

**BY BOB MILLER**  
Farm Writer

What a difference a couple of years can make! Following its record losses in the wake of the agricultural depression, the Farm Credit System has battled back, redesigned itself and become profitable again.

Although Farm Credit directors are quick to point out that there is still a way to go, the revitalized System's economic strength is good news for all farmers and ranchers in rural America, since the recovery has fostered increased competition among lenders, benefitting all borrowers.

Just how far the System has come is seen in 1988's net income of \$704 million, compared to a combined three-year loss of \$4.8 billion for 1985-1987. The upward trend continued in the first quarter this year, with net income of \$176 million, up \$11 million from the same period a year ago.

According to Sam Eberly, chairman of the Farm Credit Corporation of America, the agriculture sector is in much sounder shape than it was two or three years ago. "Improved economic conditions have made it easier for most farmers to pay on their debts,

which in turn has helped turn our banks and associations around," he said.

"The health of the System reflects the health of agriculture," Eberly noted. "When times are tough for farmers, it's typically tough on the System as well. In effect, what's good for farmers is good for the System, and vice-versa."

The improved ag economy is only one reason for the System's recovery, however. Another is Farm Credit's own commitment to meet the changing needs of farmers and ranchers. "This really is a new System," Eberly said. "We've listened to what members really want: things like an improved pricing system, fixed- and adjustable-rate loan products and higher standards in customer service -- and these are all in place and working."

The System's recent reorganization is also yielding a more efficient credit delivery System for borrowers. Mergers, consolidations and reduction in overhead have helped reduce operating costs \$60 million in 1988 alone.

One Farm Credit program which has made a big impact in rural America is the restructuring

of more than 62,000 problem loans valued at \$8.8 billion. "Whenever possible, we want to keep farmers and ranchers on the land," Eberly said. "Our commitment to work with these troubled borrowers has also assisted in our recovery."

Another big factor in the System's recovery has been the Agricultural Credit Act of 1987. Although there were those who criticized the \$4 billion in assistance authorized by the Act, it appears that their reservations were unwarranted. Less than one-fourth of the available government assistance has been used up to now, and the System will repay Uncle Sam over time for all aid.

## Country Craft Market At PA All-American Show

**HARRISBURG (Dauphin Co.)** — The 2nd Annual Country Craft Market will begin another five day run at the State Farm Show Complex beginning Sunday, September 24th and continuing through September 28th.

**FREE ADMISSION AND FREE PARKING** will be available all five days. Hours are daily from noon to 8 p.m. Featured will be an ample variety of crafts with a country nature in mind. Leather, ceramics, woodworking, baskets, oil paintings, etchings, rag dolls, needlework, home furnishings, toys, and more will be among the

handiworks available at the show. Many of the craftsmen in attendance will be offering first-hand observation of their craft throughout the five days show through staged demonstrations. This provides visitors the opportunity to observe and appreciate first-hand the individuals skills and talents.

Free admission and free parking are also a plus for this unique show being held in conjunction with the 26th All American Dairy Show.

Further information on exhibiting at the show may be obtained by phoning (717) 787-2905.

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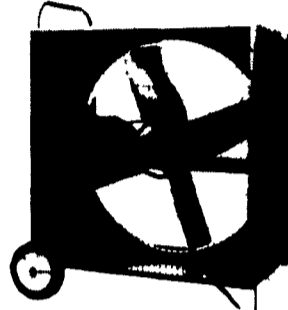
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