

Credit Needs

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Then he gave four major decisions of the administration in Washington affecting agriculture and which he said would immeasurably enhance the farming opportunity for young farmers today:

... A decision to let American agriculture make its full contribution and go for the full production opportunity which will mean more farming operations.

... A decision to let farmers manage their own farms. It is already helping to increase net returns to all farmers.

... A decision to let the market work in our economy. This is the strongest possible guarantee that farmers will get the production resources needed, with prices that will cover production costs and provide an attractive life style.

... A decision to continue support for the family farm structure.

Prior to the conference, Dr. William Herr, a visiting scholar with the Farm Credit Administration, asked the 100 young farmers to fill out a survey form to help identify the financial situation of young farmers.

Replies were summarized and revealed this composite picture of the young farmer in attendance:

He is 33 years old, married and has four dependents. He has 14 years of education, has a farm background, farms 830 acres and has a general farming operation.

He has assets of \$322,000 and debts amounting to \$132,000. His off-the-farm income last year was \$6,100.

Seventy-two percent obtained their credit from institutional lenders

By comparison, young farmers at a similar meeting in 1963 reported assets of \$30,000 and debts of \$16,000.

Asked to project their future goals and objectives, the results showed the young farmers intended to boost their acreage (owned, leased and farmed jointly) from 830 in 1973 to 1,270 acres in 1974.

Asked to identify major problems they encountered in beginning their farming operations, 54 of them said — finding land to buy; 53 said obtaining credit and 30 obtaining machinery and equipment.

John R. Brake, Michigan State University agricultural economist, at a general session of "Problems Young Farmers Face in Getting and Managing Capital," said some credit agencies are "not doing as well as they might at this point."

He said they were getting away from some of the traditional collateral requirements.

"When a young guy wants to start on a shoestring, this agency can't help him because they've got to have more security than he can provide. So he buys land on contract, rents machinery, rents silos. All of this is very expensive financing."

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Land

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ments. "Strip development is unsightly and expensive to service," he said, "and there should be some safeguards in the bill to prevent this practice."

Winsor said that his group supported the bill in general, but that if changes weren't made in the roll-back and split-off provisions, they would be "regretfully" compelled to, oppose it.

General agreement with the bill's intent was voiced by a number of farm organizations at the meeting, including the Pennsylvania Farmers Association and the Pennsylvania State Grange. Both organizations, and practically everyone else who presented oral or written testimony, suggested some changes in the bill.

Amos Funk, a Lancaster County farmer and chairman of the Pennsylvania Association of Conservation

Districts land use committee, spoke eloquently in behalf of the bill, and recommended its adoption with the five-year roll-back clause. "A five-year roll-back will do a better job than a ten-year roll-back because farmers will be afraid to sign up for ten years. A shorter roll-back will encourage people to participate."

Funk cited the example of a similar act in California which had a ten-year clause, and said it didn't work. "All they got signed up in California was class four, five and six land. They didn't get their best farms under the plan, and California is now losing 800 acres of farmland every day.

"There's a three-year roll-back in New Jersey, and they've succeeded in saving lots of farmland. There are disadvantages to a five-year roll-back and to a split-off provision. But I feel the advantages far outweigh the disadvantages."

"We've been treating land too long as if land is creating

the problems. It's people who create the problems," Funk concluded. "It's time to stop treating land solely as an economic unit and start treating it as a non-renewable resource."

In a written statement to the committee, Penrose Hollowell, state director of the Farmers Home Administration, backed up Funk's observation that the

short roll-back period was working in New Jersey.

Leonard Strunk, an agricultural economist from Chester County, told the committee that they should stop thinking of the bill as a way to save open space and start thinking of it as a way to help farmers. "Because farmers," Strunk said, "really need help."

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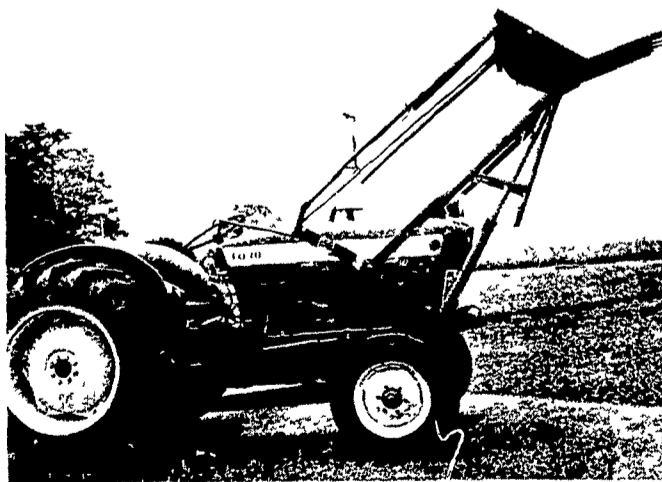
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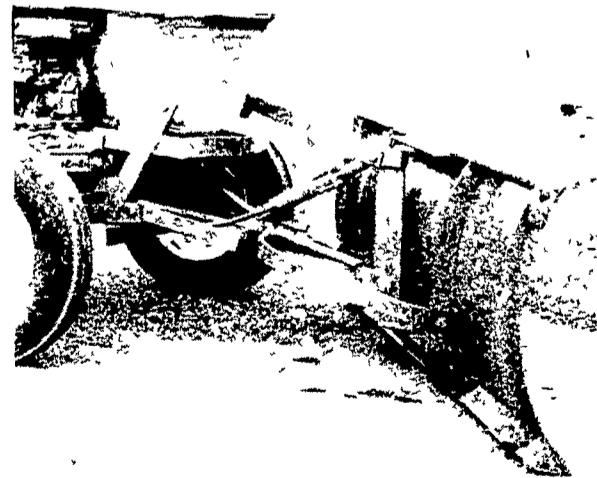
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