

# Emergency farm loan program launched

HARRISBURG — State Agriculture Secretary Kent Shelhamer says that Pennsylvania farmers who face a shortage of credit from regular sources or who are particularly hard-hit by the current production cost-price differential may be eligible for emergency loans under the Agricultural Credit Act of 1978 signed August 4 by President Carter.

The Act, farmers who qualify can borrow up to \$400,000 at unsubsidized interest rates to sustain normal farm operations or to refinance existing debts. The Farmers

Home Administration, which will administer the program, will guarantee loans by commercial lenders or make loans directly to farmers who lack other sources of necessary credit.

According to the Agriculture Secretary, the program will also 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 will authorize FmHA to make loans to family farms operated by partnerships, coops and corporations. He

noted that the law previously restricted eligibility to farmers operating as individuals.

The interest rates on economic emergency loans made directly by the FmHA will be 8½ per cent. Where FmHA guarantees loans, interest rates are negotiated between the borrower and the lender with the FmHA guaranteeing up to 90 per cent of the loan.

Loans for operating purposes will be made for up to seven years, with rescheduled or consolidated loans having an additional seven year repayment term.

Under special conditions, the FmHA may authorize payment over 20 years.

recurring expenses will be repayable annually.

Under the program, loans are limited to a maximum of

Loans for annually

\$400,000 per 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.

More information is available through the FmHA offices throughout the state.

## NPPC pushing for awareness

DES MOINES, Iowa — More than 100 pork producer leaders from throughout the country met here August 18 to kickoff an intensive six-week "awareness" push.

Using the theme "Is regulatory reason worth a dime?" producers in 35 National Pork Producers Council member states will meet with their congressmen to voice their concerns about government regulations.

In recent months, decisions involving antibiotics, investment tax credit, sulfa, turkey ham, and nitrite have caused confusion and uncertainty within the pork industry.

"And we think it's time to let our congressmen know how we feel and ask their help in seeing that we return reason to regulations," says John Soorholtz, president of the NPPC.

Soorholtz reminded the producers that the state producer associations and NPPC have a solid reputation for getting things done, "mainly because we have always presented a united front and represented all pork producers — never a chosen few producers or a select group of states.

"All we have to do is look at what we've done in the last few months with the sulfa residue problem. USDA has made a big commitment in money and manpower to getting at the bottom of this problem. And there's no doubt in my mind that the only reason this has happened is because all of us worked together — with the coordination of the national office," said Soorholtz.

NPPC staff members updated the leaders on current interest areas and outlined how they should conduct state and district meetings.

Petitions will be circulated among producers and distributed at marketing points. These will be presented to congressmen at the district meetings.

In addition, emphasis will be placed on signing up new members and adding markets to the voluntary funding program. NPPC is the largest commodity group in the country with 80,000

members. And more than 40 million market hogs are being checked off each year.

"But we've got to do more" was Soorholtz's challenge to the industry leaders. "Our strength comes from the numbers of producers we represent and the markets that are working with us.


"And numbers are what Washington responds to."

There are 9 million boats and 50 million persons engaged in recreational boating in the United States, the U.S. Coast Guard says.

A National Highway Traffic Safety Administration study shows the chance of fatal head injury appears to be at least four times greater for the motorcyclist not wearing a helmet compared with the cyclist wearing head gear.

There are more than 5 million motorcycles registered in this country according to figures compiled by the U.S. Department of Transportation.

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