

Nation's Documents
The original copy of the Declaration of Independence now reposes under guard, alongside the Constitution, in Washington's National Archives building, where it can be viewed any time the building is open.

Farm Credit Service To Improve in 1973

Farmers, who saw improvements made in their credit services in 1972, can expect still greater advances in the coming year

Such progress was indicated by E. A. Jaenke, Governor of the Farm Credit Administration, the agency which supervises nationally the \$18 billion farmer-owned Farm Credit System.

In his year-end report, Jaenke called 1972 a significant year for U.S. agriculture for it marked the beginning of improved credit programs for farmers and new leading efforts of the Farm Credit System to finance rural development.

"The results of these new services are loans more closely matched to farmers' needs and a small but significant start in helping meet the farm community's financial needs," Jaenke stated.

In addition to expanded credit services for farm operators, the new programs include loans for non-farm rural homes, loans to

open seas fishermen and to cooperatives serving fishermen, and loans to rural electric cooperatives on a concurrent basis with the Rural Electrification Administration.

The most significant improved program, said Jaenke, was in farm loans through Federal Land Banks. Past law limited Land Banks to advancing only about one-half of a farm's market value. But the new law provides flexibility in tailoring loans to each farmer's individual needs and repayment capacity.

Congress launched these new and expanded efforts, Jaenke said, with passage late last year of new charter legislation for the System. Implementation of the programs has been taking place throughout the year.

Under study throughout the System now are methods in which it could finance certain businesses which perform custom services for farmers, such as custom harvesters, and the extent to which it could participate in financing rural community needs through the recently passed Rural Development Act.

Rural home loans under the new Act can be made by both Federal Land Banks and

Production Credit Associations. These organizations have made home loans in the past but only for farm homes. Now the loan program is opened up to non-farmers to build, buy or remodel homes in the countryside. The program has been activated by the Banks and Associations in varying stages since last summer. In that time, about 600 rural home loans have been made with advancements totaling \$12 million.

Under the Act, fishermen, as basic food producers, become eligible to borrow from PCAs and cooperatives whose membership is made up of fishermen are eligible to borrow from the Banks for Cooperatives. The loan program, which is just getting underway, shows 44 loans to fishermen and 2 loans to fishing cooperatives. Loans made total nearly \$5 million.

The System includes the Federal Land Banks and Local Associations, the long-term mortgage lenders; Federal Intermediate Credit Banks and local Production Credit Associations, the short and intermediate term lenders; and the Banks for Cooperatives which finance farmer and, now, fishing cooperatives.

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Cattle Feeders Parley Tuesday

A special cattle feeders' day has been scheduled by the Cooperative Extension Service for Tuesday at the Farm and Home Center, 1383 Aracadia Road.

Six speakers will fill the all-day program which includes lunch and a question period at day's end. Agri-business firms related to cattle feeding will exhibit their products.

Lunch reservations must be made through the office of the County Agent by Friday.

SPEAKERS' TOPICS

Scheduled speakers are as follows:

—9:30 a.m. - "Cattle and Feed Outlook", Louis Moore, Extension Economist

—10:15 a.m. - "Labor Efficiency", Jesse Cooper, Ex-

tension Farm Management,

—11 a.m. - "Hormones and Feed Additives", Dr. Lester Burdette, Livestock Extension, 1:30 p.m. - "Preventing and Controlling Respiratory Infections", Dr. Samuel Guss, Extension Veterinarian,

—2:15 p.m. - "Livestock Waste and Sediment Control Regulations", John P. Durr, Dept. of Environment Resources,

—2:45 p.m. - "Manure Storage and Disposal", Roger Grout, Extension Engineer,

—3:30 p.m. - Questions

County Agent Max Smith said the all-day meeting is being conducted in place of several evening meetings as in past years.

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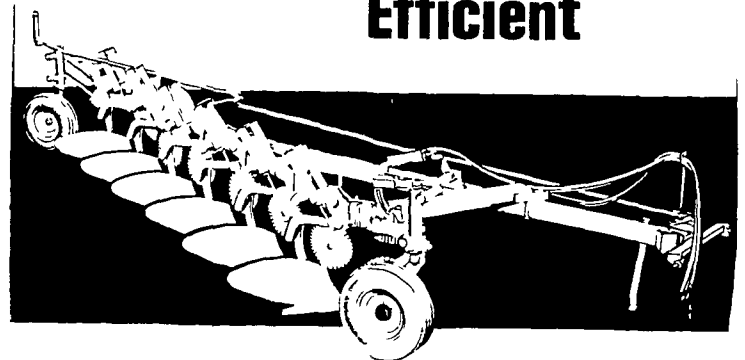
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