



The hard-working team who ended the nightmare: left to right, Rick Crouse, County Supervisor FmHA; Gary Klinger, PFA Farm Management Service; Jenny & Ernie Wolfe, farm owners; and Darlene Johnson of FmHA.

FmHA Loan Ends One Family's Nightmare

BY BARBARA MILLER

Lycoming Co. Correspondent
How fast can you raise \$320,000?

Imagine you had just sent your monthly farm mortgage payment to the bank and a few days later received the uncashed check in the mail with a communique from the lawyer of the noteholder demanding immediate payment of the balance due.

In these days of agricultural financial difficulty, similar nightmarish scenarios are played out in the minds of many farmers. But for Ernie and Jennie Wolfe, owners of E & J Meadows Farm, R.D. Milton, the nightmare actually became a reality.

The Wolfe's have a very good credit rating. "We never missed a payment," says Jennie. The bank's demand for \$320,000 seemed unfair, but they could not ignore it.

And so began the couple's frantic search for financing to keep their farms. Their quest which lasted from May until September 1986, was successfully resolved,



"Farm Two" has a beautiful house and a large old barn which Ernie has been told is the largest old barn in the county. This was the second farm Ernie had trouble financing.

according to Ernie, mainly with the aid of the Farmers Home Administration through the use of a guaranteed loan.

"If it wouldn't have been for Darlene and Rick, I'd have probably lost the farm," Ernie states. Rick Crouse is the county supervisor of FmHA in Columbia, Montour and Northumberland Counties, and Darlene M. Johnson is his

assistant.

To encourage other financially troubled farmers to explore the possibility of a FmHA guaranteed loan and to acquaint them with the actual process, its advantages and disadvantages, the Wolfes met with the FmHA personnel mentioned above, PFA Farm Management Supervisor Gary Klinger, and a representative of this publication to tell their story.

The Wolfes started renting the 106 acre farm where they currently reside from Ernie's parents in 1956. It wasn't until 1967 that they bought the family farm. The same year they purchased the farm they built a new barn to replace the one which had burned the year before. Four years later, in 1971, they established a jug milk store which they had been operating for the past 16 years. They presently milk 62 cows keeping 55 heifers for replacement stock and maintain a DHIA herd average of 18,000 pounds of milk.

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Ernie calls this the "lower place" which is one of the two additional farms that he purchased and had trouble financing.



The Wolfes began renting E&J Meadows farm from Ernie's parents in 1956. They purchased it in 1967; later, they added a jug milk store.

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