

Farm Credit Announces Lower Rates

BALTIMORE, Md. — New lending programs and lower mortgage interest rates for farm and rural home loans have been announced by the Farm Credit Banks of Baltimore.

"Through a series of recently introduced lending programs, existing and potential borrowers may qualify for adjustable rate mortgages which currently vary from a low of 9.25 percent to 11.50 percent," according to Gene L.

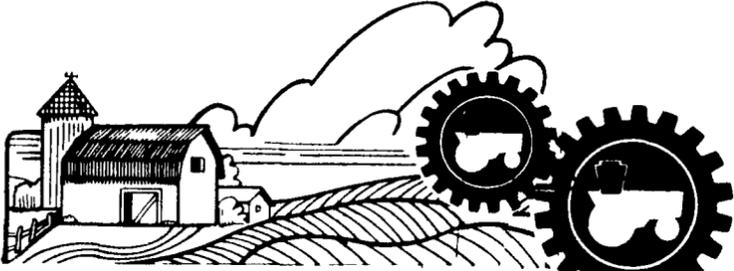
Swackhamer, president of the Baltimore Farm Credit Banks. The interest rate can be fixed for three, five, 10 or 15-year periods, but the loan may be amortized over longer periods.

The Baltimore Farm Credit Banks also announced a reduction in all its standard 30-day variable rate mortgages, down to 10.75 percent from 11.25 percent, effective November 1.

Swackhamer said the wide array

of mortgage programs was developed in direct response to the need for different lending programs designed to meet the individual needs of Farm Credit customers.

"The agribusiness economy and the financial markets are in a state of transition and we feel our customers need more options to help them manage their business and credit needs," Swackhamer explained.



BUSINESS NEWS...

Haldeman Joins Beachley-Hardy

CAMP HILL — James F. Haldeman, Jr., has been appointed grains manager for Beachley-Hardy Seed Company, Shiremanstown, according to Hugh R. MacWilliam, general manager of Beachley-Hardy.

A graduate of Penn State University, where he received both his B.S. and M.S. in Agronomy, Haldeman joined Beachley-Hardy in May 1982 and has served as a sales representative in south central Pennsylvania and northern Maryland.

Prior to joining Beachley-Hardy, he was an agriculture agent with the Agriculture Extension Service in York County, and was formerly with Shell Chemical Company as a technical sales representative in Western Michigan.

Haldeman and his family reside at 2590 Keeney Drive in York.



James F. Haldeman Jr.

Stanford Seed Sales Force Tours Production Facilities

The Stanford Seed Co. sales team toured their Midwest production facilities, Oct. 1 through 5. Stops on the tour included three hybrid seed corn production and conditioning locations in central and northwestern Indiana. At these locations, Stanford territory managers received "hands on" experience of research efforts, inbred selection, and the resulting hybrid.

Staggered plantings of the male and female inbred to result in the correct pollen shed is one of the critical factors in hybrid seed corn production. HYTEST hybrids are selected for their high yield potential, disease resistance, and ability to withstand less than ideal growing conditions.

Joe Butwin, general manager of the Farm Seed Division, stated, "It's a great experience to see our hybrids in every stage of production, from harvest to packaging, ready for shipment. The understanding and knowledge gained will be very helpful in responding to our customers' needs now and in the future." Hybrid seed production requires a great deal of attention to maintain the best of hybrid quality.

At the soybean production facility in Bluffton, Indiana, many soybean fields were fast approaching harvest moistures of 14.5 percent. Maintaining genetic purity is one of the most important aspects in soybean seed production. The early harvested varieties, HT1102 and HT2107, were showing excellent seed quality to assure consistent performance for spring 1987 planting. A wide range of soybean maturities can be grown in this general area. Group I (early) on through Group IV (later) can be produced with top quality results.

The final stop was made at the Seed Laboratory of Indiana Crop Improvement Association. "The Seed Lab provided an excellent opportunity to see our HYTEST Soybean Triple Testing Program



Stanford Seed Company sales team on tour of the Indiana Crop Improvement Association headquarters in Lafayette, Indiana. In the photo the group inspects the germination trays from the cold test chamber.



Stanford seedlings from the warm germ test.

in action," said Jeff Morehouse, sales manager. "The first test is a typical warm germination which gives an indication how a seed will germinate under ideal conditions. The second test, a tetrazolium dye, looks for mechanical damage of the seed coat. If we think of the soybean seed as a well-developed embryo surrounded by a fragile, thin seed coat, the care we give it is very important. A five foot drop onto a hard surface can reduce germination by 10 percent. We

treat HYTEST soybeans with extra care, knowing that our customers demand top quality soybean seed, not a bag of excuses," Morehouse said.

