

Loan program launched for low income farmers

WASHINGTON, D.C. - Loans for low-income farm families to build their farming operations and raise family incomes are now

available through local county offices of the Farmers Home Administration (FmHA) of the U.S. Department of Agriculture.

Gordon Cavanaugh, FmHA administrator, has announced that FmHA is implementing the "limited resource" farmer authority

of the Agricultural Credit Act of 1978.

The program provides credit at reduced interest rates to low-income families whose farm operations and resources are so limited they cannot afford the regular interest rates for FmHA loans.

estate and operating loans. will be allowed to defer the beginning of repayment, if necessary, until three years after they get their loans.

For real estate loans to buy or improve land and buildings, borrowers will pay a 3 per cent interest for the first three years of repayment, then 5 per cent in the following two years. Thereafter, they will pay whatever rate they can afford, but not less than 5 per cent, and more than the full rate ordinarily applied to FmHA farm loans (currently 8½ percent).

Limited-resource loans for production purposes will bear 5 per cent interest

during the first two years of repayment, with borrower graduating to whatever higher rates they can afford (up to the maximum FmHA rate) as their farming operations improve. Borrowers' ability to pay higher interest will be reassessed every two years after the initial 5 per cent interest period.

Cavanaugh said the program will "enable FmHA to serve many farmers who previously could not qualify for any form of FmHA or other farm credit."

"They will benefit both from the availability of credit and technical assistance from the FmHA county staffs," he said.

Irrigation increases in Delaware

NEWARK, Del. -- Irrigation of field crops is expanding rapidly in Delaware as growers realize the profit insurance potential of irrigation on sandy soils. Approximately 17,000 acres have been put under sprinkler irrigation in the state over the last two years for an 81 per cent increase in total irrigated cropland, according to University of Delaware Extension agricultural engineer Tom Williams.

Center pivots have been the preferred type of system on this newly irrigated land because of their low labor requirement. Traveling big guns have been the second choice because of their portability. Travelers have a higher labor requirement than center pivots but much less than the older, hand-moved aluminum pipe systems. Center pivots are now irrigating about 51 per cent of Delaware's 38,000 acres of irrigated cropland.

Traveling big guns cover about 37 per cent of these acres, while other types of system cover the remaining 12 per cent.

"The potential for increasing our irrigated acreage is great," says Williams, "due to the abundance of groundwater in the lower part of the state where we have sandy, low water-holding-capacity soils." He predicts a threefold increase in irrigated acreage over the next ten years, primarily in Sussex and lower Kent counties.

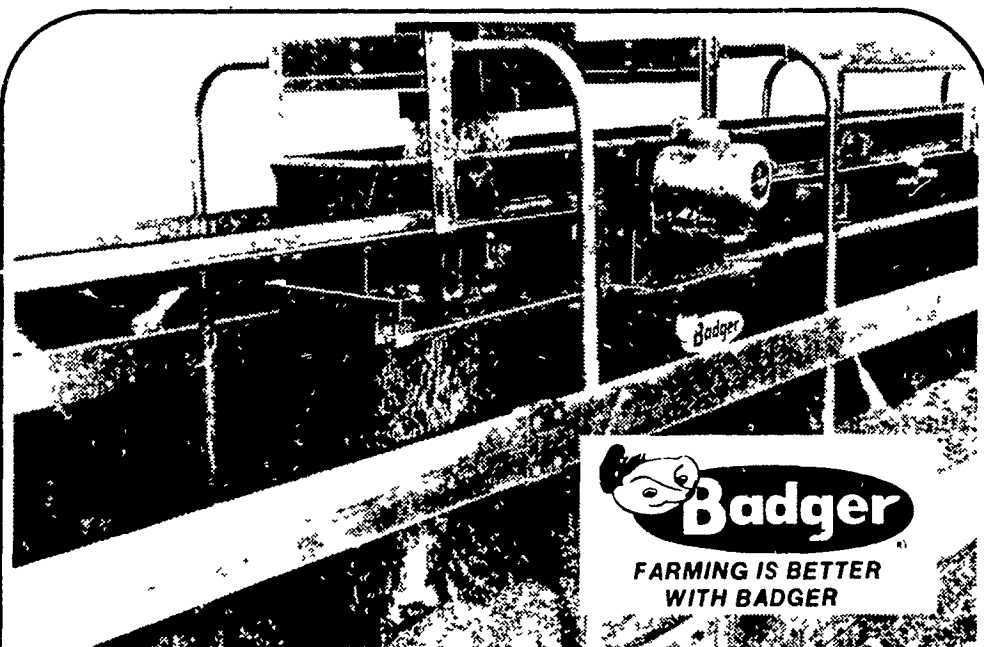
This increase in irrigation should have little effect on groundwater supplies, since about 25 per cent of the area's annual 43.8 inches of rainfall goes to recharge these supplies. This 11 inches of recharge water is less than the seasonal irrigation demand for crops grown. Furthermore, this irrigated land remains open to accept the rainfall recharge.

Irrigation represents a

new type of farming with greatly increased yields, flexibility in crops grown and higher profit potentials. When dependence on rainfall is no longer the yield-limiting factor, there is better use of production inputs, less yield fluctuation and more stability in the farming operation.

For a report on some impressive results growing irrigated corn in Delaware, plan to attend the Delmarva Corn Technology Conference December 12 at Convention Hall in Ocean City, Md. Williams and Extension agronomist Dr. Bill Mitchell will be talking on "Results of the First State Corn Irrigation Program - 200 Bushels Per Acre?"

Doors open at 8:30 a.m. The Conference begins at 9:30 and lasts until about 3:30 p.m. For complimentary lunch tickets or additional information, contact your county Extension agent or local business firm.



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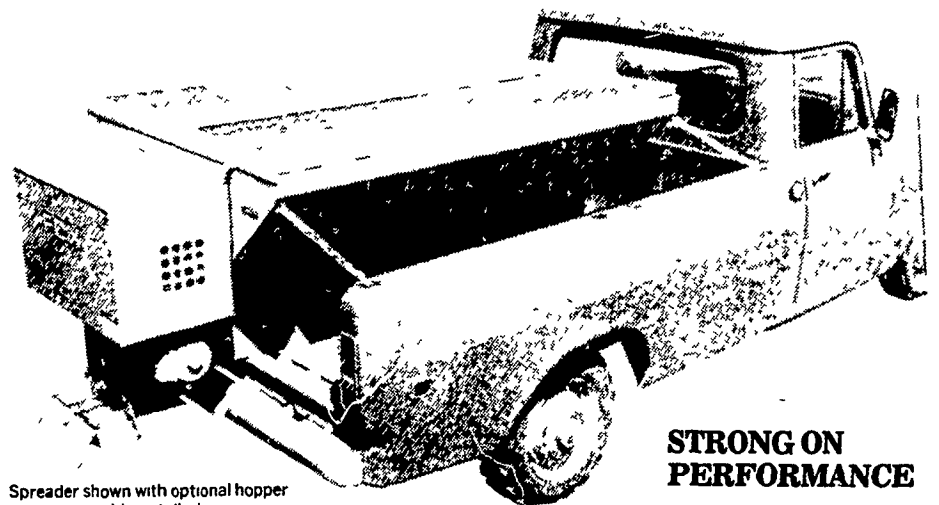
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