

Farm lenders learn economic outlook

CHICAGO, IL. - More than 900 persons from the United States and Canada attended the fifth annual North American Agricultural Lender's Conference, at the Chicago O'Hare Marriott Motor Hotel.

Lending institutions from 22 states and 5 Canadian provinces were represented

at the meeting.

The three-day conference was sponsored by A. O. Smith Harvestore.

"This annual conference gives representatives of agricultural credit institutions and agencies throughout North America an opportunity to learn of new developments in

agricultural finance," said Lamar Spangler, manager of marketing finance for Harvestore.

"It's also an excellent chance for ag lenders to take a look at the exciting challenges that face them in the decade to come," he added.

The Lender's Conference program involved presentations by a number of authorities on agricultural finance.

Among the speakers were Russell Beckham, senior loan officer, farmer programs, for Farmer's Home Administration, who spoke about guaranteed loans, and Robert Meier, editor of Financial Futures Digest, who discussed financial futures.

Other speakers were Dr. John Marten, agricultural economist for Farm Journal magazine, who presented an agricultural outlook for the 1980's, and Orion Samuelson, Farm Service Director for Chicago's WGN Radio.

The broadcaster described agricultural developments in the People's Republic of China based on observations made during his recent tour there as a member of the Illinois Agricultural Trade Mission.

Other speakers represented universities, lending institutions, and the firm's dealerships. Also on the program were farmers with extensive experience in the effective use of credit.

The conference also featured tours of the sponsoring company's manufacturing facilities at DeKalb, IL, as well as optional visits to the Chicago Board of Trade and the Chicago Mercantile Exchanges.

Commonwealth hits billion dollar mark

HARRISBURG - "Thanks to the personal growth of our increasing number of customers and to the economic growth of the communities we serve, Commonwealth National Bank is pleased to have reached and exceeded the one-billion-dollar mark in total assets," John R. Biechler, president of

Commonwealth National Bank, announced Monday.

On September 30, 1979, the bank's consolidated assets totaled \$1,012,533,000. This includes assets of the bank's wholly-owned subsidiary, Commonwealth National Agri-Loan Corp.

In a plan of corporate objectives adopted in 1977,

Biechler noted that the bank anticipated achieving the billion dollar milestone by late 1980. "To have reached this milestone much earlier is evidence of Commonwealth National Bank's ability to serve the needs of its market area," Biechler said.

When Commonwealth National was formed on December 31, 1969 through the consolidation of Harrisburg National Bank and Trust Company, Conestoga National Bank, Lancaster, and First National Bank of York, the combined assets totaled \$371,638,000.

"We have nearly tripled our assets in 10 years," Biechler said. Commonwealth National ranks as the 163rd largest bank in the U.S. in total deposits as of June 30, 1979, and the 14th largest in Pennsylvania.

USDA clarifies peach standards

WASHINGTON, D.C. - Internal defects in peaches, including broken or shattered pits, will affect the grade of peaches, said Eddie F. Kimbrell, deputy administrator for commodity services of the Food Safety and Quality Service, U.S. Department of Agriculture.

A notice published in the Federal Register is designed to clarify before the next growing season the department's position on defects that can lower the official U.S. grade of a peach.

The notice states that a broken pit is one of several defects that can affect grade but is not specifically listed in the grade standards. Other are moldy seed

cavity, cold damage and sunburn.

Broken or shattered pits will contribute toward a lower grade to the extent that they detract from the appearance or eating or shipping quality of the peach, since the peaches would not meet the high quality standards required of a U.S. No. 1 fruit. The extent of defects from broken or shattered pits will be determined by sample cuttings from peach lots.

The department's Food Safety and Quality Service establishes grade standards and provides official grading for many food products. Use of the standards and grading services is voluntary.

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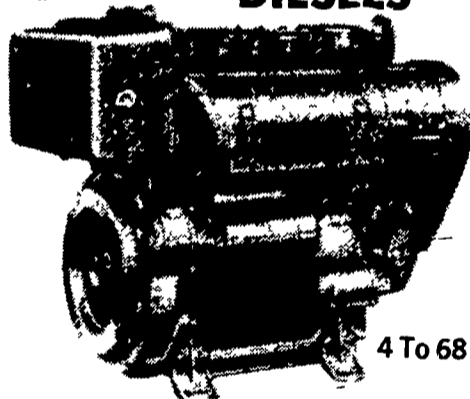
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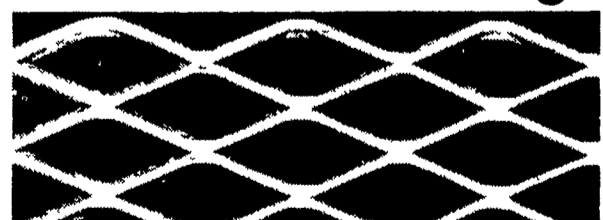


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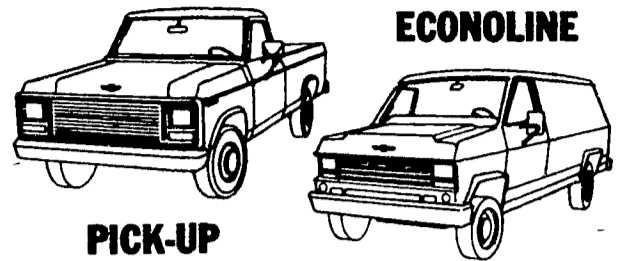
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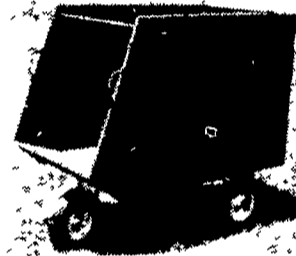
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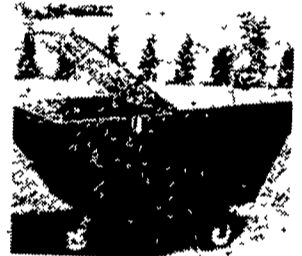
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