

# Keystone Farm Credit Reports Best Year Ever

**LOU ANN GOOD**  
Lancaster Farming Staff  
**NEW HOLLAND** (Lancaster Co.) — Stockholders at Keystone Farm Credit's annual meetings heard good news this week. Phil Kimmel, president and chief executive officer, announced that Keystone's assets are the highest since the association was formed, with 92 percent loans portfolio classified acceptable.

The organization showed \$4 million in earnings in 1995, which is a significant increase over other years. Kimmel attributed the increase in part to \$1 million collected on delinquent loans. Another reason for the significant increase was the consolidation of the Baltimore and Columbia branch offices to form Ag First Farm Credit Bank. The board estimated an annual financial benefit of \$700,000 to \$900,000.

Expenses were less in 1995 than previously predicted. According to Kimmel, expenses have been

reduced each year since 1991.

Keystone, a cooperative formed to loan money to individuals and businesses involved in agriculture, selected a new mission statement presented at the annual stockholders' meeting: Aggressively strive to set the highest standard for serving and supporting customers as the premier provider of financial products and services at competitive prices.

Keystone is putting greater emphasis on promoting services offered such as record keeping, tax service, real estate appraisal, and so forth.

Elected to three-year terms to the board of directors are Kenneth L. Hershey of Oxford, Region 1; Mervin Sauder of Lititz, Region 2, position 1; Dale Hershey of Manheim, Region 2, position 2; and Rodger L. Wagner, Oley, Region 3.

Kenneth Hershey has been farming for 41 years. His operation consists of raising hogs and grow-

ing corn and soybeans. Hershey is vice chairman of the Lower Oxford Township supervisors and chairman of the Consolidated Farm Service Agency board. He is a Oxford Methodist Church trustee and serves on the finance board. He is a member of Oxford Lodge #353 Free and Accepted Masons and previously served on the board of the Chester County DHIA.

Mervin Sauder has been farming 38 years. He has dairy, hogs, steers, and chickens. He serves on the boards of L&L Pig Producers and on the East Petersburg Rotary. He is a member of Agway, the state Farm Bureau, and past president of the Lancaster County Holstein Association. He is chairman of Keystone's finance committee and serves on its Credit committee. He

is active member of Erb Mennonite Church.

Dale Hershey farms in partnership with his brother for 16 years. They milk 250 cows and farm 500 acres. Hershey is an elder at Akron Mennonite Church, Manheim Young Farmers Association, Pa. Farm Bureau, and the Atlantic Dairy Cooperative. Hershey was a former president and a vice president of the Lancaster County Cooperative Extension Board and secretary of the Lancaster County DHIA.

Rodger Wagner has been farming for 36 years. He has 180 cow, 150 replacement heifers, and 650 acres of corn, alfalfa, and soybeans. He is a member of the Berks County Dairy Farmers Association and of Pa. Farm Bureau, Fleetwood

Grange, Atlantic Breeders Cooperative, Pa. Holstein Association, Agway, Oley Fire Company, and Pike Township Sportsman's Association. He holds several offices at the St. Joh Hill United Church of Christ in Boyertown. He also serves on Keystone's Audit and Review committee.

Three members were elected to serve two-year terms on the nominating committee. They include Glenn Moyer, Telford, Region 1; Bruce Kreider, Bainbridge; and Kenneth Stutzman, Kutztown.

Dale Minnich, a humorist and motivational speaker from Oklahoma, provided the entertainment at the Monday evening meeting. Wayne Humphreys, farmer and speaker, addressed the Tuesday evening stockholders' meeting.



Keystone Farm Credit held its annual stockholders' meeting at two locations this week. At the Monday night banquet in New Holland, from left, Phil Kimmel, president, meets with Dale Minnich, humorist, and Paul Kreider, a Lebanon County director.

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