

Blue Ball National Bank Holds Farmer Seminar

BLUE BALL (Lancaster Co.) — The Blue Ball National Bank held its 14th annual agricultural seminar Tuesday in the Blue Ball Fire Hall, with about 200 people attending.

The event is held annually as an educational service for the bank's agricultural lenders, to provide an opportunity to explore some of the most relevant issues affecting the farm entrepreneur.

Bank representatives Alan Strock, an agricultural banking officer, and Kenneth Overly, vice

president of its agricultural sales and service, ran the program and were joined by Melvin Pankuch, president and chief executive officer who provided closing remarks, as well as Norman Han, chairman of the board. Also helping with the program was Marlene Rice, Blue Ball National Bank's community banking officer.

Pankuch welcomed the group and gave opening remarks, as well as closing remarks.

Other speakers included Michael Peuler, CPA, CFP, the

bank's senior vice president and division manager of trust services, discussed long-term financial considerations and tools. His topic was, "It's a family operation. Can we keep it that way?"

He discussed using professional services for financial planning and creating a business and estate that reflects personal desires and that helps achieve personal and family

goals. He also talked about why it is important to be selective in determining from whom advice and consulting skills are sought, and how to be selective.

Also speaking was Don Weaver, who has a family farm business and who discussed the organic products market and how a demand exists for commodities and products that meet organic-production

criteria.

Weaver repeated several times that the organic market wasn't for everybody. He said that it is a strategy that requires seeking a market and also knowing how to farm without man-made chemical pesticides and fertilizers.

Also, such non-use of man-made chemicals in production

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Tioga County Dairy Day

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the best indicator of how efficiently you're feeding the cows."

The average body condition score, as noted by both Putman and Dairy Consultant Jim Larkin, should ideally be plus or minus three.

"You want to have the cows ready for calving when you dry them off. You don't want to change the score in the last 60 days," said Putman. "Heavier cows present a management challenge. They're the ones who come down with ketosis of a DA."

Larkin agreed and added that body condition scores range from one (very thin) to five (extremely fat).

"The number three cow is the one we want to have all the time with the exception of the dry cow that we want to have a little heavier," said Larkin.

Areas assessed are the loin area, the thurl and tailhead. A score 1 animal has no fat and bones are distinct. A score two animal has no extra fat and you can see a distinct "V" in the loin. In a score three cow you begin to see a little fat layer over the loin and over the hooks and pins. There is no distinct "V" in the loin area. In cows that score four and five there is progressively more and more of a fat layer on the loin, hooks and pins and the tailhead is generally filled in.

"I don't like thin cows, but if I had to err on one side or the other,

I'd take a cow that's a little bit thinner than one that's a little heavier," Larkin explained.

The Dairy Day topics were selected from suggestions made by Tioga County farmers and organized by Tioga County extension agent Craig Williams.

"Tioga County Dairy Day is planned to make your business more profitable," said Williams.

Human nutrition was not ignored at Dairy Day either, as the many exhibitors and industry representatives sponsored an all-you-can-eat pancake breakfast to start the day and a dairy break including milk punch and cheese served by Tioga County Dairy Princess and Pennsylvania Alternate Dairy Princess Lisa Fitch.

Maryland Holstein Association Announces Annual Meeting

UNION BRIDGE, Md. — The Maryland Jersey Cattle Club has announced that its annual meeting has been set for 10:30 a.m., March 1, at the Woodsboro Activities Building in Woodsboro, Md.

Registration begins at 9:30 a.m. in the Activities Building, located along Coopermine Road.

The deadline for making reservations is Feb. 15. For information on reservations and more details on the meeting, call Cindy or Fern Hines at (410) 775-2629.

At the same time the Maryland JCC is to hold its meeting, the Maryland Junior Jersey Cattle Club is set to hold its meeting in a different room in the Activities Building.

In addition to regular business at the Junior meeting, scheduled is the coronation of the Maryland Jersey queen; the presentation of the John Stiles, Dr. Hoopes, and Junior All-Maryland awards; and the J. Hansen Hoffman award and

scholarship.

Also scheduled is a fun auction.

Those interested in being considered for queen, any of the awards or the scholarship must contact the specific committee chairperson overseeing that award or recognition no later than Feb. 15.

For the queen contest, contact Ester Hoffman at (410) 634-2255.

For the Junior All-Maryland awards, contact Mike Birch at (410) 557-6450.

For the production awards, contact Debbie Osborn at (410) 775-2420.

For the scholarship, contact Carol Kahler at (410) 775-7177, or Jean Fender at (410) 775-7693.

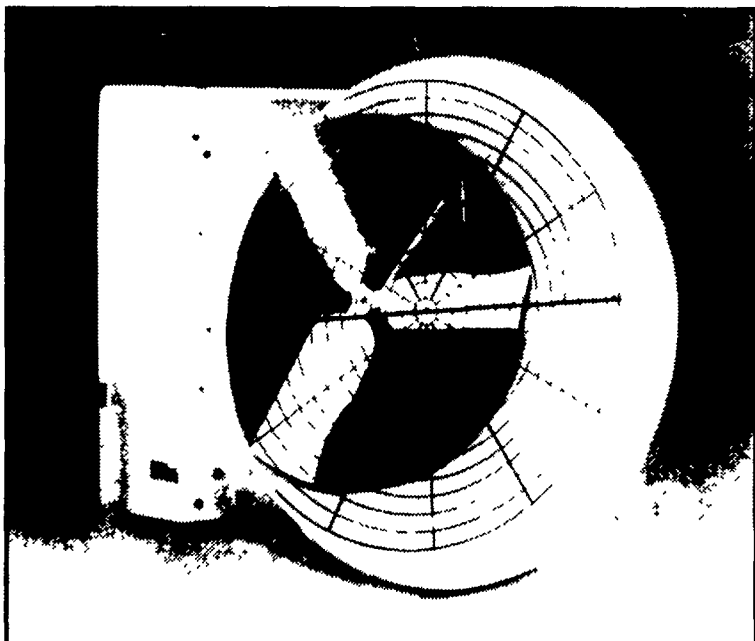
In other business, it was also announced that junior members are encouraged to display their Jersey awards, ribbons and photographs to set up a display. For more information, call Cindy or Fern Hines at (410) 775-2629.



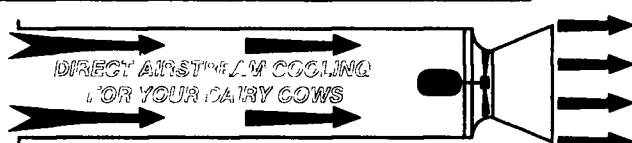
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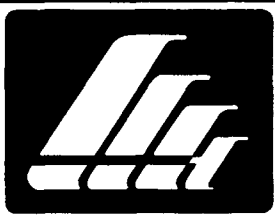
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