

FmHA Proposes Rules To Assist Delinquent Borrowers

WASHINGTON, DC — New rules that could assist thousands of farmers who are behind on their loans with the U.S. Department of Agriculture's Farmers Home Administration were proposed today by the USDA credit agency.

The rules, governing portions of the Agricultural Credit Act passed by Congress last December, would allow FmHA to reduce the delinquent debt of certain borrowers so they could continue their farming operations, according to Vance L. Clark, FmHA administrator.

The proposed regulations also would make it easier for some farmers who have recently lost their farms through foreclosure or by other means to lease or buy them back. Under the new rules, former owner/borrowers and their families would have first right of refusal to reclaim their farms under certain conditions.

Clark said the new law was designed to help farmers who got into financial trouble through no fault of their own. "We will implement this program with strict regard to the spirit, as well as the letter, of the law," he said. Clark invited the public to review the

proposed rules and submit comments. "These are preliminary," he said, "with a 30-day comment period. The final rules won't be issued until all comments are considered."

The proposed regulations would allow FmHA to reduce a farmer's delinquent debt to the recovery value of the collateral, typically land or farm equipment, if it would help the farmer qualify for a restructured loan, and if repayment on the loan would be at least as much as could be expected from foreclosure.

The regulatory impact statement issued with the proposed rules estimates that as much as \$2.1 billion in overdue loans could be written down under this provision. The statement also predicts that, in addition to the 16,200 borrowers who will benefit directly from the new write-down regulations, another 37,000 delinquent borrowers will qualify for normal FmHA servicing actions. Approximately 118,000 FmHA farm program borrowers are currently behind on their payments.

Among related actions, FmHA has proposed regulations to estab-

lish a new administrative appeals unit distinct from the agency's program divisions to handle borrower grievances. The agency also has recently adopted final rules permitting FmHA borrowers to serve on FmHA county committees, and allowing FmHA to participate in farmer mediation prog-

rams in states that have programs certified by FmHA.

In addition, FmHA has proposed regulations that would set aside funds to help members of minority and socially disadvantaged groups purchase farmland. The agency is developing a minority outreach program to inform

minority groups of such benefits.

Written comments on the proposed regulations may be submitted to the Office of the Chief, Directives Management Branch, Farmers Home Administration, Room 6348-South, U.S. Department of Agriculture, Washington, D.C. 20250.

Air Conditioning For Barns?

BY R.E. GRAVES

PSU Ag Engineering Ext. STATE COLLEGE (Centre) —

As the temperature goes up and the milk tank sticks goes down we get the same questions on cow cooling. Can I air condition my barn to control the temperature? Yes. Can I afford to pay for the system? Almost always no! Dr. Buffington, the Head of the Department of Agricultural Engineering, did a lot of work on cow comfort when he was in Florida. He advises that it takes about one-half ton of refrigeration for each large (Holstein or Swiss) dairy cow. This will provide cooling capacity and still allow ventilation at 4-6 air changes per hour. (Normally up to 60 air changes per hour are recom-

mended.) It is important to remember that even with air conditioning you must still exchange outside air for inside air to get rid of moisture and other air contaminants and provide fresh oxygen. A typical household window air conditioner is about one-half ton. Picture 40 air conditioners sticking out the windows of a 40 cow barn. Also picture paying \$400-500 apiece for each one. That's quite an investment. Then add the problems of operating the units, changing air filters and buying electricity.

Unless you have a lot of extra money you may wish to consider what other steps you can take first.

- Are the cows given access to adequate shade (about 50 sq. ft. per cow) or kept in a well ventilated barn?

- Do you provide for air movement of 2-5 mph across the cows?

- Is there adequate cool fresh water conveniently available?

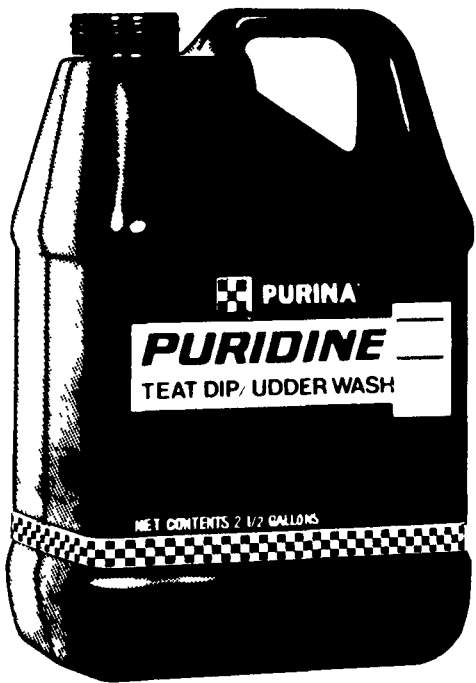
When looking at your present barn be sure you have adequate inlets and exhaust fans to remove hot smelly air. Be sure that open windows near exhaust fans aren't causing short circuiting. If you have fans blowing air along the cows are they aimed at the cows or the milkers? If large window areas receive direct sunlight consider whitewashing the windows or building awnings.

In naturally ventilated barns be sure you have an adequate ridge opening to exhaust hot foul air and removable sidewalls to promote cross ventilation at cow level.

An article by Dr. Buffington in the May issue of Agricultural Engineering Notes provides more detailed information on shading.

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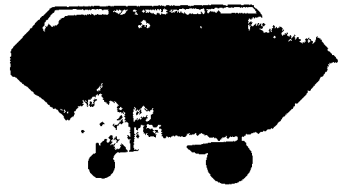
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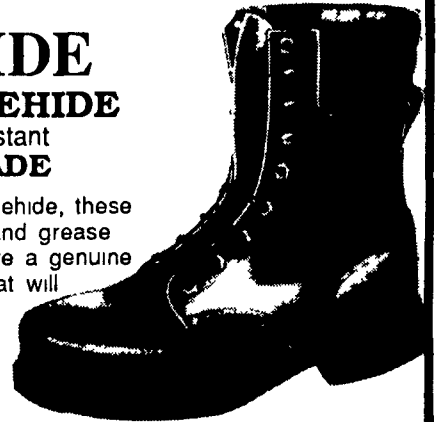
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