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E/MHERR



Wishing You All A Merry Christmas And A Happy And Prosperous New Year

From all of us at E.M. Herr's

We'd like to take this opportunity to thank you for your business over the past year

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Thank you for being good stewards of the rich natural resources with which we

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We at The Ephrata National Bank say thank you, hope you

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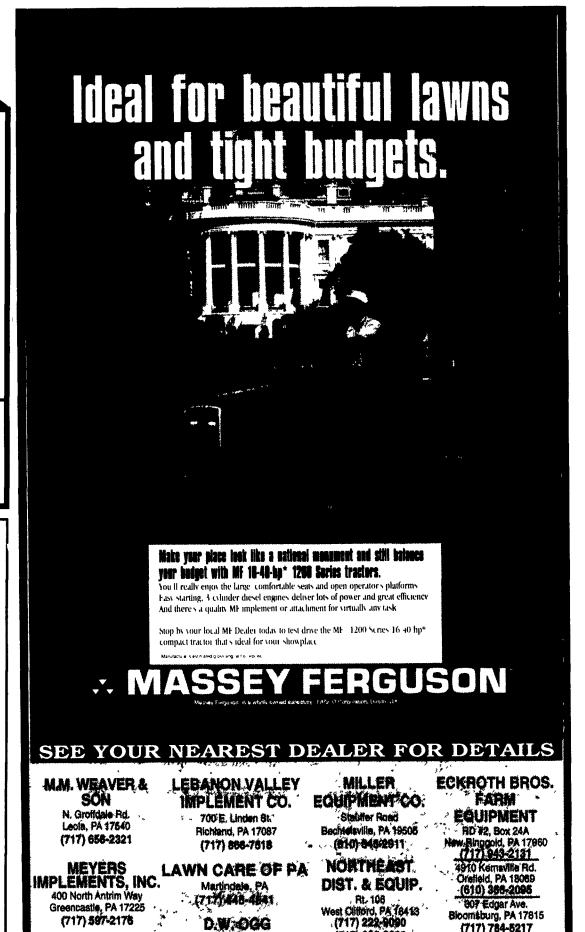
Member FDIC

FUTURES MARKETS

(Continued from Page A16)

Wed Dec 16, 1998 So.St.Paul, MN Chicago Board of Trade Grain Futures

tille a sale	Settlement	Change	Contract Hıgh	High/Low Low
Wheat:	2.63	dn 1	4.84 1/2	2.51
Dec		dn 1 3/4	3.84 1/2	2.66 1/2
Mar	2.76 1/4		3.54	2.78
May	2.86 1/4	dn 2 1/4	3.90 1/2	· -
Ju1	2.96 1/2	dn 1 3/4	•	2.87 1/2
Sep	3.05 3/4	dn 2 1/4	3.44	2.97
Corn:				
Dec	2.13	dn 2 3/4	2.99 1/2	1.97
Mar	2.20 3/4	dn 2 1/2	3.04	2.09 1/2
May	2.28	dn 2 1/2	2.88	2.17
Jul	2.34 1/4	dn 2	2.89	2.23 1/2
Sep	2.40 3/4	dn 1 1/4	2.56 1/2	2.32
Oats:				
Dec	1.06	dn 1/2	1.77 1/2	1.04
Mar	1.12	dn 1 1/4	1.66	1.11 1/2
May	1.15 3/4	dn 1 1/4	1.61	1.16 1/4
Jul	1.20 3/4	dn 1 1/4	1.50	1.21
our	1.20 3/4	G = 1/1		



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