

Fall Harvest

A special publication of

Sentinel-Tribune

Financial assistance available after a bad season

If you've had a tough year, remember that financial assistance is available for farmers in need of support.

Whether you're facing challenges at the beginning of the journey or dealing with a seasonal setback, help is out there. Here's a look at some of the available resources:

Help for farmers

Farming naturally involves its own set of obstacles, from unpredictable weather to equipment malfunctions. In some cases, a well-timed loan can make all the difference. The types of loans available depend

on individual circumstances and have different requirements.

There are other grants and support programs designed specifically to aid farms and ranches. Talk to local ag center representatives to find out more about available local options and receive expert referrals.

Loan options

Operational micro-loans are designed to address day-to-day challenges. That could mean an equipment breakdown during harvest season, or specific needs like additional seeds or fertilizers. These loans are

customized to suit these specific needs as well as the scale of the farm or ranch. On the other hand, larger ownership loans are intended for new farmers looking to establish their operations.

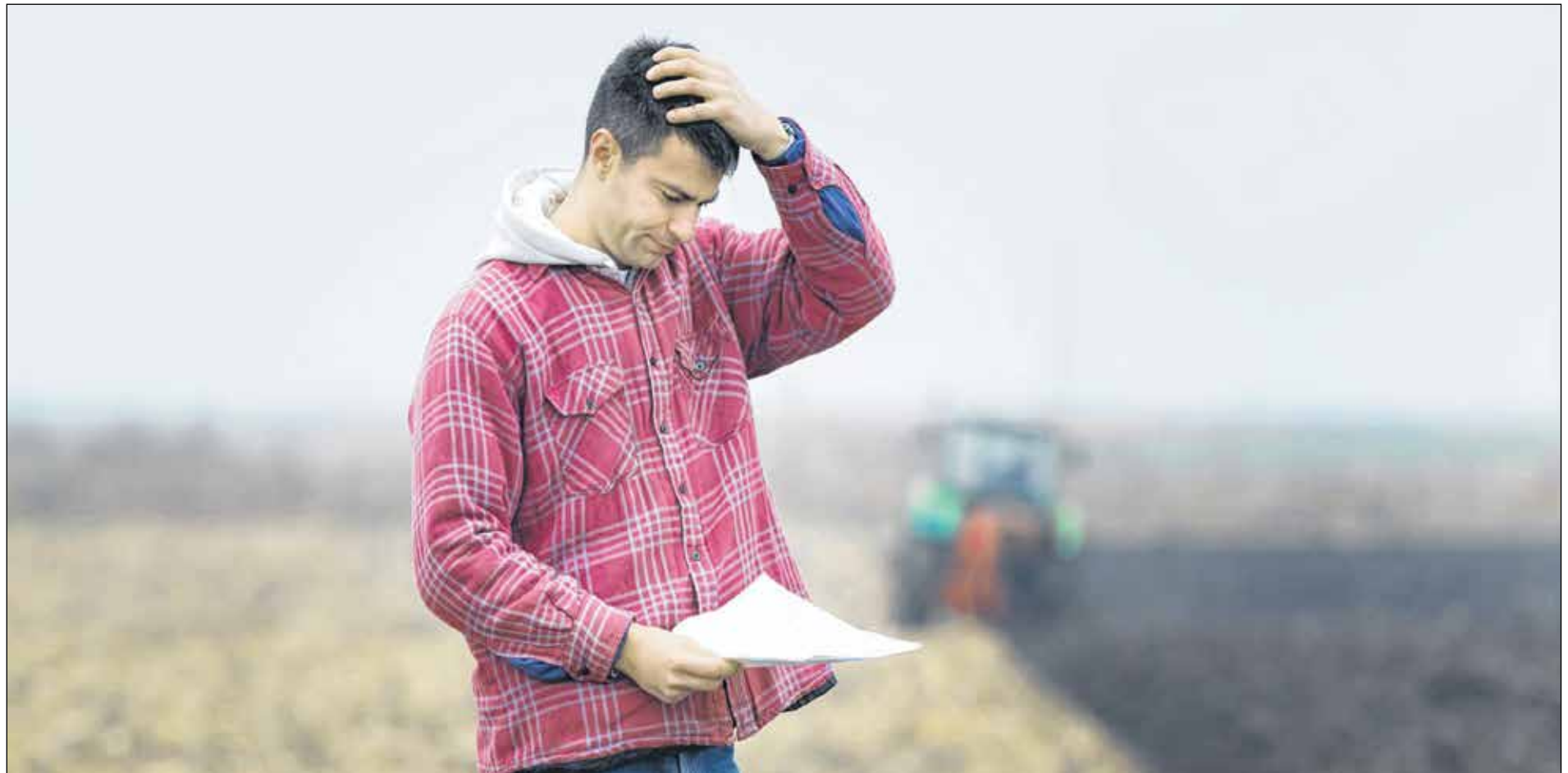
The Farm Service Agency of the U.S. Department of Agriculture offers loans with favorable terms to help farmers and ranchers stay afloat. These loans may serve as temporary solutions to keep the farm running smoothly or as long-term investments. They have specific eligibility criteria. For instance, applicants must own a family farm with a set

