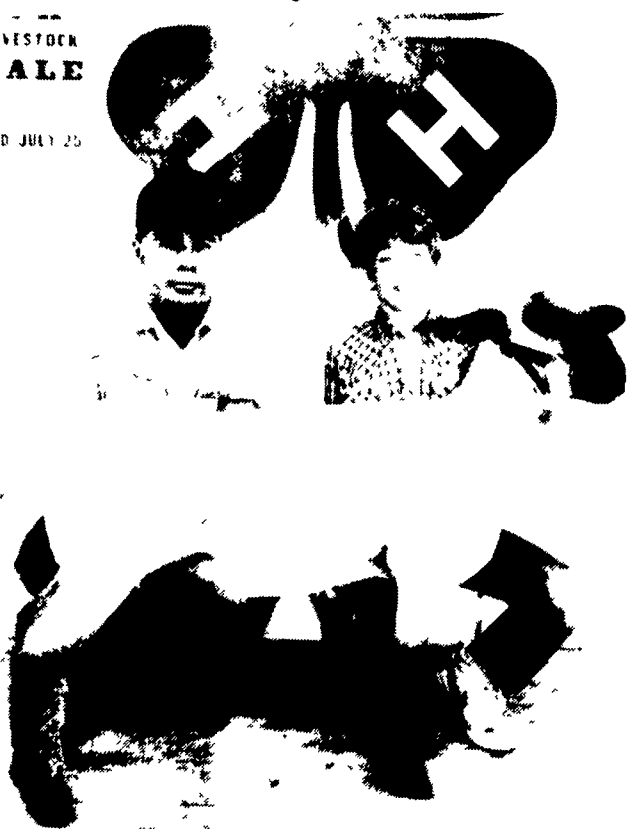


## Troy Fair

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With the Grand Champion Bradford County 4-H Lamb at Troy Fair are owner Richard Powell and buyer Roger Hickok, representing Marx Brothers of Shrewsbury, N.J.

# Farm credit crisis needs attention

STARKVILLE, Miss. — President Reagan should appoint a special commission on agricultural credit to address the widening financial crisis in the farming community, according to a spokesman for the fertilizer industry.

Lloyd L. Jaquier, executive vice president of W.R. Grace & Co., appearing in his role as chairman of The Fertilizer Institute, made his comments during a roundtable discussion on the 1985 Farm Bill chaired by Secretary of Agriculture John Block.

"A special commission or task force composed of farmers, suppliers, and lenders could take an unbiased look at commercial and federal credit policies and problems," Jaquier said. He called current credit conditions a "crisis which increases pressure on farm suppliers and fertilizer dealers to provide huge sums of credit for our financially strapped customers."

The industry leader said lenders provide considerable funds to farmers for crop financing, "but they expect farmers to repay the total loan out of one year's operating funds." There is some indication, he added, that some lending agencies may be "short

budgeting" farmers — providing less than the required operating capital — which forces fertilizer companies and other input businesses to carry the balance.

"Despite that fact that our industry's product makes a major contribution to the farmer's crop, our retailers are forced to take on greater credit risks without proper protection. Regardless of their financial posture, farmers by the nature of their profession represent a credit gamble," Jaquier said. When farm failures do occur, he added, banks are the first to receive payment while fertilizer retailers must "stand in line with all other creditors."

He said an unbiased task force examination of these problems would be a positive step toward developing sound policies for both commercial and federal lenders.

"I would encourage the administration to give the same high priority to an agricultural credit task force as the president did for the Task Force on Social Security.

"The fertilizer industry can no longer afford to sit idly by and become the lender of last resort," Jaquier added. He said The Fertilizer Institute has made farm credit a top priority, and recently

established its own special task force to recommend association action on the matter.

More than 30 representatives of farmers, agribusinesses, lenders, and government took part in the day-long discussions, held on the campus of Mississippi State University.

## E. Coli studies

NEWARK, DEL. — Poultry producers suffer extensive losses every year because of chronic respiratory diseases in both chickens and turkeys. Many of these diseases are associated with the common bacteria E. coli (Escherichia coli).

John K. Rosenberger, a microbiologist at the University of Delaware Agricultural Experiment Station, is studying samples of E. coli found in chickens on the Delmarva peninsula. He is characterizing and grouping the bacteria according to their ability to produce disease, and their relative susceptibility to the action of different antibiotics.

The ultimate goal of this research is to develop recommendations on environmental control, vaccination and antibiotic treatments which could be used by producers to minimize the economic losses associated with E. coli infections in commercially raised poultry.

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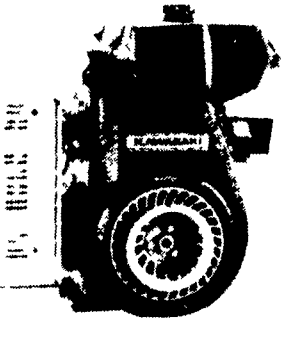
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