

# CERTIFICATE OF MERIT HERDS

Atlantic Breeders was pleased to honor these herds at our recent membership meetings. All had 1980 DHIA herd averages that were at least 15 percent above the state average for milk and fat production, and consisted of at least 65 percent Atlantic-sired cows.

DAIRYMAN	COWS	MILK	FAT	DAIRYMAN	COWS	MILK	FAT
<b>ADAMS COUNTY</b>				<b>HUNTINGDON COUNTY</b>			
Noel & Holmes Hanover	60 0 Hol	19 246	753	Huntingdon Furnac Fm Tyrone	68 8 Hol	17,265	652
Yellow Buttercup Farm E Berlin	108 0 Hol	17,923	701	Sidney R Ormsby, Tyrone	65 6 Hol	16,495	643
El Rho Farm, Abbottstown	51 9 Hol	17,267	666	<b>INDIANA COUNTY</b>			
Stoner Bros Dairy, E Berlin	66 7 Hol	17,646	658	Richard Black & Sons Marion Center	55 0 Mix	14,477	614
Roy A Weaner Jr, Gettysburg	56 3 Hol	16,268	649	Lawrence & Tom Wallace Marion Center	66 9 Mix	14,729	612
<b>ALLEGHENY COUNTY</b>				Kenneth Dick, Marion Center	58 9 Mix	15,553	551
Mayview State Hospital, Bridgeville	54 2 Hol	18,358	647	<b>JEFFERSON COUNTY</b>			
<b>ARMSTRONG COUNTY</b>				Londondale Farm, Punxsutawney	50 0 Hol	21,189	747
Leroy Shrock Dayton	40 7 Hol	17,256	656	Corbinview Farms, Reynoldsville	49 0 Hol	18,285	687
<b>BEAVER COUNTY</b>				Hidaway Farm, Mayport	39 0 Hol	17,756	676
McChesney Bros New Galilee	27 4 Hol	19,448	717	Mowreys Sprucelawn, Reynoldsville	76 0 Hol	17,956	664
<b>BEDFORD COUNTY</b>				Veridge Farms, Reynoldsville	15 0 Hol	14,384	643
Luther & Phil Steele New Enterprise	73 5 Hol	17,832	710	Veridge Farms, Reynoldsville	19 0 Gue	12,621	606
<b>BLAIR COUNTY</b>				<b>LANCASTER COUNTY</b>			
Dawn Baker Martinsburg	106 7 Hol	19,403	747	Paul H Martin Ephrata	39 0 Hol	20,049	734
G W & R G Baker, Martinsburg	70 4 Hol	19,700	712	Gusty Crest Farm, Lancaster	31 0 Hol	18,295	688
Blackcrest Farms Altoona	67 3 Hol	18,167	705	Christian Zook, Gap	55 0 Hol	18,079	683
James Smith Roaring Spring	40 9 Hol	18,446	690	John M Harnish, Lancaster	158 0 Hol	19,323	682
Donald R Smith Martinsburg	61 7 Hol	17,043	663	Adam & Jerrene Zimmerman East Earl	29 0 Hol	19,052	670
Harry Brubaker Roaring Spring	30 6 Hol	17,040	662	Hiram S Aungst, Elizabethtown	56 0 Hol	17,858	667
Donald L Brumbaugh, Martinsburg	92 4 Hol	17,183	661	J Robert Kindig, Conestoga	55 0 Hol	16,967	665
Emile Dilling Williamsburg	75 8 Hol	17,489	655	Glenn E Burkholder Washington Boro	64 0 Hol	17,821	660
Dennis A Smith, Martinsburg	43 2 Hol	16,845	655	Earl R Hursh Ephrata	39 0 Hol	19,584	652
Mary Walters, Claysburg	65 7 Mix	12,666	588	Abraham Shelly Jr, Manheim	43 0 Hol	17,508	650
<b>BUCKS COUNTY</b>				J Ray Ranck, Paradise	44 0 Hol	17,463	650
Walter B Wurster Ottsville	61 5 Hol	19,045	695	Springarden Farm, Gordonville	82 0 Hol	18,015	647
Clifford W Moyer Perkasee	67 5 Hol	17,237	650	C Nevin Hershey, Ronks	50 0 Hol	17,438	644
<b>BUTLER COUNTY</b>				Gerald Martin, Ephrata	48 0 Hol	17,586	643
Ralph S Thrower Saxonburg	61 0 Hol	18,261	668	King-Ridge Farm, Leola	37 0 Hol	18,348	640
Fred W Heinz Butler	33 0 Hol	16,436	648	Earl N Landis, Manheim	50 0 Hol	18,679	638
<b>CAMBRIA COUNTY</b>				Ivan S Stoltzfus, Honey Brook	47 0 Hol	17,111	634
David Myers Summerhill	82 6 Hol	17,503	652	Bart Dell Farm, Quarryville	27 0 Hol	17,635	623
<b>CENTRE COUNTY</b>				Thomas C Lapp, Gap	59 0 Hol	17,399	621
Pond Dale Farms Warriors Mark	84 0 Hol	17,946	692	Harold B Good Stevens	38 0 Hol	17,854	592
<b>CHESTER COUNTY</b>				Elam Petersheim Morgantown	76 0 Hol	17,407	567
