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Although he was surrounded on all sides by bankers, Noah Wenger, a Stevens R1 poultry and beef farmer, was still able to smile. Wenger's farm was one of the stops made Wednesday by some 130 farm loan of-

ficers attending the 10th annual ag banking conference sponsored every year by the Pennsylvania Bankers Association. This year's meeting was held near Lancaster.

Pa. Ag Bankers Confer On Farm Loan Outlook

Agricultural lenders from all over Pennsylvania converged on Lancaster's Sheraton-Conestoga Motor Inn on Wednesday and Thursday of this week. In all, 135 bankers turned out for the 10th Annual Agricultural Lending Conference which is sponsored each year by the Pennsylvania Bankers Association.

During their two-day stay, the bankers heard from a number of Penn State's ag economists, toured two nearby farms and listened to a presentation on the national farm picture by Derl I. Derr, director of the American Bankers

Association ag division.

The conference began Wednesday morning with a look ahead for farm commodities, the international situation, and the management needs of farmers.

Dr. John Malone, head of agricultural economics at Penn State, told the bankers that farm products from the nation and the state are going to become an important part of world trade negotiations. He added that Pennsylvanians should become increasingly interested in the world food problem and its solution. The state currently ranks 24th in

overall food production in the U.S., and is one of the top 10 dairy states. Some nine percent of Pennsylvania's labor force is involved in agriculture and agricultural products, Malone noted.

Two of the most heavily stressed topics during the meeting were farm estate planning and cash flow for farmers. Frederick A. Hughes, professor of farm management extension at Penn State, told the group on Wednesday that farmers' estates are growing very rapidly. "In the last 10 years," Hughes said, "farm real estate values in Pennsylvania have grown an average of 200 percent, a figure which doesn't even come close to the actual

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Showing Horses Is Her Hobby

Spring with its warmer weather offers the opportunity for more outdoor activities and for Natalie Immel, that means one thing - horse show competitions.

Natalie, a Manheim Township senior, learned to ride as a youngster and has been competing in horse shows for about as long.

A skilled rider in both Western and English phases of contests, Natalie has ridden not only in local shows including contests at the Lancaster Riding Club and at Quentin but also in National competition including the Quarter Horse Congress in Columbus, Ohio. A well-rounded com-

petitor, Natalie participates in almost any type of contest including showmanship, halter classes, equitation and western riding.

Much of Natalie's work and riding has been combined with her work as a Lancaster County 4-Her. A member of the Broken Bit 4-H Club for eight years, Natalie has served the organization as secretary, vice president and was recently selected to her second term as president.

Natalie has been active in many 4-H activities in the county including participating in a horse club exchange to Michigan and

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Natalie Immel, Lititz R3, displays some of the many trophies, ribbons and plaques she has won during horse show competitions.

House Ag Comm. Has Conservation Hearing

by Dick Wanner

The Pennsylvania House Agriculture Committee held an all-day hearing on Tuesday to assess the impact on farmers of environmental regulations. Specifically, representative Kent Shelhamer's committee was looking at the Pennsylvania Department of Environmental Resources mandate that all Commonwealth farms have implemented conservation plans by July 1, 1977.

An earlier meeting on the same subject had been held in late February, and when he ended Monday's hearing, Shelhamer said there might be another on later.

Both of the state's dominant farm groups - the Pennsylvania State Grange and the Pennsylvania Farmers' Association - were on hand to comment on the DER regulations.

Charles Wismer, chairman of the Grange's state legislative committee, told the hearing that his organization is in accord with the purposes and intent of the Clean Streams Law, but that they're worried about the effect of DER

restrictions on agriculture.

Wismer has three major recommendations to make to the committee members. The first was that any plan or project carried out under the law should not reduce or interfere with food production. Second, that livestock kept for meat or milk production should have free access to any water flowing through or adjacent to pasture land. And third, Wismer said, all society should share the costs involved in carrying out any erosion control measures farmers would be required to

install by law.

In concluding his testimony, Wismer said, "We need some form of reasonable guidelines to determine the degree of control that may be acceptable. But the rules and regulations now stand, the subject is open to individual opinion and judgement. Let's have a sensible and workable plan that doesn't interfere with food production."

Chester Heim, public affairs director for the Pennsylvania Farmers' [Continued on Page 19]

Mung Beans - Your Newest Cash Crop?

by Dick Wanner

Moses Chu feels that farmers here can make money growing mung beans. And he's backing up that belief with his time and money. Chu feels he can sell mung beans at a profit to East Coast ethnic groups - such as the Chinese community in New York City. This is the bean most widely used for sprouting, and it is a staple of Oriental cooking.

Most of the mung beans consumed in this country are imported from Peru. Some are grown in California, and some are grown in Oklahoma. "But the Peruvian beans are the best," Chu told Lancaster Farming last week, "because they have a high germination rate and they produce a nice firm, white sprout. The beans from Oklahoma look nice, but they don't sprout well. I think because they're dried with heat."

Bean sprouts are an excellent source of cheap protein. Chu thinks he can give his customers an even better buy by saving them the freight costs on Peruvian beans. A laboratory analysis of the nutritional value of mung beans is indeed impressive. The protein content is a whopping 24 percent. There's very little oil, about 1.5 grams in 100 grams of uncooked beans, and about 60 grams of carbohydrates per hundred pounds of beans. Each 100 grams of mung beans provides 340 calories. The bean itself has a thick, dark green skin, and it's about one-fourth the size of a normal soybean.

Sprouts are made from the raw beans by carefully controlling temperature and humidity. One pound of beans, if everything goes

well, will produce five pounds of crisp, white sprouts, an inch-and-a-half long in about five days.

Most of the mung beans imported into this country come to the port cities of Los Angeles, San Francisco and New York, where the Chinese communities are the largest. Chu doesn't have any definite figures on exactly how many are imported, but said that his sources in New York tell him several hundred tons annually enter that city alone.

Chu said that he will buy mung beans from area growers who are willing to experiment with the new crop. He said that at the time the sale is consummated, he will pay the grower exactly

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Wenger Is Appointed Pa. ASCS Chairman

Noah W. Wenger, a Lancaster County farmer from Stevens, has been appointed chairman of the Pennsylvania State Agricultural Stabilization and Conservation (ASC) Committee, it was announced in Washington this week by U.S. Secretary of Agriculture Earl Butz.

State headquarters for the Pennsylvania Agricultural Stabilization and Conservation Service (ASCS) are at Harrisburg.

Wenger, 40, operates a 107-

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