

Sauder's look at marketing

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While at Hornblower and Weeks, Sauder initiated the opening of a commodities department within the investment company. He recalls the company had reservations about the feasibility of a commodities department in a small town away from Wall Street and Chicago. But their doubts were soon dissipated when David built the Lancaster commodity office up to rank at the top of the national list for three consecutive months.

One of David's goals at Trade Tech is to help farmers to understand the value of Futures markets as a tool. Currently, only an estimated 7 to 12 percent of the nation's farmers use it to lock in a profit. Most of the doubts and hesitations surrounding Futures is the result of "horror stories" of farmers who used it incorrectly and failed, David says.

Using the Futures markets isn't for every farmer, however. Sauder points out cash grain operators and livestock producers should use it the most, while dairy farmers have less reason to rely on Futures markets, except for large feed investments. Capital for investment is also a requirement, he

adds, recommending a minimum amount of \$2,500 to \$7,500 for holding a hedge, and at least \$20,000 to \$25,000 for those who want to speculate.

Sauder stresses farmers who lock-in their profits with a Futures contract are more consecutive than farmers who take their chances buying and selling cattle on the open market.

"A farmer who sees he's made a mistake can sell his Futures contract the same day he bought it. It's possible to be in and out of the market over 100 times in the same day — all it takes is a phone call, about 30 seconds."

What does it cost to have David join a farmer's marketing team? For farmers wishing to hedge their commodities, David's help is free of charge. Speculators are charged 25 percent of their net profit, on the other hand.

David advises that until a farmer understands the Futures market completely, he should stick strictly with hedging rather than speculating which is more risky.

"The 1980s will be a decade of economic revolution in the field of agriculture," David concludes. "We hope to help change the financial outlook for farmers."

Apple Harvest Festival begins Friday

ARENDSVILLE — It's that time of year again. Time for the annual Apple Harvest Festival which transforms Arendtsville, Adams County, into the core of apple activities in the nation.

Queen contests, orchard tours, taste-testing sessions, artists and craftsmen all will make this year's Festival exciting and educational.

Twelve queens from eleven states will be vying for the title Miss Apple USA. After some grueling competition that includes apple-packing, quizzes on the apple industry, and others, the new national queen will be crowned during the Apple Harvest Ball, Saturday evening, October 3.

On Friday, October 2, downtown Gettysburg will be the focus of the festival when the queen candidates join with other apple producers in an Apple Harvest Mart where fruits and vegetables will be displayed, along with homemade

baked goods and other items. The mart will run from 2 p.m. until 3:45 p.m.

From the mart, Apple Harvest participants will move to Hickory Bridge Farms, Ortonna for a nibble of some fantastic desserts, all, of course, featuring apple ingredients. After satisfying their sweet tooth in baked goodies, the visitors will be ready to watch and listen as each queen contestant presents a three-minute speech on apples.

On Saturday, the festivities move to the South Mountain Fairground, here in Arendtsville, where tours will head out to the surrounding orchards, laden with delicious fruit. Craftsmen will be on hand along with artists, setting up booth and displays of their handiwork.

The Apple Harvest festival will continue the following weekend at the fairgrounds.

Gerlach

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Reserve Champion
Michelle Dean Strasburg
LIGHT HEAVY WEIGHT

Class I
1 Tim Hess Lancaster 2 Brian Hess
Conestoga 3 Steve Main Lancaster 4 Gerald
Frey Washington Boro 5 Jeff Barley Lancaster

Class II
1 Shawn Charles Lancaster 2 Gerald Hess
Conestoga 3 Tammy Barley, Washington Boro, 4
Paul Wissler Jr. Pequea

Class III
1 Jeff Gerlach Washington Boro 2 Michelle
Dean Strasburg 3 Gordon Long Columbia 4
Steve Main Lancaster