John S Stoltzfus Atglen	68 0 Hol	18,554	732	Don Ranck Paradise	70 0 Hol	17,588	566
J Raymond Harnish Oxford	78 0 Hol	18,665	640	Elmer & Kerry Boyd Ephrata	28 0 Mix	14,966	541
Walmoore Chatham	131 0 Hol	17,667	630	<b>LAWRENCE COUNTY</b>			
<b>CLARION COUNTY</b>				M & Harold Wilson Portersville	25 0 Mix	18,303	712
Gerald Whiting Knox	46 0 Hol	19,536	728	<b>LEBANON COUNTY</b>			
<b>CLEARFIELD COUNTY</b>				David Brandt Annville	67 0 Hol	17,983	677
Glenn Hicks DuBois	58 6 Hol	18,834	717	Marvin K Meyer & Sons Quarryville	84 0 Hol	18,291	676
William McFadden Grampian	45 9 Hol	18,927	707	<b>MERCER COUNTY</b>			
Norman Whitaker Curwensville	32 2 Hol	17,600	674	Ed & June Anderle Fredonia	24 0 Hol	18,439	663
R Wriglesworth & Son Grampian	50 2 Hol	17,081	658	A Nych & M Beveridge New Wilmington	17 0 Hol	17,771	647
<b>CRAWFORD COUNTY</b>				<b>MONTGOMERY COUNTY</b>			
Laverne R Johnson Linesville	50 9 Hol	19,038	689	Richard A Bechtel Harleysville	55 7 Hol	17,637	654
D Slusser & B Gilson Centerville	65 7 Hol	18,449	652	Gehringer Brothers Bally	58 3 Mix	14,974	601
Hines Brothers, Cochranon	62 3 Hol	17,072	650	<b>SOMERSET COUNTY</b>			
Mike Zulovich Edinboro	43 5 Mix	17,213	601	George C Stahl Somerset	63 4 Hol	19,695	770
Dennis B Halfast Centerville	42 2 Hol	17,291	588	Latuch Brothers Rockwood	79 2 Hol	19,802	748
<b>CUMBERLAND COUNTY</b>				Donald Glessner Berlin	35 8 Hol	19,106	734
Paul Strock Mechanicsburg	121 0 Hol	18,767	659	Timothy D Clites Berlin	36 3 Hol	17,021	659
Norman Hertzler Mechanicsburg	40 0 Hol	17,664	659	Paul J Pyle Rockwood	38 4 Hol	16,611	653
<b>DAUPHIN COUNTY</b>				Donna L & K W Brant Friedens	49 9 Hol	17,194	648
Paul L Crissinger Gratz	74 0 Hol	17,180	658	<b>VENANGO COUNTY</b>			
Restful Acres Hershey	60 0 Hol	17,188	643	William & Bobbie Geer Franklin	45 7 Hol	17,941	743
<b>ERIE COUNTY</b>				Burns Bros Venus	40 3 Hol	17,333	695
Frank Pollack, Union City	27 4 Hol	18,142	688	Richard G Rhoades, Emlenton	178 9 Hol	17,676	680
John Lindstrom Cory	51 5 Hol	17,516	652	Ellwood Mitchell Cooperstown	66 3 Hol	16,275	666
James Akam Spartansburg	62 7 Hol	16,603	644	Paul E Runniger Franklin	24 8 Hol	16,764	664
Henry Ester Wattsburg	36 2 Hol	17,089	639	Darwin Bell Utica	56 5 Hol	16,418	649
Calvin Henry Wattsburg	50 5 Hol	19,161	637	<b>WARREN COUNTY</b>			
<b>FRANKLIN COUNTY</b>				Edge Grove Farm Sugar Grove	29 0 Hol	17,233	641
R V & S V Hollenshead Mercersburg	32 0 Hol	21,118	781	Donald Ekey Russell	61 6 Mix	13,682	568
Wayne A Hall Shippensburg	34 2 Hol	19,147	745	<b>WASHINGTON-GREENE COUNTIES</b>			
R V & S V Hollenshead Mercersburg	50 3 Hol	18,483	708	Plainfield Farm Carmichaels	99 1 Hol	18,808	713
Kenneth E Oliver Greencastle	31 1 Hol	18,324	702	Mike & Robert Sustrik Daisytown	51 9 Hol	17,477	707
Oakleigh Farm Mercersburg	105 0 Hol	18,351	688	Clyde & Robert Robsion Coal Center	117 1 Jer	11,483	659
Robert E Harwood, Shippensburg	88 5 Hol	17,869	672	<b>YORK COUNTY</b>			
Walter B Iie, Newburg	37 5 Hol	17,826	659	Smysers Richlawn Farm York	72 0 Hol	20,470	769
Meyer Lo Farm Chambersburg	30 1 Mix	15,425	559	Lynn Wolf Abbottstown	46 0 Hol	20,017	703
<b>FULTON COUNTY</b>				Sinking Spring Farm York	65 0 Hol	17,670	691
Wallace A Mellott Harrisonville	51 8 Jer	11,722	652	Wayne E Myers Dover	53 0 Hol	17,683	681
J Dale Fischer Crystal Spring	75 5 Hol	17,555	642	Wayne B Mummert, East Berlin	72 0 Hol	17,490	640
				B Robert Charles Dover	46 0 Hol	17,260	616

