

I-S District 7 meets

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Agway's Bernard Morrissey who spoke to the group on liability

A million dollars in liability insurance wouldn't cover the costs to a farmer if he was found responsible for contaminated milk which caused the death of someone allergic to penicillin, Morrissey warned. There will be a 'For Sale' sign in front of that farm if that ever happens.

He reported there have already been two claims in the industry for lost milk due to antibiotics, one which involved Agway insurance. One claim, he said, amounted to \$48,000 while the other reached \$32,000. And that's just a drop in the bucket, he remarked.

Morrissey stated farm liability in the past was a relatively inexpensive insurance — but that will be changing since insurance agencies now have to look at product liability as part of the coverage.

When a tank truck picks up milk at the farm, and the milk accidentally is contaminated with an antibiotic product, liability insurance will pay for the neighbor's milk that is dumped along with yours. Your milk is not paid for, however.

Once that tank truck gets to the dairy it's a different story. It's another question as to what



Daniel Hershey, left, of R5 Manheim, receives his production record award from Director Daniel Martin. Other Inter-State members recognized for their cooperation in providing farm statistics to the Co-op included Glenn Hershey, R5 Manheim and Glenn and Earl Burkholder, R3 Litz.

responsibility the farmer, co-op, or dairy have for the contaminated milk once the truck has been

sampled at the plant. Morrissey said these types of questions probably be decided in



Clyde Buchan, Manheim, left and James Zimmerman, R1 Ephrata, received recognition for shipping milk to Inter-State for the past 25 years. Also receiving the award was Vernon Nissley, R2 Manheim.

court — from then on the precedent will be set.

He emphasized insurance coverage only involves cases of negligence — not intentional contamination. In closing, he

urged the members to practice common sense in management, otherwise the cost of farm liability could go up or the policy could be canceled.

Inter-State Director Daniel Martin offered some consolation when he told members the Co-op will pay half the value of the tank of milk if it has antibiotics in it and must be dumped. However, he also

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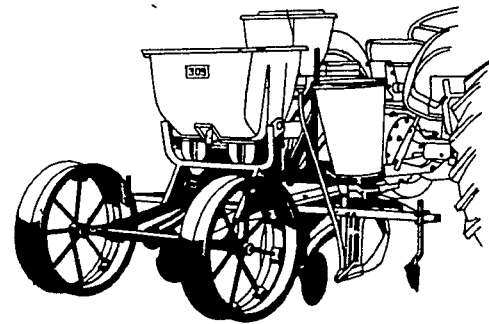
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