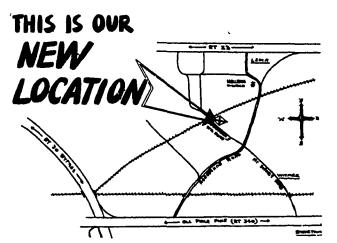
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Farm Credit System Loans Up in '71

American farmers and their cooperatives borrowed a record \$14.4 billion through the lending units of the farm Credit System during calendar year 1971, according to figures released recently by the Farm Credit Administration. The total represents a 15.8 per cent increase from the \$12.4 billion in borrowings during the previous year.

Loans outstanding from the System on December 31, 1971 were \$16.3 billion, up 10.2 per cent from the \$14.8 billion of a year earlier.

Federal Land Banks, the System's long-term farm real estate mortgage lending unit, had loans outstanding of \$7.9 billion, an increase of 10.2 per cent from \$7.2 billion a year earlier. Loans made were up 52.9 per cent - to \$1.6 billion from the \$1.0 billion made in 1970. The large increase in loans made represents a willingness by farmers to return to long-term borrowings now that interest rates have receded from their exceptionally high levels of two years ago.

Production Credit Associations, which farmers use for short and intermediate term credit, loaned \$9.4 billion during the year, up 13.8 per cent from the \$8.3 billion in 1970. PCAs had loans outstanding at year-end of \$6.1 billion, up 14.6 per cent from the \$5.3 billion a year earlier.

PCAs obtain most of their loan funds through Federal In-

termediate Credit Banks. FICBs also discount notes and make loans to other financing institutions. Last year the total of these loans and discounts made through "OFIs" were \$641 million, with \$239 million outstanding at year-end. Both figures are about the same as a year ago.

The Banks for Cooperatives - which provide the majority of financing for the nation's farm supply, marketing and business service cooperatives - made \$2.7 billion in loans last year, up 10.3 per cent from the \$2.5 billion in 1970. Loans outstanding held constant at \$2.0 billion.

The Farm Credit System obtains its loan funds primarily through the sale of bonds and debentures in the nation's money markets. During 1971 the System sold \$13.0 billion of these securities and at the end of the year had \$14.4 billion in securities outstanding. The figures represent increases of one per cent in securities sold and 10.7

per cent in securities outstanding from 1970.

The Land Banks and PCAs, the two farm lending units of the System, supply 21 per cent of the approximate \$65 billion of total credit used by farmers. The Banks for Cooperatives provide about 60 per cent of the financing for the nation's farmer cooperatives. In the past five years, farmers' total use of credit has expanded at about nine per cent annual rate.

The Farm Credit System is owned by the farmers and cooperatives borrowing from it and makes loans throughout the United States. The Farm Credit Administration is the supervisory Federal agency of the System.

Mutation Mink

Minks in captivity have been bred to produce fur varying from white and pale silver to darkest brown. Such specially developed fur is called mutation mink.

Beat the Big On -Heart Attack





ANNIVERSARY (35) SALE IN THELD OVER - I WEEK

WE APOLOGIZE THAT WE COULDN'T HANDLE ALL THE PEOPLE WHO WANTED TO TAKE ADVANTAGE OF OUR "SPECIALS" LAST WEEK ... WE WERE THAT BUSY!

(MARCH 6-11)

WE CAN'T LIST ALL THE "DEALS" WE FEATURED BECAUSE A LOT OF THEM WENT LAST WEEK!

BUT, WE HAVE A NUMBER OF "BUYS" LEFT, PLUS WE'RE ADDING SOME MORE FOR THIS EXTRA WEEK.

10% DISCOUNT

ON ALL PARTS ITEMS

USED EQUIPMENT BUYS

WHAT'S LEFT IS GOING

TO GO!

1971 CADETS

AT LESS THAN 1972 AT LESS THAN 1971 PRICES

1054 S. STATE ST. EPHRATA, PA.

WE PROMISE YOU WE'LL GET TO YOU THIS WEEK WHEN YOU COME IN ... WE'RE WHEELIN' & DEALIN' . . .



INDUSTRIAL EQUIPMENT AT 1971 PRICES

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- 3444-D BACKHOE
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TREMENDOUS SAVINGS!

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