

Delano: 'No easy solutions'

PARK RIDGE, IL — The third quarter losses reported by the Farm Credit System reflect the kind of problems facing the entire farm lending network, according to the American Farm Bureau Federation.

"The problem before us is not just a Farm Credit System problem," said Robert Delano, president of the American Farm Bureau Federation. "Commercial banks, individuals rural merchants and the Farmers Home Administration also face debt losses and non-serviceable debt."

The Farm Credit System losses were reported as the House of Representatives started hearings on the farm credit problems. Farm Bureau has a task force examining the problems facing agriculture.

"There are no easy answers to the credit problems. We must arrive at solutions which truly help farmers and ranchers and, at the same time, ensure the integrity of the financial systems serving farmers. The effort will fail if we save farmers but lose the local financial institutions which farmers depend upon. Likewise, if we save the financial systems in such a way that they no longer serve the best interests of farmers we have

also failed. The eventual steps taken by the Congress and the financial institutions will be very critical to the future prosperity of agriculture," Delano warned.

"We must deal with the reality that possibly as much as \$50 billion of the farm debt cannot be serviced, given the current outlook for farm income. Some segments of agriculture are simply carrying too much debt. There is more debt than can be serviced under any reasonable projection of the future farm and nonfarm income of the individuals who owe the debt.

"Reductions in interest rates and improvements in commodity prices may help some individuals but will not solve the overall problem. At some point, debt levels must adjust to match debt service capacities. Getting rid of the debt will mean financial losses for both farmers and lenders," Delano said.

The nation's farm debt jumped sharply during the 1970s and early 1980s. During the 1950s, farmers owed an average of \$17.3 billion with an average net farm income of \$12.8 billion. By 1984, the farm debt figure stood at an estimated \$216 billion and net farm income at \$31 billion.

Seminar planned on labor topics

CAMP HILL — Looking for ways to reduce your farm labor costs? One way is through labor management. Experts estimate you can save 10% to 30% of your total labor costs through effective labor management techniques.

The Pennsylvania Farmers' Association (PFA) is sponsoring a seminar Dec. 9-10 at the Sheraton Harrisburg - West to show agricultural employers practical ways to improve their labor management.

According to Steve Crawford, director of Ag Employer Programs for PFA, "There are tried and true methods for effectively hiring, supervising and managing employees. Failure to act properly in any of these areas can compromise an employer's position in the other areas. Our seminar will show ag employers how to properly manage their farms as workplaces."

The two-day seminar is being co-

sponsored by PFA's national affiliate, the American Farm Bureau Federation, in cooperation with the California and New Jersey Farm Bureaus. Seminar leaders will be George Daniels, general manager of the Farm Employers Labor Service of the California Farm Bureau. Seminar topics the first day will cover employee hiring, orientation, supervision, discipline and termination.

Crawford said, "The seminar has been designed so that each day's program is exclusive. However, it is highly recommended that participants attend both days and develop a handbook for their employees. In many labor disputes, that handbook could be the saving grace for the employer."

For more information about the Ag Employer's Labor Management Seminar contact Crawford at PFA at (717) 761-2740.

Mike King wins celeb milking contest

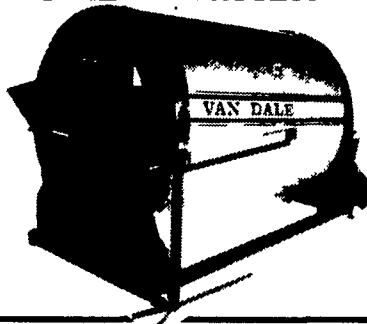


Wheelchair marathoner Mike King holds the milk pitcher he won in a milking contest last week at Lancaster's Park City Shopping Mall as part of the Farm-City Week observation. The pitcher was

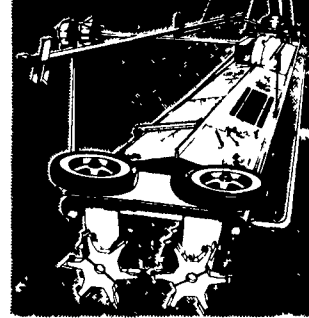
presented by Lancaster County Dairy Princess Janae Martin. Kneeling to King's left is radio personality Todd Jeffers, one of the contestants in the event.

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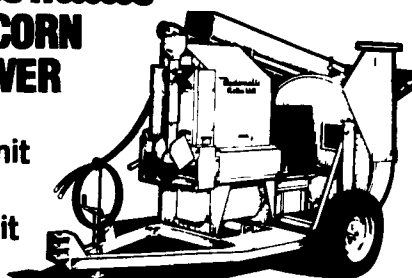
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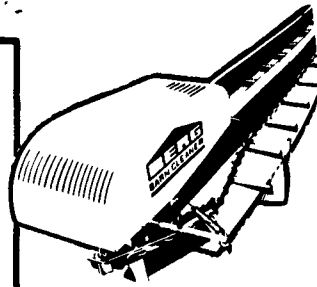
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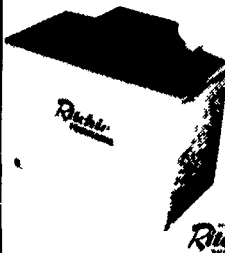
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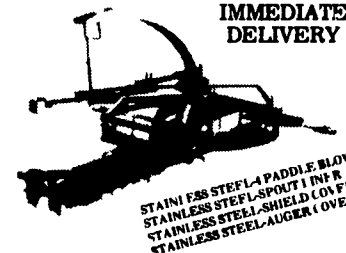


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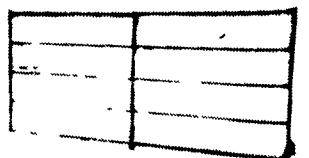


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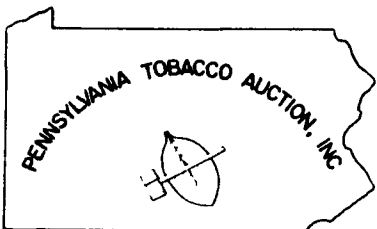


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