Champion Light Heavy Weight

Jeff Gerlach

Reserve Champion

Tim Hess

MEDIUMWEIGHT

Class I
1 Shawn Charles Lancaster 2 Tim Hess
Lancaster 3 Steve Main Lancaster 4 Brian
Hess 5 Tammy Barley, Washington Boro

Class II
1 Gordon Long 2 Shawn Charles Lancaster 3
Gerald Frey, Washington Boro 4 Jim Harnish
Lancaster 5 Brian Hess

Class III
1 Gerald Hess 2 Michelle Dean Strasburg 3
Steve Main Lancaster 4 Tammy Barley
Washington Boro 5 Isaac Eshbach Millersville

Champion Medium Weight

Gordon Long

Reserve Champion

Gerald Hess

HEAVYWEIGHT

Class I
1 Jeff Gerlach Washington Boro 2 Duane
Lelever Pequea 3 Rodney Witmer 4 Tammy
Barley 5 Jeff Kreider

Class II
1 Jim Harnish 2 Michelle Dean 3 Gerald
Hess 4 Tim Hess 5 Wayne Hess

Class III
1 Tim Hess 2 Gerald Hess 3 Wayne Hess 4
Steve Main 5 Gerald Frey

Champion Heavyweight

Jeff Gerlach

Reserve Champion Heavyweight

Tim Hess

Overall Grand Champion

Jeff Gerlach

Overall Reserve Champion

Jeff Gerlach

PAIRS

Lightweight

1 Wayne Hess 2 Gerald Frey 3 John Ressler

4 Jeff Gerlach

Mediumweight

1 Gordon Long

Heavyweight

1 Gordon Long 2 Tim Hess 3 Isaac Eshbach

Champion Pair

Wayne Hess

Reserve Champion Pair

Gordon Long

Junior Showman

1 Michelle Dean 2 Brian Hess 3 Jeff Barley 4

Scott Charles 5 Duane Lelever

Senior Showman

1 Wayne Hess 2 Gerald Hess 3 Gordon Long

4 Jeff Gerlach 5 John Ressler



Jeff Gerlach also captured the Reserve Champion title with a litter mate to the Grand Champion. This hog weighed 230 pounds.

FINANCE RATES COME DOWN

Sperry New Holland has announced a new program that will allow area farmers to buy combines and forage equipment at lower annual finance rates, according to Bill Wiley, of C.E. Wiley & Son, Inc., of Quarryville, PA.

Bill said his company is participating in the program, and believes it affords farmers the opportunity to get unusually good terms on the combine and forage equipment they need. To earn these reduced rates, contracts for forage equipment must be completed by October 31, and those for combines by November 30, 1981.

Essentially, new or used combines and forage machines can be purchased over two, three, or four-year periods at below standard rates. Equipment in these categories purchased over a two-year period will have an annual rate of 13.9 percent. Three-year contracts will carry an annual rate of 14.9 percent, and four-year contracts, a 15.9 percent rate.

Bill said there are some restrictions on purchases, but the lower rates represent an opportunity farmers will want to consider. In addition, other financing programs provide another option. He urges them to visit his dealership for full details.

"With the cost of everything going up and up," Bill said, "I'm glad that I can offer farmers an option that can help them fill their equipment needs at a lower financing cost."

We also have Free Financing in lieu of the above till June 1, 1982 for Hay and Forage Equipment. It's Your choice...Choose the plan that best suits you. We are ready to deal!



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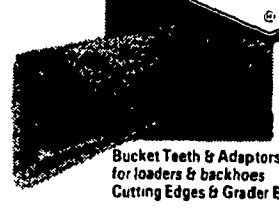
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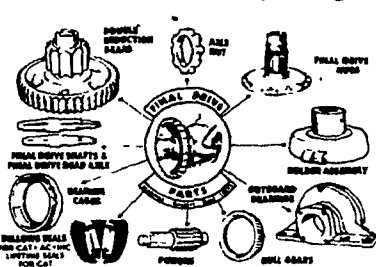
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