

Farmers have less insurance coverage

WASHINGTON, D.C. — One of the rewards of farming, the story goes, is a robust, healthy life out in the sun. Trouble is, that's not always how things are. Farming is dangerous.

Statistics show it can hike your odds of going deaf or getting cancer or heart disease, and farmers stand a greater chance of being hurt on the job than workers in most occupations.

Although the risks are high, farmers, their families, and hired workers are less likely than other workers to be covered by health insurance, according to economist Helen Jensen, formerly with USDA's Economic Research Service.

Jensen notes that 90 percent of the American population is covered by some type of health insurance, either privately through group or individual policies or publicly through federal, state, or local programs. For farmers and farm managers, the rate of overall coverage is about 82 percent. For the entire farm population, it's 86 percent.

While the differences may not seem significant at first glance, Jensen says they indicate the difficulties farm people can have in obtaining adequate protection.

She explains that only the largest farms meet the criteria to participate in private group in-

urance, which generally offers the lowest rates and the widest coverage. In addition, many public insurance plans provided by individual states exempt agricultural workers.

Even farmers who buy in-

HARRISBURG — The kick-off of the 1984-85 hunting season in the commonwealth signals increased activity by hunters and their dogs in the state's fields and meadows. As part of preparations for entering the field, hunters are urged to license their dogs, according to Dog Law Director Donald Moul.

"Obtaining a license is the best possible way to protect the investment made in a fine hunting dog," said Moul. "If a dog strays and is licensed, hunters have an inexpensive, reliable tool to help them recover the animal," he said, noting that the Department of Agriculture's Bureau of Dog Law Enforcement receives, increased numbers of lost animal reports during hunting season. Under state law, all dogs six months or older must be licensed. Failure to comply could result in fines up to \$300 plus costs.

Hunters who find a stray dog in the field should approach the animal with caution, and attempt to determine if it has a license. The

dividual health insurance coverage may find their policies cost more and cover less than group plans. Why?

"It relates to structure, both in farming and in the insurance industry," Jensen says.

"The average farm business is unincorporated with fewer than five employees and cannot qualify for group programs. Tax laws allow health insurance payments to be considered part of the cost of

doing business only if the farm firm is incorporated," she says.

Reduced access to group insurance is the major difference in coverage for farm versus non-farm individuals, according to Jensen.

Dog licenses urged

appropriate County Treasurer's Office should be contacted as soon as possible.

"Regular small game season begins November 3, with squirrel and grouse season beginning October 20. However, hunters, like other dog owners, are urged to register their dogs before January each year. Dog licenses go on sale December 1 every year. Many sportsmen mistakenly wait until

the hunting season begins," he said.

Officials are also stressing the importance of having dogs inoculated against rabies because of the rising number of cases reported in the wild animal population.

License fees are \$3 for spayed and neutered dogs and \$5 for all

other dogs. Senior citizens 65 and older pay only \$1.75 for non-productive dogs and \$2.75 for all other dogs, and must present proof of age when applying. Licenses may be purchased at the County Treasurer's Office or through an authorized agent. All dogs should be inoculated against rabies by a licensed veterinarian.

Pride corn keeps your profits growing

SAVE money, as well as MAKE money with Pride corn. Proven yield performance. Fast dry-down. Standability. Disease resistance. Ear retention. And more. Find out about all the new ideas growing at Pride.

Contact your local Pride dealer:

Lancaster Co.
KENNETH E. ZURIN
717-898-8736

Bradford Co.
EDWARD FELTER
717-363-2406

Lancaster Co.
RICHARD S. KAUFMAN
717-653-5273

Montour Co.
HENRY ZEAGER
717-437-2692

Bucks Co.
RICHARD & JEFF SMALTZ
215-794-7259

Clinton Co.
SCOTT V. SHIPMAN
717-726-3707

Bradford Co.
LONGENECKERS AGRONOMY CENTER
717-297-4290

Union Co.
JOHN M. BURKHOLDER
RD 2
Mifflinburg, PA



New ideas keep growing at Pride

Call 1-800-828-7122
1-814-383-4656

**Machine Work
Welding &
Farm Supplies
Hardware**

**CUSTOM BUILT WOOD &
COAL STOVES**

- Welders & cutting torches
- Custom made farm gates, etc.
- Custom built high pressure washers
- Stainless steel, aluminum and spot welding.
- UPS Service

