

Regional Recognition Meetings Held

At regional meetings of Genex Cooperative headquartered in Ithaca, New York, members were updated on the cooperative's progress and recognize herds who achieve production levels 10 per-

cent above their breeds' average for milk and protein. In the photos are recipients of these awards from the Felton Delaware meeting and the Lancaster, Pennsylvania meeting. John Frey is the regional sales manager.

Farm Credit Boards Consider Consolidation

YORK (York Co.) — The boards of directors of Northeastern Farm Credit, Agricultural Credit Association (ACA), Lewisburg; Penn West Farm Credit, Agricultural Credit Association, Mercer; and York Farm Credit, Agricultural Credit Association, announced their approval to enter into a memorandum of understanding to consolidate the three associations. The proposed consolidated ACA would have total assets of \$525 million.

Recognizing the changing dynamics and growth opportunities of agriculture, a special committee appointed by the three ACA boards entered into a study early in 1997 that led to the memorandum of understanding. The study

concentrated on long-range strategic planning and focused on operating efficiencies and long-term opportunities to enhance benefits of the cooperative structure for its member-owners.

The study determined that, by consolidating their operations, the three ACAs could achieve significant benefits for their member-owners, including cost reductions and operating efficiencies. The study also identified opportunities to enhance customer service through increased staff specialization.

All three ACAs are organized as lending cooperatives in their respective territories. A cooperative is a business structure that is owned and controlled by its member-owners, who are the borrower-stockholders, and operates for the benefit of them.

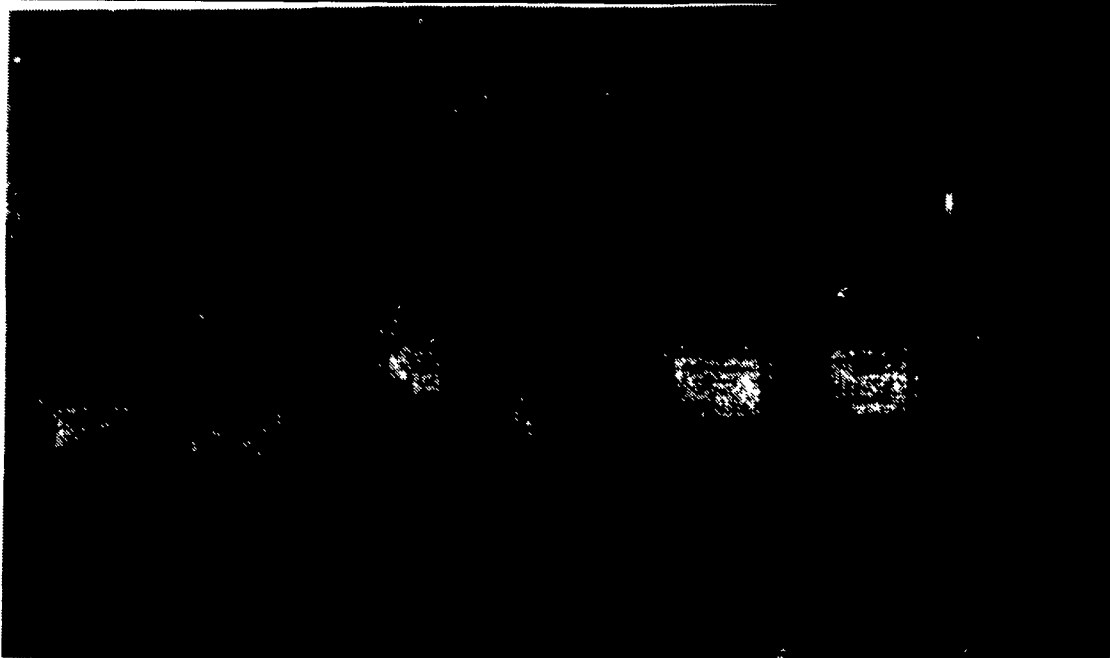
The consolidation is dependent upon an affirmative vote by stockholders of all three ACAs as well as the approval of their funding bank and regulator.

