

FSA Farm Loans For Socially Disadvantaged Persons

LANCASTER (Lancaster Co.) — The Farm Service Agency (FSA) can make and guarantee loans to socially disadvantaged applicants to buy and operate family-size farms and ranches. Funds specifically for these loans are reserved each year.

A socially disadvantaged farmer is one of a group whose members have been subject to racial, ethnic, or gender prejudice because of their identity as members of the group without regard to their individual qualities. For purpose of this program, socially disadvantaged groups are women, African Americans, American Indians and Alaskan Natives, Hispanics, and Asians and Pacific Islanders.

Direct loans are made to applicants by FSA and include both farm operating and farm ownership loans.

Guaranteed loans also may be made for ownership or operating purposes, and may be made by any lending institution subject to federal or state supervision (banks, savings and loans, insurance companies, and units of the Farm Credit system.) Typically, FSA guarantees 90 or 95 percent of a loan against any loss that might be incurred if the loan fails.

Farm ownership loan funds may be used to purchase or enlarge a farm, purchase easements or rights of way needed in the farm's operation, erect or improve buildings such as a dwelling or barn, promote soil and water conservation and development, and pay closing costs.

Farm operating loan funds may be used to purchase livestock, poultry, farm and home equipment, feed, seed, fuel, fertilizer, chemicals, hail and other crop insurance, food, clothing, medical care and hired labor. Funds also may be used to install or improve water systems for home use, livestock or irrigation, and other improvements.

Individuals, partnerships, joint operations, corporations, and cooperatives primarily and directly engaged in farming and

ranching on family-size operations may apply. A family-size farm is considered to be one that a family can operate and manage itself.

In addition to being members of a socially disadvantaged group, individual applicants under this program must meet all requirements for FSA's regular farm loan program assistance. To be eligible, an applicant must, among other requirements:

- Have a satisfactory history of meeting credit obligations.

- Have sufficient education, training, or at least 1 year's experience in managing or operating a farm or ranch within the last 5 years for an operating loan, or, for an ownership loan, have 3 years experience in operating a farm or ranch.

- Be a citizen of the United States (or a legal resident alien).

- Be unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs.

- Possess the legal capacity to incur the obligations of the loan.

In the case of corporations, cooperatives, joint operations, or partnerships, the stockholders, members, or partners holding a majority interest must meet these same eligibility requirements. The borrowing entity must be authorized to operate a farm or ranch in the state where the actually operation is located. In addition, the entity must be owned by U.S. citizens or legal resident aliens, and socially disadvantaged members must hold a majority interest in the entity.

If the individuals holding a majority interest in the entity are related by blood or marriage, at least one stockholder, member, or partner must operate the family farm or ranch. If they are not related by blood or marriage, those holding a majority interest must operate the family farm or ranch.

Repayment terms for direct operating loans depend on the collateral securing the loan and usually run from 1 to 7 years. Repayment terms for direct ownership loans can be as long

as 40 years. Guaranteed loan terms are set by the lender.

Interest rates for direct loans are set periodically according to the Government's cost of borrowing.

Interest rates for guaranteed

loans are established by the lender.

Guaranteed loan applications are made with the lender. In cases where a lender is not known to an applicant, personnel at the county offices will help find one and will help with the

NASDA Supports Plant Protection

WASHINGTON, D.C. — The National Association of State Departments of Agriculture (NASDA), in a news release this week expressed its strong support for proposed legislation in the U.S. House of Representatives, "the Plant Protection Act."

Although the news release didn't detail the goals of the legislation, nor any specific mechanisms for achieving those goals, it is assumed that the legislation was proposed as an alternative to recent efforts by the current administration of the U.S. Environmental Protection Agency to implement the Food Protection Act.

The Food Protection Act was passed to repeal the old Delaney Clause which had a zero tolerance standard for pesticide residues in food.

The zero tolerance standard was adopted when residue detection technology was such that it could not detect extremely small amounts of residue.

After many years of improvements in testing technology, science is now capable of detecting residues or possible pesticide residues (residues are the chemical remains after the main chemical breaks down) that were there all along.

It has been suggested that during the heyday of the Delaney Clause's zero tolerance application, there could have been much higher amounts of pesticide residues in food.

In the meantime, the agriculture

industry began cutting back on its use of chemical pesticides, in response to higher chemical costs, increased competition and decreased profit margins, and for some environmental concern.

According to several sources, the EPA is now attempting to eliminate several lines of agricultural pesticides through an interpretation of the new law that effectively retains the "zero tolerance" standard.

