Ag seminar

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remain in the feedlot. The longer he stays in the feedlot the more interest the operator is paying on his borrowed money."

Fairbairn said a good cattle manager is aware of these factors and keeps records to help determine the performance of each feedlot group. Records farmers keep include average daily gain and feed efficiency. Fairbairn presented formulas and presented examples of determining these factors.

Glenn Shirk shared with the dairymen in the group ways to increase cash flow. He broke these into the following categories: feeding considerations, feeding high producing cows, reducing somatic cell count, maintaining the fat test, avoiding long dry

periods, feeding fewer heifers and calving heifers early. Under these categories, Shirk presented management tips farmers can follow to get the best production efficiency from their cows. Shirk also outlined steps to

control mastitis such as dipping each teat after milking with a germicidal teat dip, preparing cows properly for milking, and making sure all equipment is working properly and that housing is clean.

Speaking on the debt carrying capacity of a farm was Fred Hughes who said that "more and more agriculture representatives will be in the banking business." This trend is important, Hughes said, because farmers are agribusinessmen and need trained people to look at their businesses.

In determining the debt carrying capacity of a farm, Hughes said that farmers need to know the amount of cash available - the amount of money coming into the family. "You're going to have to know it," Hughes said of the family living expenses.

To help farmers determine their debt capacity, which farmers need to know when considering loans, Hughes gave examples of short and long term loans and the interest calculated for each. He stressed the need for farmers to "sit down at home and know how much debt load you can carry.

"Don't over borrow more than what you're farm can uphold," he said.

Avian flu holding steady

LANCASTER - With the outbreak of avian influenza in a 400,000 bird layer flock last week, the USDA-imposed quarantine zone was expanded to include 5,700 square miles. It was previously set at 5,100 square miles.

Concluding the seminar was Senator Wenger who gave an update on farm legislation and the agriculture outlook. Wenger said that fewer dollars are put into the Departments of Agriculture, commerce and banking, yet "we depend on these to generate the dollars." He said it's important to get more money into ag research and ag funding.

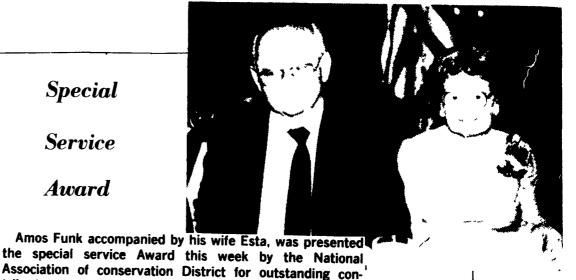
The agriculture seminar was the first one sponsored by Blue Ball National Bank. Coordinating the program was Ken Overly, agriculture-commercial loan officer.

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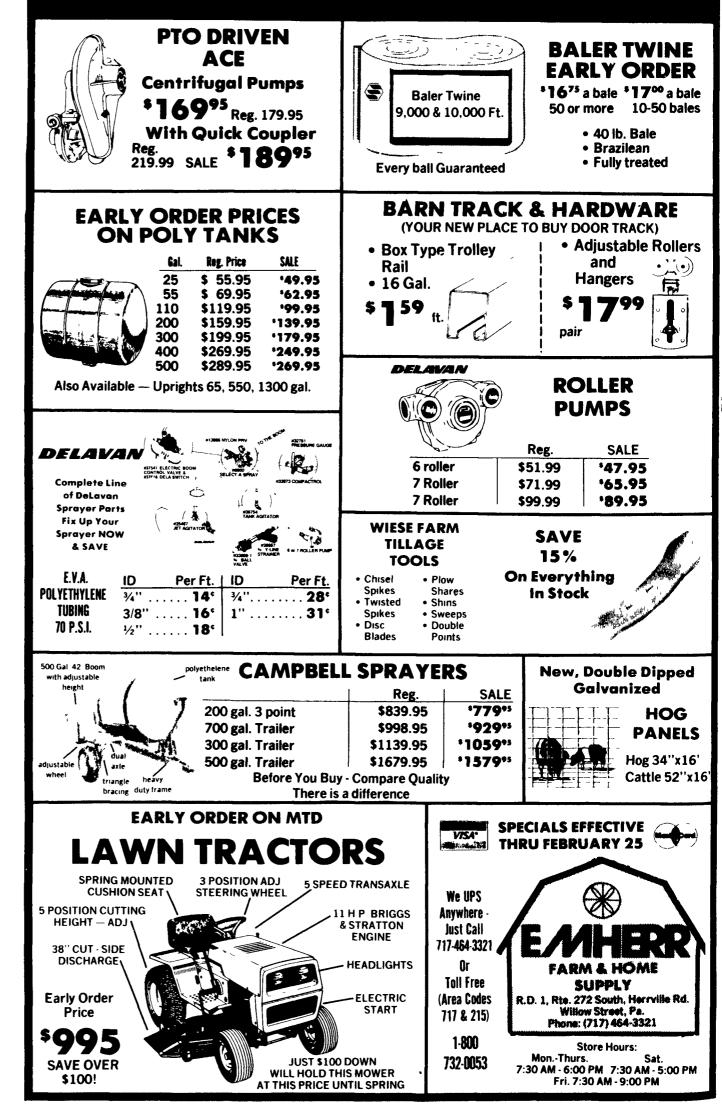
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tributions to NACD and its objectives. The presentation was



The quarantine zone was expanded to include the 400,000 bird flock located in Fredericksburg in Lebanon County although no other outbreaks were diagnosed in that area. Task force spokesman Chuck Williams said that the number of positive flocks was holding steady, and as of Wednesday, 273 flocks had been declared positive. This total includes 11.1 million birds appraised at \$22 million.

Also, as of Wednesday, 125 premises received approval for cleaning and disinfecting, Williams said. Forty-two premises were granted permits for repopulation. Nine of the repopulated premises, mostly layer flocks, have been reevaluated for avian flu and have come up negative, Williams said.