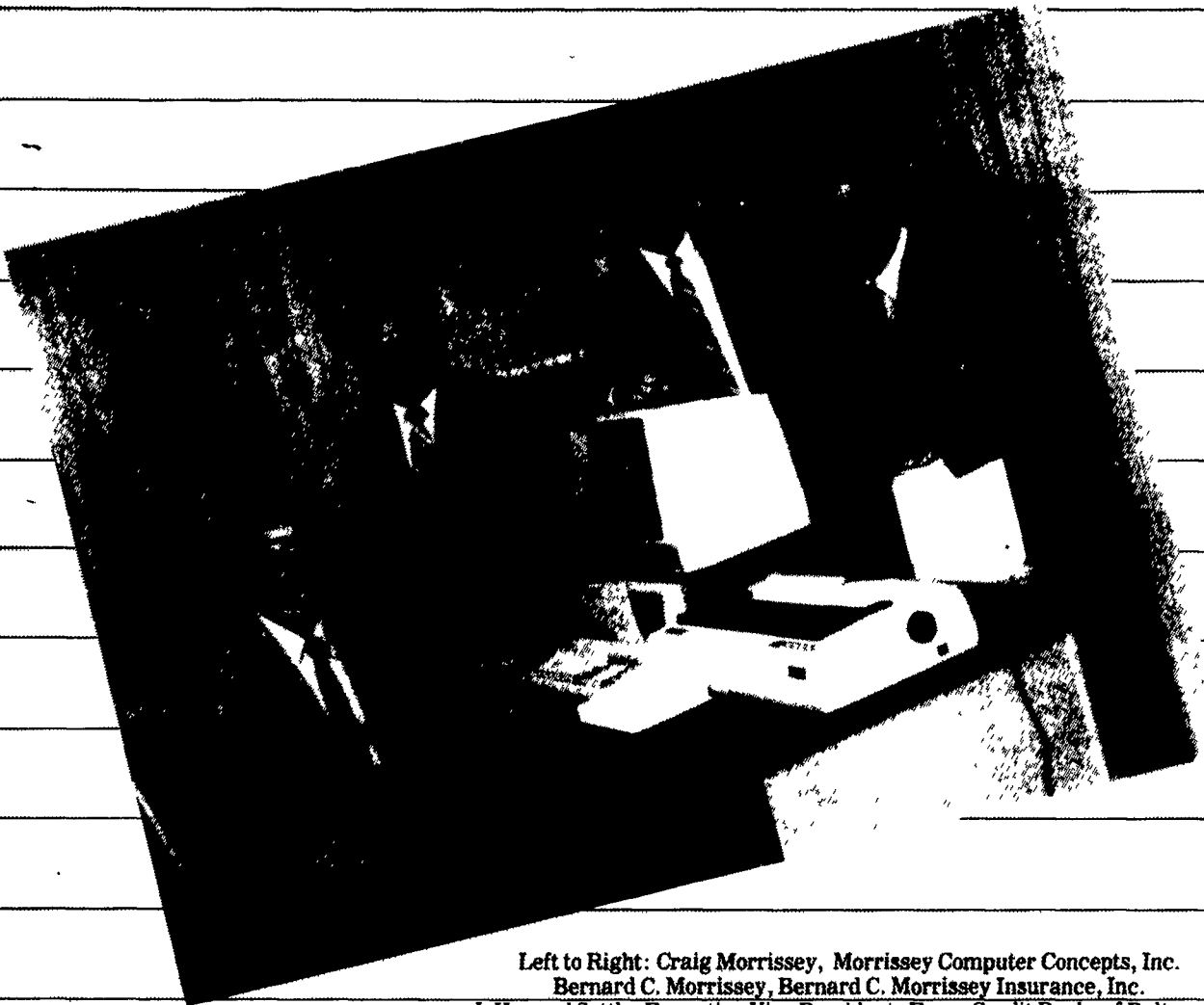


TWO SUCCESSFUL TEAMS TEAM UP!



Left to Right: Craig Morrissey, Morrissey Computer Concepts, Inc.
Bernard C. Morrissey, Bernard C. Morrissey Insurance, Inc.
J. Howard Settle, Executive Vice President; Farm Credit Banks of Baltimore
Leo L. Saylor, Director of Farm Records; Farm Credit Banks of Baltimore

The FARM CREDIT BANKS OF BALTIMORE and MORRISSEY COMPUTER CONCEPTS, INC. of Ephrata announce their cooperative agreement to market

AGRIFAX® ON-FARM™

a financial software package especially designed for the needs of agriculture to be used on-farm computers.

This state of the art software package offers users the ability to meet all their financial record needs... and do it right on their own farms!

AGRIFAX® ON-FARM™

combines a knowledge of finance, tax laws and agriculture which is unique in the agricultural community.

AGRIFAX® ON-FARM™

offers the most broad-based, extensive experience available in the processing of farm records.

AGRIFAX® ON-FARM™

can provide farmers with many comprehensive record keeping and management information reports to help you with:

- | | |
|-----------------------|-----------------------|
| *cash flow planning | *enterprise analysis |
| *check writing | *comparative analysis |
| *feed formulations | *business analysis |
| *sprayer calibrations | *tax planning |
| *depreciation | *earnings & trends |

And... more! All designed to provide the user with the comprehensive overview needed to make sound business decisions.

The two teams - Farm Credit and Morrissey Computer Concepts - both with a history of success in serving the agricultural community for many years, are pleased to be working together to bring farmers in Pennsylvania this exceptional financial software package.

Call Craig Morrissey at 1-800-422-8335. See how **AGRIFAX® ON-FARM™**

can benefit you and your farming operation.



Morrissey Computer Concepts, Inc.