number of family members involved in labor and management. Applicants must be U.S. citizens, possess good credit and have no outstanding debts to the federal government.

Assistance programs

In times of crisis, such as economic downturns or natural disasters, the USDA offers disaster assistance programs to help farmers recover and rebuild. These programs provide financial assistance for crop and livestock losses, as well as support for repairing and replacing damaged equipment and farm infrastructure.

Other ongoing assistance programs available to farmers include the Rural Cooperative Development Grant Program, Beginning Farmer and Rancher Development Program, Value Added Producer Grants, and the Socially Disadvantaged Group Program. These initiatives offer financial support, training and technical assistance to help farmers improve their operations, increase profitability and expand markets. In some cases, they provide resources for farmers who are just starting out and need guidance on how to navigate the agricultural industry.



Supplied photo

These dessert bars are peachy keen

This is a time of year when people can enjoy their pick of fresh fruit at farm stands, supermarkets and other retailers.

Peaches are a favorite ingredient in many different types of desserts, from cobblers to pies. But in this recipe for Fresh Peach Crumble Bar, peaches are presented as a cross between a cake and cookie. Enjoy this recipe, courtesy of Saving Room for Dessert, as adapted from AllRecipes.com.

Fresh Peach Crumble Bars

Yield 20

Crust/Crumb topping:

1 cup granulated sugar
3 cups all-purpose flour
1 teaspoon baking powder

1/2 teaspoon salt
1/4 teaspoon ground cinnamon

1 cup unsalted butter cold, cut into cubes

1 large egg, lightly beaten

Peach layer:

1/2 cup granulated sugar
1 tablespoon cornstarch
1/4 teaspoon ground cinnamon

5 large peaches, peeled and diced

1 teaspoon fresh lemon juice

Icing:

1 cup powdered sugar
1/4 teaspoon almond extract

1 tablespoon milk (more or less for desired consistency)

1. Preheat oven to 350 F if using a glass pan or dark metal pan, or 375 F for a light metal pan. Lightly grease or spray a 13 x 9-inch baking pan and set aside.

2. In a medium bowl, whisk together 1 cup of sugar, 3 cups of flour, baking powder, salt and cinnamon.

Using a pastry cutter, blend in the butter until the mixture resembles coarse sand. Add the lightly beaten egg and mix until the dough starts to hold together, but is still crumbly. Gently press a little more than half the dough into the prepared pan. (Optional: Use a food processor to process

these ingredients.)

3. In a large mixing bowl, whisk together the sugar, cornstarch and cinnamon. Add the diced peaches and toss to combine. Drizzle the lemon juice over the peaches and toss to coat. Pour the peach mixture over the crust and spread evenly.

4. Using your hands, press together handfuls of the remaining crumb topping to create clumps. Scatter the clumps and remaining

crumbled topping over the fruit layer, leaving some peaches showing through.

5. If using a glass pan, bake at 350 F for 50 to 55 minutes or until lightly browned. If using a metal pan, bake at 375 F for 40 to 45 minutes. Cool completely, then chill before cutting and icing.

6. Whisk together the powdered sugar, almond extract and milk. Drizzle on the bars just before serving.



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In this recipe for Fresh Peach Crumble Bar, peaches are presented as a cross between a cake and cookie.



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Time to buy new farm equipment?

Faithful farm machines eventually become run down or simply outdated.

