

Chester County 4-H'er Wins State Fair Queen Competition



New Pennsylvania Fair Queen is Julie Sollenberger from Spring City.

HERSHEY (Dauphin Co.) — The Kimberton Community Fair announces the selection of its local fair queen contestant Julie Sollenberger as the 2001 Pennsylvania State Fair Queen during the Pennsylvania State Association of Community Fairs Annual Convention.

Julie is the daughter of Dave and Holly Sollenberger from Spring City, Chester County. She was a 2000 graduate of Owen J. Roberts High School and is a freshman at Penn State-Berks campus, where she is majoring in agriculture business.

The state queen contest involved three intensive days of competition during which 47 fair queen contestants from across the state were judged in interviews and on their presentation and public speaking abilities. The field of 47 was then narrowed down to five semifinalists during a ceremony on the final day of the convention.

The final decision was made on the semifinalists' responses to a final impromptu question. The judges chose Miss Westmoreland County Fair as first alternate, and then announced Sollenberger as the new state fair queen.

Fair Queen 2000 Jana Duttry from Clearfield County Fair and State Secretary of Agriculture Samuel E. Hayes Jr. were on hand for the ceremony. Julie will hold the title of state fair queen for one year and receives a scholarship award to be used toward higher education. She will now go on to represent the state at agricultural events in Harrisburg as well as at many of the fairs across the commonwealth.

Sollenberger is Kimberton Fair's second fair queen ever. She has been a livestock exhibitor with the fair since she was young. Julie has been involved with the Chester County 4-H association through its livestock competitions, Dairy Quiz Bowl Team,

and the Chester County Dairy Ambassador program.

Julie and her family show several breeds of dairy cattle in competition such as Guernsey, Jersey, and Holsteins. She will continue to act as ambassador for Kimberton Fair until her reign concludes in July.

The purpose of the fair queen competition is to encourage the promotion of agricultural fairs and to create better relations between youth and adults in both rural and urban settings. The program is not a "beauty" or "talent" contest — rather, contestants are judged on their ability to communicate, their knowledge of the agricultural and fair industries, and overall personality. Anyone interested in entering Kimberton's local competition should contact contest coordinator Louise Kritzberger. Deadline for entering the 2001 Kimberton Fair Queen competition is April 15.

Students: Beware Of The Credit Card Trap

HARRISBURG (Dauphin Co.) — Perhaps it was a backpack, shiny and new, or a trendy T-shirt — "sign here," they'd taunt, "take two." The promise of flight — tickets for free, and a credit card to boot.

Credit card companies can be seen at nearly every college campus. Luring students with freebies and cool refreshments, campus credit card hawkers now claim a healthy chunk of the undergraduate market at four-year colleges, according to a study last year by Consumer Federation of America (CFA) (www.consumerfed.org).

The privilege of membership has its price. Burdened by credit card debt, many college students are struggling with heavy financial and emotional stress, CFA reports.

About 70 percent of undergraduates at four-year colleges possess at least one credit card. "Revolvers," or those who don't pay off their credit card bills each month, carry debts on these cards that average more than \$2,000 — with annual interest rates as high as 20 percent.

One-fifth of the students surveyed for the CFA report were carrying card debt of more than \$10,000. Some debt was refinanced with student loans or with private debt consolidation loans. Many of those students carrying

the biggest debt were from low- or moderate-income families.

The study also reveals how aggressive, seductive, and effective the marketing efforts of credit card issuers have become.

"Establishing a line of credit is critical to your future buying power," they said. "No need to carry a balance. You'll pay it off monthly, incurring no finance charge," they promised, sweetening the pitch with super-sized sodas.

With little more than a bicycle, books and a pending degree to claim as assets, students can be approved for a card with a limit of \$1,000 or more.

When the card arrives in the mail, it is immediately tucked away for emergencies. Within two weeks, emergency evolves into convenience. Students begin charging gasoline, meals, and clothing. Even with cash in hand, some will use the card instead because it seems less damaging to charge than break a \$20.

Before long, students reach the ceiling of their credit limit and enter the minimum balance payment zone — but it isn't until post graduation that they break out of it.

Indebtedness prompts some students to drop out of school, and a handful to more painful crises, the CFA reports.

"The unrestricted marketing

of credit cards on college campuses is so aggressive that it now poses a greater threat than alcohol or sexually transmitted diseases," says Georgetown University sociologist Robert Manning and author of the CFA report. "Typically, students slide into debt through the extension of unaffordable credit lines, increasing education-related expenses, peer pressure to spend, and financial naivete reinforced by low minimum monthly payments and routine increases in credit."

More than 300 colleges and universities have banned credit card marketers on campus with many other universities following their lead. Some organizations, including the CFA, are even calling for legislation to greatly restrict the access of card marketers to students.

