

Workers' Compensation Safety Group Means Farmer Savings

SYRACUSE, N.Y. — Ever-increasing workers' compensation rates contribute significantly to the cost of operating an agri-business.



Keystone Director Jim Garber receives certificate from Dr. Cathy Hamlett of Penn State upon completion of Director Institute. Dick Poorbaugh of Penn State looks on.

Garber Attends Director Institute

LANCASTER (Lancaster Co.) — James M. Garber, a director of Keystone Farm Credit attended the 10th Pennsylvania Director Institute held at the Nittany Lion Inn.

Garber is vice president of Garber Farms, Inc. of Mount Joy and a partner in James Garber & Sons.

The objective of the Institute is to provide directors and managers with opportunities for learning about and strengthening their

leadership and business skills within the cooperative. A highlight of this year's Institute was a presentation by Martha Tilyard from Greensboro, N.C. who discussed personality types and their effect on decision making.

The Institute was conducted by the Penn State Cooperative Business Education and Research Program in conjunction with the Pennsylvania Department of Agriculture.

Responding to the need of farmers to control these costs, Agri-Service Agencies, Inc. — Dairyalea Cooperative's wholly owned insurance subsidiary — announces the formation of the Agri-Service Farm Safety Group in Pennsylvania.

Through this new program, farmers can purchase workers' compensation insurance at substantial savings.

"Dairyalea has worked for several years to achieve workers' compensation reform in Pennsylvania," said Dairyalea President Clyde Rutherford. "The continuous efforts of many businesses and agricultural organizations helped bring about changes in the system, which have allowed for the introduction of this safety group," he said.

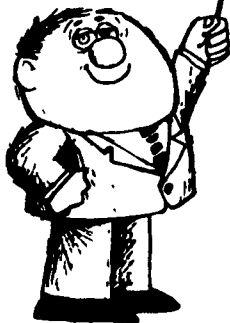
The safety group, which is guaranteed to lower premiums, is the result of a joint endeavor between Agri-Service and the Pennsylvania State Workmen's Insurance Fund.

Within a safety group, individual policies are pooled together, thus enabling participants to realize significant savings. A year-end discount of at least 12.6 percent and as high as 14.4 percent is guaranteed through the group. In addition, through Agri-Service, convenient monthly payments can be automatically deducted from bank accounts or monthly milk checks.

Through the program, safety and loss control services that improve farm safety and reduce the human and financial costs of workers' compensation also are provided to program participants.

Current policyholders of the State Workmen's Insurance Fund can join the Agri-Service Farm Safety Group and begin earning year-end discounts by completing a simple authorization form that is available through Agri-Service.

For more information, or to obtain an authorization form, call Agri-Service at (800) 654-8840.



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Turbo complete for 970 or 1070 Case \$1200. AC 716 garden tractor with mower and tiller \$2100. Westmoreland Co. 412-539-0365.

JD A & JD MT with wide front and loader also 12 HP Wheel Horse tractor with 4 foot snowblade, best offer Northampton Co 610-588-7545.

AC Model B tractor, pickup plow, cultivator, snow blade and New Idea #40 mower, ex. cond. \$1750. Schuylkill Co. 717-386-3912 anytime.

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3010 John Deere diesel Massey Harris pulling tractor 717-292-5267 York Co.

20 farrowing crates & pig saver bars 10-5x7 nursery pens board fencing 64 teather stalls, 8 vent doors. Leb Co. 717-867-1170.

Stainless steel milking parlor feeders, JD AW 9' disk, Brillion 9' cultipacker, free gas range. Leb. Co. 717-867-1061.

400 gal. field sprayer 30' booms, fiar cond. \$350. Leb. Co. 717-949-3389.

JD 3940 chopper 540 RPM 2 row narrow corn head 5' pickup head complete for \$7,000. Carroll Co. Md. 410-635-2028.

Hershey transplanter, good cond. \$150 OBO. 3 piece coffee and end tables for sale at 100 00 OBO. Lanc Co 717-285-3420.

