground.

Because mulch is often applied incorrectly in highly visible public places, many homeowners assume it is done correctly. They then apply mounds of mulch to plants on their properties and the Over-Mulching Disease spreads.

Mulch is applied to the soil surface around plants to protect plant roots from extremes in temperatures or drought. It also keeps fruits clean on vegetable plants and helps prevent weed growth.

Organic mulch materials are the most common types used on landscaping plants.

The objectives of mulching are to:

- Conserve moisture and maintain uniform moisture in the soil around plant roots;
- Help prevent weeds;
- Decrease soil erosion;
- Moderate soil temperature so the temperature of the soil stays cooler; and
- Increase water percolation through the soil by preventing soil crusting on the surface.

The recommended method for applying mulch is to first clear weeds from around the plant. Apply a two- to three-inch layer of mulch over the root zone which is the area from the plant stem out to the edge of the canopy on most plants. Start the mulch about two to three inches away from shrub stems and eight to 12 inches away from tree trunks.

In subsequent years, only apply enough mulch to maintain a two- to three-inch layer. Most plants only need mulching every two to three years.

Over-Mulching is the leading cause of death of many common landscape shrubs and trees in-

cluding azaleas, dogwoods, hollies, and maples.

The main ways Over-Mulching causes plant death are by oxygen starvation of the roots, trunk decay, trunk diseases, and excess heat.

Excess mulch applied over a plant's root zone causes a waterlogged roots area with decreased air so the roots cannot obtain enough oxygen. This happens especially in soils with low drainage.

This is a slow death which eventually produces symptoms of yellowing foliage, small leaves, and poor growth. By the time the symptoms appear, it is usually too late to save the plant.

Trunk decay occurs because mulch packed against the root flare maintains a damp condition which rots the bark. The root flare stem and trunk tissue must have air. If the bark rots, the transport system from the leaves to the roots (phloem) which is directly under the bark dies and the plant dies of starvation.

Disease from bacteria or fungi can occur in the moist, decaying bark created by mulch placed close to plant stems. Bark beetles and borers are also attracted to stressed plants and hasten plant death.

Excess heat up to temperatures of 120 to 140 degrees Fahrenheit may be reached under thick mulch. This heat both kills plant bark directly and prevents hardening off which plants must go through in the fall in order to survive winter.

Other problems with Over-Mulching include changes in soil acidity which decrease nutrient availability and invasion of chewing rodents under cover of thick mulch.

Therefore, it is important to keep mulch away from stems and trunks and maintain mulch only about two to three inches deep. Make sure the root flare is exposed when mulch is applied.

Over-Mulched plants can sometimes be saved by decreasing the depth of the mulch and pulling the mulch back from the trunks. If damage is not too severe, symptoms of recovery may be noticed within months.

For further information on mulching, contact the Penn State Cooperative Extension Service at ChesterExt@psu.edu or call (610) 696-3500.

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Do You Suffer From Fibromyalgia?

When I was introduced to New Image I was 50 pounds over weight and suffered from fibromyalgia I was so depressed and in pain the majority of the time I was taking steroids and four other medications, one of which made me so 'groggy' I could hardly get out of bed and another gave me ulcers I began taking New Image secretly because I thought my family would make fun of me After a month, I discovered I had lost eight pounds and seven inches Wow! Then it dawned on me, I was feeling better, the depression and pain were gone In two months I was off all medications "I feel SUPERIFIC" Now, two years later I have lost 43 pounds and 30 inches Thank you New Image for giving me a new life again
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