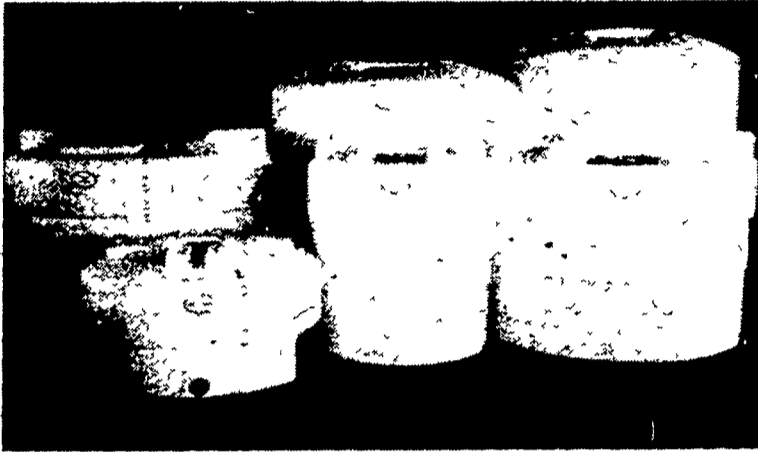
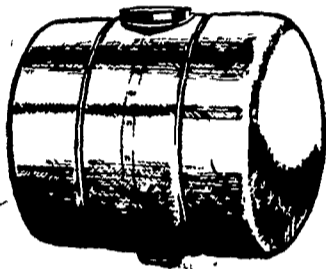




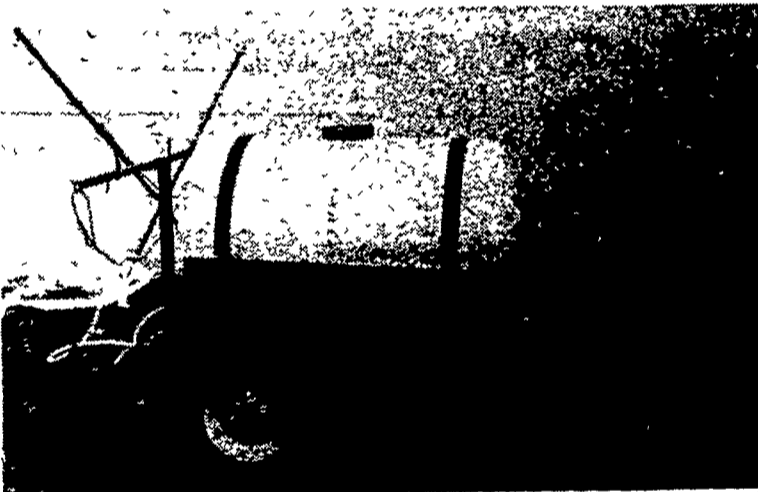
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**FCA official predicts  
limited farm foreclosures**

WASHINGTON, D.C. — C.T. Frederickson, Senior Deputy Governor for the Farm Credit Administration, said that despite stringent economic conditions for the nation's farmers, the Farm Credit System does not expect a great number of foreclosures during the year.

Testifying before Senate Budget Committee last Monday, Frederickson said, "We do expect a significant increase in loan servicing activity, with a larger number of borrowers.

Servicing steps include planning with borrowers on cash-flow projections, plus available protection under such things as crop insurance, government programs and the like.

The Farm Credit Administration, an independent federal agency, supervises the nationwide cooperative Farm Credit System, which has \$78.1 billion in loans outstanding to farmers, ranchers, commercial fisherman, and their cooperatives and to rural homeowners and certain farm related businesses.

The lending institutions of the Farm Credit System include the 12 Federal Land Banks, which make long-term loans through 482 Federal Land Bank Associations; 12 Federal Intermediate Credit Banks, which provide loan funds for 423 Production Credit Associations, the System's short- and intermediate-term lenders; and the 13 Banks for Cooperatives, which finance farmer cooperatives.

Frederickson told the Senate committee, "Recent loan experience suggests that farmers and their cooperatives have already tightened their belts somewhat, paying off existing short-term debts where possible and minimizing new borrowing."

He said, "Loan collection rates have slowed but by much less than might be anticipated from a simple review of the general agricultural income situation."

The banks within the Farm Credit System and the Farm Credit Administration are making extra efforts to monitor the credit situation on a regular basis, Frederickson said.

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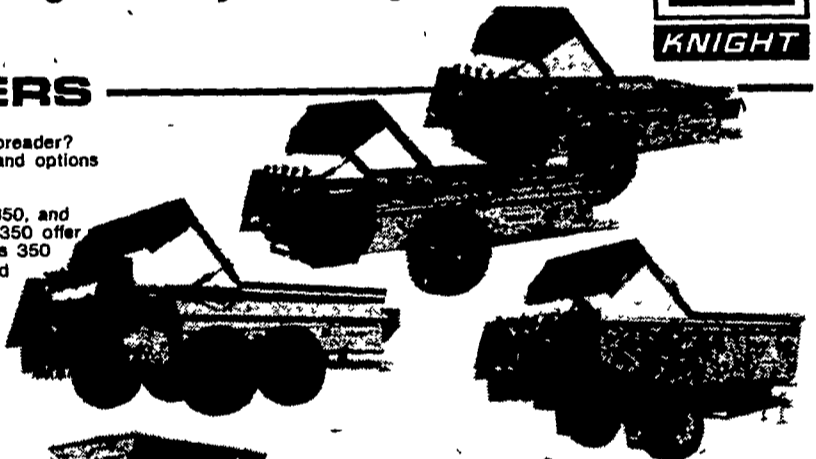
the line-up of steel units that face  
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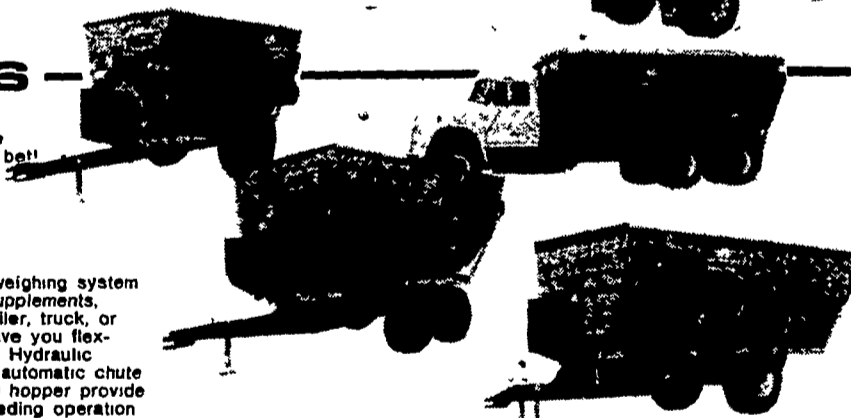
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