

# Changing farm

(Continued from Page 108)

personal attention to the agriculture community," Boyd continues. He pointed

out that this includes handling all agri-financing through branch managers at their 57 local offices. These managers live in and work closely with the com-

munities they serve, and know the individuals with whom they are dealing, he explained.

Because of their belief in the importance of

Lancaster Farming, Saturday, October 27, 1979—109  
agriculture, National Central Bank also strongly supports educational program for young people, a total of 40 different programs in their service area. Boyd said, "We feel it is very important that we contribute to the total growth and education of the agriculture community. One of our first priorities is to show by action that we are sincere about contributing to the growth of agriculture." This means that National Central supports 4-H and FFA programs, leadership training programs and adult education programs. In Lancaster County, they purchase a steer at the 4-H sale and provide it for the annual banquet.

Bill Hess, director of public relations adds, "In our educational service, we encourage young people to stay involved, to get an education in agriculture and to make it their career."

Boyd states, "This is a human investment which is important to us all."

Both men stress that National Central is a full service bank, explaining that the services of the trust department are also used in the agri-finance department in their work.

Hess said that the trust department can work closely in the planning of estates, putting their knowledge of tax laws to work so that transfers can be made without having the state take a large part of the state in taxes.

Boyd added, "The amount of the loan is so significant that we want to provide the greatest service to tie in with the complete livelihood of the farmers."

Boyd summarized his department's activities by saying, "our department serves as a support group to any efforts in agri-finance. We provide analysis of credit, preparation of presentations to the loan committees, and analyses and recommendation of loans." John E. Moose now serves as assistant director in the department.

Despite the high cost of farmland, Boyd says land is still one of the greatest assets. He said, "It is still one of the best ways for a farmer or anyone else to hedge against inflation." Land appreciated 14 per cent in 1978 alone.

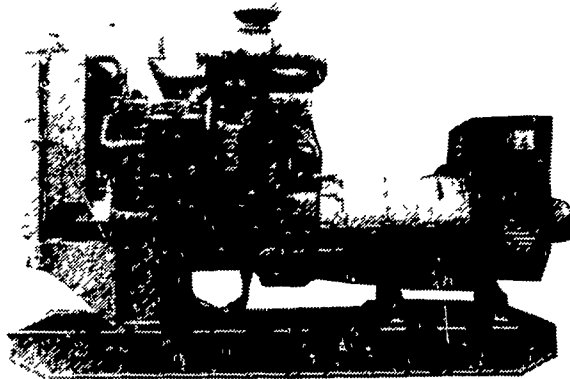
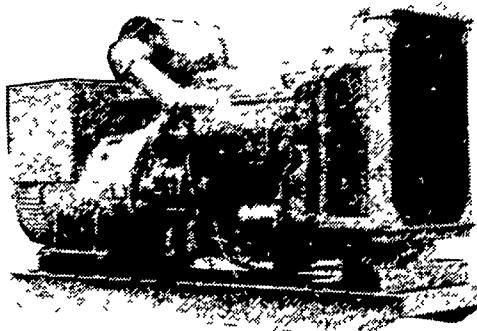
He expressed deep concern for the preservation of farmland, and said that he feels some mutual conclusion must be arrived at soon to preserve farmland. He said all ideas proposed have merits, and he hopes that a conclusion can be reached "by communicating with goodwill."

Boyd has been director of the agri-finance department for two years, and had been with the bank for one year prior to being named to that position. Boyd was born and raised on a Lancaster county farm near Lititz, and had been actively involved in 4-H work in the county. His work with the agricultural community comes naturally and his commitment to work closely with farmers is real.

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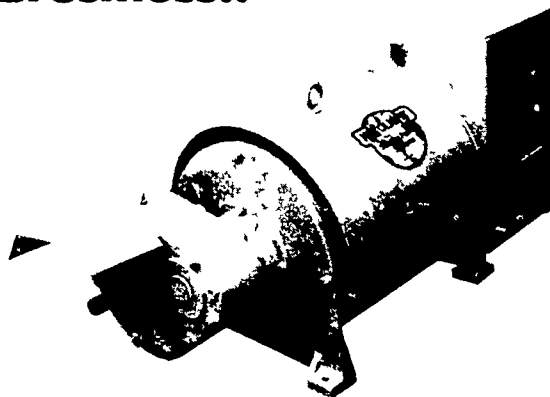
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