

Grangers to kick off new insurance program

HARRISBURG — Kick-off ceremonies for the Pennsylvania Grange Insurance Agency will be held Sunday, January 11, at the Farm Show Complex, with State Master Charles E. Wismer, and Agriculture Secretary Penrose Hallowell, heading the ceremonies' program.

"This effort marks the first major effort for the Grange in providing expanded membership services to rural Pennsylvanians," notes Grange Administrator, Hal Mowery. "We are targeting our program to the needs of rural Pennsylvanians."

A wide range of new coverage such as farm and homeowner's property and casualty, including worker's compensation for both farm and non-farm businesses, excess major medical, accidental death and dismemberment, Medicare complement, and computerized estate planning will be immediately available to Grange members.

"There is no farm operation too large or too small," Mowery says. Both the farm and non-farm versions of property and casualty insurance include "extensive" liability coverage.

The accidental death coverage will go to \$100,000, and "will cover all accidental death, regardless of how they occur", Mowery says. "This coverage is for both farm and non-farm members."

Our excess major medical policy will provide members the opportunity to raise the limits on their hospital plans with deductibles of twenty and twenty-five thousand dollars, up to a maximum of half a million dollars."

Of special interest to Medicare subscribers is the Grange's Medicare complement. "We will feature a wrap-around Medicare program that pays what Medicare does not pay, with

a lifetime maximum of \$1 million." This policy also covers 80 percent of all out of hospital drug prescriptions, with a \$100 annual deductible.

Further, it will cover an additional 100 days of skilled nursing home care "over and above Medicare coverage."

"In keeping with the Grange's farm preservation policies, we are offering a computerized estate planning service to Grange members," Mowery points

Hog and pig numbers jump 13 percent

HARRISBURG — Pennsylvania's hog and pig inventory totaled 980,000 on December 1, according to the Pennsylvania Crop Reporting Service.

This inventory was up 13 percent from December 1, 1979 and seven percent from June 1, 1980.

Breeding stock, at 123,000, was up three percent from last year. Market hogs, at 857,000, were up 14 percent. The fall (June - December 1980) pig crop of 629,000 pigs was up 18 percent from last year's 533,000. There were 85,000 sows farrowed with an average of 7.4 pigs per litter.

Keystone farmers intend to farrow 92,000 sows during the spring of 1981. The number of farm operations

BY SHEILA MILLER
LEBANON — Lebanon Valley National Bank made a landmark decision just in time for New Year's Day. The board of directors voted unanimously to freeze their prime interest rate at 18 percent.

According to Mike Firestine, assistant vice-president and ag lending officer, LVNB reduced their

out. "Our service will allow members to quickly determine the extent of their tax liability, particularly those who want to keep the farm in their family."

interest rate from 20½ percent to 18 percent even though the national prime rate remains at 20½ percent.

"Several weeks ago, I spoke with the bank's president, Al Murry. I explained to him how farmer's can't afford to pay 20½ percent prime rate," said Firestine.

"He told me to suggest a ceiling. And I suggested we tie it in with the personal prime rate and try to keep the ceiling somewhere around 17 percent."

"When I addressed the

lending committee, we had come up with a suggested ceiling of 18 percent. After the committee's approval, Al Murry took it before the eighteen member board (three members represent the ag community) — and the board approved it unanimously for ag loans."

Firestine explained the board decided on New Year's Eve that if they could create an 18 percent ceiling for farm loans, they could do it for all business loans.

"They recognized times are tough for all businesses

Our bank is trying to help — perhaps we'll be starting a trend."

This new policy could possibly affect close to 300 farmers, Firestine added. He noted the 18 percent interest rate can only vary one percent above or below that rate based on the borrower's deposit ratio.

Lebanon Valley National Bank is the largest independently owned bank in Lebanon County, with seven offices. They also have offices in Berks and Schuylkill Counties.

having one or more pigs on hand during 1980 was 20,000.

The national inventory of hogs and pigs was estimated at 645 million head on December 1, four percent below last year but seven percent above 1978. Breeding inventory, at 916 million head, was five percent less than both 1979 and 1978.

Market hog inventory at 554 million head was four percent below 1979 but nine percent greater than 1978.

United States hog producers intend to farrow 678 million sows during the December 1980-May 1981 period, a decrease of six percent from the same period last year and 1978.

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