



## Tractors To Cruise Midway At Kutztown Fair

**KUTZTOWN (Berks Co.)** — Everyone loves a parade, and a parade of Antique Tractors is a special night. On Saturday, Aug. 18, the Kutztown Fair will host its first Antique Tractor Parade around the fairgrounds. The parade will kickoff at 6 p.m. and

will proceed in a complete circuit around the fair property.

The 130th Kutztown Fair opens on Monday, Aug. 13 and runs through Saturday, Aug. 18. Admission is only \$2 and parking is \$2 per car.

## FDIC Brochure On Banking Over The Internet

The FDIC has published a new brochure, "Tips for Safe Banking Over the Internet," explaining how to confirm that an online bank is legitimate, how to keep your personal information private and secure, and how to file a complaint about a suspicious or fraudulent Website.

Read or print out the brochure at [www.fdic.gov/bank/individual/online/safe.html](http://www.fdic.gov/bank/individual/online/safe.html) on the FDIC's Website. Single copies can be obtained from the FDIC's Public Information Center. Write: FDIC Public Information Center, 801 17th St. NW, Room 100, Washington, D.C. 20434.

# Be Aware Of Blocking

**HARRISBURG (Dauphin Co.)** — Have you ever been shopping and your debit card was declined — even when you know there is more than enough money in your account to cover the cost?

No one wants this to happen, but it does. According to Home and Family Finance magazine, it is a practice known as "blocking," and works the same way credit card blocking does. If you check into a hotel or rent a car, the estimated total charges are reported to the company that issued your card. A hold is placed on your card for an amount that

is often times higher than the actual amount. The hold that is placed on your card can block your use of that amount of money for three days on a debit card and up to 15 days on a credit card.

Blocking happens any time that you use your card before you know how much you will be spending. This happens most often to debit cardholders at the gas pumps.

Here's how it works: Suppose you use a credit card when you check into a \$100-a-night hotel for a three-night long weekend.

At least \$300 would be blocked. In addition, hotels and rental car companies sometimes include anticipated charges for "incidentals" like food, beverages or gasoline. These amounts can vary widely among merchants.

The Federal Trade Commission (FTC) says that merchants use blocking to ensure you do not exceed your account balance before you leave the gas station or check out of a hotel and they do not get paid. To avoid blocking of your account, use the following tips:

- When checking into a hotel or renting a car, use a credit card instead of a debit card. Be sure to use the same card when you check out that you used at check-in. If you pay your bill with a different card, cash or a check, the card issuer will hold the block because they are not notified of the final charges and that you had paid them another way.

- When purchasing gas, stop at stations of major brands. Newer, better-known gas stations will have updated technology and will be able to process debit and credit cards faster.

If you maintain a healthy balance in your account, chances are, blocking won't be a problem. But if your funds are running low, be careful. Not only can it be embarrassing to have your card declined, it also can be inconvenient, especially if you have an emergency purchase and no available credit.

When you choose a credit or debit card, ask the issuer how long they hold a block on your account for transactions at hotels, rental car companies and gas stations. Usually, credit unions and other financial institutions automatically remove the hold within a few days, even if the transaction has not cleared your account.

To avoid an embarrassing situation or a potential crisis while traveling, you might want to call your credit card issuer before you leave and ask how long blocks are held on your accounts.

## Ag Careers Fair Broadens Exposure

**FREDERICK, Md.** — Looking for a career in agriculture? Then come to The Great Frederick Fair on Tuesday, Sept. 18, and see for yourself the many career paths that link to the ag industry.

The Frederick County Task Force in conjunction with the fair will host the second annual Ag Careers Fair on Tuesday from 10 a.m.-8 p.m. next to Building 18. The 139th annual

county fair runs from Sept. 14-22.

Since Frederick County Public School students will have a day off from school that day, the Ag Careers Fair will especially be a "must see" event at the fair. This one-day event features lots of educational and career resources.

"We want the students as well as the public to benefit from the Ag Careers Fair," said Richard Grossnickle, chairman of the Ag Task Force. Numerous exhibits will again depict the ag career path students may consider for their future. "People just don't realize what careers are connected to agriculture and natural resources. We hope we can continue to make the careers fair an annual part of the county fair."

Students as well as the fair-going public are invited and encouraged to visit the careers fair and talk one on one with exhibitors who will range from colleges and universities to agencies and businesses that range from wildlife management and landscape design to zookeepers and agribusiness institutions. Up to 35 exhibits could be featured.

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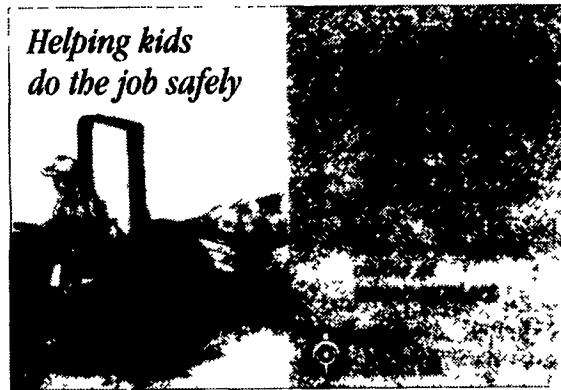
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**Come To The 150th Sullivan County Fair**

**Forkville, Pennsylvania**  
**August 29 - September 3, 2001**

Wednesday, August 29  
7:30 p.m. - Tractor Pull

Thursday, August 30  
Senior Citizens Day until 5:00 p.m.  
12:30 p.m. Pony Pulling  
7:00 p.m. Home Talent Show  
& Crowning of the Sullivan County Fair Queen  
Free Grandstand  
**10:00 p.m. Fireworks Free**

Friday, August 31  
12:00 p.m. Horse Pulling  
7:00 p.m. Demolition Derby - Track Area  
Admission Charged

Saturday, September 1  
9:00 a.m. Open Class Horse Pull  
**Stage Show In The Grandstand**  
**Confederate Railroad Show**  
**5:00 p.m. & 8:00 p.m.**

Sunday, September 2  
Kids Day Special Activities  
Kids under 18 free admission until 6:00 p.m.  
**Stage Show In The Grandstand**  
**Trace Adkins Show 4:00 p.m. & 7:30 p.m.**

Monday, September 3 - Labor Day  
9:00 a.m. - 4x4 Truck Pulls

Rides - Food - Fun & Great Free Shows  
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**Tickets Call 570-924-3197**

For further information call 570-924-3843  
Week of Fair call Fair Office 570-924-3205  
Gate Admission - \$3.00, 12 & under Free  
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