



Lebanon County Holds 4-H Achievement Night

As part of National 4-H Week, the Lebanon County 4-H program honored members who have excelled in their project activities during 4-H Achievement Night Oct. 11.

Honor 4-H'er awards, which recognize the efforts and achievements of the top 4-H'ers in each age level, were presented. The following members were chosen as "1999 Honor 4-H'ers":

- 8-year-olds - Amber Yacklovich
- 9-year-olds - Mollie Knauss, Kelly Reist, Rachael Siegel, Sarah Wagner
- 10-year-olds - Joni Miller, Daniel Rittle, Chris Werner
- 11-year-olds - David Rittle, Lauren Southall, Stephen Quarry, Emily Whitmoyer
- 12-year-olds - Janel Derr, Michelle Campbell, Mandy Platt, Emilee Knauss
- 13-year-olds - Susan Leed, Samantha Shepler, Jennifer Wagner, Alex Werner
- 14-year-olds - Rebecca

Light, Roryann Reinbold, Nathan Tice, Jennifer Watson

- 15-year-olds - Katie Derr, Kendra Klahr, Nicole Platt, Jamie Webber

- 16-year-olds - Angie Decker, Ann Leed, Anna Light, Joshua Weiant

- 17-year-olds - Kendra Reist, Amy Habecker

- 18-year-olds - Shara Rautzhan, Zachary Meck, Tanisha Seibert

Kendra Reist, Lebanon, was honored as the recipient of the Susan Heilinger Werner Memorial Award, presented to an outstanding 4-H Dairy Club member. Alex Werner of North Mountain 4-H Club received the Teen Leadership Award.

The following five clubs were named to the Community Service Honor Roll: Falconettes 4-H Club, Spur & Bit 4-H Club, North Mountain 4-H Club, Kelly Helpers 4-H Club, and Rexmont 4-H Wild Animal Lovers 4-H Club.

First-place honors in the

Club Scrapbook Contest result was presented to the Latigo 4-H Horse Club. Honorable mention was awarded to the Hoof & Horns 4-H Club.

Outstanding achievement in the Fashion Revue contest was presented to junior members Rachael Bomberger, Daniel Krall, Rachel Siegel, Brook Umberger, Laura Umberger, and Karissa Yoders. Senior fashion revue winners included Renee Bomberger, Valerie Bomgardner, Rachel Krall, Anna Light, Rebecca Light, Tanisha Seibert, and Lindsay Shirk.

Winners of the county club officers contest included: president, first place, Emily Whitmoyer, North Mountain 4-H Club; second place, Ann Leed, sheep club; secretary, first place, Ann Leed, Beef Club; second place, Jennifer Wagner, Avon-East Club, third place; Aubrey Demchak, Spur & Bit 4-H Club; treasurer, first place, Tanisha Seibert, Kelly Helpers; and second place, Katie Derr, Avon-East Club.

Lancaster Society 18

On Oct. 16, Lancaster Farm Women Society 18 were entertained by Hostess Sadie Wissler, Landisville.

After delicious dessert, Jody Smith showed a collection of items that was commonplace for school rooms in the 1920s.

Most of the Farm Women members recalled attending one-room school houses. The hostess encouraged members to share memories while booklets, pictures, and quotes from that era were displayed. Quotes such as "a stitch in time saves nine," were

recalled and the speaker finished the memorized proverbs with nonsensical statement that led to laughter.

Since almost members "lived during these good old days," the program was most enjoyable.

President Martha Stoner called a business meeting. Millie Kreider led devotions and the pledge to the flag. Members answered roll call by relating a short story about a tree associated with their memories.

The November meeting will be a book review by Beth Dum.

Berks Society 1

The Society of Farm Women of Berks County Group #1 met at the home of Lillian Hetrick. Thirteen members answered roll call.

Hilda Fisher, Oley, entertained members with stories about the grave yards found on family farms. Oley Township has the most grave yards on family farms, but only one farm still has a descendent living.

Members were asked to bring homemade articles for gift baskets for a silent auction and for door prizes to be given at the Berks County Farm Women convention.

