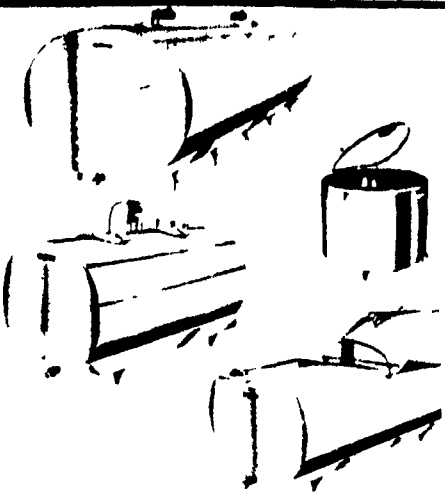


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**FCA Board Sets Policy On Young Farmers**

The Federal Farm Credit Board, top policy making body for the borrower-owned Farm Credit System, this week adopted a resolution urging the System to develop lending programs responsive to needs common among young farmers.

The Board said it is in the long-range, best interest of agriculture and the Nation "for competent young people to enter and remain in farming." The farmer-owned Farm Credit System, more than any other private farm lender, "has a responsibility to provide leadership in this area," it said.

Plans call for a series of meetings within the next two months with officers and presidents of the 37 Farm Credit Banks, with the goal of developing specific recommendations for

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changes that would permit the System to step up its assistance to young farmers.

The Board action follows a conference on Financial Needs of Young Farmers held by the System in Indianapolis in February in which young farmers from throughout the Nation gave suggestions on how lenders could be of greater service to beginning farmers. Principal needs identified were in the areas of greater loan flexibility and assistance with farm business and legal matters.

Units of the System providing loan funds to farmers are the Federal Land Banks, which make long term mortgage loans, and Production Credit Associations, which provide short and intermediate term farm credit. They have \$19 billion in loans outstanding, making them the largest institutional agricultural lending units in the Nation.

The Board statement said it is an objective of the System "to provide young farmers adequate amounts of credit consistent with sound lending, recognizing both the well-being of the applicant and reasonable protection for the lender."

It defined young farmers as those under 35 and said district Farm Credit boards should develop lending programs responsive to financial needs common

among young farmers. "Such programs," the Board said, "should give special consideration to the young-farmer applicant's managerial capabilities and repayment potential. Additionally, the System should offer appropriate financially-related services which will assist young farmers in their beginning years of farming." "The Board further directs the staff of the Farm Credit Administration to assist and coordinate development of such young farmer services to be of maximum benefit to beginning farmers."

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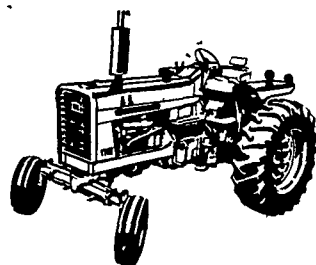
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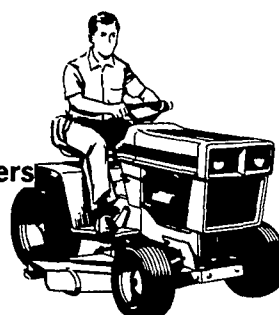
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