

Guernsey Club offers complete sales service

The American Guernsey Cattle Club (AGCC) has established a Guernsey marketing service to help dairymen easily purchase and merchandise high-solids-producing Guernseys. Guernsey Marketing Service (GMS) handles private-treaty sales as well as consignment and dispersal sales. Offering a full range of services, GMS will be available to assist with sale selection work as well as the complete management of sales.

Erick Metzger of Columbus, Ohio has been named the GMS coordinator. A member of the AGCC staff since January 1983, he has worked with the AGCC-sponsored young sire-proving groups, type traits appraisal coordination and registration activities. He grew up on a

Guernsey farm in Indiana and graduated from Purdue University in the dairy science program.

Ron Sersland has joined the staff as a marketing specialist. A December 1985 graduate of Iowa State University with a degree in dairy science, Sersland has had prior work experience with International Sales and Service based in Lake Mills, Wisconsin. He was raised on a dairy farm in northeast Iowa.

When discussing the creation of this new AGCC program, Metzger says, "there is a great demand for high-solids-producing cattle. The breeds of cattle who are looking for milk with a high-solids content. Whether registered or grade, Guernseys can meet such needs for high-solids milk."

J. F. Cavanaugh, secretary-treasurer of the AGCC, also ex-

presses strong optimism about this new program. "It is one that has been needed for a long time. Now that it is readily available, I hope that dairymen will take advantage of the profit-making opportunities it can provide."

Metzger is in contact with potential buyers and sellers on a daily basis and says that there has been tremendous interest expressed in GMS. "Some dairymen want to sell their cattle and others want to buy them. It is our job to get these two parties together."

Another goal of GMS is to make Guernseys available to dairymen currently working with other

praisals and other programs in order to improve their initial investment... the Guernsey cow. To achieve the best possible return on that investment, the dairyman has to merchandise some of his good cattle. That is what the AGCC intends to do through its new Guernsey Marketing Service."

For more information on GMS and other AGCC services, contact the AGCC at P.O. Box 27410, 2105-J South Hamilton Road, Columbus, Ohio 43227, telephone (614) 864-2409.



FmHA backs interest 'buy-down'

HARRISBURG — Agriculture lenders can join with the Farmers Home Administration (FmHA) in a three-year interest "buy-down" program to help farmers having trouble repaying their loans or obtaining new ones, FmHA State Director Elmer Hawbaker, said today.

Under the new program, lenders may make or refinance FmHA guaranteed loans to eligible farmers at reduced interest rates. FmHA will match a lender's reduction of interest rates up to 2 percent. If a lender reduces an interest rate 2 percent, FmHA can match that, providing a 4 percent interest rate reduction for the farmer.

FmHA can guarantee up to 90 percent of another lender's loan. If the borrower should default, the Federal agency would pay up to 90 percent of the loss to the lender.

"We hope agriculture lenders in Pennsylvania will make use of this program," said Hawbaker. "By making Federally guaranteed

loans at reduced rates to qualified farmers, lenders will strengthen their agriculture loan portfolio, reduce their chances of loss, and increase the availability of affordable credit to family farmers."

To qualify for a loan under the new 3-year, \$490 million program, a borrower must be unable to get a loan elsewhere at reasonable rates and terms; must be unable to make loan payments unless the interest rate is reduced; and must show enough projected income to make the reduced-rate loan payments.

The FmHA regulations, which spell out the details of the "buy-down" program, are expected to be published in the Federal Register this week.

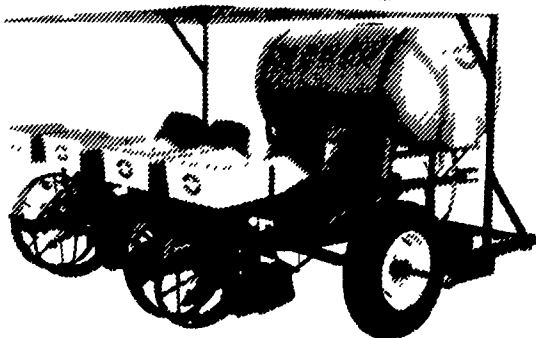
Additional information is available by contacting the FmHA State Office at Room 728, Federal Building, P.O. Box 905, Harrisburg, Pennsylvania 17108. The telephone number is 717-782-4466.

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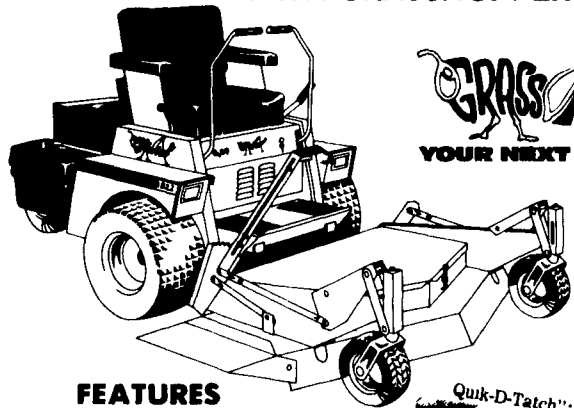
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