

USDA Creates New Agency

Planning For Future Key

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changes that were about to happen.

"The kids did chores for us for five days and we went to a state park, camping. All we did for five days was talk about the life changes that were going to happen in the next five years and sit down and make plans. One of the things they said at the MAP program was that you can't do this at home. You have to get away. And we had just done that. I was kind of a witness to the MAP program philosophy that it does work," she said.

Their ultimate long-term goal is to turn the farm over to Clifford Township and for it to remain open land.

The idea came from an older man who had done the same thing in the northern New Jersey town where Sandy once lived.

"Now it's the only open land available in northern New Jersey where you can go to see chipmunks and squirrels and learn how to fish. That man left the land and enough money to maintain it but they could never develop it," she explained. "We'd really like to do that, but to do that we have to retire without selling the property."

Their desire led to Sandra join-

ing the Charles Givens organization.

"I wanted to learn how to make money with my money. Not that I had great sums of money, but everything has to start somewhere. I wanted to learn this and I didn't have any idea how to do it."

For three years the Wilmots searched for ways of making their money work harder.

"We went to financial planners, we went to different tax people, I read a couple books and I went to a couple of different seminars, and it seemed like they gave us total dead-end advice and I was really getting discouraged," she said.

Her life changed when she picked up the New York Times one day and on the best-seller list were three books by Charles Givens.

The books ended up being exactly what the Wilmots were looking for and they began applying the principles to their own finances.

So far they have had very good luck with their investments and hope to continue them in the future.

"We have our long-range goal for the farm but, in the meantime,

NORTH CORNWALL (Lebanon Co.) — There's a new kid on the block — and it's the Farm Service Agency (FSA).

It came into being recently when President Clinton signed into law a restructuring plan for the U.S. Department of Agriculture (USDA) that will improve the way USDA agencies do business in Lebanon County, said Esther Rauch, acting chairman of the Lebanon County FSA committee.

The FSA will administer commodity price and income support programs, farm ownership and operating loans and the federal crop insurance program. The new agency combines all or part of three agencies familiar to farmers — the Agricultural Stabilization and Conservation Service (ASCS), the Farmers Home

Administration (FmHA), and the Federal Crop Insurance Corporation.

Other loans offered by the former FmHA will be assigned to a new rural development agency.

In addition, the FSA will offer conservation cost-share assistance under the Agricultural Conservation Program, as well as cost-sharing and land rental payments for the Conservation Reserve Program.

"We want producers to know that the reorganization did not eliminate any programs," Rauch said. "What will change are that these services soon will be available to producers on a 'one-stop' basis. The whole purpose of the new FSA is to be able to provide better, more efficient service and to make it easier for farmers to use

our programs."

"The agencies are merging at headquarters first," Rauch said. "The combination of staffs and functions at the county level will come in time. In the meantime, farmers can receive service as usual at their county offices."

In Pennsylvania most USDA offices are located with others in the same county. Some, cross-sharing of equipment and space already occurs. However, Rauch said, more sharing of data will occur between staffs in these offices.

At the local level, farmer-elected committee members will continue to oversee farm program administration and will take on additional duties in overseeing other FSA programs.

we don't want to work till we kill ourselves and not have any money to enjoy life," she said. "We've worked hard. I guess the main change in the philosophy is that we're looking for payback now."

"The last three years have really been the most exciting on the farm that we've had. Just because of the promise of what's coming. I can't wait for the next 10 years to go by," Sandra said, with a laugh.

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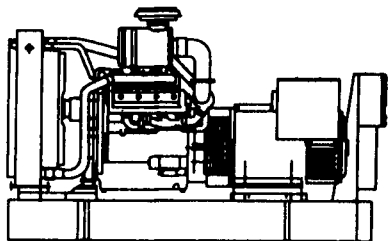
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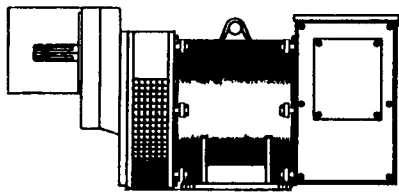
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