We congratulate these and other DHIA herds on their fine performance this past year, and extend best wishes for continued progress. We appreciate your cooperation in sampling our young sires and developing their daughters to help provide more top AI-proven sires like Marvex, Superior, Progressor, Blend, Titan, Mariner, Boots, Mandate, Duke, Ideal, Very and Lightning which are all now available daily through our Professional Technician service program and Direct-Herd semen sales.

# Atlantic

LIVESTOCK SERVICES BREEDERS COOPERATIVE  
Member — NAL Affiliated Breeders

**GSS**  
CERTIFIED SEMEN SERVICES

24-Hour Toll-Free Phone Nos. For Service:  
Pennsylvania 800-732-0391 Lancaster 569-0411 Del. & Md. 800-233-0216

## Sellers financing farms

LANCASTER — Seller financing of farm and ranch land is sharply on the rise, reports Lee Schuster, executive vice president of Kansas City-based Oppenheimer Industries, the agricultural management and investment company.

"It's becoming a viable popular alternative to funding from life insurance companies, which have been fully committed in their agricultural portfolios," says Schuster. Although the scarcity and high cost of institutional money is the prime reason why sellers are accepting mortgages, Schuster notes another factor. "We see quite a few owner-operators who would like to sell their land while continuing to run it or work on it," he explains. "They may want to lease or manage the land and they find it's relatively easy to work out a suitable arrangement with an investor in return for a below-market interest rate."

How much below market? "Typical seller financing is in the 10 to 12 percent range today, and that's for constant-rate mortgages," says Schuster. "Institutions are charging 14 to 16 percent on loans that usually entail periodic review of the interest rate."

"Since the investor who is buying the property has no intention of becoming a working farmer or rancher, a leasing or management arrangement with the seller can be ideal for both parties," Schuster adds. "The new owner can be confident that the land is in knowing hands."

Another reason why sellers sometimes become mortgages is a desire to avoid the tax consequences of an all-cash sale, Schuster points out. But regardless of the seller's motivation, the investor should be prepared to put down close to 30 percent which is about the same amount an institutional lender would require.

Schuster notes that with more and more lending sources turning to equity participation as an inflation hedge, seller financing may soon represent an investor's last opportunity to buy agricultural land without giving up some benefits of ownership.

Oppenheimer Industries is one of the largest agricultural management firms in the United States.

