



Representing the Production Credit and Federal Land Bank Associations of York County at the annual conference held recently in Hershey were (left to right, front row) Mr. and Mrs. Samuel W. Musser, Sr.; H. Richard Zook; and Mr. and Mrs. Robert E. Stover. Second row: Mr. and Mrs. George H. Wolf; Mr. and Mrs. Richard K. Smyser; Mr. and Mrs. Norman G. Blocher, and Mr. and Mrs. Horace H. Waybright. Third row: Mr. and Mrs. Roy K. Lehman; Mr. and Mrs. J. Maynard Weary; Mr. and Mrs. Marlin E. Miller; Mr. and Mrs. Rolla E. Lehman, II; and Mr. and Mrs. R. Eugene Blevins.

## Credit Banks meeting encouraging

HERSHEY — In the midst of months of gloomy news about agriculture, some encouraging signs were revealed at the annual conference of the Farm Credit Banks of Baltimore held recently in Hershey.

Representing the Production Credit and Federal Land Bank Associations of York at that conference were directors R. Eugene Blevins, Norman G. Blocher, Rolla E. Lehman, II, Roy K. Lehman, Marlin E. Miller, Samuel W. Musser, Sr., Richard K. Smyser, Horace H. Waybright, J. Maynard Weary, and George H. Wolf.

All three consolidated Farm Credit Banks in the Baltimore District completed profitable years. The Federal Land Bank, The Federal Intermediate Credit Bank, and the Bank for Cooperatives totaled over 11 million dollars in net earnings for 1977.

The three banks, covering Pennsylvania, West Virginia, Maryland,

Delaware, Virginia and Puerto Rico, now have over \$1.5 billion in loans outstanding.

Although in recent months national news has focused on the plight of farmers, the Baltimore banks' report reflects a continued sound financial base for agriculture in this area.

In his message, president of the banks, Gene L. Swackhamer, observed that, "Although some commodity prices have declined significantly, certain areas of our district suffered severe drought and farm incomes have fallen, the quality of our credit remains good."

Swackhamer also said that the numbers of foreclosure and bankruptcies remain low. He said, "Farmers are exercising reasonable caution in the face of rising costs and slower appreciation in land values."

Most of the delegates agreed that the strong showing of their banks was a good sign for agriculture,

but no one was ready to minimize the many problems facing the nation's largest industry.

Helping the delegates focus on "the opportunities and difficulties facing farmers and their cooperatives" were ex-Secretary of agriculture Earl Butz, Irving R. Levin

from NBC News, and the Secretaries of Agriculture of Maryland, Pennsylvania, Delaware and Virginia. Representing Pennsylvania was Secretary of Agriculture Kent D. Shelhamer.

The PCA and FLBA of York cover Adams, Cumberland, Franklin, Fulton, Perry and York Counties.

## WHAT'S NEW

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