The cold vigor test is the third and probably most critical. It measures the soybean's ability to withstand cool, wet stress conditions. HYTEST soybeans are planted in soil trays at 50°F for seven days. It is then transferred to warm test conditions to determine the seedling vigor of that specific seed lot.

Caton To Head Land Institute

The Realtors Land Institute of the National Association of Realtors installed Tressie S. Caton of Wyomissing Hills as president of its Pennsylvania Chapter during the 66th Annual Convention in Pittsburgh.

Also installed were James Behm of Gettysburg as vice president, Esther Pilo of Pottsville as secretary and Maude Todd of Chadds Ford as treasurer.

The Realtors Land Institute is a strong advocate of up-to-date education. It is recognized as a main force in the national structuring of legislation regarding farms, land and land-use policies.

Caton received the Pennsylvania Realtor of the Year Award for 1985 from the Institute and has served as secretary/treasurer for the Institute in 1985 and 1986.

Tressie Caton has been a Farm



Tressie S. Caton

and Land Agent with Rich Brandt Farm Real Estate, Reading, since 1980.

Animal Health Firm Donates To Poultry Industry

KANSAS CITY, Mo. — More than \$12,000 has been awarded to 34 state and national poultry organizations by CEVA Laboratories, Inc., as a result of a special CEVA program supporting the poultry industry.

The nine-month program ran from Oct. 1, 1985 through June 30, 1986, and was based on customer purchases of CEVA poultry vaccines. For vaccines purchased by the 66 participants in the program, CEVA donated 2 percent of the value of the poultry industry organization of the purchaser's choice.

Poultry organizations receiving substantial awards from the support program include: University of Florida Poultry Science Department; Georgia Poultry Federation; Pacific Egg &

Poultry Association; United Egg Producers; Delmarva Poultry Industry; Ohio Poultry Association; Pennsylvania Poultry Federation; Arkansas Poultry Federation; Arkansas Poultry Improvement Association; North Carolina Poultry Federation; North Carolina Hatchery Association; Alabama Poultry & Egg Association; and the Mississippi Poultry Association.

Recently, CEVA Laboratories, Inc., contributed a \$10,000 gift to the University of Minnesota College of Veterinary Medicine, Pomeroy Chair in Avian Health, in support of avian health research.

CEVA Laboratories, Inc., a subsidiary of Sanofi, Inc., Overland Park, Kansas, is a worldwide manufacturer and marketer of poultry health and animal health products.

Silicone Milk Tubing Easy To Repair

Spectra International, Inc., Norwalk, Conn., is introducing transparent silicone tubing for dairy use. Made from the same material as tubing used in heart transplants and other medical uses, silicone milk tubing is hygienic, strong, flexible, long lived and unaffected by temperature and transparent.

Silicone tubing knits itself. If plastic or rubber tubing tears, the split runs the length of the tube. If silicone tubing tears, its unique

molecular pattern causes the tear to curl in on itself and stop. The small section with the tear can be removed and the rest of the hose can continue to be used.

Tightly meshed resins make silicone tubing as strong as plastic, but a soft shore makes it as flexible as rubber. Silicone maintains its flexibility at any temperature. It is as flexible at -20 degrees as at +70.

For more information contact Richard Doud, sales manager, Spectra International, Inc. 1-800-243-5702.

Unverferth Dual-Wheel Systems Available

WARSAW, Ind. — Multiple wheel systems from Unverferth Manufacturing, Kalida, Ohio, have recently been used successfully in dualing all popular makes of mechanical front wheel drive (MFWD) tractor.

According to an Unverferth spokesman, field results have confirmed earlier independent research which indicated that MFWD tractors using dual wheels front and rear covered nearly 50 percent more acres per hour on 33 percent less fuel per acre than single-wheel tractors using two-wheel drive. Also reported were gains of 19 percent more acres per hour on 11 percent less fuel per acre when front duals were added to a MFWD tractor previously using just rear wheel duals.

In addition, field test results have suggested that using MFWD with duals front and rear provides improved traction, better flotation and control of front-end tools, a smoother ride, and less tire slippage — a tendency which can damage front drive train.

For free literature on dualing front wheel drive and Unverferth multiple wheel systems, com-

ponents, and accessories, contact: Unverferth Manufacturing Co., Inc., P.O. Box 357, Kalida, Ohio 45853. Phone 800-537-9442.



Unverferth's multiple-wheel systems are available for all popular mechanical front wheel drive tractors.