

Lancaster County Extension Association Holds Annual Meeting

The Lancaster County Agricultural and Home Economics Extension Association held its annual meeting Wednesday night at the Farm and Home Center.

The meeting included election of five new directors. By district, they are:

Mrs. Mark Nestleroth, Manheim RD3, northwest; J. Mark Bushong, Columbia RD2, southwest; Gloyd L. Hershey, Kirkwood RD1, southern; Herbert N. Myer, 1150 Village Road, Lancaster, southeast, and Mrs. Clarence Stauffer, Ephrata RD1, northeast.

A special award of appreciation was presented to Mrs. Loretta Kreider, who has been Extension secretary for 18 years.

In accepting her gift, Mrs. Kreider commented, "I only did what I was supposed to do."

J Wade Groff, Association president, quipped that that's why Mrs. Kreider received the award.

In her report, Miss Joan Lucas, assistant Lancaster County home economist, noted Lancaster County 4-H enrollment was up in 1971 to a new high of 2,502, up from 2,415 in 1970. She reviewed work during the past year in various programs.

Jay Irwin, associate Lancaster County ag agent, emphasized that farming in Lancaster County is "big business" and that farming is in a very healthy condition.

Decline in the numbers of farms often results from two or three farms being consolidated for more efficient operation. The fact that the average age of local

farmers has dropped from 45 to 44 years in the past couple of years indicates a good future, he said.

Irwin noted the emergence of pickles and grapes as a new cash crop. Blight and rootworm have been critical problems in recent years in the all-important corn crop.

In livestock, labor saving devices are increasingly important. Use of high moisture corn will probably continue to increase. Control of baby pig disease is receiving new emphasis, Irwin said.

Although control of Marek's was "the biggest breakthrough in agriculture in a number of years," control of the disease contributed to a larger egg supply and depressed prices. Looking ahead, Irwin forecast new efforts in in-house drying of manure and the need for neutralizing, not just masking, manure odors.

Mrs. Doris Thomas, Extension home economist, described the new expanded nutrition program as her "most challenging, rewarding and frustrating" job of the past year. While everything didn't go as well as hoped, she indicated considerable progress has been made in establishing the "one to one" program to teach improved family diet.

Experience showed the need to work "in all phases of family living," as well as diet.

So far, the program includes 123 families and 578 youths in 20 different clubs. Mrs. Susan Doyle, formerly of Lebanon County, and other working the in the program were introduced.

Marion R. Deppen, Penn State assistant Extension director, presented some facts on how Extension staff time was used during the past year, both



Among those participating in the annual meeting of the Lancaster County Agricultural and Home Economics Extension Association Wednesday night at the Farm and Home Center were: left to

right, Marion R. Deppen, assistant Penn State University Extension director; J. Wade Groff, Association president, and the Rev. Dr. James M. Singer, Baltimore pastor and former Lancaster Countian, speaker.

statewide and in Lancaster County. Locally, more than half of the time was spent in improving farm income and 4-H youth work, with 28 per cent for improving farm income and 24 per cent for 4-H youth work.

Other categories listed included: marketing, 1 per cent; family living, 12 per cent; advice on home grounds, a growing area, 4 per cent; natural resources, 3 per cent, nutrition program, 4 per cent, and community development, 2 per cent. Administrative work and staff training took the remainder.

While Lancaster County is still the leading county in youth participation, other counties are gaining, Deppen said. He said youth enrollment increased 10 per cent statewide last year.

He also commented on the vitality of the local farm economy. He noted that the

average age of farmers in Lancaster County is about six years lower than the state average. The county's \$152 million of gross farm income is up 38 per cent in the past five years, double the 19 per cent statewide increase in the same period.

Among those present as special guests were all three county commissioners: Abram Dombach, chairman; Mrs. Jean Mowery, and Raymond Herr.

The Rev. Dr. James M. Singer, pastor of Ascension Lutheran Church, Baltimore, and former county resident, gave a brief but challenging message on "Creative Living."

