

Lancaster equipment dealers to offer credit card service

HARRISBURG — In February 1978, members of the Pennsylvania Farm and Power Equipment Association announced the availability of a revolving credit card program designed strictly for the agricultural business community.

It was the first farm credit card program in Pennsylvania. The demand for this program has increased over the last couple of months.

To date, over 2900 farmers and consumers across Pennsylvania have approved credit with the PACE plan. Over 100 farm equipment dealers now offer this plan to their customers.

Retail farm equipment dealers in Lancaster, York, Bucks, Chester and Montgomery counties will be offering this program to the farmers and consumers within 30 to 60 days. The dealers in Lancaster County

will start the program February 18th.

Dealers in those counties which recently announced the program report that credit applications are being completed, signed and returned by the farmers and consumers at a fast pace. Farmers and consumers, like dealers, have a cash flow problem.

Customers have been receptive to PACE. They simply fill out a credit ap-

plication and indicate the dealers with whom they do business. The line of credit is approved by the PACE Department (usually higher credit limits than other charge systems) and a charge card is sent to the participating dealers selected by the customer.

When he needs credit at any dealer, the PACE card is used to charge the sale of goods or services. If the bill is paid in full within 25 days, then no interest is charged. He only pays interest on the amount revolving.

The installment payment due is one-twelfth of the balance if the account is not paid in full. He receives a statement each month from the bank showing all purchases made at the participating dealers.

This eliminates receiving separate monthly

statements from five separate dealers with five separate amounts due. A single monthly descriptive statement reduces the customers bookkeeping and time. It gives him greater flexibility in his credit needs.

Why do farmers like PACE? It is a plan designed for their individual needs — prestige credit reference — outstanding bank credit references; easy to use — card kept at dealership; simplified record keeping — one statement each month; record of deductible expenses — tax deductible; unique — will not disturb credit relationship at his local bank; flexibility — extend payments or pay off; adjustable credit limits — can be increased as needed; free 25 day charge account — if paid within that period of time — no interest — depending

on statement cut-off, could have up to 60 days free interest; better service — PACE plan relieves the dealer of the task of maintaining an accounts receivable system, thereby giving him more time for providing personal service to his customers.

As one customer recently said, "Banks are in the business of loaning money and the implement dealer is in the business of selling and servicing machinery — under this plan, each is doing what he does best."

Another customer said, "It's a two way street, we need each other, I want my dealer to be here 5 to 10 years down the road."

If you have not yet established a PACE card, stop at the nearest farm equipment dealer and ask for an application.

Major exporters agree not to replace Russian grain

WASHINGTON, D.C. — The following statement was issued by Dale E. Hathaway, Under Secretary of Agriculture, after last Thursday's meeting of representatives of countries involved in international export of grain.

"There is general agreement among the export representatives here that their governments would not directly or indirectly replace the grain that would have been shipped to the Soviet Union prior to the actions announced by President Carter.

"Regarding this issue, the public statement of the Government of Argentina is well known. Nevertheless, in this meeting the delegation of Argentina has stated that in no case does the Government of Argentina intend to take trade advantages from the present international situation. Neither will it seek

to alter artificially the current demands of the different markets.

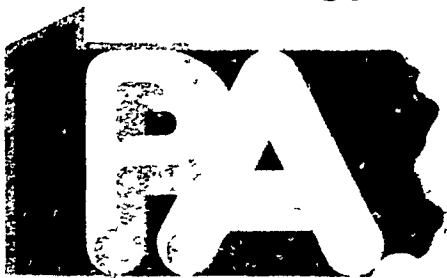
"In these circumstances, exporters will work in concert to avoid disruption of grain markets.

"We will immediately establish a group for the purpose of examining trade flows on a continuing basis in order to accomplish our common purposes. Actual procedures which individual exporting authorities are in a position to use must differ and thus will be considered further by those concerned.

"The United States indicated the possibility of meeting additional food aid needs beyond those already established. It was agreed countries would collectively examine those possibilities to insure that new food aid flows do not interfere with what would otherwise have been commercial transactions.

"Finally, it was agreed this group will reconvene as necessary to review the situation."

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