Morrison Cove Produce Hay Auction

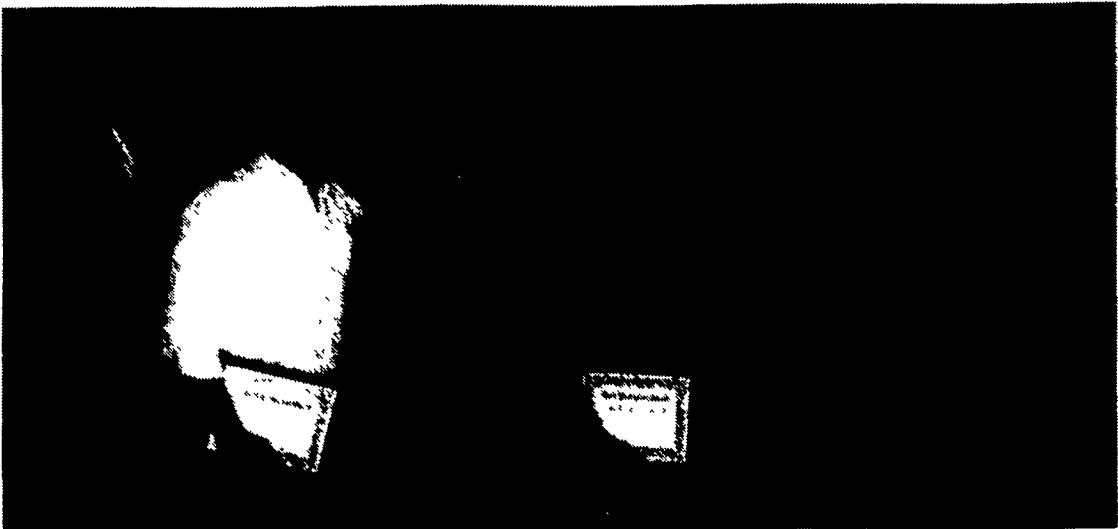
ROARING SPRING, PA
April 2, 1998

Report Supplied by Auction

ALFALFA: 190.00-215.00.
GRASS HAY: 115.00-130.00.
MIXED HAY: 170.00-200.00.
TIMOTHY: 65.00-115.00.
CORN FODDER ROUND BALES:
12.00 PER BALE.
FIREWOOD: 25.00 PICK-UP LOAD.
SALE EVERY THURS. AT 1 P.M.
EASTER FLOWER SALE APRIL 7 10 A.M.

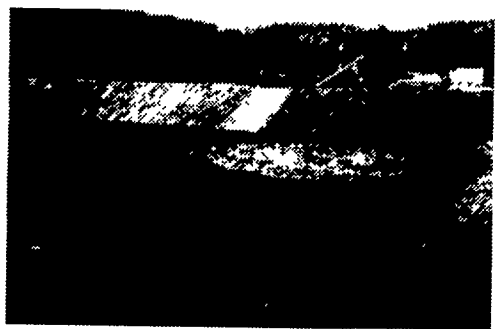


At the Lancaster meeting are from left, Mike Denlinger, Lancaster; David Harnish, Kinzers, Marlin Beller, Paradise, Nevin Hershey, Ronks, Park Ranck, Ronks; Charles Neff, Paradise; and Naaman Stoltzfus, Genex technician, Lancaster.

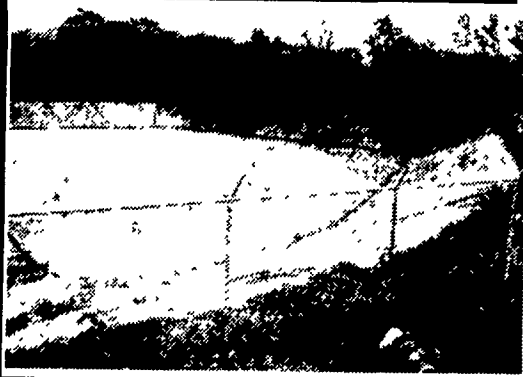


At the Felton, Delaware, meeting are from left, Mike Wheatley, technician on the eastern shore of Maryland and Delaware; John Thomas, Maryland, Delaware; Jeff Moore, Centerville, Maryland; Paul Stterfield, Sr., Rldgely, Maryland; Jake Bender, Harrington, Delaware; and Kevin Warren, Genex technician, eastern shore of Maryland and Delaware.

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