Farms don't succeed without fully operational, safe and dependent equipment. Still, it's an uphill climb against the forces of age, weather and everyday wear and tear. Here's what to consider before you splurge on these often-expensive new machines.

Before you buy

It's important to ask the right questions before you begin shopping. Consider your financial constraints and long-range plans first: Different equipment is available to suit every size operation. Decide on how much horsepower you need, the necessary technology and accessories, and specifics like wheel spacing, weight and

hydraulic capacity. Most of all, develop a strict budget for yourself.

New vs. used

The first of many decisions you'll have to make before purchasing new farm equipment is whether to take advantage of new or used options. New equipment will be more expensive but also comes with the latest technology, a warranty and related manufacturer support. Used equipment might have its own functionality issues down the road, but you will pay less upfront. Factors like longevity, cost and quality are made on a case-by-case basis, and what works for you might not work for someone else. Before buying any used equipment, carefully inspect the machinery before you buy

— or bring in a local professional, if you're unsure what to look for.

Buy vs. lease

In some instances, it might make more sense to lease equipment. These short-term contracts allow farmers and ranchers to use key machinery during the busy season without having to pay for it during traditionally dormant months. This extra income could be used to save for an upgrade on other equipment, or to pay down existing debt. You also don't have to worry about upkeep. The downside of leasing is that tax breaks afforded with purchases aren't in place when leasing.

Buying makes sense if machinery will be in more regular use. There are available tax deductions



Supplied photo

Consider financial constraints and long-range plans before buying farm equipment.

on the equipment, as well as depreciation considerations. Insurance, repair, fuel and labor costs may also be tax deductible, but only if you purchase.

Payments on any financing that's in place can also be reported as deductible expenses. Purchased equipment also becomes a valuable asset when you're

ready to trade in for newer models. On the other hand, unlike leased equipment, maintenance, repair and other related costs are your responsibility.

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Area events this fall

Toledo Zoo Harvest Fest

Toledo Zoo & Aquarium
Mon. - Wed., Sat., Sun
10 a.m. - 4 p.m., zoo
closes at 5 p.m.
Thurs. & Fri. 10 a.m. -
8 p.m., zoo closes at
9 p.m.

Join the Toledo Zoo for Harvest Fest — a fall festival included with general zoo admission. It will feature giant pumpkin displays, pumpkin animal displays, seasonal food and beverage offerings and autumn-inspired activities — all among a display of beautiful fall flora.

Haunted Waterville Tours

The Robbins House,
114 South River Road
Oct. 3 tour times:
5:15 p.m. | 6 p.m. |
6:45 p.m. | 7:30 p.m. |
8:15 p.m.

Haunted Waterville Tours created by the Waterville Historical Society are a new and innovative way to experience old Waterville and its haunted heritage in a small group environment!

The journey starts in Robbins House Museum where the group will meet special guests ranging from ghost hunt-

ers to mediums to Tarot interpreters to learn more about these areas. There will be different special guests each evening of tours.

Then the group will board a horse drawn trolley for a 45-minute tour of historic Waterville accompanied by storytellers to enlighten visitors about Waterville's long-standing haunted heritage while passing by the places where verified hauntings have occurred or are still occurring.

Tickets are limited and need to be purchased online prior to the tour. Rain or shine events - no refunds.

MacQueen Orchard's Apple Butter Festival

7605 Garden Road,
Holland
Oct. 5 & 6 | 10 a.m. -
6 p.m.

The festival features many great events and activities, including Pick Your Own Apples & Pumpkins, Barrel Train Rides, Live Entertainment and Music, Delicious Barbeque, Donuts, Funnel Cakes & More, Children's Performances, Pony Rides for Kids,

Huge Play Area, Inflatables, Exciting Kids Rides and Attractions, Petting Zoo, Corn Maze, live music.

Visit Perrysburg Market Days

Downtown Perrysburg
Every Thursday through
Oct. 10 | 3 - 8 p.m.

Visit the Perrysburg Market, providing you with locally grown and produced annuals, perennials, herbs, baked goods, garden art, prepared foods, fruit, vegetables and unique gifts since 1998 in our historic downtown. The market takes place each Thursday May - October and is not weather dependent; we'll see you there rain or shine.