And now credit card marketers have access to students through the Internet. "The 1999 Credit Cards on the Internet Report," by Brittain Associates (www.brittainassociates.com) re-

veals that young Internet users are more likely to say yes to online solicitations for credit cards than overall Internet users.

But without proper parental guidance and example, such protective legislative actions are only delaying the inevitable. Financial literacy starts at home. If your undergraduate is considering credit, encourage him or her to think about employing the following first:

- **Budget** — Taking the time to establish a monthly budget can provide students with realistic numbers for credit card payments. A good formula is to keep your monthly debt obligation below 10 percent of your monthly net income (after taxes). For example, if your net income is \$500 a month, your monthly credit card charges shouldn't be over \$50. Preparing for planned and unexpected expenses is the best way to guarantee that your credit history remains strong and unblemished.
- **Shop Around For The Best Deal** — Don't be enticed by the

offer of a free T-shirt. Look around for the company that is going to offer the best interest rates and terms.

- **Study The Agreement** — Always read the fine print and fliers that are included with every bill. Credit card offers differ and issuers can usually change the terms at will with 15 days notice.

- **Always Pay On Time** — A single slip-up will place a black mark on your credit record and may cause the issuer to raise your interest rate to the maximum.

- **Try To Pay The Balance** — Just paying the minimum gets you no where fast. If you pay off a \$1,000 debt on an 18 percent card by just paying the minimum each month, it will take more than 12 years to repay.

- **Be Responsible** — Know what you can handle and live within your means. The way you handle your credit union or bank account and other responsibilities may affect your credit worthiness in the future.

Become Fluent In Pennsylvania Dutch

LANCASTER (Lancaster Co.) — The Lancaster Mennonite Historical Society will offer a 10-week, spring Pennsylvania German dialect seminar, intended for persons who wish to increase their fluency in the dialect and their understanding of the local cultural heritage. A native speaker, Fannie Z. Stoltzfus Ellenberg of Harrisburg, will conduct the course in the dialect on Thursday evenings, March 15-May 17, 7-9:30 p.m., at Society headquarters, 2215 Millstream Road, Lancaster, PA 17602-1499.

To enhance learning, class size will be limited to qualified applicants on a first-come, first-serve basis. Advance registration for the course at \$85 per Society member and \$95 per nonmember is required with Lola M. Lehman at Society headquarters.

Open to the public, the sessions require moderate dialect word usage and speaking ability for registrants to enroll. To be conducted in the dialect as much as possible, classes will feature a combination of gram-

mar and New Testament studies; a break for informal conversation and fellowship; reports of local, national, and international news by class members; and short stories for translation and discussion. Required texts for the course are Richard Druckenbrod's *Mir Lanne Deitsch* and *Es Nei Teshtament*, both available from the Society's bookshop.

Reared as one of eight children in a Leola area Amish farm family, Ellenberg spoke Pennsylvania German dialect as her first language. For three years she taught

at the Myers School, a one-room rural school for Old Order Amish and Mennonite children. Still a fluent dialect speaker, she graduated from Messiah College, Grantham, with a B.S. degree in elementary education after earning a GED diploma in 1978.

Currently she is employed by Eldercare Solutions in the Harrisburg area. She enjoys reading, gardening, home arts, writing, and singing. For six years she served as a childcare worker, and since 1994 she has taught Sunday school for 3- and 4-year-olds.

Learn Dutch

LANCASTER (Lancaster Co.) — The Lancaster Mennonite Historical Society will offer an introductory spring seminar on Pennsylvania German Dialect for Beginners. Taught by Stephen D. Miller of Leola, the class will run for 10 Thursday evenings, 7-9 p.m., Feb. 22-April 26, at Society headquarters, 2215 Millstream Road, Lancaster, PA 17602-1499. Advance registration is required with Lola M. Lehman at \$75 per Society member and \$85 per

nonmember. Phone: (717) 393-9745.

Geared for those who have little or no knowledge of the dialect and no knowledge of German word order, the class will provide examples of the use for dialect words, word lists, questions on the lesson, and English-to-dialect exercises. Emphasis will be placed on pronunciation, grammar, vocabulary, and some oral reading in class.

Maple Syrup Facts

In late winter and early spring, maple producers collect sap from maple trees—especially sugar maples and black maples. A metal spout is tapped into the maple tree with a hammer. The maple producer then hangs a bucket on the spout to catch the golden sap

that begins to drip from the tree.

The sap can be collected until just before the tree buds begin to expand, usually in late March or early April. Some days a lot of sap may flow from the tree and other days none at all. It depends upon the weather.

Each maple tree produces six to 10 gallons of sap, but believe it or not, it takes about 10 gallons of sap to produce one quart of syrup!

To make syrup the sap must be boiled to remove the water it contains.

HAY, STRAW,
PEANUT HULLS
At farm or delivered in any
quantity as you require.
**Esbenshade
Turkey Farm**
(America's oldest Since 1858)
Paradise, Pa.
(717) 687-7631