



Lebanon County 4-H members from left, Alex Werner, Jennifer Watson, and Dianna Zackey, preview some of the items that will be up for bid on Thursday, Aug. 1 as part of the Lebanon County 4-H Benefit Auction, Lebanon Fairgrounds.

Auction To Benefit Lebanon County 4-H Program

LEBANON (Lebanon Co.) — On Thursday, Aug. 1, the 21st Annual Lebanon County 4-H Auction is scheduled to benefit 4-H youth and adult leader education and leadership programs. Featuring items sure to appeal to the avid auction bidder, sale items include farm toys, handmade craft items, collectibles, movie passes, gift certificates to area restaurants and businesses, specialty gift baskets and much more.

The auction is a fund raiser for the county 4-H development fund and organizers hope to raise more than \$4,000 this year. The Lebanon County 4-H board of directors coordinates the event and contacts over 100 area businesses and crafts persons for donations.

The auction includes special theme gift baskets assembled by the members of the county 4-H

clubs and Farm Women societies. Clubs have selected themes based on their 4-H projects such as dairy, horse, goat, or a more general theme such as a, "Welcome to the Community" or "Pennsylvania Products" basket.

The auction will be conducted from 6 p.m.-9 p.m. in the North Hall of the Lebanon Area Fairgrounds, Cornwall and Rocherty Roads, Lebanon as part of the Lebanon Area Fair. The money raised helps to fund educational materials, member and leader activity fees, transportation costs, and awards for the county's 1,450 4-H members and 162 adult volunteer leaders.

For more information or to make a donation, contact the Lebanon County Extension Office at (717) 270-4391 between 8:30 a.m. and 4:30 p.m.

Family Living Focus
by
Sarah Siegel
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Extension Agent

What Flavor Is Your Credit Card?

Did you know that credit cards come in three different flavors?

Each flavor has its own special features and conditions. Understanding the advantages and disadvantages of each type of card will help you decide which card is right for you or your family member.

The most common credit card is the unsecured card. You, the borrower, agree to pay the card issuer, the lender, the amount you charge, or borrow, each month. The card issuer looks to your good faith effort as the sole source of repayment of the amount owed. There is no collateral to look to if you default on repayment. The credit limit on your account is the maximum amount you are authorized to borrow at any given time.

Do you think of your credit card as a personal line of credit? Probably not, but that's what it is. The Annual Percentage Rate (APR) is the yearly interest rate. This is like the interest rate on your mortgage or auto loan. The APR is converted to a daily rate when it is used to calculate any finance charge you may owe. Like any other type of loan there

is a payment due date and penalties for late payments.

Unlike a fixed amount, fixed term loan, credit cards give you some choice on the amount you have to repay each month. And, of course, the credit card can be used for a variety of purchases in many different locations.

The way you manage your unsecured credit card account is reported to credit reporting agencies. If you manage your credit cards according to terms, your credit report will show that you are financially responsible.

If you have a large outstanding balance, charge over your credit limit, or have a history of late payments, this information will also be part of your credit report.

If you apply for new credit, such as a car loan or home mortgage, negative information may cause you to be charged a higher interest rate or even to be denied the loan.

Secured credit cards are similar to unsecured credit cards in that they may be used to purchase goods and services. But a secured card requires you to open and maintain a savings account as security for your line of credit. Your credit limit is a percentage of your deposit, typically 50 to 100 percent. Normally, you

will be paid interest on your security deposit although certainly at a much lower rate than you will pay on an outstanding account balance. You may also have to pay an application fee and a processing fee — sometimes totaling hundreds of dollars.

Secured credit cards usually have an annual fee and higher interest rate than an unsecured card. You receive a statement and make payments as you would with an unsecured card. The security deposit is used only if you fail to pay.

While expensive, this type of card is useful for establishing or rebuilding your credit. Of course, you must manage your account well in order to accomplish this goal. The Federal Trade Commission cautions consumers that some advertisements for secured cards may omit important information, so be particularly cautious if you want to apply for a secured card.

A third type of credit card is a prepaid credit card. Much like a prepaid phone card, the purchaser buys a card with a specific value. The card user then can make purchases up to the value of the card at a variety of locations. Prepaid credit cards are marketed as a gift idea or as a way to introduce teens to management of credit cards. This type of card is preferable to a store gift card because it allows the young person to comparison shop. And it does give parents a way to monitor their child's spending while giving them some freedom to make their own choices.

Many prepaid cards can be "reloaded" via phone or Internet using another credit card. But take note that the prepaid card does not allow the user to establish a credit history.

Schuylkill County Ag Museum Expands

SUMMIT STATION (Schuylkill Co.) — Since early this spring, members of the Schuylkill County Agricultural Museum have been setting up displays in their new addition to the original museum building. The addition doubles the size of the museum and is already almost filled to capacity with different displays.

While at the museum one will be able to follow different types of antique equip-

ment that start with land tillage and end with the harvesting of a crop. Smaller display areas depict other aspects of past rural life with an old farm kitchen area, a wood shop, and other displays of small equipment used in the home, farm, and businesses of days gone by.

The newest highlight of the museum is the engine room. Here many Ag Museum members have vintage tractors and hit and miss engines on display. The most unique museum tractor is the "Victory Garden Tractor" which

was constructed in the late 20s from old model "A" car parts and used originally to plow snow in Deer Lake before there was a Deer Lake. Another prized piece is the 40 hp Bessemer hit and miss engine.

In a pavilion portion of the building provisions are being made to install a belt driven 65' Frick saw mill. The Schuylkill County Fair runs July 29 through Aug. 3 and for more information visit www.schuylkillfair.com or call the fairgrounds at (570) 754-FAIR.

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— Becky Nunn, TX

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