

REGIONAL 4-H HORSE JUDGING CONTEST

A regional 4-H Horse Judging Contest—the first official activity of its kind to be held in the United States—has been scheduled as part of the Pennsylvania Livestock Exposition at Harrisburg in November.

A judging team, consisting of three or four members from each of the northeastern states, will be eligible to compete in the event to be held Nov. 14, it was announced today, by James P. Gallagher, Extension livestock specialist at The Pennsylvania State University.

Gallagher, who is chairman of the Exposition's horse division, said the contest was developed by the Northeast Region Extension Committee of the American Society of Animal Science.

Judging will include six halter classes of four horses each and two performance classes, it was pointed out. Members will be required to give oral reasons on three halter classes and one per-

formance class. The halter class will be limited to Arabian, Morgan, Quarter Horse, Thoroughbred, and Welsh Pony breeds. Performance classes will be western pleasure and bridle path hack (hunter type).

"A contest of this type will be a valuable addition to the educational 4-H horse program," Gallagher reported. "Judging teaches decisionmaking based on knowledge gained from study and experience, logical organization of information, and oral presentation in a strong, persuasive manner."

The Pennsylvania Livestock and Allied Industries Association and various horse organizations are actively supporting this new youth event.

What lies ahead of us ordinarily causes more concern than what lies within us.

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Bank credit has been described as the farmer's "year-round all-purpose tool." And since banks make more loans, and more types of loans, to farmers than any other lending institution, it's easy to see why. But like tractors and other farm tools, bank credit must be used properly to keep it in good shape and get the most out of it.

Whether you're just a beginner or an old hand at the business of farming, you can probably benefit from this advice on the use of credit from the Pennsylvania Bankers Association:

1. **Keep all your credit at one place.** By sticking with one lender—preferably a "full-service" bank right in your own community—you'll usually get better financial advice, and won't be so likely to overextend or overcommit yourself. You'll also save the time involved in filing papers and forms at a variety of lending institutions.

2. **Take an inventory annually and file a credit statement at your bank.** Every time you make a new farm inventory or new summary of what you own and owe, make an extra copy for your bank. It will probably ask for them anyway, but you'll

make a fine impression if it doesn't have to ask.

3. **Keep a record of your receipts and expenses and file an operating statement at your bank.** Besides demonstrating to your banker that you know how to run your business, and give him an idea of what makes the wheels go round in your particular operation, a well-kept cash account book and accurate operating statement will tell you where you are at any given time and the relative profitability or unprofitability of your various activities.

4. **Plan ahead on your credit needs.** By anticipating your credit requirements, you can present your case to the bank in a way that will get the best possible consideration, and also improve your chances of obtaining the money you need when you need it. If for example you find out you'll have to borrow \$1,500 in a month or so, and another \$3,500 a few months later, the smart thing to do is apply for a \$5,000 line of credit well in advance of the time you'll want the first \$1,500.

5. **Plan to repay your loans out of operating income.** Nothing will build your bank credit rating more than a reputation for making your loan repayments when they're due or sooner. The safest and easiest way to do this is by earmarking an appropriate share of all the money that

you have coming in for loan repayments.

6. **Don't delay telling your bank when you're in trouble.** If some emergency has come up that will make it impossible for you to meet a payment on your bank loan, be sure to tell your banker about it before the payment is due and explain your situation with complete frankness. Chances are you'll have no difficulty getting an extension, and what's more important, you will be protecting one of your most valuable assets—your bank standing.

Early spring is a good time to safety check the barn. Extension agricultural engineers at The Pennsylvania State University stress having ladders and stairways sound and uncluttered, providing protection around rafters, doors and feed and hay chutes, repairing barn floors, and lighting dangerous corners.

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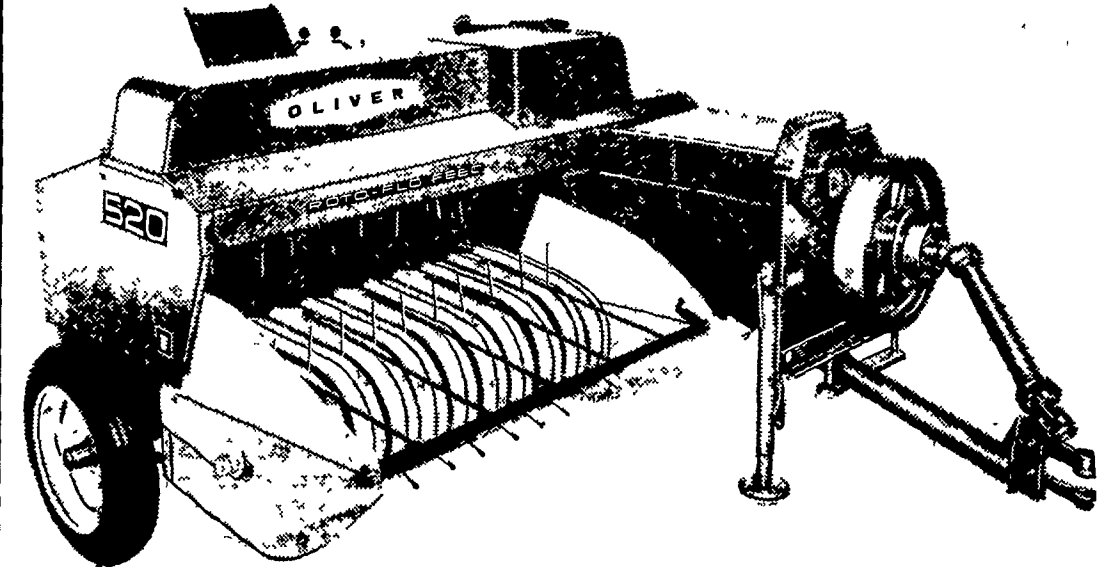


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