

Credit Directors On Farm Tour

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tour of the Farm Credit Bank of Baltimore.

Gene Swackhamer, President, told Lancaster Farming the challenge for the farm credit system is to get money from New York to the farm customers at a good interest rate. "While it's hard to realize from a farmer's viewpoint," Swackhamer said, "our money markets are greatly influenced by world-wide finance. We seem to be headed into a period of rising interest rates. But like older farmers say, 'it's an election year', so maybe we'll see a little easing of rates later in the year."

Swackhamer reported second quarter earnings for the Farm Credit Bank of Baltimore and affiliated associations at \$2.9 million as compared to \$3.9 million for the same period of 1987. "Business is good, our loan volume is up from this time last year," Swackhamer said. "We've kept our loan pricing margins very tight. Consequently, our loan rates are very competitive."

Commenting on the effects of the drought, Swackhamer said that to date ag lenders have only been minimally impacted. But, we won't see the true economic result

of the drought until late this year or early 1989.

Operating reports show combined loan volume of the bank and affiliated associations at \$2.6 billion as of June 30, 1988, as compared to \$2.5 billion one year earlier.

Farm mortgage delinquency rates at June 30 this year were 3.6 percent of the number of loans, compared to 4.3 percent last year. Delinquency rates on production, operating and other short-term loans also improved this year with 2.4 percent of the number of borrowers delinquent as compared to 2.9 percent on June 30, 1987.

At the farm of Roger and Grace Moyer, Lititz, the group was introduced to a modern computerized cage layer operation. The Moyers have 174,000 birds under a new computer system that monitors

temperature, feed consumption, egg flow and emergency problems.

The farm tour in Pennsylvania was planned to visit borrower's farming operations and to visit with the local boards of directors to get first-hand knowledge of the needs and concerns and to determine if Farm Credit meets those needs adequately. The group made stops in Stewartstown, New Park, Fawn Grove, Lancaster, Lititz, Williamsport, Mill Hall, and State College.

The mid-Atlantic region of The Farm Credit Bank of Baltimore serves five states (PA, MD, VA, DE, WV) and Puerto Rico. The region has over 52,000 member/borrowers with loan volume of \$2.6 billion. It's a co-operative totally owned by its member/borrowers.



Farm Credit leaders visit Roger and Grace Moyer Poultry Farm, Lititz. Scott Owens, President, Lancaster Farm Credit (left) and Gene Swackhamer, President, Farm Credit Bank of Baltimore (right).

New Cattle Handling Video Available

WASHINGTON — The U.S. Department of Agriculture's Office of Transportation and the Livestock Conservation Institute have jointly produced an 18-minute video demonstrating the proper techniques for handling and transporting cattle easily, effectively and humanely.

There are five basic elements of cattle behavior: Cattle vision, reaction to noise, flight zone, natural circling behavior and natural following behavior. The video shows how people can take advantage of these elements to move cattle without stress, thus producing fewer bruises, lower death and sickness

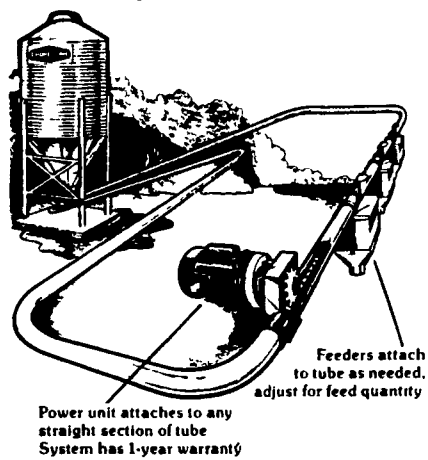
rates and increased production efficiency. The video also shows the proper design of alleys, ramps and transport equipment that will help livestock handlers move cattle.

The video is designed to serve as a training aid to instruct animal handlers -- whether feedlot workers, truckers or stockyard employees -- to humanely move cattle from one location to another. Production practices with squeeze

chutes are also featured, along with loading and transporting animals in trucks.

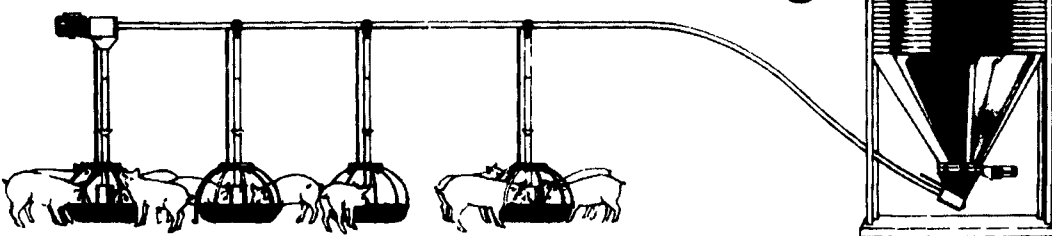
Copies of the video, in VHS format only, can be purchased for \$29.95, including postage and handling, from the Livestock Conservation Institute, 6414 Copps Ave., Suite 204, Madison, Wis., 53716; telephone (608) 221-4848.

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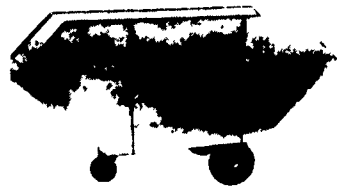


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