

# Frank Cerda

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government subsidized, they create a more steady living," Cerda explains. "So the lottery creates employment—but also creates unemployment."

Since only large institutions pay taxes, and then only at very low rates on property and income, there is no broad financing base for government-provided social services. A minimal head tax is levied to obtain a citizen's identification card, but no Social Security of any kind has ever been established. Instead, a large family of children is viewed as the ultimate social security, since children are

expected to help provide for their parents, even after they marry.

Farmers looking for a regular income sometimes turn to another source of steady employment, the national defense system. According to Frank, most "privates" in the country's Army, Air Force, Navy and National Guard have come from the farm.

Although Cerda grew up in the outskirts of Santiago, second largest city in the Dominican Republic, his father had formerly farmed 400 acres of government land, then managed a poultry and diversified cash crops operation for a while.

During the unstable economy of the politically-restive early 1960's, the family moved to their urban home.

After high school graduation, Cerda won a spot in a class of 59 students in an agriculture institute, where he majored in tropical crops. Competition for admittance was stiff, and required passing rigorous testing against up to six hundred other applicants for the few dozen openings.

After graduation with his Bachelor of Science degree, Cerda accepted a position with the government's Agriculture Bank. Although somewhat comparative to the cooperative market-funded Farm Credit system, the Dominican's government bank deals only in equipment and planting materials, but no real estate. Property funding is handled through the commercial banks.

Cerda's position as a loan officer included a slight twist of county agent work thrown in. It was his responsibility to not only arrange farm loans, but to help his clients set up their farming programs of crops and commodity diversification to help maintain suitable cash flow to provide a fair living.

With a history of political instability, the Dominican Republic had been ruled by a dictatorship from 1930 through 1961. Then, during a period of unrest, the country saw nearly a dozen different heads of government come and go during a three-year period.

The voting in of a Democratic form of government in 1963 was followed by almost a year of civil war. Finally, relative calm descended and a socialist-type of government was established.

In 1977, as national elec-

tions drew near, Cerda knew that as a government employee he would be expected to support the platform. He felt an increasing reluctance to do so.

"The political situation was unstable. By then I had a family and was looking to the future. I decided to relocate," he recalls. "I knew I would find new horizons, in spite of expected problems with customs and the language, but I felt that my future was here."

"Here" was York, which Cerda had briefly visited a few years before. The occasion had been his 1975 wedding to Anne Marie, whom he had met during her mission visit to the Dominican Republic while helping to build a church. Originally from Vermont, her family had moved some years ago to the York area.

During his first three years in the York area, Cerda worked with a local nursery and landscaping firm, and then accepted a job with a computer-related company. The Farm Credit advertisement that he spied in the newspaper one day fit his background of education and experience ideally.

"I love my job", grins an enthusiastic Cerda, who's been with the York Farm Credit for over a year. "It offers me the opportunity to perform at my own level of responsibility. And the opportunities for individuals within the Farm Credit System are almost unlimited."

So the future looks bright indeed for Frank, Anne Marie and son, Frankie, now three and a half years old. And there are yet other goals he hopes to reach out for.

"I'd like to study for my Master's Degree," he confides. "And one of our dreams is to someday buy our own small farm."

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York Farm Credit loan officer Frank Cerda, left, spends some of his time conferring with area farmers, like dairyman Jeff Wolgemuth of York.

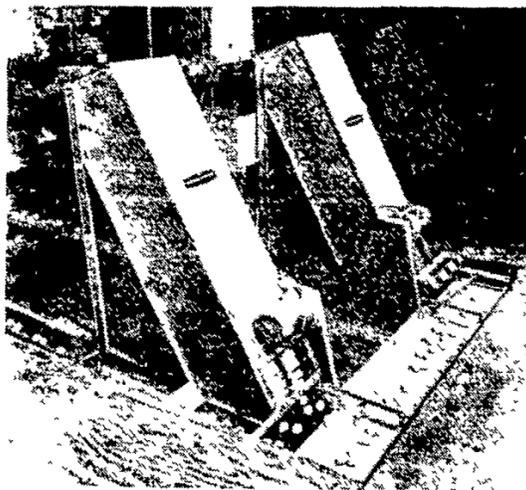
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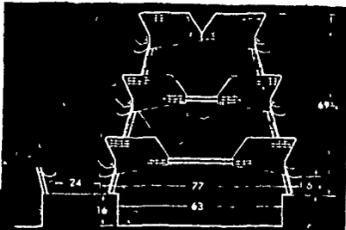
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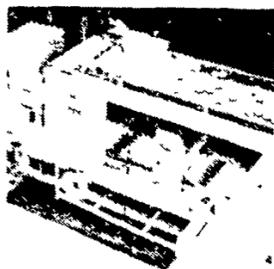
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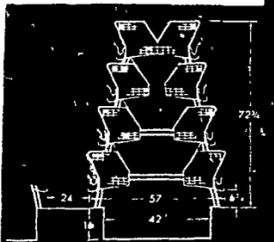
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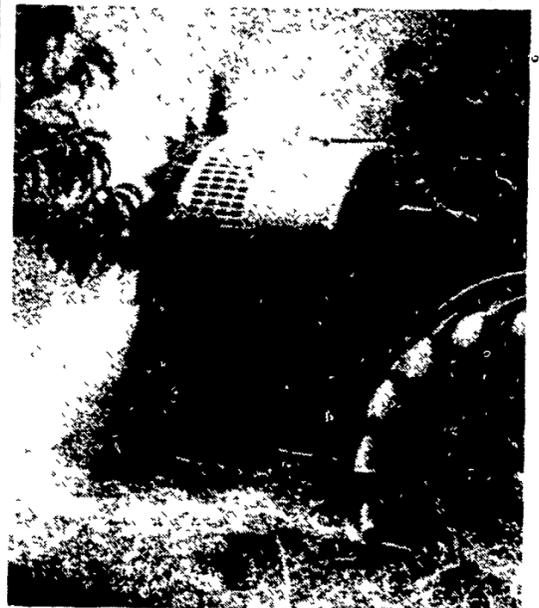


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