HIGH TENSILE WIRE FENCING

**PLATE SHEARING AND
PRESS BRAKE WORK**

D.S. MACHINE SHOP
DAVID E. STOLTZBUS
3816 E. Newport Road
Gordonville, PA 17529
1 Mile East of Intercourse on Rt 772

**NEWS FOR YOUR
FARM EXCAVATING NEEDS**

SC & EK

Fisher

GENERAL CONTRACTORS

P.O. Box 212
Norristown, PA
215-275-0440

Sales Reps	Home Phones
Reynold Todd	215/948-9604
Earl Renshaw	717/786-8409
Clayton Renshaw	717/768-3400

ANNUAL SAWDUST DAYS

Today Sat., & Mon., October 6 & 8

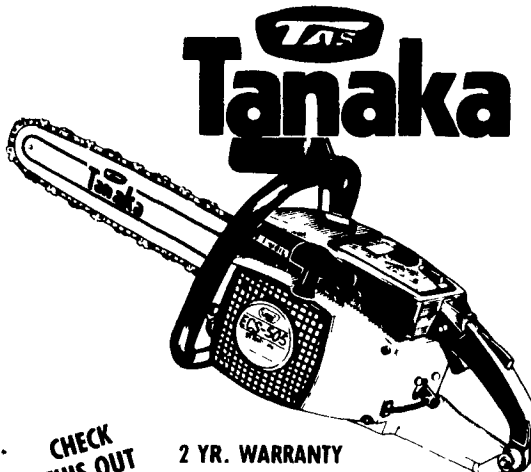
LIMEVILLE SALES & SERVICE SPECIALS ON OILS, CHAIN FILES AND SAWS

BAR OIL Reg. 4.50 **3.50** gal.
MIX OIL, 6 pk. Reg. 4.75 **3.25** 6 pk.
FILES Reg. 1.89 **89¢**

FREE
REFRESHMENTS

CHAINS BUY 1 GET 2nd AT ONLY 99¢ Stock Up Now

WE CAN FIT ALMOST ANY SAW, JUST BRING OLD CHAIN FOR PERFECT FIT.

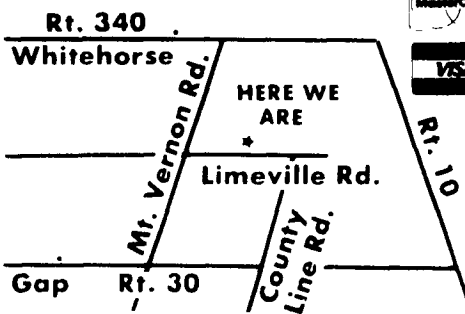


CHECK THIS OUT

2 YR. WARRANTY
5 YR. ON IGNITION

ALL SAWS WITH CHAIN BRAKE WHEN YOU BUY A TANAKA
YOU DON'T GET 80% OF THE SAW YOU WANT —
YOU GET IT ALL - AT NO EXTRA COST.

NOT RESPONSIBLE FOR TYPOGRAPHICAL ERRORS



Model 350 14" Cut
Reg. \$244.95
SAVE \$55
NOW \$189.95

Model 506 20" Cut
Reg. \$359.95
SAVE \$60
NOW \$299.95

**DEMONSTRATIONS
ALL DAY**

**REGISTER FOR
FREE DOOR
PRIZES**

- 5 lb. Fire Extinguisher
- 15 ft. Log Chain
- File Guide
- 5 FREE Chain Sharpenings

LIMEVILLE SALES & SERVICE

LOCATED ON LIMEVILLE RD.,
3 MI. E. OF GAP &
3 MI. S. OF WHITEHORSE
Fri. 7-7, Sat. 7-4; Mon. 7-7
442-9304