Simmental Futurity Contest At KILE

HARRISBURG (Dauphin Co.) The Keystone International Livestock Exposition hosted the 1996 Pennsylvania Simmental Capital Futurity at the Farm Show Complex.

The futurity began in 1989 "as a marketing tool for other Simmental breeders," said Lee Snyder. Franklin, who with his wife Linda, organizes the event. Participants nominated the calves before February 15. Registration payments comprised the \$1000 championship jackpots that more than 30 calves competed for at this year's futurity.

In addition to the higher prize money, the futurity also features "unfit" calves. Unlike other beef shows, futurity calves have no spray adhesives or clip jobs to cover faults.

"You really see the animal for

what they are and what sets them

apart from the rest," Snyder said.
Judges Nick Overpeck, IL, Keith Bryan, PA, and John Sticka, KY, selected "Simme Valley Finesse," exhibited by Simme Valley, Groton, NY, as grand champion heifer. "MF Miss Big Sky F42." owned by Messick Farms, Middletown, was reserve grand champion heifer.

D.T. Virts, Purcellville, VA,

owned both the grand champion bull, "MHF Jet Black Bull 3019F," and the reserve grand champion bull, "Rambler MHF Bull 2028F." In the senior bull competition, "1 HWF Ebo," owned by H. Robert McQuiston, Stoneboro, was grand champion.

The judges picked "MF Miss Gunsmoke E48," exhibited by Messick Farms, as the grand champion senior heifer. Hudson Pines Farm, Tarrytown, NY, captured reserve grand champion heifer honors with "HPF Miss 438 E114.'

Messick Farms, with grand champion senior heifer and reserve champion heifer, had a great day at the futurity. "This year there was exceptional quality in the animals and a lot of new faces," said Sally Messick. And the secret to Messick Farms suc-

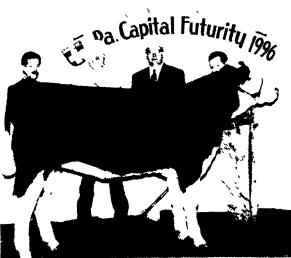
(Turn to Page A34)



The grand champion heifer was shown by Simme Valley.



The grand champion bull was shown by Meadow Hill Farm.



The grand champion senior helfer was shown by Messick Farms.

Make the Dairylea advantage

Unmatched markets for your milk.

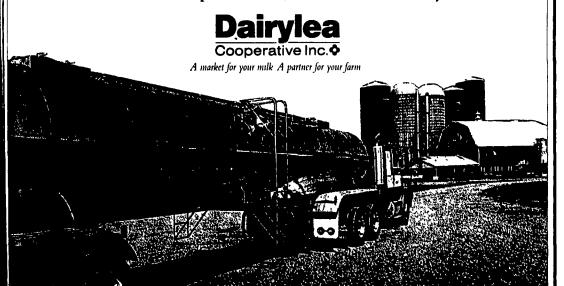
Through a series of investments in dairy facilities and our strong, long-term milk marketing agreements, Dairylea has created the most diverse and flexible milk marketing network in the Northeast.

Unmatched services for your profitability.

More than just a market for your milk, Dairylea provides a wide range of programs and services that can have real economic value for your operation. The average farmer can save 15 to 40 cents per hundredweight with the Dairylea advantage of services, such as:

- Farm Management Resource Program
- Member Loan Program
- Fixed Price Forward Contracts
- Member Bulk Buying Program • Workers' Compensation Insurance
- Top-rated Health Insurance Coverages
- Flexible Benefit Programs
- Member Pension Plan
- Milk Check Direct Deposit
 - State-of-the-art Milk Testing and Reporting

For membership information, call 1-800-654-8838 today.



If you're looking for high CD yields call Merrill Lynch.

FDIC-Insured Bank CDs Available Through Merrill Lynch

	,	
TERM	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)
3 MONTH	4.90%	4.99%
6 MONTH	5.15%	5.22%
1 YEAR	5.35%	5.35%
3 year	5.85%	5.85%
5 YEAR	6.10%	6.10%

Before you buy CDs anywhere else, make one quick phone call to a Merrill Lynch Financial Consultant, who can help you determine which CDs are right for your financial plan. Call us at the local office listed below.

You'll discover that not all CDs are alike.

The difference is planning.

The difference is Merrill Lynch.

Joseph E. Lundy, Sr.

Vice President and Senior Financial Consultant

717-295-5635 or 1-800-372-7918

Merrill Lynch 110 North Duke Street P.O. Box 83645 Lancaster, PA 17608-3645



A tradition of trust.

The interest rates and the Annual Percentage Yield (APY) are as of 10/8/96 and are subject to availability and change. A minimum deposit of \$1,000 is required. In most cases, early withdrawal may not be permitted, however, CDs can be liquidated in the secondary market subject to market conditions APY may reflect a current market discount. The distribution of interest is required; therefore, interest paid will no longer be part of the CD. CDs may be issued by out-of-state

• 1996 Merrill Lyuch, Pierce, Fenner & Smith Incorporated Member SIPC