In the NASDA news release, it states, "American agriculture is the safest and most productive in the world and (this) legislation helps to ensure that it stays that way," said Gus Douglass, chairman of NASDA's Animal and Plant Industries Committee, as well as commissioner of the West Virginia Department of Agriculture.

The legislation being supported is HR 3766.

"The commissioners, secretaries and directors of the state departments of agriculture applaud Rep. Canady for introducing this important legislation and the committee for holding (a public hearing)."

According to the newsletter, in a letter to the House Agriculture Committee, NASDA urged "the committee and the Congress to act quickly to approve this important and long overdue legislation."

According to NASDA President D. Leslie Tindal, "Every day the state departments of agriculture are faced with plant pest and dis-

application, either for a direct loan or a guaranteed loan.

Persons who think they might be eligible are urged to contact the Farm Agency County Office located at 1383 Arcadia Rd., Lancaster, PA 17601-3149.

case concerns that have the potential to threaten the vitality of the agricultural industry.

"This legislation is needed so that the agriculture community can better respond to emergency situations and to provide the appropriate authority to the USDA in the detection, control, eradication, suppression and/or prevention of the spread of plant pests and disease," Tindal said.

NASDA is a nonprofit association of public officials representing the commissioners, secretaries and directors of agriculture in the 50 states and four territories.

Lancaster Holstein Field Night

QUARRYVILLE (Lancaster Co.) — The Lancaster County Holstein Club has announced its annual field night is to be held starting 7 p.m., Thursday, June 11, at the farm of Mark Welk, along South Catherine Drive, in Quarryville.

Take Route 222 south of Quarryville and look for signs to South Catherine Drive.

Registration is needed by June 5. To register, call Mike Eby at (717) 394-6558.

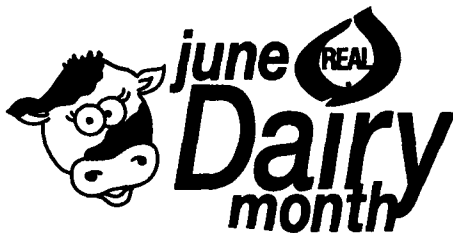
A pig roast evening meal followed by soft ice cream is to be free for all those attending.

However, participants should bring lawn chairs and/or blankets.

Also, please bring your own dining utensils and plates, because it helps the club keep its associated costs and work reduced.

The evening is devoted to education, but as much to fellowship.

Highlights of the field day include cow judging, updates from Lancaster County Extension Agent Glenn Shirk, activities for children, and door prizes.



PUBLIC AUCTION

Household Goods - Antiques - Garden Tools - 2 Sets Buggy Harnesses - 6 Family Records - 1834 Richard - Mary Kauffman Family Record
THURS., MAY 28, 1998

9:00 A.M.

Auction held for Stephen U. Stoltzfus Estate

Located on Spring Garden Rd., Lancaster County, PA, 4 Miles East of Intercourse, Turn Off Rt. 340 South on Spring Garden Rd.

EMPIRE DESK - Three Double Beds, One Oak w/Carvings On Headboard; Corner Cupboard; Blanket Chest, Dated & Initialed; Oak Bow Front Drawers Dresser; 2 Solid Wood Dressers; Bookcase Glass Door Desk; Drop Leaf Table; Secretary Desk; Singer Sewing Machine; Oak Arm Chair; Water & Juice Sets; Matching Cane Bottom Chairs; Platform Rockers; 4 Burner Gas Stove; Domestic Gas Refrigerator; Coverlet; Linens - Sewed In Dated Linen Sets; Old Slate Quilt; Dishes; Carnival; Depression Glass; Authentic Depression Water Pitcher; Maytag Square Tub Washer; Extension Table; Warm Morning Gas Space Heater, New, 2 Yrs.; 2 Sideboards; Kerosene Lights & Lamps; Depression Cookie Jar; 2 Mantel Clocks; Gas Lights; Floor Model & Hanging Lights; Sets of China; Sadiroons; Crocks; Lots of Books; 1st Edition Fisher Book; Mast Family Book; Rag Carpets, Braided Rugs; Kitchen Utensils; S.S. Cookware; Agate Roast Pan; 3 Old Benches; Swivel Chair; Folding Chairs; Rush Bottom Rocker; Flatware; Doll Rocker; 2 Sleepy Dolls; Kerchief Boxes; Few Hand Tools, More Items Not Listed.

Bring Proper I.D. To Obtain Buyer's Number.

