

● **SWCD.**

(Continued from Page 1)
 was held at the Isaac Geib and Home Graybill farms.
 8. Held watershed meetings in six communities throughout the county.
 9. Sponsored Marvin Zimmerman in the State Plowing Contest.

10. Sponsored a 4-H Soil and Water Conservation Club.
 11. Held 12 regular monthly meetings with the cooperating agencies.
 12. Sponsored a Land Use and Management Contest for Vo-Ag Students.
 13. Three directors attended the State Soil and Water Convention at Lewistown.

14. Sponsored the outstanding associate director, Vincent Hoover, to attend the State Convention at Lewistown.
 15. Henry Hackman represented the district at Wellsboro during the Susquehanna River Basin Compact meeting.
 16. Everett Kreider and Amos Funk attended the Northeast Regional Soil and Water District Meeting at Boston.
 17. Amos Funk and Aaron Stauffer attended the National Soil and Water Conservation Meeting at New Orleans.
 18. Aaron Stauffer represented the district at the state hearing for relocation of Route 23.

1966 District Financial Report

INCOME	
Balance on Hand 1/1/66	\$ 356.56
Received from Co Comm.	1400.00
Interest on Bonds	80.80
Banquet Tickets	531.00
Plowing Contest	25.00
Total Income	\$2393.36
DISBURSEMENTS	
Dues	
a State	\$ 50.00
b National	100.00
Directors Travel	44.40
Clerical, Postal, Office	1200.77
Awards and Contests	172.53
Soil Stewardship Week	33.50
Tours and Field Days	14.00
Dinners and Meetings	605.48
Annual Report	15.00
Treasurers Bond	15.00
Total Expenditures	\$2250.68
Balance on Hand 1/1/67	\$142.68

● **Garden Spot YFA**
 (Continued from Page 1)

corn, developing terraces, contour stripping, sod waterways, farm ponds, and will point out how SCS can assist farmers in these projects.
 The meeting will be open to anyone interested in the subject, Elmer noted.
 Compounds of silver are very poisonous.

● **Market Eggs**

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 health, and breeding.
 Hicks reviewed the "Pennsylvania Poultry Performance Program," which included forms for recording capital investments, pen results, operating expenses, sales, and a summary.
 "Records are one of the most important items in the poultry industry today, and are going to get more important in the future," the specialist concluded.

BANKERS LOOK AT POULTRY

Two area agricultural banking specialists gave poultrymen an insight into the importance of poultry to the economy of the county, and explained how bankers evaluate loan applicants.

George Lewis, Conestoga National Bank's agricultural representative, said that management ability, repay ability, and equity are the bankers' three most important considerations in making a loan. In judging current assets and current liabilities, Lewis said they like to see a ratio of 1 to 1, or better. In evaluating equity, he noted a smaller ratio would be about a minimum. "When creditors own a larger part of your business than you do, it can limit your ability to repay a loan," Lewis said.

Carl Brown, manager of the Lancaster Farm Credit office, said that the current poultry expansion in the county got underway about 1961, and that an outsider's image of the county now was large poultry houses.

Brown predicted the need for 41 million more layers in the Northeast in the next

five years. He noted that Lancaster County was in a good position to supply a large share of that projected need.

The meeting, held at the Lutz Community Center, concluded the series of three which was sponsored by the Lancaster County Poultry Association Program committee chairman J Harold Esbenshade served as master of ceremonies for the final informational meeting.

In a 20-mile race, a man would win over a horse because of his endurance

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 Who May Attend: Any One Interested In Irrigation
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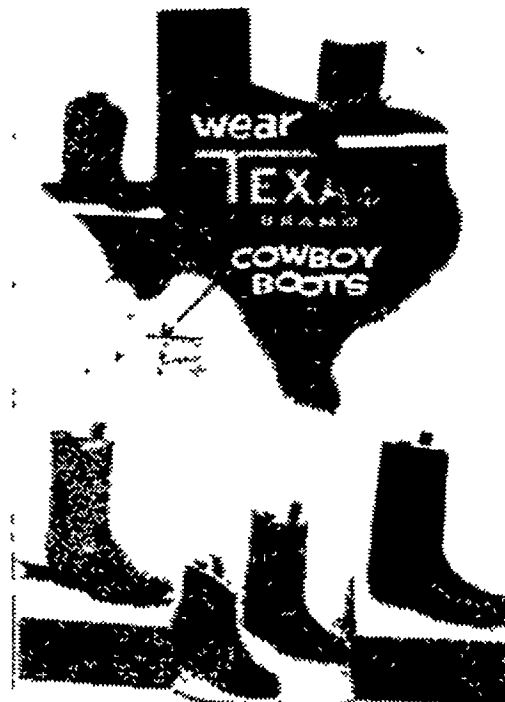


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