Grand Rapids Applebutter Festival

Downtown Grand Rapids
Oct. 13 | 10 a.m. - 5 p.m.

Since 1977, the Applebutter Fest has been known for its historical re-enactments, hand-made crafts, live music, food, and apple butter. Beginning as a small gathering, this festival has now grown to welcome more than 40,000 festgoers annually.



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People associate planting with spring, but in many cases what you do during the autumn months is just as important.

Invest in the future of your garden right now to ensure a vibrant display of flowers as the weather warms. Take advantage of the cooler weather to prepare the soil for the season to come. You'll be creating the perfect environment for a stunning array of blooms.

Selecting bulbs

When selecting bulbs, be prepared for a wide variety of choices. All will offer their own unique colors, blooming times and shapes. Popular options for autumn plant-

ing include tulips, hyacinths, daffodils, snowdrops and crocuses. To create a visually appealing garden, consider the sunlight requirements, height and bloom time of each variety. To increase the chances of success, choose bulbs that are free of blemishes, firm and — perhaps most importantly — suitable for your specific climate zone.

Consider the timing

Autumn is the ideal time to plant bulbs since this allows for the establishment of strong roots before the ground freezes. Aim to plant bulbs six to eight weeks before the typical freezing period in your particular area. The timing may vary depend-

ing on your climate zone, so it's smart to consult with local gardening resources. Talk to experts at your local extension office or nearby nursery to determine the optimal planting window for your region.

Preparing the soil

Proper soil preparation is essential for promoting healthy root development and vibrant blooms. To create the best conditions, choose a well-drained location that receives ample sunlight. Clear the planting area of any rocks, weeds or debris. Loosen the soil and enrich it with organic matter or compost to bolster its fertility and overall health. This can help with drainage.

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Ready to dig?

Different types of bulbs require different planting depths, so always follow the specific guidelines for each variety. As a general rule, bulbs should be planted at a depth that is two to three times their particular height. Encourage proper growth and air circulation by spacing bulbs according to the recommendations provided on the package. Consult with a local gardening expert if you're unsure about this. For a more natural and visually appealing effect, consider planting in clusters.



Fall months are prime for planting

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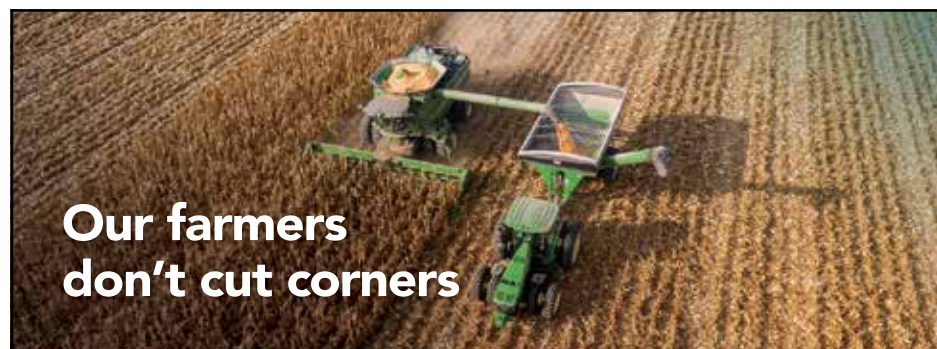
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Saving summer's bounty

If all goes to plan, each season produces an abundance of food. Now is the time to get it all stored away for the coming winter months.

By canning your produce, you can enjoy your freshly picked crops in the coming weeks — or preserve them for consumption throughout the year. The key is to eliminate oxygen from the jars or cans to prevent the growth of bacteria, molds and yeasts. If

properly put away, you can enjoy huge savings compared with store-bought canned food.

Best options

Different canning methods are recommended, depending on the food's acid content. Generally, however, the best fruits for canning include apples, blueberries, blackberries, cherries, peaches, cranberries, pears, raspberries, plums and strawberries. You'll

have the most success with these vegetables: beans, asparagus, cabbage, cucumbers, carrots, mushrooms, tomatoes, radishes, zucchini and winter squash.

Getting started

To get started, you'll need a deep pot with a lid and rack to act as a boiling water bath and a pressure canner. Collect a set of glass jars with lids and bands. Discard any that have cracks or

uneven edges, since they might not properly seal. Buy some tongs to lift jars and a funnel, while having a spatula, ladle and knife on hand.