Sixteen members attended the October meeting held at the Yellow House Hotel in observance of Farm Women Day on Oct. 14. After a delicious meal, a short business meeting was held. Sixteen members attended the October Convention. Members planned a trip to Hunterton Hills Dinner Theatre on Nov. 5.

Lancaster Society 20

On Oct. 7, Lancaster Farm Women Society 20 met at the home of Mary Shirk with Marian Hastings as co-hostess.

Following refreshments, scripture reading, prayer, a reading "Something to Think About," and Allegiance to the Flag was conducted.

Seventeen members answered roll call. Six members signed up to attend the county convention on Nov. 6.

President Valaria Ferguson reported that the State President presented a 100-year pin to Loretta Reinhard, York, and that 500 more cookbooks have been ordered.

Elizabeth Steinberg gave an interesting program and showed

slides of the former Rocky Springs Park. One slide showed the 1890 trolley car and another slide the ballroom. Also included were slides of the carousel, which cost 10 or 15 cents to ride, and of the swimming pool with bathers who were almost completely dressed.

Also shown were pictorial cards of the tabernacle of the Christian Alliance in 1911, of the hotel as well as the ferry boat that traveled between the People's Park and Rocky Springs, and of the bowling alley with 32 lanes, which was the largest in the country at that time. The park closed in 1980.

The meeting closed with singing the theme song. The November meeting will be a food sale at Helen Trout's home.

Credit Trap

RUTGERS, N.J. - Credit traps are products and features that can cost hundreds, even thousands, of dollars in extra interest over time. Below are six specific examples:

1. Late Fees - These typically run from \$10 to \$20 and can be charged when a payment is only a day late. According to the San Francisco consumer advocacy group, Consumer Action, late fees on credit cards have increased 26 percent since 1995. The average credit card late fee jumped from \$13 to \$16.50.

2. Over-the-Limit Fees - These are fees charged when your balance exceeds your credit limit. Many cardholders assume that when they get too close to their limit, a charge will be denied, but this isn't always the case. You may be allowed to go over your credit limit, but you'll be charged a fee for doing so. The fee is charged every month until you bring the balance within your credit limit.

3. Cash Advances - There is no grace period with credit card cash advances and most creditors charge fees each time an advance is taken. In addition, interest charges begin to accrue

immediately and continue until your bill is paid in full.

4. Minimum Payments - Making minimum payments means you pay more for everything you charge. The interest payment becomes part of the "price" of what you buy. If you have an 18.5 percent interest rate credit card, it will take about 11 years to pay off a \$2,000 debt if you pay only the minimum due each month. During this time, you will pay interest charges of \$1,934, almost doubling the cost of the purchase.

5. Skip-A-Month Offers - This trap is often used by credit card issuers shortly before or after the holiday season. What may borrowers fail to appreciate is that the cost of purchases increases dramatically as interest charges accrue.

6. Rent-to-Own - Rent-to-Own (R-T-O) agreements allow consumers to rent items like furniture and appliances by the week or month. After renting for a stated time, the item is theirs. The downside is that prices are often two to four times the amount it would cost to purchase an item outright.



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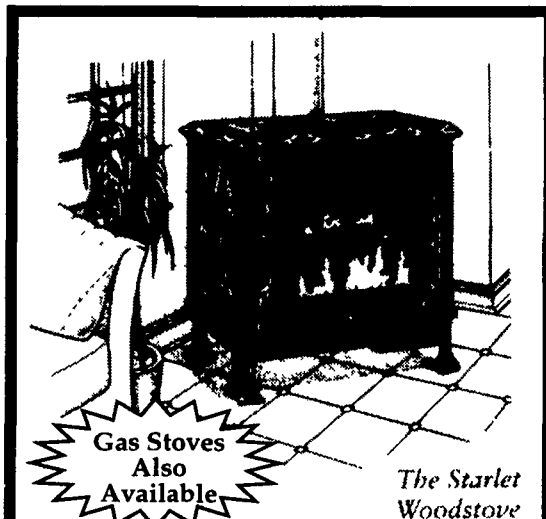
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