

## Maryland Farm Credit Associations Merge

The stockholders of four local Farm Credit Associations have voted to approve a merger. The merger will be effective January 1, 1989, and will merge all the capital and resources of the Upper Chesapeake Federal Land Bank and Production Credit Associations and the Frederick Federal Land Bank and Production Credit Associations.

According to Paul A. Newcomer and Donald E. Rough, Presidents of Upper Chesapeake and Frederick respectively, the joint Board of Directors and management feel the merger decision will enable the newly formed entity, which will be known as the Central Maryland Agricultural Credit Association, to be better prepared to service and fulfill the financial needs of existing and future members. "The merger should positively enhance the loan programs

available to farmers, owners of agricultural properties, and individuals planning to buy or build a home in the country," stated Newcomer. "With combined total assets estimated to be in excess of 225 million dollars and serving 2900 borrowers, we feel confident that this merger will have a positive effect on the local community," he added. The Central Maryland Association will serve the counties of Cecil, Harford, Baltimore, Howard, Montgomery, Frederick, Carroll and Washington.

"We're all aware of the changes that have taken place recently in both banking and agriculture," Rough said. "We're doing our part to make sure that Farm Credit is in the best possible position organizationally to continue to be reliable and competitive source of credit and related services."

## Stoner Re-elected Atlantic Director

SOUTHAMPTON (Bucks) — Samuel K. Stoner, East Berlin, was re-elected a director of Atlantic Dairy Cooperative at the cooperative's annual meeting Nov. 16.

An Adams County dairy farmer, Stoner will represent Atlantic's District 24. He joined the cooperative in 1974 and was elected to his first three-year term as director in 1985.

Stoner and his wife, Elizabeth,

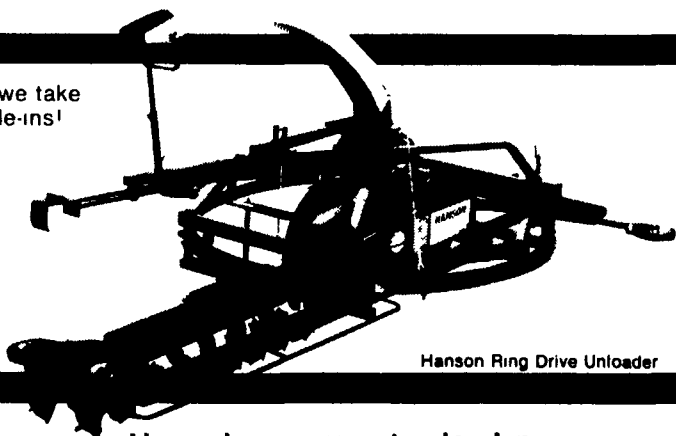
are in partnership with his brother, Gerald. They farm approximately 300 acres and milk 75 Holstein cows.

As a director of Atlantic, Stoner will be instrumental in making policy-setting decisions that govern the operation of the cooperative.

Atlantic Dairy Cooperative, which represents 3,800 dairy farmers in a seven-state region, marketed 3.45 billion pounds of milk in fiscal 1988.

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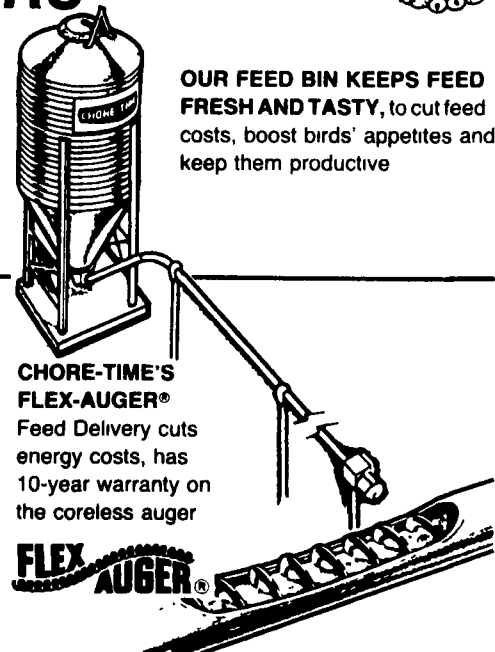
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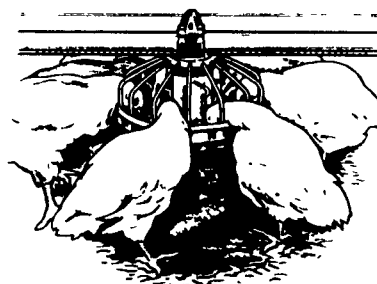


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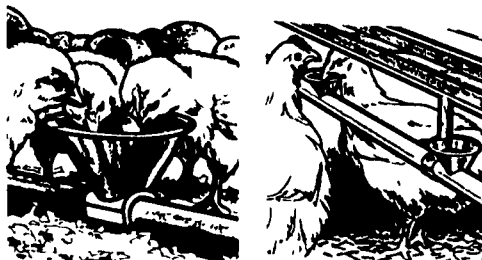
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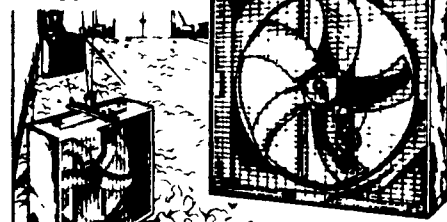
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