

# Jennifer Yaple to Promote Milk as Clearfield County Dairy Princess

CLEARFIELD — The 1986 Clearfield County Dairy Princess is Jennifer Yaple of Houtzdale. Jennifer received her crown from 1985 Clearfield County Dairy Princess Holly Wriglesworth



Jennifer Yaple, second from left, back row, was recently named 1986 Clearfield County Dairy Princess. Also pictured, from left, back row, are Shelli Durandetta, contestant; Holly Wriglesworth, 1985 dairy princess; and Elizabeth Milchak, contestant. In front from left, are Renee Curry and Becky Shaw, 1986 dairy maids, and Shannon Curry, 1985 dairy maid.

during the annual contest at the multi-service center in Clearfield June 14.

The daughter of Mr. and Mrs. Gerald Yaple, of Yaple Family Farm, Houtzdale, Jennifer owns 10 Guernsey cows. Her parents raise Guernseys, Holsteins and Ayrshires.

Jennifer attends Moshannon Valley Junior and Senior High School, where she has been a member of the concert band, band front, Spanish Club, Varsity Club and basketball team and co-editor of the yearbook. She is also a member of the 4-H dairy club.

Following high school, Jennifer plans to attend college to major in television production.

Selected alternate princesses were Shelli Durandetta and

Elizabeth Milchak.

The evening's activities also included a Dairy Maid Contest for 8-, 9- and 10-year-old girls. Contestants were required to write an essay on the importance of dairy products.

The 8-year-old Dairy Maid is Renee Curry, the daughter of Melvin and Joan Curry of Curwensville. The 9-year-old winner is Becky Shaw, the daughter of Dennis and Janet Shaw of Grampian. Both girls were crowned by last year's Dairy Maid, Shannon Curry.

Entertainment for the evening was provided by the Swan Brothers, a gospel group from Mahaffey. An ice cream social followed the pageant.

## Report Examines Delaware Ag Situation

NEWARK, Del. — At the recent Friends of Agriculture Breakfast in Dover, Delaware, Governor Mike Castle released copies of a new bulletin which analyzes local farm financial conditions and their potential impact on Delaware

agriculture and the state's economy as a whole.

"Delaware Farm Financial Conditions and Public Policy Implications for State Government" was written by University of Delaware extension economist Gerald F. Vaughn. The 21-page publication summarizes

the results of two surveys of farm lenders and farm operators conducted in January 1986 by the Delaware Crop Reporting Service.

On balance the Delaware farm economy is healthier than agriculture elsewhere in the U.S. However, the surveys show that as many as one in five Delaware farmers with debt could be in financial trouble, and that one in 10 of all farmers in the state expects to leave farming in 1986 if current income trends and expenses persist.

Among other things, Vaughn says the surveys revealed a higher than normal turn-down rate for new farm loan applications and requests for additions to existing loans — 22.4 percent compared to the usual refusal rate of about 18.0 percent. Lenders said they expected 6.2 percent of their farm borrowers to be unable to qualify for financing in 1986. Usually about 4.6 percent fail to do so.

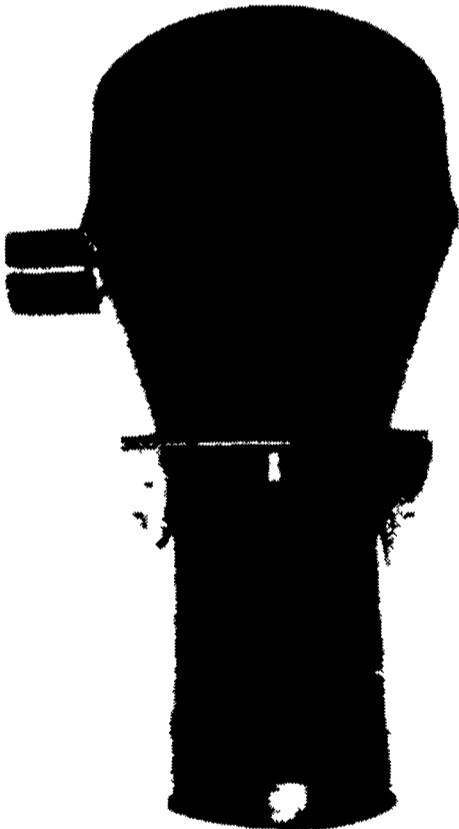
Of the farmers who don't qualify, 67.8 percent have inadequate income prospects and 18.4 percent lack sufficient equity. The rest have a poor performance record in repaying previous loans or are otherwise a poor risk. It is estimated that 13.6 percent of the Delaware farm operators with debts are in trouble; another 6.8 percent may be.

"Perhaps the most revealing measure of stress among farm operators," Vaughn says, "is their estimation of how long they can continue farming if recent trends in income and expenses continue. Of those surveyed, 9.8 percent expect to be able to continue farming only one more year; 28.7 percent think they'll stay in business two to five years; 4.9 percent plan to continue for six to 10 years. The rest either expect to be farming more than 10 years, or expressed no opinion."

After summarizing the findings of the two surveys, the economist discusses the implications of this information in terms of farm family stress and impact on the state's agricultural industry and other sectors of the Delaware economy.

Copies of the bulletin are available from county extension offices in Newark (451-2506), Dover (736-1448) and Georgetown (856-7303), as well as from the Delaware Department of Agriculture.

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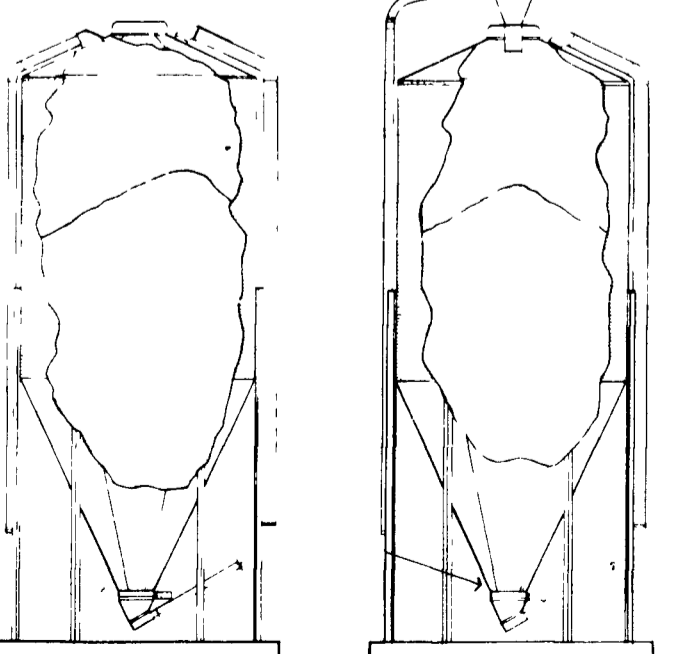
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