

Awards Presented At Area Annual FFA Banquets

agricultural electrification; Don Harting, ag mechanics; Paul Horning, crops production; Richard Bollinger, dairy farming; Marlin Smoker, livestock farming; Russ Kline, placement in processing; Richard Groff, placement in sales and-or service; Ken Robinson, poultry farming; Kerry Boyd, public speaking; Mike Bollinger, farm safety; Gerald Musser, soil, water and air management; Kerry Boyd, Star Greenhand, and Barry Wissler, Chapter Star Farmer.

Henry Givler, area vo-tech consultant, presented Keystone Degrees to Richard Bollinger, Robin Ginder, Russ Kline, Gerald Musser, and Marlin Smoker.

Honorary Chapter Farmer degrees were presented to Earl Smoker, Paul Musser and Ira Ginder. Outstanding Service Awards were presented to Lloyd

Grubb, a mechanic at International Harvester Sales and Service; Kenneth Hoover, past principal at Ephrata High School, and William Wingenroth, salesman for Penn-Jersey Harvestore.

Recognized for receiving medals at the State Project Book Contest were: Don Harting, Melvin Weiler, Marlin Smoker, and Robin Ginder, gold; Richard Groff, Barry Wissler, Leonard Martin, Kirk Copenhaver, Mike Bollinger, Paul Horning, Richard Bollinger and Russ Kline, silver. Receiving bronze medals were Barry Wissler and Robert Strauss.

Robin Ginder was awarded the Production Credit Award and the Interstate Milk Producers Cooperative Award for his dairy records. The Star Red Rose Degree was presented to Paul Horning.

Also recognized with trophies



Clojster FFA members received numerous awards during the annual banquet last week at Ephrata. Among those to receive plaques and trophies

were, (left to right), Paul Horning, Kerry Boyd, Barry Wissler, and Robin Ginder. Presenting these awards is Frank Stoltzfus.

were the National trip winners. These included: Gerald Musser, who won a trip to Oklahoma City for land judging; Barry Wissler who won a trip to Kansas City for meats judging; Brian Weber to Richmond, Virginia for poultry judging; Leonard Martin to Springfield, Mass. for dairy products, and Rick Gensemer to Kansas City for poultry judging.

Earl Stauffer was recognized as being the first American Farmer from the Cloister Chapter. Also recognized were Paul Horning, Richard Bollinger, Don Harting, Melvin Weiler, and Marlin Smoker, who judged at the dairy exhibition in Columbus, Ohio. The team placed first out of 82 teams.

The entertainment was a slide series of the Chapters activities and events during the past year.

Marlin Smoker
Chapter Reporter

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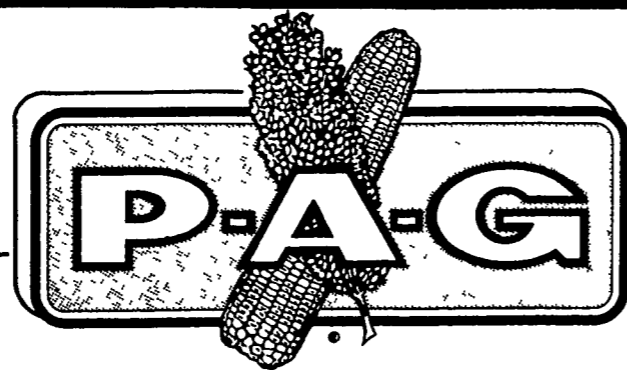
You've probably heard of an I-O-U, but did you ever hear of an I-O-ME?

An I-O-ME is money you should be paying yourself each pay-day in the form of a savings account. According to the Pennsylvania Bankers Association, many people are so concerned—and rightly so—with setting aside money for all of their bills that they often neglect to set something aside for themselves in the form of regular savings.

Note the use of the word "regular"—that's the real key to savings success. If you save haphazardly, that is, putting aside any funds that happen to be left over after essential expenditures, it's pretty hard to build much of a financial nest egg. But if you regularly save a consistent amount, week in and week out, you'll build up a nice sized bank account in less time than you think.

Consider this example. Suppose you set aside as little as \$5 a week. If you deposited this amount every week into your savings account, can you guess how much you'd have at the end of 10 years? According to the Pennsylvania Bankers Association, if your money earns 4 percent interest compounded quarterly, at the end of 10 years, your bank account would contain \$3,193.45. That's with regular deposits of only \$5 a week.

So get into the regular savings habit. Determine how much you can afford or how much you want to save each week—even if it's only \$1. Then do it regularly. The Pennsylvania Bankers Association suggests that you pay your I-O-ME, as well as your I-O-U. Pay yourself first each week and you'll be on the road to savings success. You'll find it's a good way to make your money count!



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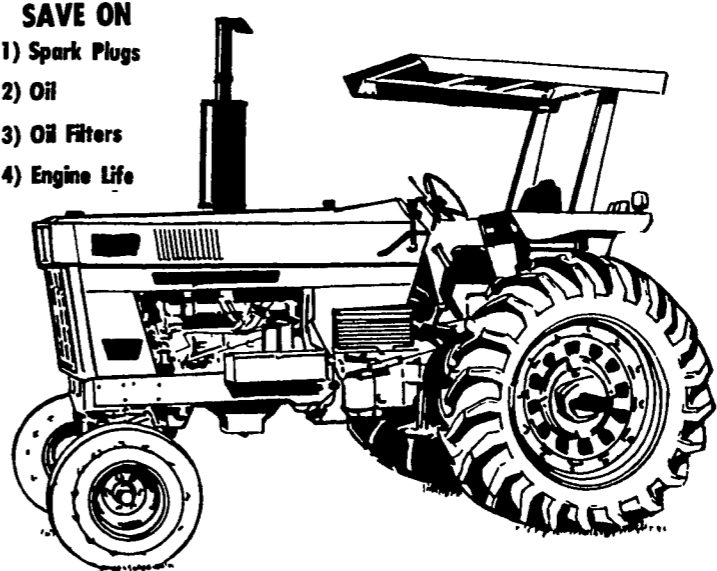
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