for 1992.

The 1992 allocated surplus re-

volvement of \$399,000 represents

80 percent of the profits distri-

buted for that year. This patronage

refund, including the cash portion

issued in 1993, lowered interest

rates by, on average, .34 percent

The 1997 cash portion of

\$727,000 represents 30 percent of

the total patronage distribution,

\$2.4 million, for that year. The re-

maining 70 percent will be held as

allocated surplus to be returned at

a later date. This patronage distri-

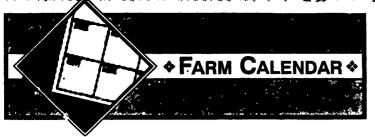
bution has an average effect of

lowering 1997 interest rates by 1.8

percent, which translates to a re-

bate of approximately 20 percent

of the total interest paid by a mem-



(Continued from Page A 10)

4-H Day Course, Holiday Inn, Clarion, 8:30 a.m.- 9 p.m., thru April 15.

Pa. Poultry Sales Conference, Holiday Inn, Grantsville, thru April 15.

York County Holstein Barn Meeting, Heindel Dairy Farm, Collinsville, 7 p.m.

Delmarva Poultry Boosters Ban-

quet, Salisbury, Md. Wednesday, April 15 Food Industry Conference, Pen-

nsylvania's Opportunities For the Millennium, Eden Resort and Conference Center, Lancaster.

Farm To Table Series, Chester County extension office, West

Chester, 7 p.m.-8:30 p.m. Farm and Natural Lands Trust of York County 8th Annual Meeting, Aldersgate United Methodist Church, York, 7:30

Thursday, April 16

Marketing Your Farm Market, Kutztown Produce Auction, 7

One-Day Youth Institute, Farm and Home Center, Lancaster, 9 a.m.-2 p.m.

Propagating Perennials, Carroll County Ag Center, Westminster, Md., 9 a.m.-11 a.m.

Xeriscaping: Hardy Succulents and Drought-Tolerant Perennials, Carroll County Ag Center, Westminster, Md., 7 p.m-9

Establishing Trees In Urban Areas Seminar, National Institute For Environmental Renewal, Mayfield.

p.m.

Berks County Conservation District Banquet, Berks 4-H Community Center, Leesport, 7 p.m.

Video Conference On Nutritional Supplements, originating from Iowa State University and downlinked to Bradford County extension office, 10:30 a.m.-5 p.m.

Manor FFA Awards Banquet, Penn Manor High School, 6:30

York Landowners Meeting, Kenndard Dale High School, 7:30

Friday, April 17

Sheep Shearing School, Westminster, Md.

Saturday, April 18

Maryland Jersey Association All-Breed Calf Sale, Carroll County Ag Center, Westminster, Md., noon.

Pennsylvania Pleasure Walking Horse Association Spring Clinic, Fox Field Farm, Reinholds. Northeast Highland Cattle Association N.Y./Penn Sale, Empire Livestock, Bath, N.Y., noon.

York Farm Credit **Returns Profits**

YORK (York Co.) — York Farm Credit member-borrowers saw first-hand the benefits of cooperative membership this spring when the association returned more than \$1.1 million in profits to them in two different forms.

In late February the association revolved the allocated surplus portion of 1992's patronage refund. In late March it will disperse the cash portion of 1997's.

This is done in two portions. A cash portion is returned in the year after the interest is paid, while the remainder is held in the member's name as allocated surplus. This allocated surplus has been returned on a five-year revolvement cycle for three consecutive years.

Mid-Maryland Black and White Sale, Middletown Fire Company Carnival Grounds, Middletown, Md., 2 p.m. Meat Goat Production Confer-

ence, McHenry, Md., 9

Identifying Trees Course, Leonard Harrison State Park, Wellsboro,

a.m.-3:30 p.m. 10 a.m.

ber in 1997.

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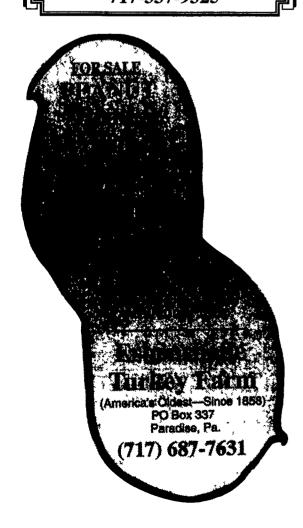
SEPTIC SYSTEMS SEMINAR

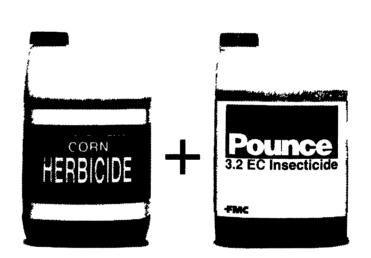
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