

Interest rates

(Continued from Page A1)

"They've really thought it out before making any decision to buy."

Bucher points to the dairy industry as an example of the current mood of farmers about expansion.

"Dairying is still pretty good, particularly for the better operators," he said.

"But you're still not seeing any large expansion. Perhaps a little remodeling, but that's about all."

Darvin Boyd, of Hamilton Bank, cites the complete turn-around in the area's poultry industry.

"A year ago," he said, "there were a number of new poultry houses going up."

"This year, you're not seeing any."

This may be partly due to so many being built last year, but the interest rates remain the big factor, he explained.

"When they put a pencil to their plans, it's a question of whether there will be anything left," he said.

He cited the example of a client considering a 60,000-bird house, who quickly decided against it when interest rates were at the 13 or 14-percent level.

Robert Zook, of the Brownstown National Bank, points to the steer people as another example. Their loans are not as large this year, indicating a reduction in the number of their animals.

"Our number of borrowers is about the same," he said.

"But the size of the loans and the frequency of lending has decreased."

The bank representatives also explained that lending activity primarily is being restricted to existing customers.

White Rose 4-H Club to reorganize

YORK — The White Rose 4-H Horse and Pony Club will reorganize on Thursday, March 27 at 7:30 p.m.

The meeting will be held at the Leaders Heights Animal

Hospital. All boys and girls who own a horse and are between 8 and 19 years of age are welcome to attend this informational meeting.

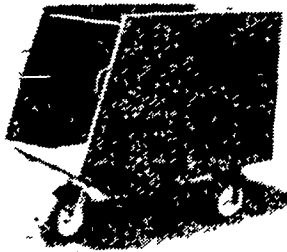
The club will give educational information on Western and English horses and ponies. There will be riding, trail rides and shows for the members to participate in.

The organizational leaders will be Elizabeth Ricklefs

and Linda Wayda. This club is open to anyone living in the region south of York.



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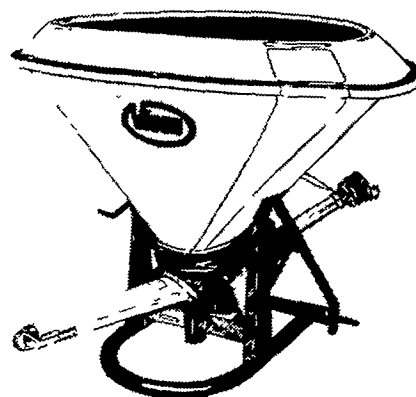
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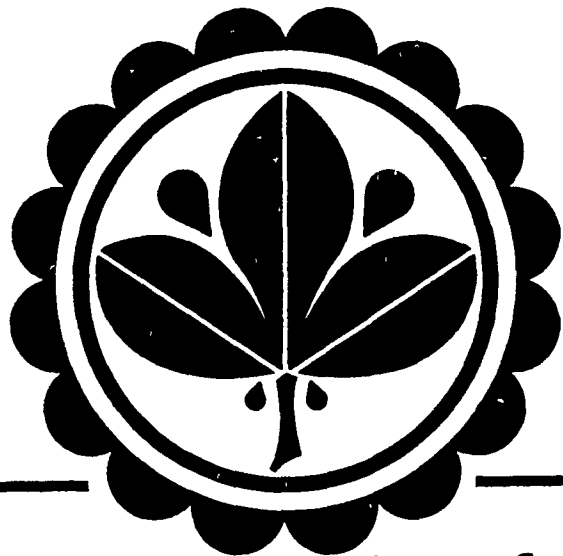
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