4 ft. box & pan brake \$425. 30" Pexto jump shear \$450. Manual iron worker \$500. Barfolder etc. York Co. 717-792-9282.

1972 Ford F-350 truck with 12' body, 1964 Dodge 300 truck with 9' body AC 3x14" plow. Ferguson 2x12" plow, Bucks Co. 610-346-7391.

Hyd. end gate fits 244 New Idea spreader no cylinders, good cond. \$100. Cecil Co. Md. 410-398-3556.

15" all purpose english saddle with knee rolls, good cond \$75.00 Lanc Co. 717-665-9316.

Oliver 77 diesel w/front, ex. ong. cond. Also Oliver 88 gas w/front, ex. cond. Have JD and Oliver parts. Frederick Md. 301-473-8582.

Two tone medium blue van seat 18" high, 68" long, fairly good cond. two armrests no seatbelts. Schuylkill Co. 717-682-9996.

Snapper 8 HP riding mower 30" cut, good cond. Cub Cadet garden tractor 7 HP Kohler engine, fair cond. Berks Co. 610-286-9280.

Ocean City, Md. furnished park model trailer, sun-room, shed, boat, marina, pool, security, year round use, own lot. Berks Co. 610-286-5885.

75 Coachman camper sleeps 8 \$200 OBO. JD 10' cultimulcher wheels outside \$700 OBO. NI 7' cut/ditioner \$1000 Montg Co 215-234-4014.

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20 36' roof trusses, slightly damaged. Lanc. Co. Best offer. 717-665-3109.

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2 builder screw jacks 35.00 ea. Used slate 12x24 2.25 ea. No. 6 MH 7 ft. mower \$175. Air compressor \$135. York Co. 717-993-2358.

5 yr. old saddlebred well broke stands trips 16.3 hands, long stride, watches trucks, gelding. Harvey H. Martin, 1090 Kramer Mill Rd., Denver, Pa. 17517.

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Reg. Arabian stallion, grey sires beautiful foals. Polish bld. broke for show. 15 yrs. \$900. Cambria Co. 814-674-8503.

100 heavy duty tomato cages, used 2 yrs, 6 wooden produce bins, Manor Twp. Lanc. Co. 717-872-0668 after 6.

1988 Honda Accord LXI loaded, ex. \$6500. OBO. International 284/28 HP with loader PTO 3 PH turf tires 660 hr. nice \$6200 OBO. Somerset Co 814-288-2551.

Cheviot reg ram 4 yr. old Calvert-Martin bloodline, West Co \$75 412-459-7851

Bengal coal and gas combination stove 2 lid coal 4 burners, gas \$100. Carbon Co. 717-386-2705

Gorman Rupp engine driven self-priming centrifugal pump model 84A2-D w/4 cylinder Ford engine \$250 OBO After 7 p.m. Leb Co 717-270-0856

John Deere MT tractor, very good cond with ex rubber \$2500 Hunt Co 814-542-4698

First cutting hay timothy, orchard grass, alfalfa mix Columbia Co 717-784-9326.

6 ft. Ford flail mower, reasonable price, can be seen at Umberger's Mill in Fontana, Ask for Nevin.

IH 4 row culti working cond \$400 1978 Chev truck 1 ton 4 speed, 350 motor, not inspected. Leb. Co. No Sunday calls 717-949-3955.

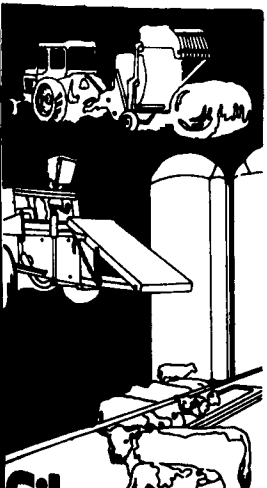
Glenco 7 tooth soilsaver 4N 3,800.00. Athens-Rhino H/D 12' disc L/N 2,700 00 JD 210 Disc 14' C-cushion gangs 2,400.00. Wash Co. Md. 301-842-3242.

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