

Mount Joy Business Never 'Tires' of Serving Farmers

MT. JOY — Making it easy for Lancaster County farmers to do business with him has contributed to the growing success of Mummau Tire Center, a dealership some gave little hope to survive when it was opened 23 years ago.

But, Clair Mummau's vision for his new business went beyond supplying tires for the passenger cars in Mt. Joy. A farmer, he saw an opportunity to meet local farmer's needs for an increasing variety of specialized tires for tractors and implements.

"Actually the business was my father's dream," he recalls. "Dad had a dairy farm, but he always wanted an automotive parts store and after I got more involved in 1965, I took it into tires." He sells primarily those produced by Armstrong Tire Company, but also carries other brands.

He reports that last year his sales were 100-times as much as his first year in business. He estimates two-thirds of that came from farm sales. Approximately \$250,000 came from service on cars, trucks and farm equipment, he adds.

The business hasn't been hurt by the depressed farm economy; in fact, it's been increasing, he notes.

"I'm a farmer myself. I own a farm. I know how to talk to farmers and I understand what they're doing," Mummau explains. Not far from his tire shop his family lambs-to-finish sheep from a flock of 150 ewes.

"I bought the farm primarily for tire storage; it has a big, big barn," he explains. "I wanted to raise my family on a farm. I decided on sheep because it was something my sons could do and the buildings and land lent themselves to sheep real well." To feed the sheep, the family grows corn for silage.

Because of his farm background, Mummau relates well to farmers' needs, which he explains differ from those of other customers. "Your passenger tire customers are looking more for safety and mileage, while, with a farmer, you're talking more about warranty, and price, which is a big factor," he says.

A \$200 rebate on radial tractor tires currently offered by Armstrong, he says, for example, has been especially well-accepted by farmers, who are increasing their interest in the value of radial tractor tires which offer a longer useable life-span, better traction and better fuel mileage.

To meet his customer's needs, he maintains a large inventory of tires. Mummau Tire Center has two buildings containing more than 35,000 square feet surrounded by piles of new tractor tires. Of that, some 6,000 square feet is dedicated to the company's six service bays; another 6,000 to the retail hardware store and another 6,000 to storage of passenger car and light truck tires in an attic that also serves as a tire showroom.

A separate building that contains 12,500 square feet on the ground floor, has a unique storage system; three floors with platforms on each floor approximately five feet below the floor. These platforms make it possible to move tires more easily up or down the three levels.

Mummau Tire Center has 22 employees, not counting Clair's wife, Jean and their three sons; Kent, Kevin and Keith.

There are seven service trucks whose drivers spend 10 hours a day delivering tires, mounting and providing other service to area farmers.

This is another important part of Mr. Mummau's philosophy of being easy to do business with. Experienced servicemen on these trucks know what farmers need — many of the servicemen were born and raised on farms — and they know the farmer's equipment and how it is used.

Farm service isn't what others envisioned when Mr. Mummau took over his father's hardware store and decided to specialize in tires. "They told me this was just about a ghost town and a tire business wouldn't survive," he recalls. And, his advice to his sons, and anyone in business is to, "Find something that the community needs and that nobody else is doing, and do it well. Make it easy for people to buy your products and service."



Tires, tires everywhere! Clair Mummau, of Mummau Tire Center, Mount Joy, examines a new delivery of tractor tires stored in the rear of his retail center.

FCA Proposes 'Borrowers Rights' Regulations

McLEAN, Va. — The Farm Credit Administration (FCA) has issued proposed regulations spelling out the rights of borrowers obtaining loans from institutions of the Farm Credit System. The regulations were published in the Federal Register for public comment May 8.

The action was preceded by a directive issued by the agency Feb. 7, which called for the implementation of the "borrower rights" provisions of the Farm Credit Amendments Act of 1985 pending the issuance of regulations.

"The regulations are quite simple," according to Kenneth J. Auberger, FCA's acting chairman. "They ensure that applicants have the information they need when

obtaining loans and that they are treated fairly if a loan request is denied or its amount reduced. They also ensure that borrowers have access to loan documents and are informed of the forbearance policy of their lending institution."

Auberger said the new regulations call for the full disclosure of interest rates to borrowers. Because borrowers are required by law to purchase stock or participation certificates as a condition to obtaining a loan, examples of how the interest rate is affected by those purchases must be included, he said.

