

# Lancaster Farming

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## Records, Business Acumen Key To Securing Ag Loan

**VERNON ACHENBACH, JR.**, Lancaster Farming Staff **MANHEIM** (Lancaster Co.) — Farmers wanting to better their chances of securing loans now and in the future should be aware of the guiding considerations made by banks and loan officers.

fast forum, the five speakers were John E. Moose, vice president and agricultural loan officer for Fulton Bank in Lancaster; Stanley P. Michonski, assistant vice president of agricultural lending at Bank of Lancaster County, N.A.; Roger Rohrer, vice president in the

Agri-Finance Department of CoreStates Hamilton Bank in Lancaster; Bruce Miller, vice president of credit operations of Keystone Farm Credit ACA, in Lancaster; and George Lewis, a vice president of Farmers First Bank, a Susquehanna Banc, in Lititz.

In general, it was recommended that farmers consider the amount of money needed to finance a project, the competitive advantage of the project, collateral, the asset value of the resultant project, the payment schedule, cash flow, environmental concerns, permit-

ting concerns, legal and possible social objections, liability issues, market demand of product, real-world projected profitability of the project, and the burden and amount of risk involved before asking for a loan.

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According to speakers at a Thursday breakfast meeting of the Agricultural Issues Forum at Kreiders Restaurant in Manheim, the best way to secure a loan is to make a good impression and presentation to the lender.

During the semiformal break-

## National Sheep Assessment Referendum Scheduled

WASHINGTON, D.C. — The Agriculture Department will conduct a nationwide sheep referendum on February 6 to determine whether sheep producers, sheep feeders and importers of sheep

and sheep products approve the sheep and wool promotion, research, education and information order. If the order is approved by those producers, feeders and importers voting in the referendum, the order would become effective, and assessments would be collected on domestic and imported sheep and sheep products.

USDA's Agricultural Marketing Service will conduct the referendum in cooperation with the Extension Service and the Farm Service Agency.

Registration and voting will be held at Extension Service County

Offices. Absentee ballots will be available from January 16 through January 26, 1996. A request for an absentee ballot must be made in writing from the County Extension Office serving the County in which the voting entity is located. FSA will determine eligibility of challenged voters, count ballots and report referendum results.

All producers, feeders and importers who certify that they were engaged in sheep production, sheep feeding or importation of sheep or sheep products between January 1, 1994 and December 31, 1994 will be eligible to vote in the referendum.

The order may be approved by either a simple majority of those voting or by voters who account for two-thirds of the number of sheep represented by those voting.

The initial domestic assessment rate would be 1 cent-per-pound on live sheep sold and 2 cents-per-pound on greasy wool sold. The assessment vote on imported sheep or sheep equivalents would be 1 cent-per-pound with a 2 cents-per-pound assessment on degreased wool or wool products except that imported raw wool is exempt from assessment.

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## First Test-Tube Horse Developed In U.S.

FORT COLLINS, Co.—A research team at Colorado State University, using methods derived from human and equine sciences, has produced the first in vitro fertilized or "test-tube" horse in this

country.

The newly developed technique has the potential to help obtain pregnancies from mares with reproductive problems and a

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## Barns Collapse, Cattle Killed By Blizzard Of The Century

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York Co. Correspondent  
**FREDERICK COUNTY**

(Maryland) — As the blizzard of January 7 and 8 raged across the Mid-Atlantic area, many farmers woke to a nightmare-come-true.

"It's an eerie feeling to go in the barn, with all the lights out and know your cattle are dying," observed Glenn Eaves, whose Oak Bluff Farms at Woodsboro continued to dig out earlier this week from the havoc wreaked by the two-day snowstorm.

A 108 x 600-foot freestall barn collapsed at the height of the

storm, creating death and devastation among the 2600-head milking herd of one of the region's largest dairy operations.

"The night shift called us at 11 p.m. Sunday night when one end went in, and the other end went at 2 a.m.," related Eaves, this past Tuesday morning. "There are 96 cows dead that we know of. We're getting ready to dig through more piled snow where we think there may be more. We've hauled 78 to market due to injuries and now a lot of additional problems are emerging."

