

Ginder Finds Niche In Helping Farmers Manage

LOU ANN GOOD

**Lancaster Farming Staff
LANCASTER (Lancaster Co.)**

— After 18 years of working in agricultural lending with several financial institutions, E. Dennis Ginder was ready for a career change.

With roots in farming, a bachelor's degree in agricultural mechanization, and a graduate degree in banking, Ginder wanted a job that would tie together agriculture and helping people learn.

He thinks that he has found the perfect combination as the new farm management agent serving Chester and Lancaster counties.

In that position, Ginder meets one to one with people to help them become good business managers. That encompasses a wide area — everything from helping determine feasibility of expansion to estate planning.

Much of his banking experience will apply in his new role, but one significant difference came with the job change.

"In this position, I am not selling anything. In my banking position, I was essentially selling money," he said.

Just like he did as a bank lender, Ginder may help a farmer do a financial analysis of his operation to determine the feasibility of expansion, but the service is only to help farmers see all the angles so that they can best determine the right course of action. Ginder will not make the ultimate decision on whether or not expansion is a viable option.

In some cases, Ginder offers perspective on labor issues or



E. Dennis Ginder is the newly-appointed Penn State Cooperative Extension farm management agent serving Chester and Lancaster counties.

works out lease agreements between landlord and tenant. He is careful to work through issues so that disagreements can be viewed from both perspectives.

In the end, Ginder tells clients, "It is not my money nor decision.

You must decide what's good for you and your family."

Ginder believes that good business managers seek out all the information they can before making major decisions. Many farmers

do not know where to turn or how to gather the information.

In his position, Ginder has access to many resources and is eager to share the information. Although he will not recommend

one particular person, he will provide a listing of professionals such as attorneys or accountants who are familiar with agricultural issues.

Ginder grew up on a Manheim livestock and tobacco farm. He recalls showing the grand champion hog at the Lancaster Stockyards about 30 years ago.

Although he considered returning to the family farm, a major expansion would have been required to support two families.

"I decided not to encourage my parents to take on additional debt," said Ginder, who worked for Farm Credit, Meridian Bank, and in recent years as manager of the ag lending group for CoreStates Bank.

Ginder, his wife Jan, and

daughter Kalah, 15 months, live in Lebanon, but would like to move to a more centrally located position to cover the Lancaster and Lebanon counties.

In his position with the Penn State Cooperative Extension, Ginder responds to those who request help. Some referrals are also received from banks or from other extension agents. There is no charge for his services.

For more information, contact Ginder at the Penn State Cooperative Extension located at 601 West Town Road, Suite 370, West Chester, PA 19382-4546, (610) 696-3500 OR at the Lancaster office located at the Farm and Home Center, 1383 Arcadia Drive, Lancaster, PA 17601-3149, (717) 394-6851.

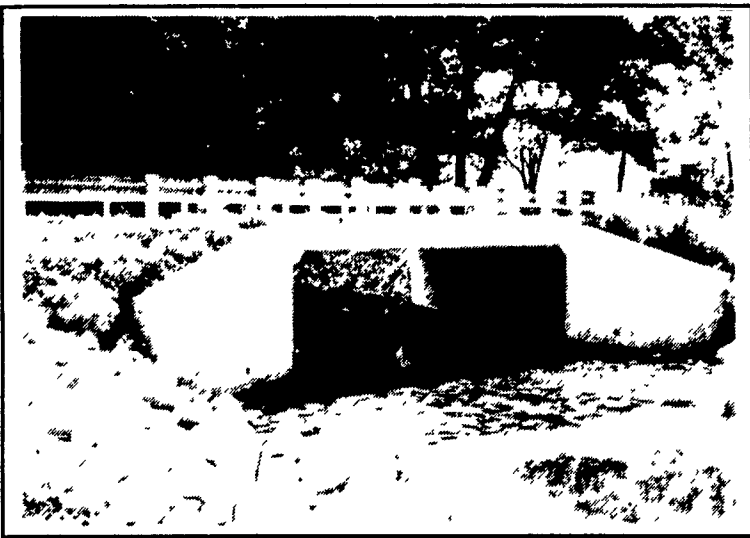
College Courses Offered At 4-H Center

COLLEGEVILLE (Montgomery Co.) — Penn State Abington Continuing Education is introducing undergraduate courses offered at the Montgomery County 4-H Center in the Skippack area. Two evening courses are scheduled to begin in September. These are: Introduction to Individual and Family Development on Tuesday evenings and Psychology on

Thursday evenings. The courses will run from 6:30 p.m. to 9:30 p.m. weekly from September 16 through December 9. Each course is 3 credits. The 4-H Center is located on Route 113, one mile west of Skippack. For more information, contact the Penn State Abington campus at (215) 881-7392 or (215) 881-7413.

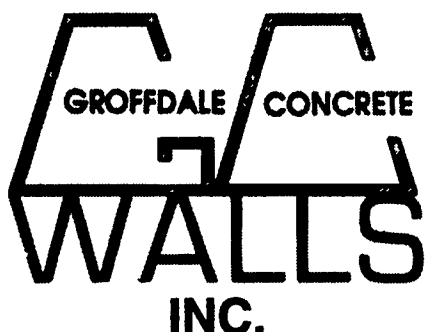


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