

Farm Link, PFB

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devised the strategy of providing for a wider variety of loans by splitting up the allocation pie while not increasing available funds.

While she said she has a total of \$76 million, it is all split up and she is restricted from lending it according to local priorities.

"We need more private sector lenders involved with beginning farmer loans," she said, citing a program offered through the Lebanon Valley National Bank. She said that the institution is the only one she could think of that offered such a program.

According to Cook, the LVNB program provides for a three-year interest break for beginning farmers and that they work with farmer-borrowers.

"There's no reason (other commercial lenders) couldn't be doing more."

She said that during the previous week, during a discussion with lenders about what could be done to help beginning farmers, she said, "A lot of what they're talking about is already there." The commercial lenders have to become more aware of the guarantees and programs available to assist them.

Also speaking was Donald Hummel, manager of PFB Farm Management Services. He reviewed some of the same topics previously discussed but added others in his review of how to include non-heirs into a family farm.

First, the farm-owner has to come to terms with what goals they have for the farm and whether or not they would like to help an entering farmer get started, or obtain full market value for the property.

He said a curious thing happens to people: "The young want to change the world; the old want to change the young."

The reality behind that quip is that those tendencies need to be addressed by both sides in order to even begin to consider working together.

According to Hummel, there are some advantages to working with non-heirs. They aren't family and, "You can be more objective and be able to treat them as individuals and not like family members," he said.

Further, he said there can be no hidden meanings in conversations, or subtle slips which may be perceived as deceptions. He said, "Talk up front with the (young) couple, and ask what goals they have and what they expect."

Other questions that need to be asked in a transfer venture include: "From where is the money coming to pay for anything?" and, "Is what you're asking the young couple to do, possible?"

He said that as a general suggestion, to help the entering farmer by financing some of the debt is fine, but some of the money ought to be borrowed from someone else.

He said consider gifting some things, or making partial gifts, selling equipment in installments to get a tax break, and working things out together so that they are manageable and workable by both parties.

He said that the relationship has to be built on fair treatment, good management, written agreements, confidence and trust, an openness to change which may become necessary in order to keep the farm competitive, and to undergo regularly scheduled reviews of the agreements.

He also said that some may want to conduct the transfer process in the form of a partnership, where the entering farmer begins with a representative cut of the income, and eventually builds to owning the property.

It also provides for a trial period, so that, if after the first year or so, it doesn't seem to be working, then both can back out without losing too much time and investment.

Hummel also provided a couple of example of working arrangements.

The day finished with a pannel of farmers, both entering and retiring, who discussed some of their concerns and experiences.

The gist of the stories told and answers to questions seemed to focus on two main issues.

For the older farm-owners, it

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Maurer also said that at the state level, the association is accepting applications for an educational consultant, which he said really would a job more like an executive secretary.

The annual state summer picnic is to be held at the Solanco Fairgrounds, in Quarryville July 21-22. Notification should be in the next state newsletter.

He also said that the next winter convention is to be held in Berlin, Somerset County, with the Berlin/Brothers Valley YF serving as host.

He said the state association is seeking someone to sponsor/host the summer 1996 picnic, and the association is always seeking sponsors for its winter convention.

Of the annual awards the CCYF presents, its conservation award was presented to Eugene and Kathleen Martin, who remodeled their farm last year, built manure storage, developed a nutrient management plan, and have 45 acres in ter-

seemed to be that the desire to pass on the farm must outweigh the desire to cash it in for as much as possible; and for the young, the desire to own land and live on a farm has to outweigh the desire for an easier standard of living.

Those interested in the program or with any questions should call 1-800-9PA-FARM.

aces, in addition to practicing conservation tillage on 80 acres.

Also, Jeff and Karen Zook were named the CCYF Outstanding Young Farmer couple under 30 years old, while Alan and Carol Nolt were named the association's Outstanding Young Farmer couple older than 30.

The Community Service Award was presented to Glen and Linda Krall, of Cornwall. In crop awards, the Kralls also won recognition for having the first place alfalfa entry and the first place mixed hay entry.

The Honorary Young Farmer Award was presented to Dorothy Weiman, a secretary at Cedar Crest High School, because of her long-standing help with the organization.

In other awards, Curvin and Dawn Good were recognized for having the first place entry in hay silage quality, and also, for having

the highest producing cow for milk production. It made 43,323 pounds of milk.

Ken and Rhoda Reist were honored for having the top fat producing cow, with production of 1,123 pounds.

Gordon and Lori Hitz were recognized for having the highest protein producing cow, with 1,111 pounds. They also were recognized by having the largest average herd increase in milk production, increasing an average of 2,233 pounds last year.

The herd with the lowest somatic cell count belonged to Dave and Linda Bomberger.

Dan and Dave Groff were also honored for having the best quality corn silage, while Mark and Stephanie Patches were recognized for having the best high moisture ear corn.

Cedar Crest Young Farmers



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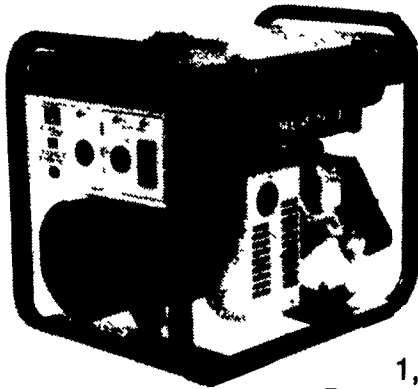
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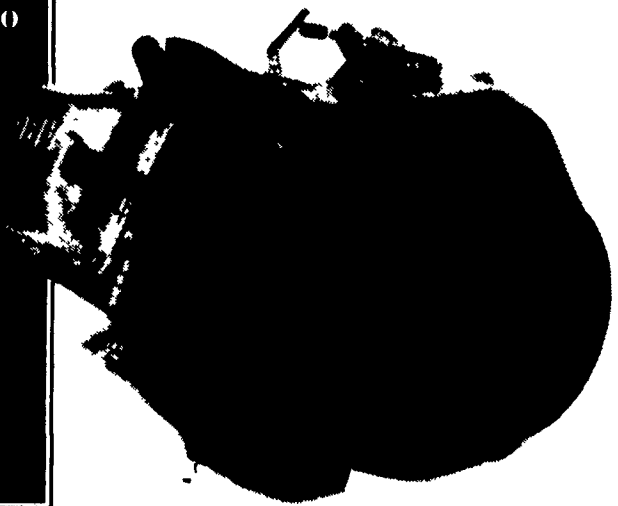
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