Among those problems are

broken ribs, foot injuries from cows stepping in the nails from the mass of roofing debris that went down, and head injuries to cows that were in the feeding headlocks when the collapse occurred.

"Just about anything you can imagine, we're seeing," added a weary Eaves. "Yesterday a cow came through that had a puncture on her side, with manure seeping from it."

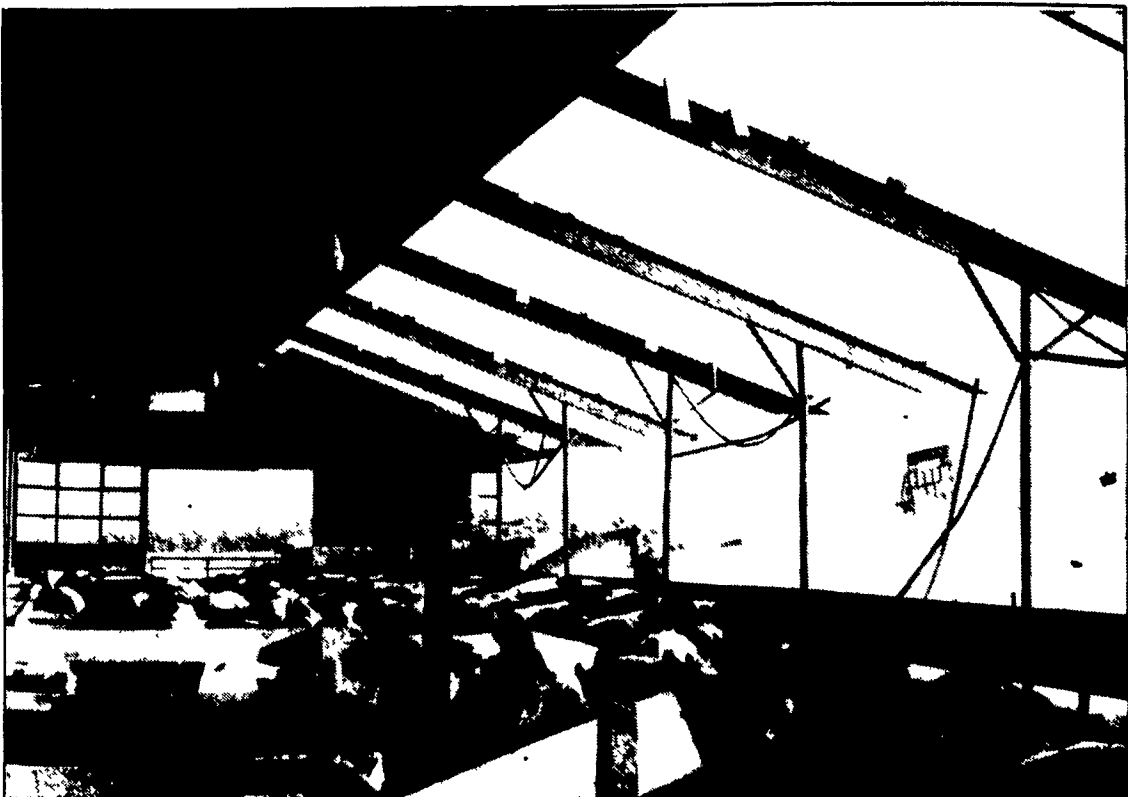
With most of the rubble pushed out of the barn, some cows were back in area of the collapse. However, with only about 60 feet of the roof still standing, where no

snow had accumulated, the facility offered little protection to these cows accustomed to shelter from the fierce weather. Some cows

have also been moved to other barns in the farm's complex.

According to Eaves, the col-

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The Taylor-Whey dairy herd escaped injury when one-third of the freestall barn roof collapsed under an accumulation of snow drifting over the peak of the span. Roof materials fell on the bunk feeder and equipment, forcing wheelbarrow-feeding of silages until the equipment could be repaired.



Barbara Taylor can smile with gratitude that the dairy herd was spared injury in her barn collapse. Farmers dealing with the storm's aftermath of property damages find the snow and wind-caused disaster to be physically and emotionally tiring.