

News in the 4-H world

Jefferson 4-H plans year

JEFFERSON — The monthly meeting of the Jefferson 4-H Club was held February 10 at the Jefferson Fire Hall.

The roll call was taken with members stating their name and the projects they are planning to take in 1981.

The minutes of the previous meeting and the treasurer's report were given. County Achievement awards were given.

The 4H king and queen gave their presentation entitled "Something to Sing About."

Dauphin sheep club meets

HARRISBURG - The Dauphin County 4-H Breeding and Sheep Club held a meeting Wednesday at the home of Todd and Kristen Van Wagner. Included in the meeting was a sheep bowl and a discussion

about having a Dauphin County Livestock Roundup on August 6, 7 and 8.

The next sheep club meeting will be held at the home of John Snowden, March 19.

Bank sets special ag loan rate

READING — American Bank and Trust Company of Pennsylvania has announced that it is implementing a separate, agricultural prime rate of interest to help stabilize interest costs for its agricultural customers.

This new rate becomes effective March 6, 1981, and its base will be determined using a formula averaging U.S. Treasury Bills.

Eugene D. Richard, Vice President of American Bank's Agri-Business Department, said the new agricultural prime rate is designed to "get the farmer off the interest rate roller coaster."

During 1980 the national prime rate of interest peaked at 20 percent, dropped quickly and then topped 20 percent again late in the year.

Richard said American Bank's new service will help to ease the farmer's cashflow problems caused by these extreme interest rate peaks. He said the new rate provides a built-in sensitivity to level out extreme rate fluctuations occurring in the national money markets. According to Richard, American Bank's agricultural prime rate base would have been formulated at 16.25 percent when national prime hovered at 20.5 percent on December 31, 1980.

The new agricultural prime rate will be charged on all variable rate borrowings to American Bank customers who are individuals or companies engaged in agricultural production. The rate does not apply to farm related enterprises

such as equipment companies, food processors and feed dealers.

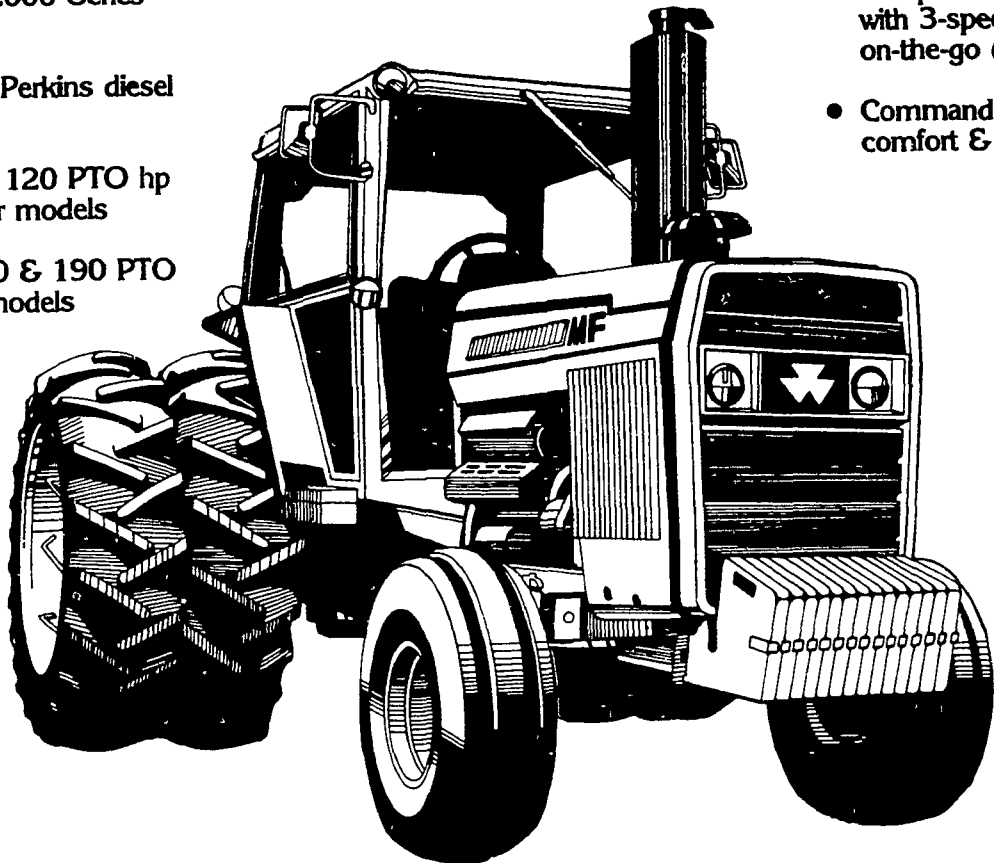
With assets in excess of \$1.9 billion at year end 1980, American Bank serves the counties of Berks, Chester, Lancaster, Lebanon, Lehigh, Montgomery and Schuylkill. In the latest survey of agricultural lending banks published by the Federal Deposit Insurance Corporation, American Bank's agricultural lending portfolio was the second largest in Pennsylvania.



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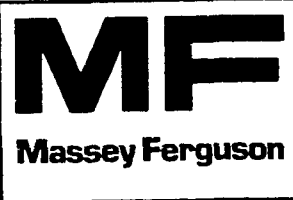
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