

Legislative Impact

(Continued from Page A1)

the option of offering more flexible and competitive lending programs and other financial services, and give voting stockholder/borrowers an opportunity to decide the organizational structure of their local association.

Gene L. Swackhamer, President of the Baltimore Banks, summarized the Banks' and Associations' 1987 operations by saying, "There is continuing evidence that a real economic recovery is underway in the agricultural economy."

He said, "Our competitors have stopped asking 'Will the Farm Credit System survive this extended agricultural depression?'; now they only ask 'What structural and organizational form will the Farm Credit System ultimately take?'"

Swackhamer predicted the coming year would see the Farm Credit System become more aggressive and competitive in its lending efforts while improving operating efficiency.

Guest speakers at the meeting included: Dr. John F. Marten, Staff Economist with Farm Journal magazine; H. Brent Beesley, President, Farm Credit Corporation of America; and James A. Pierson, President, Springfield Farm Credit Banks.

The Farm Credit Banks of Baltimore, comprised of the Federal Land Bank, the Federal Intermediate Credit Bank, and the Baltimore Bank for Cooperatives, are currently lending some \$2.5 billion to over 50,000 farmers and rural residents and 85 farm cooperatives in the states of Maryland, Delaware, Pennsylvania, Virginia, West Virginia and the Commonwealth of Puerto Rico.

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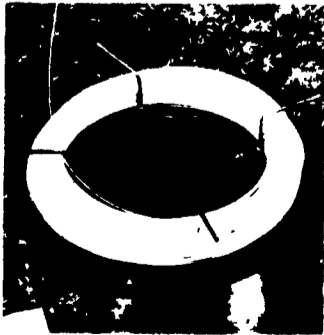
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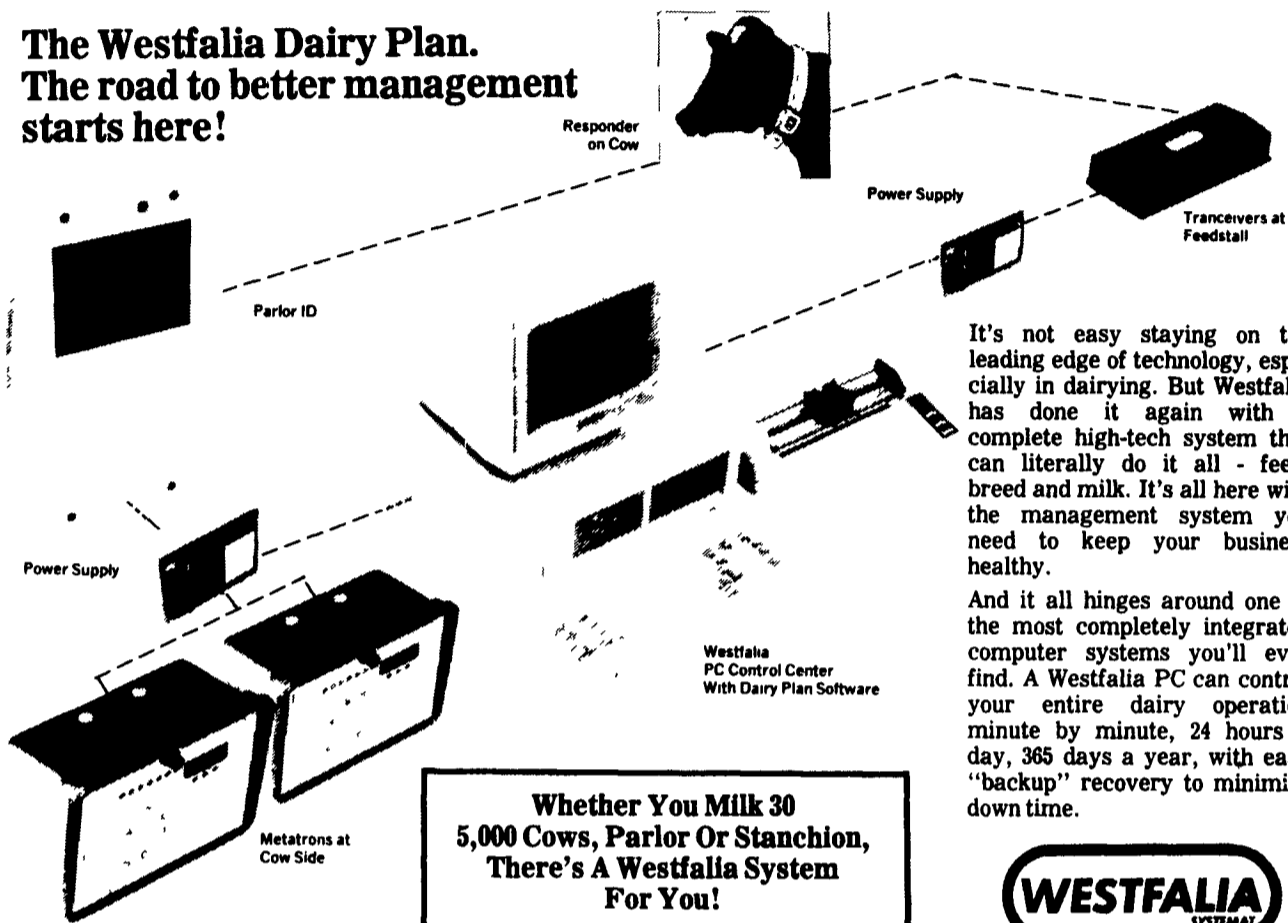
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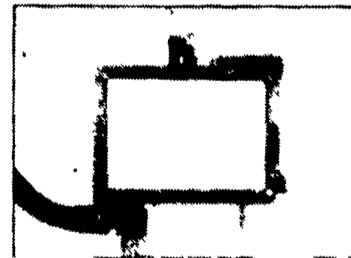
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