Rev. Singer complimented his farm audience for being "creative people" but said he thinks the nation in general has "lost that great sense of being co-creators with God" and "things

have sort of leaped ahead of us and we've sort of lost the belief" that we can do things.

He explained his belief that the rebellion in youth today is often a fear by them that they "can't live up to our expectations."

He urged honesty in teaching children that adults have fears, too, but that faith will enable one to live with and overcome these fears. He emphasized that "92 per cent" of worries are either unfounded or of the type that's impossible to do anything about, anyway.

He also urged, "Live your ideals." He said most ministers and psychologists fail to help others because "they don't give themselves."

Rev. Singer's siter, Mrs. Jean Thomas, directed the bell choir of Manheim Zion Lutheran Church, Manheim, for special entertainment.

Farmers Home 1971 Loans Are Record \$2.5 Billion

A record number of rural people, estimated at over three million, benefited from the Farmers Home Administration supervised credit programs during calendar 1971, Administrator James V. Smith announced recently.

Funds advanced through the U. S. Department of Agriculture's rural credit service totaled over \$2.5 billion, breaking all records for supplementary financial assistance available to rural people in a 12 month period for housing, family farms, and community facilities.

Housing loans, which first hit the \$1 billion level in calendar 1970, again set the pace during the 12 months ending December 31 as more than \$1.4 billion were advanced to families with incomes in the low and moderate range living in open country or rural towns up to 10,000 population.

Farm loans increased nearly 20 per cent over the previous year to \$754 million, and rural community facility loans and grants were up over 70 per cent to over \$376 million.

Economic opportunity loans, discontinued early last year, totaled \$2.2 million. They provided funding for existing farm and nonfarm enterprises in rural areas for poverty-level individuals and groups of low-income rural families in cooperatives.

More than 75 per cent of the amount loaned, Administrator Smith explained, was provided

by private lenders on an insured basis. As borrowers sign notes, these notes are sold to investors, backed by the full faith and credit of the government, and the investors' money replenishes the revolving fund so more loans can be made.

"This improved record of channeling private funds into community strengthening projects," Smith added, "demonstrates that capital can be drawn into rural America, from commercial sectors of the nation, to underwrite the programs needed for better housing and improved small-town water and sewer systems."

The insured individual housing loans totaling over \$1.4 billion represented an increase of 17.6 per cent over the previous year, providing new or improved housing for 111,097 rural families of low-to-moderate income.

An additional \$28.9 million accounted for 415 rural community rental housing projects, and another \$4.4 million funded 13 farm labor housing projects, 25 sites for rural housing construction, and 15 groups providing technical assistance for self-help housing.

Some \$287.2 million was used to finance over 41,300 loans for farm operating expenses, over \$317.3

million insured 12,404 loans for farm ownership and improvement, and \$129.9 million helped 19,486 farmers restore their operations to a normal level after being hit by flood, drought or similar disasters.

Approximately 1,390 rural communities received over \$296 million in loans while some 720 received loans and-or grants totaling \$60.2 million for construction or improvement of rural water and waste disposal systems that will serve over two million rural people. Another \$3.2 million in grants assisted some 240 rural planning boards to develop area plans for water and sewer systems.

During the year, FHA raised the limit on farm real estate loans to \$100,000 and received authorization to subordinate mortgages to private lenders, banks and other commercial lenders or Federal Land Bands. It also received authority to extend rural housing credit to towns of 5,500 to 10,000 population.

The agency moved forward in its effort to market insured notes, as \$750 million worth were sold through a nationwide group of securities dealers. An additional \$1 billion were sold directly from the finance office of FHA, making \$1.7 billion in total insured note sales.

Farmers Home Administration credit supplements other credit normally available in rural areas. It is extended through

more than 1,700 local offices that serve every rural county in the United States, Puerto Rico and

the Virgin Islands. Loans are made only to applicants unable to obtain credit elsewhere.

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