

Emergency loans available

WASHINGTON, D.C. — President Carter last week signed a bill to provide up to \$4 billion of additional credit to the nation's farmers. Secretary of Agriculture Bob Bergland said loans under the new law would be available now through the Department's Farmers Home Administration (FmHA).

The new economic emergency loan program will offer special help to farmers who face a shortage of credit from regular sources or who are particularly hardhit by the current combination of rising production costs and lower prices for their crops and livestock.

Under the program, these farmers can borrow up to \$400,000—at an unsubsidized interest rate—to sustain their normal farm operations or refinance existing debt. FmHA will guarantee loans by commercial lenders or make loans directly to farmers who lack other sources of necessary credit.

Other provisions of the new Agricultural Credit Act of 1978 will go into effect in about a week. According to Bergland, they will

—double loan limits in regular FmHA programs for farm ownership and operations;

—raise limits on farm loans

made by private lenders and guaranteed by FmHA; and —authorize FmHA to make loans to family-sized farms operated by partnerships, cooperatives and corporations. Previous law restricted eligibility to farmers operating as individuals.

The interest rate on economic emergency loans made directly by FmHA will be 8½ per cent. Rates in the future will be based on the government's cost of borrowing.

In the case of FmHA guaranteed loans, interest rates are negotiated between the borrower and lender,

with FmHA guaranteeing up to 90 per cent of the loan

Loans for operating purposes will be made for up to seven years. Loan that are consolidated or rescheduled will have an additional seven years repayment term. Under special conditions, FmHA may authorize repayment over 20 years.

Loans for annually-recurring expenses will be repayable annually.

Loans are limited to a maximum of \$400,000 to a borrower. A borrower's combined debt for economic emergency and other types of non-emergency FmHA farm real estate and operating loans may not exceed \$650,000.

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LANCASTER — The 56th Annual Wenger-Winger Reunion will be held on August 18, 19 and 20, in Lancaster County. The opening session will be held Friday, evening, August 18, in public meeting room at the Lancaster Mennonite Historical Center, 2215 Mill Stream Road, Lancaster, at 7:30 p.m. with Clarke E. Hess, Vice-President of the association in charge.

The reunion first met at Ephrata on Wednesday, August 10, 1922, and has met annually ever since except for one omission during World War II.

The Reunion comprises all variant spellings of the family name, such as Wanger, Whanger, Wingert, Wengerd, Wengert, and Wengerd. The family is basically Mennonite, but there are large numbers of

the clan who are identified with such related church groups as the Church of the Brethren, Brethren in Christ, Amish, and other denominations.

Could Be Worse

Some observers say that the only thing worse than being a bachelor is being a bachelor's son.

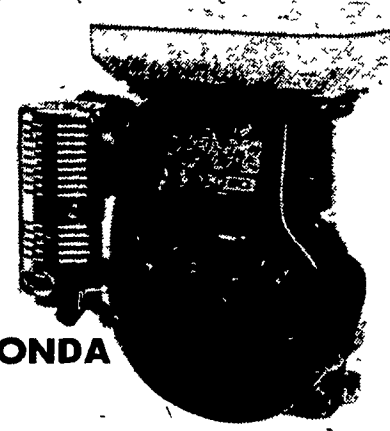
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