

# Keystone Farm Credit Holds Stockholders' Meeting

**LOU ANN GOOD**  
Lancaster Farming Staff  
**LANCASTER** (Lancaster Co.) — Keystone Farm Credit held three sectional meetings for its stockholders this week. The meetings covered a 15-county territory, with the first held in Allentown on April 6. It was followed by a meeting in Lancaster on April 7, and

another in Reading on April 8. Philip Kimmel, president and CEO, reported a \$1 million increase in net earnings over last year as the result of favorable marketing value and reduced operating costs.

During the past year, Farm Credit's headquarters were relocated from four different locations to

Lancaster in order to streamline administration costs.

Objectives for 1993, Kimmel said, are to implement an improved business plan, in which actions are taken to improve credit quality of customers, reduce expenses by becoming more efficient in operating expenditures, improvement in marketing and customer relations, and improvement in internal communications.

Kimmel said that 13.6 percent of

the loan and lease portfolio was adversely qualified because of credit weaknesses and lack of proper servicing of distressed loans. Changes have been implemented to address these concerns and it is believed that improvement will continue.

Stockholders voted for six director positions and 15 nominating committee members. The results of the election will not be tabulated until April 12. Results

will be printed in the next issue of *Lancaster Farming*.

Keystone Farm Credit, ACA serves about 4,000 members with more than \$380 million in loans.

The organization's mission statement is to develop and maintain high-quality customer relationships, which will result in financial returns to adequately support the Association's role as a reliable and competitive provider of services to agriculture.

## Chester County Extension Relocates

**WEST CHESTER** (Chester Co.) — Penn State Cooperative Extension, Chester County, invited by the commissioners to move to the new county building, has relocated to Government Services Center, Suite 370, 601 Westtown Road, West Chester, PA 19382-4546. The phone number remains the same, (215) 696-3500.

Cooperative extension serves the citizens of Chester County by

providing informal educational programs on the subject areas covered by Penn State's College of Agricultural Sciences, which focus on national initiatives developed by the U.S. Department of Agriculture and on local issues identified through needs assessment and volunteer input.

For further information about the services provided by Penn State extension, contact Chester County extension.



Officers attending the Lancaster section Keystone Farm Credit meeting include, from left, Gene Swackhamer, president of Farm Credit Bank of Baltimore; Philip Kimmel, president and CEO of the Lancaster branch, and Wilmer Hostetter, chairman of the board.

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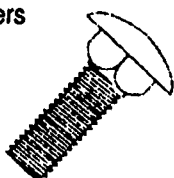
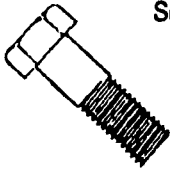
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