



THIS HEN AT PENNSYLVANIA State University seems fascinated by the equipment Dr. Martin W. Schein uses to test the electrical activity of her brain. Here Dr. Schein checks out the equipment prior to testing responses of the hen. This is basic research to determine the relationship between brain areas and specific types of behavior such as feeding or sexual behavior. The study is directed by the Agricultural Experiment Station at Penn State.



LOCAL DELEGATES and officials of the recent International Farm Youth Exchange alumni conference at Allentown, Pa. are from left: Credon Bixler, Pa. IFYE pre-delegate to Jordan in 1955, who is an SPABC technician; Carlisle; Elinore Griffith Ruhl, Mt. Joy housewife, State Coordinator for the week-long conference and delegate to Germany in 1954; Jean Singer Thomas delegate to Switzerland in 1951, from Manheim, and James Hesse, who is to leave for Peru in October on the program.

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## State Banks Lead in '58 Farm Loans

Pennsylvania banks were serving farmers with more credit than any institutional group of lenders on January 1 of this year, according to Stanley Musselman, County Agri. Council president, who represents the Pennsylvania Bankers Association as Lancaster County Agricultural Representative.

Based on the eighteenth annual farm lending summary by the Agricultural Commission of the American Bankers Association, Musselman reported that "at the beginning of the year, Pennsylvania bankers were helping farmers with \$161,728,000 in loans—eight per cent more than a year previous.

The total included \$83,317,000 in production loans and \$78,411,000 in agricultural mortgages.

On the same date, \$9,043,000 in agricultural loans were held by insurance companies; \$25,869,000 by Federal Land Banks; \$20,317,000 in Production Credit Associations; and \$10,014,000 in non-real estate loans plus \$9,340,000 in real estate loans

by the Farmers Home Administration.

About three-fourth of the production credit extended by lending institutions to Pennsylvania farmers came from banks."

Musselman added that "more and more, banks in Pennsylvania find that farmers need a new type of credit to help finance the rapid increase in capital requirements.

To meet this changing need, banks now make larger farm loans, and an increasing amount of agricultural credit is on an inter-

mediate-term repayment basis.

"Intermediate - term loans are most frequently needed for machinery and equipment, livestock, soil improvements, additional land, and refinancing short-term notes.

"As a further service to help farmers improve their operations, about one-third of all other bank agricultural loans have a repayment program longer than one year. Banks serve farmers with far more intermediate-term credit than any other group of leaders."

THE AMOUNT OF

shorn and to be shorn in 1959 is estimated at 251,829,000 lbs. grease, five per cent larger than 1949-57 average, according to the USDA.

The 1959 wool crop is the largest since 1946. The per cent increase, from 1946 to 1959, is a result of both increase in the number of sheep shorn and a slight increase in average weight of fleeces.

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