

FFA Youth Project Loan A Success

SPRUCE CREEK (Huntingdon Co.) — When Allen Behrer, then age 14, Spruce Creek, and his parents Michael and Linda Behrer first discussed the possibility of a sizeable loan for Allen with FmHA Loan Supervisor Bruce Horning, one could imagine the reaction to a 14-year-old student's desire to become a borrower.

Young Behrer's idea to borrow \$5,000 for the purchase of dairy steers seemed too good to be true. How could the teenager succeed in paying off this size loan when most 14-year-olds are stuck with Nintendos and immaturity?

Having learned about the FmHA Youth Project Loan Program through his agriculture instructor/FFA adviser, William C. Harshman of Tyrone Area High School, the Behrers asked Bruce Horning of Huntingdon's FmHA office to stop by the farm with the needed informational documents. Allen and his father supplied the necessary financial data, while school lessons and individual sessions with Harshman helped to develop a sound cash flow projection for the enterprise, which was to last five months.

Seeing that a sound financial plan was in place, Horning then approached his county loan committee members. Members had not dealt with a 14-year-old before and deliberated the matter thoroughly. When all parties were convinced of the thought and actions planned for the dairy steer enterprise, approval was granted.

Behrer's financial challenge included purchase of 50 healthy Holstein bull calves, paying for trucking, housing, medication and feed, and labor for when he was in

school. Of course, FmHA charged interest as well. Since calves were housed, with his father's dairy steers, it was agreed ahead of time that whatever mortality rate occurred in the whole system would also be reflected in the final count for Allen's project. The sale of feeder steers to a feedlot in Nebraska and subsequent payment of his outstanding loan to FMHA resulted in a profit for the youngster's efforts. That profit has already been reinvested in further calf-raising initiatives.

When questioned about his goal for the project, Allen Behrer, also an active 4-H club member, said, "I see the 4-H and FFA projects that I conduct as being my tuition toward a college education in agriculture. I hope someday to farm with my parents." Allen also suggests to other youth that productive credit is wise, but consumptive credit can make you a slave to those whom you owe money.

Allen Behrer has enjoyed much success as a 3-year member of the Tyrone Area Vo-Ag/FFA program. He has participated in state legislative leadership conferences, county creed speaking competition, county FFA record book contests, ag mechanics contests, and carries projects in capons, gourds, pumpkins, Indian corn, field corn, alfalfa, sweet corn, soybeans, and work experience besides his dairy steers. He has exhibited champion animals and vegetables at the Huntingdon County Fair and the Sinking Valley Farm Show. His FFA interests have led him to be accepted into a six-month exchange program to Poland in 1994.

Shorthorn Steer Makes Champion Rounds



FLEETWOOD (Berks Co.) — "Frosty," a Shorthorn steer owned by Tom Newpher, Fleetwood, and exhibited by K&K Cattle Company was a big winner at a lot of shows this year.

Right now, the steer is on his way to Canada to the Toronto Winter Fair, after completing quite a round of championships throughout the state. "He is probably the most winningst Shorthorn steer in the country," said Kenianne Rarick, K&K Cattle, Fleetwood.

The steer won champion overall at the Kimberton Fair in Chester County, overall at the Pennsylvania Fair in Bensalem, and champion overall at the Kutztown Fair. The Shorthorn also placed champion overall at the Schuylkill County Fair; champion overall at the Sussex County fair, in Sussex, N.J.; champion overall at the Warren County Fair in the open jackpot show; champion overall at the Dutchess County Fair, in Dutchess N.Y.; and champion overall at the Eastern States Expo, West Springfield, Mass.

In most cases, it was the first time a Shorthorn steer was the champion in several fairs' history, according to Rarick.



Allen Behrer, Tyrone Area High School FFA, Tyrone, right is shown with Bruce Horning, FMHA loan supervisor, Huntingdon, as they discuss the youth project loan of the Farmers Home Administration. Behrer is a sophomore FFA member who is preparing for a career on his family's dairy operation. He will also study agriculture in Poland for six months in 1994 with an exchange opportunity through his FFA chapter.



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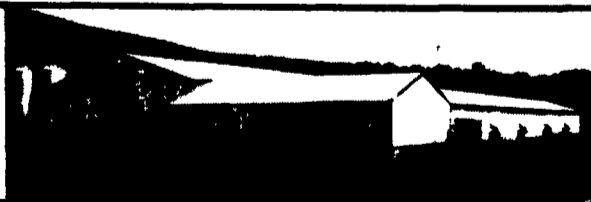
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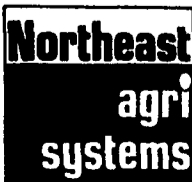


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