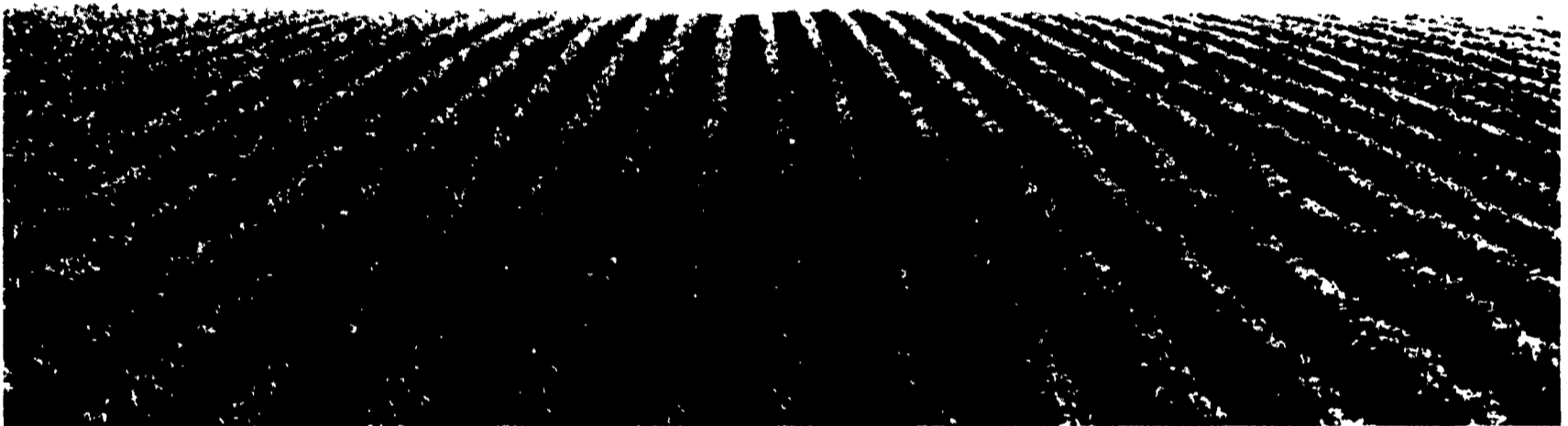


Any lender can read these rows.

TOTAL ASSETS	TOTAL LIABILITIES	DEBT/ASSET %	CURRENT ASSETS	CURRENT LIABILITIES	WORKING CAPITAL
\$ 500,000	\$ 200,000	40	\$200,000	\$100,000	\$100,000
4,000,000	1,800,000	45	700,000	200,000	500,000
1,500,000	750,000	50	600,000	200,000	400,000
750,000	300,000	37	300,000	50,000	250,000

We can also read these.



There's no doubt that most lenders are qualified to read your financial statements. That's what they're trained to do.

But do they really understand your farm or ranch operation? Are they trained in your business? Do they care about your investments as much as you do?

Farm Credit understands what it takes to run a farm or ranch. Farming is a specialized business. And the challenges of today make it a tough business. We're committed to you, the American farmer, and we have a track record of 70 years of dedicated service to prove it.

We offer short-, intermediate-, or long-term loans for seasonal operating expenses, capital improvements, or real estate purchases.

When you borrow from the Farm Credit System, you become part of a cooperative lending organization comprised of hundreds of thousands of farmers with interests and concerns that are similar to yours. As a Farm Credit member, you'll own a piece of the business. And we'll work hard to protect your future because it's our future, too.

For more information on Farm Credit and its services, contact the Farm Credit office nearest you.

While most lenders only understand rows of numbers, we understand more. We understand farming. We're the Farm Credit System.

• **BERKS-LEHIGH VALLEY FARM CREDIT SERVICE**
Fogelsville • 215/395-6831

• **BUTLER FARM CREDIT SERVICE**
Butler • 412/482-2161

• **HEADWATERS FARM CREDIT SERVICE**
Wellsboro • 717/724-1961

• **LANCASTER FARM CREDIT SERVICE**
Lancaster • 717/291-1855

• **MEADVILLE FARM CREDIT SERVICE**
Meadville • 814/336-3149

• **NORTHEASTERN FARM CREDIT SERVICE**
Lewisburg • 717-523-1201

• **SOUTHEAST FARM CREDIT SERVICE**
West Chester • 215-431-1257

• **WEST CENTRAL FARM CREDIT SERVICE**
Uniontown • 412-437-2825

• **YORK FARM CREDIT SERVICE**
York • 717/792-2641



The Farm Credit System