For variable rate loans, the borrower must be told how much and how often the rate can increase. If there is no limit, Auberger explained, the borrower

must be told what factors go into determining the increase, including the cost of funds, operating expenses, and provisions for loan losses.

"We're also providing an appeal process for applicants whose loans have been denied or the amount requested has been reduced. Each institution will form a committee that includes farmer board representation to review those loans. That review must take place within 30 days after the applicant requests it," Auberger said.

Auberger said the regulations provide borrowers with access to all loan documents that they have signed. "This doesn't mean everything in their loan file," he said, "but it does include everything with the borrower's signature on it."



BUSINESS NEWS..

'Lead Alternative' additive available from Miller Diesel

HARRISBURG — Miller Diesel Inc., of Harrisburg, a distributor of FPPF Products, announces the availability of a gasoline treatment known as BVP, "The Lead Alternative."

This new additive has been developed for the protection of engines designed to operate on leaded gasoline and is registered with the E.P.A. for this purpose. The lead level in gasoline has been reduced to a maximum of 0.1 grams per gallon (from 0.5 grams per gallon) as a result of the EPA's action to ultimately eliminate the use of lead in gasoline. While this reduction of lead content will mean a cleaner and healthier environment for everyone, there are millions of engines originally designed to operate on leaded fuel which now require an additive.

Engines designed for leaded gas do not have the hardened valve or hard alloy seats of those designed for unleaded fuel. Without them, severe or prolonged use may result in the exhaust seats wearing

rapidly. Engine performance can deteriorate, resulting in engine failure and replacement of the cylinder head.

The dangers of valve seat wear or recession are greatest under sustained high speeds and heavy loads. Consequently, farm tractors and machinery are at greatest risk.

BVP (Best Valve Protector) Gasoline Treatment acts as a protective lubricant between exhaust valves and seats. It prevents direct metal-to-metal contact which would result in high wear. This protection against valve seat recession is maintained while FPPF BVP Gasoline Treatment is used. In addition, BVP is superior in cleaning the carburetor and fuel injectors to maximize fuel economy.

The product is available in eight ounce bottles (24 per case), five gallon containers, and 55 gallon drums. Other FPPF Products are also available. For more information call 1-717-545-5931.

New Forage Harvester Designed for Tractors to 150 h.p.

NEW HOLLAND — A new 10-knife forage harvester from New Holland is designed for tractors up to 150 HP. The new Model 790 is available with windrow pickup and one or two-row heads for row crops. A six-foot direct-cut sickle bar head and an ear corn snapper head are also available.

When equipped with Metalert II metal detector, the harvester cutterhead is backed by a special five-year protection against damage from tramp iron or steel.

The Model 790 features an electric clutch on the reversing gear box to give the operator instant forward and reverse feed roll control. Easy shear-bar ad-

justment and a larger knife-sharpener stone simplify knife sharpening and make it easier and less time consuming to maintain length of cut and extend knife use life.

Recutter screens are available. The discharge blower has a high tip speed for excellent forage box filling when haylage is harvested. A lower blower speed minimizes power requirement for corn, sorghum and other higher-moisture forage crops.



New Holland's Model 790 forage harvester features a new cutterhead design and a two-speed blower.

Hog Slat Flooring Reduces Abrasion

NEWTON GROVE, N.C. — Hog Slat, Inc., a developer and manufacturer of innovative hog production equipment, now offers the new Delta-Dek flooring system for farrowing crates, nursery decks and growing houses.

The new system greatly increases the comfort of sows and nursery pigs by providing much less teat and skin abrasion on a smooth steel floor. Furthermore, the Delta-Dek system allows manure to fall through and is easily cleaned by simple water spray to provide superior sanitation to your profitable breeders.

The flooring is hot-dipped galvanized 3/8-inch triangular steel for strength, comfort and durability. It is self-supporting in spans up to 10 feet in length and requires no other floor support system.

Available in seven, eight, and 10-foot lengths by 30 inches wide, the Delta-Dek is easy to install on new frames, in expansion projects or while remodeling to upgrade hog production facilities.

For more information: call or write: Hog Slat, Inc. Box 308, Newton Grove, NC 28366 (NC: 1-800-682-1103) or US: 1-800-334-6465)