Before starting the canning process, wash and peel your freshly picked produce. Most fruits and vegetables should be hot packed, and some may require an acidic additive such as lemon juice. Foods with higher acidity levels, like berries and cucumbers,

can be canned using a water bath or pressure canner.

Storing it away

When storing your canned goods, make sure the space is cool, dry and dark. Exposure to direct sunlight or temperatures exceeding 95 degrees can negatively affect the quality of your preserved food. Remember to label each jar with the date it was canned and what's inside to keep track of freshness

and contents. Rotate your canned goods so that you use the oldest ones first.

Year-round activity

For optimal results, can everything as soon as possible — preferably on the same day that it is harvested. Young, tender produce does the best when canned since it still retains the most flavor. So, consider canning multiple times throughout the growing season to maximize your harvest.



Homemade preserves include pickles, tomatoes and applesauce.

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Remain vigilant when hunting

Gun safety is of critical importance

Injuries can and do happen, so remain vigilant while spending time outdoors

Hundreds of hunters are killed each year while thousands more are injured, according to annual reports. Gun safety is of critical importance. Many other injuries are related to everyday activities associated with the sport, like climbing into or exiting from a deer stand.

For hunters

Time spent outdoors presents its own unique challenges and risks, whether hunting or fishing. Begin by following all safety precautions with your weapon of choice. Refrain from getting intoxicated. You'll need to be alert and clear-headed when firing a weapon or operating a boat. Share your plans with others, including when you plan to arrive, where you will be, and how long you intend to be gone. Make sure they

are prepared to sound the alarm if you aren't in contact by a certain time. If possible, travel with a partner. Wear bright orange so that you are recognizable to others, avoiding white- and tan-colored clothing.

Closely track the weather before and during any trip so that you're adequately prepared. If strong storms are in the forecast, consider staying home. Lightning kills some 50 Americans each year, according to the National Weather Service. Hundreds more are seriously injured. The risk of collision is greater when boating in heavy rain, and hunters with heavy backpacks may struggle to navigate out of the woods.

For non-hunters

Campers, hikers and other adventurers should pay close attention to hunting seasons, so they're aware of when hunters are most likely to be present.

Non-hunters should also wear brightly colored clothing. Keep dogs on a leash so they're not mistaken for wildlife. If you find that you are still uncomfortable after taking these precautions, consider heading to a place like a national park where hunting is forbidden.

For beginners

There's a lot to take in for beginning hunters, from required licensing to choice of weapon to the range of options for gear. You won't become an expert over the first season, but dedication and practice will help smooth the way. Start with a hunter safety course. Depending on where you live, they may actually be required. Find out more about dates, times and fees for these courses via the internet or by discussing it with local fisheries and wildlife officials and sporting goods store personnel.



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Outreach programs help educate

Youth learn of farming's importance

The average young person probably doesn't think much about how food actually makes it to the dinner table. That's where initiatives like the National Farm to School Network and the Future Farmers of America (FFA) organization come in. These programs educate our youth on the importance of farming, while encouraging interest in becoming part of the industry.

Farm to School

The USDA sponsors the National Farm to School

Network, aimed at increasing awareness of farming through food and agriculture education in classrooms and early-care centers. Communities are connected with local food producers through updated purchasing practices with a focus on local food in school cafeterias.

Sponsored educational activities related to agriculture, food and health also include farm visits, tastings, cooking demonstrations and the establishment of school gardens. Crucial community connections are made with local farm-

ers, providing healthier, locally sourced food while imparting invaluable lessons about our food system.

The similar IDEA CNP Farm Program works on a smaller scale, linking a network of 12 educational farms in Texas and Louisiana.

Future Farmers

The FFA organization was initially founded in 1928 to educate youths on agribusiness, production farming and forestry through leadership programs and intracurricular education. Their coursework and hands-on experiences have expanded more recently

to encourage real-world success in science, technology and business, so students can take part whether they intend to become farmers or work in other career fields. FFA members can also compete in career-development events focused on job skills, either individually or on a team.

What you can do

Farmers and those interested in farming who'd like to have a positive impact on our youth can offer to help teach agriculture classes, sponsor their own after-school farm-focused programs, or become a regular guest speaker.

