# **Bank Offers Quality**

## (Continued from Page A30)

predicts a cooling of the economy in the east coast. This, he believes, will bring about drastic economic reform and a change in government form. "Leadership," he said, "comes out of both good and bad times."

How can agri-businesses survive during a down economy? Kohl stresses preparing now by building equity, not borrowing at variable rates, and being careful of speculation.

"We're moving into a service-based economy," Kohl said. Before we needed to manage land, labor, and capital. Now we must manage those three plus information, the biggest component in the overall game plan." People need to know how to process and apply information of other cultures and computers to expand their markets.

•Domestic and international markets are being affected by the

baby boomers who have changed many traditions such as our way of eating. "Grazing, buffet lunches, is sweeping the land." To meet this demand the poultry industry has numerous products to slip into microwaves; on the other hand, few beef products are available for microwave use.

Kohl challenged the audience not to let their ideas die because others say it cannot be done. He illustrated this by relaying the story of a sheep farmer who markets sheep semen overseas. He now makes millions even though everyone else told him it couldn't be done.

"To keep up with domestic, and international markets, it's necessary to move fast, provide good quality and be innovative," Kohl said. What works today, won't work tomorrow.

•Technology in physics, mechanical and chemical will give businesses that keep updated the competitive edge.

•Food and enviromental issues will affect the farmer in new ways. Already in some parts of the country, farmers must notify their neighbors in writing when they will be spraying their crops. Ethics will be a big issue such as honesty in not selling cows before completing drug withdrawal.

The Pacific rim (Japan and China) countries and the baby boomers will move the economy. "You should be more concerned with the Japanese Market Exchange foretelling world economy than-the New York Stock Exchange.'

The baby boomers will go through three major changes, he predicts. They ran up consumer debt by buying houses, appliances and pleasure. Now they will become very conservative, very health conscious, they'll develop health problems and they will look for quality of life.

Kohl predicts the Lancaster area will become and attractive escape for the boomers who are disillusioned with the low quality of life in cities like Los Angeles.

•Shift from government programs to rural develop is expected. Already that is happening in FFA and 4-H programs that are looking at new ways to adapt consumer needs.

•Labor and management shortages for rural America is the number one challenge of the 90s, he stated. "We are doing a poor job of retraining rural America to meet the changing demands. We need strategic planning.

•Rural leadership problems are increased by both the quantity and the quality of the ag college students of which 80 percent have a non farm background.

•There will be changes in rural communities.

•Changes in support services such as needing to drive one hour o find tractor parts.

·Constant training focus to manige people and information. In five o ten years the information we nave today will be obsolete.

•High tech and high touch will 30 together. People doing their obs must be rewarded.

Lancaster Farming, Saturday, February 25, 1989-A31

Niche marketing will have shorer market cycles and advantages. 'For every person who denotes atisfaction about a product or serrice, studies show 26 others are insatisfied."

Other speakers also challenged he seminar participants. H. Louis Moore, PSU professor of agriculural economics, said farmers' logc in response to drough economics how when corn prices reach \$3, hey hold even for \$4 and sell four nonths later at \$2.50.

Charts show that even though onsumers spend less of their food lollars on beef, beef consumption s up.

John Datt, executive director of he American Farm Bureau Federtion. told the audience where ational farm policy is headed in he 90s. He warned that environnental issues will play a big part in farm policies with those receiving government payment needing to do conservation work and they will need to sign promising that fertiliz-

ers and ag chemicals will not contaminate the water or runoff.

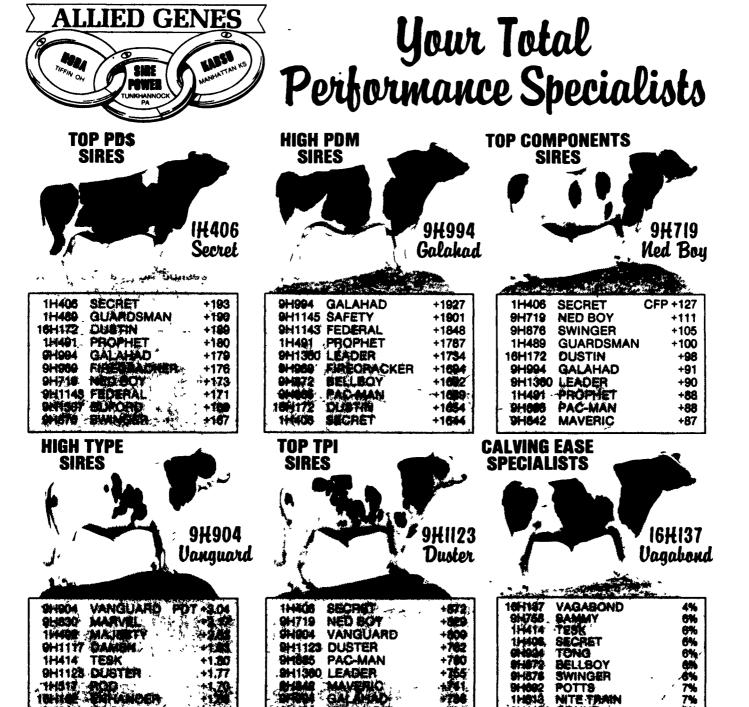
Other activities on the agenda included "An economic outlook" by Richard Lang, SVP and director of economic research for the Federal Reserve Bank of Philadelphia; comments by bank officials and motivational videos by Buck Rodgers.

## Restaurant Owner Supports **4-H**

LOCKPORT, NY ---Donna Alexander, owner of the LaPorts' Pine Restaurant for 40 years, has been supporting her local 4-H organization by buying steers.

Alexander began helping 4-H'ers about three years ago when she purchased one steer. Two weeks later she was serving it to her customers who enjoyed cating the high-quality meat. Business increased for Alexander.

Since then she has returned every year to the auctions for more beef. Last year she purchased 15 steers. "I don't worry about market prices when I bid." said Alexander. "I feel that I'm helping to encourage some fine H'er In talking to the kids, I've found that most of them use their money to buy livestock for future 4-H projects and older 4-H'ers use the money for college." Alexander also supports the 4-H'ers with market hog projects, and serves 4-H grown pork in her restaurant.





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