

# Bank Has Battery Of Speakers At Ag Seminar

**BLUE BALL** (Lancaster Co.) — The Blue Ball National Bank's 15th agriculture seminar was held Wednesday with a battery of speakers bringing farm management, marketing and forecast information to a room full of customers.

Melvin Pankuch, president and CEO of the bank, along with Alan Strock, ag banking officer, and Kenneth Overly, vice president ag sales and service, represented the bank on the program. Other speakers included Thomas Dietrick, president, Dietricks Milk Products, Inc.; Attorney Gary Heim, with the firm of Mette, Evans & Woodside, Harrisburg; John Berry, and Roland Freund, Penn State extension; and Louis Moore, professor of Ag Economics at Penn State.

Program topics included: "How do I survive the drought?", "What about this milk price?", "How do I save the farm and big bucks too?", "Rethinking your roadside marketing," and "Agricultural Outlook for PA, United States, and the World."

Freund explained the basic steps to managing risk that include taking an inventory of all resources, list all liabilities, calculate feed shortfall, determine cost needed to purchase alternatives, consult an advisory team, don't starve the critters; substitute feed very cautiously; stretch resources, and consider the future.

Heim explained applications of the new tax laws but recommended that you contact a knowledgeable professional to see how they may or may not apply to your farming

operation and estate planning.

Berry said farmers need to pay more attention to selling products rather than growing produce. He said the closer you sit to the retail customer the larger the profit. The down side is that you must do more work and deal with the public.

Moore said the positive side to the future of farming is that we are in the seventh year of growth, industrial production is up 5.6 percent, unemployment is at only 4.6 percent; real inflation is only 2.4 percent, people feel good about the economy with reason, and we have no food price inflation.

On the potential negative side, he listed the Asian crisis, consumer debt, labor shortages that usually indicate future inflation, the stock market jitters, merger mania, and a question of how long the growth in the economy can continue.

Dietrick said that even though we have not had support prices for much of the '90s, we still have had a reasonable supply of milk across the country. He said consumers walk away when the price of milk and dairy products get too high. And because handlers no longer have advantages such as accelerated depreciation and investment credit, there is not as much room as many people think between the price paid to farmers and what is charged to the consumers.

Expanded coverage of the presentations by Moore and Dietrick can be found elsewhere in this issue. The Blue Ball Bank's annual ag seminar is held as a service to farm customers and potential clients.



At the Blue Ball Bank agriculture seminar are from left, Ken Overly, Thomas Dietrick, Roland Freund, Gary Heim, Louis Moore and Alan Strock. A speaker missing from the photo is John Berry.

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FARM

## Grower Meetings

717-859-FARM (3276)

David King.....	Feb. 10	7:00 PM.....	181 Fairview Rd., Oxford, PA 2 Core/2 Category
* Little Italy Restaurant.....	Feb. 12	11:00 AM.....	Rogers Dr., Nassawadox, VA Cotton Growers Meeting
Aquilla R. Stoltzfus.....	Feb. 12	7:00 PM.....	454 Bartville Rd., Kirkwood, PA 2 Core/2 Category
Aaron L. Fisher.....	Feb. 17	7:00 PM.....	2599 Bachmantown Rd., Ronks, PA 2 Core/2 Category
Elam K. Miller.....	Feb. 20	7:00 PM.....	867 Goshen Mill Rd, Peach Bottom, PA 2 Core/2 Category
* Embers Inn.....	Feb. 23	10:00AM-2PM.....	Harrisburg Pike, Carlisle, PA 2 Core/2 Category
* Kreider Farms Rest.....	Feb. 25	9:30AM-1:15 PM	1461 Lancaster Rd., Manheim, PA 2 Core/2 Category
Stevens S. Stoltzfus.....	Feb. 25	7:00 PM.....	47 Farmdale Rd., Christiana, PA 2 Core/2 Category
* Colony Inn.....	Feb. 26	11:30 AM.....	Rt. 31 & Gordon St, Harrington, DE
Christ H. Esh.....	Mar. 6	7:00 PM.....	192 Parlett Rd., Annville, PA 2 Core/2 Category

All meetings are **FREE** and open to growers/farmers. All meetings qualify private applicators for **Pesticide Update Points**. Specific agendas will be set at least two weeks prior to the meeting and will be available by calling our office. Discussion topics will include, but are not limited to: Nutrient Management; Pesticide Options; Field Trail Results; Pesticide Safety; Sustainable Agricultural Programs...

\* Reservations Appreciated - Meal Count