Found a new farming club, where young people can establish a school or community garden. Grow season-specific food, then harvest it and share with friends, family and the community.

Lead field trips back to your farm to explain more about the operation. Consider speaking to the school board about increasing their agricultural curriculum, as well as related conservation efforts like composting, tree planting and installing water catchments. Spearhead efforts to kick off a Farm to School program in your area, if there isn't one.



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Farmers who'd like to have a positive impact on youth can offer to help teach agriculture classes or sponsor their own after-school farm-focused programs.

Do research before purchasing land

Buying land is a big decision whether you're starting out or looking to expand.

Purchasing land involves a complicated process where farming needs must be balanced with price and debt considerations. Buying at an inopportune time or choosing a poor piece of land can have catastrophic consequences. At the same time, overextending yourself financially could doom your entire operation.

Funding the purchase

If you don't have enough money to purchase with cash,

consider your income-to-debt ratio before extending an offer. There are banking and governmental outreach programs specifically designed to ease the way for farmers to expand their operations or for new farmers to get underway. For instance, the FSA Direct Farm Ownership loan offers up to 100% financing for those who wish to buy more family farmland, increase productivity or extend operations. There are also programs in place to ensure that farmland remains in the family for future generations. The U.S. Department

of Agriculture's Farm Service Agency offers beginning farmer guaranteed loan programs as a path-way to land and capital. Microloans also provide assistance during the early years of a start-up.

Finding the land

Once the financial side is in order, it's time to search for suitable farmland. Begin by determining your long-term strategy. What will you plant or herd, and how much land is required? You'll need to analyze issues like irrigation, soil conditions, climate and location before

making any purchase. Bring along experts if you don't feel comfortable making those determinations yourself. A separate inventory of your farm equipment should also take place, in order to make sure you can continue to conduct operations without the need to purchase more. If you must buy additional larger machinery, there could be a significant impact on your budget.

When you buy

Order a property-boundary survey before signing anything, so an expert can

confirm that the investment is legally theirs to sell. In some cases, neighbors may have been using land that didn't belong to them for long enough that the law might consider them owners. Attorneys can help resolve ownership, but that will mean additional costs and time. As with any other property transaction, be prepared to negotiate to get the best value. If you're not a natural negotiator, hire an experienced real estate agent with lots of experience in agricultural deals to complete the sale.



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Put safety first on the farm

Agriculture is one of the most hazardous U.S. industries.

Hundreds of farmers and ranch workers die annually from work-related injuries. Their work takes place outdoors in difficult conditions and often happens around hulking, dangerous machinery. Still, we should all strive for a safer operation where the rewards outweigh the risks. Here's how.

Tractor awareness

There are many risks associated with this industry, but the National Institute for Occupational Safety and Health points to one critical area of concern: Tractor overturns have remained the leading

cause of farm injuries. Owners and operators should take this continued risk to heart when purchasing equipment, training staff and discussing work habits. Avoid loose-fitting clothing while operating farm equipment, since baggy pants legs, sleeves and shirt tails might get caught in machinery. Always turn off the tractor before removing the seat.

Another main focus should be on safely operating around the power take-off shaft, one of the most important — but hazardous — agricultural components. The power take-off shaft was developed in the 1930s as a means of transferring tractor power to various implements. The National Farmers Union

reminds workers to avoid reaching over a PTO while it's in operation. Many come equipped with shields, but entanglement is still possible. Disengage the PTO before leaving the tractor.

ATV issues

Small all-terrain vehicles have become the go-to vehicle for many farmers because of their agility, maneuverability and cost-effectiveness. They're particularly useful when monitoring livestock, checking fence lines or inspecting irrigation systems, among other regular farm tasks. Rough terrain presents a danger, however, so ride alone when possible, and pay close attention to speed. Too much weight can



Supplied photo

Farmers should strive for a safer operation.

make steering more difficult, even in the best conditions.

Critical measures

Protect drivers by installing roll-over protection kits on older tractors, or upgrade to safer new models. The kits can be expensive, but they're a critically important safety measure that could save a life should an

accident occur. Purchase and install reflectors, lights and flags if you're going to be operating an ATV around larger vehicles, to increase visibility. Every farm is unique. So, talk to local agricultural extension offices, your insurance agent or supply store representatives about additional safety tips that are specific to your climate and terrain.



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