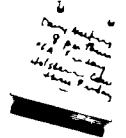


Farm Calendar



(Continued from Page A10)

Council Annual Mtg., Sheraton Inn, Syracuse, NY.
 Crops Day, York 4-H Center, 9 a.m. John Rowehl, 757-9657.
 ABS, Franklin, 10:30 a.m., LeMasters Comm. Ctr.
 ABS Mtg., Armstrong Co., Kitanning Twp. Fire Hall.
 ABS Meeting, Clarion, Murphy Grange Hall, 7:30 p.m.
 ABS Mtg. West Crawford, 7:30 p.m. Vernon Central Hose Co., Meadville.
 ABS Mtg. Erie, 12 noon, Asbury United Methodist Church, Waterford.
 Veterinary Nutrition Forum on Dairy Cattle, Days Inn, Rt. 501, 8 p.m.
Thursday, February 18
 Maryland State Holstein Convention and Sale, Sheraton Inn, Frederick, Md. Through Feb. 19
 Pesticide License, 8:30 a.m., Lebanon Ext. Office, Lebanon, 274-2801.
 Cecil Co. Agronomy Day, Calvert Grange, Calvert, MD 9 a.m.
 ABS Meeting, Butler, 10:30 a.m., Garden Gate Restaurant.
 ABS Meeting, North Lanc. Co., Blue Ball Fire Hall, 7 p.m.
 Atlantic Dairy Coop, Dist. 7, Mount Joy, 12 noon.
 DHIA District Directors Mtg., Southeast, Mt. View Inn, Greensburg.
 Dairy Nutrition School, Memorial Lutheran Church, 10 a.m. Shippensburg.
 Noxious and Difficult Weeds, 8

p.m. Kennard-Dale High School. Ralph Travis, 717-382-4871.
 Atlantic Dairy Day, Wisehaven, 10-2:30 p.m. Tony Dobrosky, 757-9657.
 York Beekeepers, Pleasant Acres, Mtg. Room 7 p.m. Nelson Brenneman, 225-3076.
 PA Dept. of Ag. Free moisture meter analysis, Region 6 Office, Summerdale. 8:30 a.m. 3:30 p.m. 787-3400.
 Cumberland Franklin Dairy Nutrition School, Memorial Lutheran Church, Shippensburg.
 ABS, Butler, 10:30 a.m., Garden Gate Restaurant.
 ABS, Venango, 10:30 a.m. 4-H Fairgrounds Auditorium, Franklin.
Saturday, February 20
 Adams Co. Fruit Growers Annual Meeting, Bendersville Community Hall
 Cumberland Valley Coop Annual Mtg. Shippensburg Senior High School Shippensburg.
Monday, February 22
 Appreciation Dinner for Members of York Farm Credit Service, Dover Fire Hall, 12 noon. Also being held at Eureka Fire Co., 7:30 p.m. Leah Woodward, 792-3652.
 Soil Fertility School, York 4-H Center, Small meeting room, 9 a.m.-3 p.m. Through Feb. 23. John Rowehl, 757-9657.
Tuesday, February 23
 Pennsylvania Holstein Convention, Willow Valley Resort, Lancaster. Through Feb. 25.

Northwest District DHIA, Venango Co. 4-H Center, District Directors Meeting.
 York-Lancaster Tree Fruit Meeting, Quality Inn, York Valley, Tom Becker, 757-9657.
 Beacon Hay Management Meeting, Harvest Drive, 9:30 a.m.

Wednesday, February 24
 Garden Spot Dairy Day, Martindale, 10 a.m.-3 p.m.
 Forage and Soils Mtg. at Bonanza Restaurant, Gettysburg, 10 a.m.
 Sire Power Annual Meeting, Northampton, 7:15 p.m. Richmond Methodist Church.
Thursday, February 25
 Estate Planning, 7:30 p.m. Lancaster Farm and Home Center.
 American Soybean Assoc. Membership Marketing, Kennard-Dale High School, 8 p.m. Ralph Travis, 382-4871.
 Crops and Soils Day, Cumberland Co., LeMasters Comm. Center. 9 a.m. to 2:30 p.m. Lemasters. Cumberland Co. Dairy Day Clinic, 9:30 a.m. Penn Township Firehall, Hantsdale.
 Mercer Co. Corn Day, Mercer Co. Vo-Tech School, 10 a.m.
 How To Improve Reproduction Dairy Meeting, 9:30 a.m. to 3 p.m. Rothsville Firehall, Rothsville, Meal Included.

Friday, February 26
 PA Farm Builders Conference, Berks Co. Ag. Center.
 1988 PA Beef Cattle Conference, Penn State Univ. Keller Conference Center. Through Feb. 27.

Sunday, February 28
 International Dwarf Tree Meetings, Hershey Convention Center, Through March 2.

State Alfalfa Awards Listed

The grand champion award in the Pennsylvania Forage and Grassland Council's 1987 alfalfa growers program went to J. Allen Baker, Bedford Co. Sponsored with the Penn State Extension Service, the program recognizes high alfalfa yields and quality hay in four state regions. Baker's entry was alfalfa Magnum Plus that produced 11100 TN with 3658 C.P. and 9.39 H.E.

The reserve champion award went to Kenneth R. Zook in Berks Co on Pioneer 5432. This entry produced 10102 TD; 3232 C.P. and 9.02 H.E. The top three placings in each region are as follows:

REGION ONE

1. Zook; 2. Eugene Moser, Berks Co., 9956 TDN, 3439 C.P., 8.44 H.E., Cimmaron; 3. Daryl Alger, Lebanon Co., 9834 TDN, 2975 C.P., 8.45 H.E., Pioneer.

Blue Ball National Bank

(Continued from Page A27)

and be committed to agriculture. And the bank should expect his farm customer to develop 40) ance sheets and income statements for each year and arrange for credit in advance of need or prior to purchase.

Joseph Myers, trust officer for the host bank, told farmers about retirement plans. Self-employed farmers may deposit up to 15 percent of the 1987 profit by April 15, 1988, according to Myers. This would be done in a tax-deferred

REGION TWO

1. Baker; 2. James Rider, Center Co., 9620 TDN, 3074 C.P., 8.81 H.E., Arrow; 3. Joe Hartle Jr., Center Co., 9680 TDN; 3068 C.P.; 8.76 H.E., DK 135.

REGION THREE

1. C. Lee Caldwell, Beaver Co., 7567 TDN, 2280 C.P., 6.78 H.E., (variety not listed); 2. Elder Vogel, Beaver Co. 7567 TDN, 2185 C.P., 6.73 H.E., Dekalb 120; 3. Linn Hamilton, Washington Co., 6917 TDN, 2072 C.P., 6.19 H.E. Blazer.

REGION FOUR

1. Charles Miller, Lackawanna Co., 8085 TDN, 2286 C.P., 7.09 H.E. Emerald; 2. Paul L. Cordell, Lawrence Co., 7262 TDN, 2179 C.P., 6.52 H.E., Pioneer 120; 3. John R. Urbanick, Crawford Co., 7027 TDN, 2196 C.P. 6.53 H.E., Oneida.

retirement plan called a Simplified Employee Pension Plan (SEP) if they are not exempt from social security taxes. Some religious sects are exempt from paying social security taxes and therefore cannot have an SEP. The set deposit is a current business expense, which reduces taxable profit. The funds are deposited into an Individual Retirement Account (IRA). No taxes are paid on the deposits or interest until the funds are withdrawn from the IRA. There is no

(Turn to Page A39)

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