Executors: **Benual F. Stoltzfus**
Isaac Z. Stoltzfus

Auctioneer:
Petersheim Auction Service
Steve, Steve, Jr., Orpha Rose
610-593-2828
AU 001349L



Lots of Homemade Food

PUBLIC AUCTION

SAT., MAY 30, 1998 at 9 am
FOR: SCOTT & CAROL LOUGHHEAD
LOCATION: 1123 Ben Franklin Hwy.
(Rt. 422 East), Douglassville, PA

DIRECTIONS: From Rt 422 & Rt 662 At Michael's Diner, Continue West On Rt 422 1/2 Mile To Auction On Left Enter Parking In Field From Rt 422 West Watch For Signs

We Are Offering A Large Assortment Of Items Stored In The Barn Including

ANTIQUES & COLLECTIBLES - Painted Oak Dresser, Childs Comb Back Potty Chair, Pedal Cars, Assorted Bicycle & Tricycles & Sleds, Milk Cans, School Desk, Louvered & Raised Panel Shutters & Doors, Old Lg Glass Jugs Floor & Table Lamps, Green Spot Orange Soda Machine, Wooden Advert Boxes, Old Adze Tools, Misc Auto Parts, Tonka Grader, Military Smoke Generators, Primitive Style Benches & More

HAND & SHOP TOOLS & METAL WORKING EQUIP. Including Vacu-Blast Glass Bead Dry Blast Cabinet Model 72, Kohler Generator Model 10RM82 - 10KW - 220V - 3 Phase w/Attachments, Chicago 3 Ft Sheet Metal Brake, Pexto 3 Ft Sheet Metal Shear & Roller, Bett-Mar Metal & Wood Band Saw, 4 Belt & Disc Sander, Buffalo Drill Press w/Mortis Attachment, **700 BF Aged Cherry Roughcut Lumber & 200 BF Aged Walnut & Cedar Roughcut Lumber**, U.S. Air Compressor - 2 Cyl - 2 Stage, Sears & Kohler Electric Light Plant, 2 Wood Lathes, 2 Ton Shop Hoist, Dolly Cart, Work Bench, Walker Turner Drill Press, Rolls of Wire, Electric Motors & Pumps, Garden Sprayers, Gas Camping Stove, Calvin, Heating Ducts, Tire Changing Machine - Coats Model 1010, Assort Chain Saws, Lg Amounts of Metal Shelving, Assorted Pulleys Misc Ladders, Boxes of Florescent Light Bulbs, Electric Floor Sander, Misc Weedeaters, Hydraulic Floor Jack, Misc Hardware, Chains & Binders, 1-1/2HP Hit & Miss Engine, Fans & Much, Much More!!!

AUCTIONEER'S NOTE: This Is The 2nd Of 3 Separate Auctions - A Very Large Auction With Many Items Not Yet Unpacked Do Not Miss This Sale

Visit Our Website At www.netjunction.com/auction

TERMS: Cash/PA Checks

ARN B. MALMBERG - AUCTIONEER - PA #AU-2747-L
(610) 845-2594

Public Auction Register

Closing Date Monday 5:00 P.M.

of each week's publication

Internet Sale Register will be updated every Sat. at 2:23 P.M.

SUN MAY 24 - 10AM
Gilbertsville Sales Aucts., Reningers Farmer's Mkt Rt 61, Schuylkill Haven PA German, toys & more Kenneth Hartranft, Auct. 717-385-4662

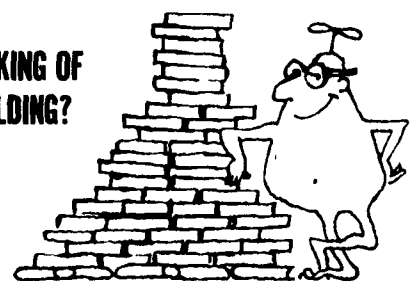
TUES MAY 26 - 6PM Silver Springs Fire Hall, Silver Springs, Lanc Co, PA Boat, milk bottles, bait casting fishing reels, Winross trucks & more All American Auction Service, 717-426-3769

THURS MAY 28 - 9AM Spring Garden Rd., 4 mi E of Intercourse,

Lanc Co, PA Hh goods, antiques, garden tools buggy harnesses, 6 family records, 1834 Richard-Mary Kauffman Family Record By Stephen U Stoltzfus Estate Petersheim Auct Svc 610-593-2828

FRI MAY 29 - 9:30AM SE of Allentown, PA Construction equip., contractors tools, office equip & real estate By Walter Grigoruk Inc & Clair N Stahley Inc Vilsmeier Auct Co Inc, 215-699-5833

THINKING OF BUILDING?



READ LANCASTER FARMING'S ADVERTISING TO FIND ALL YOUR NEEDS!