

AgriLink Provides Low Interest Nutrient Management Loans

HARRISBURG (Dauphin Co.) — State Treasurer Barbara Hafer and Agriculture Secretary Samuel E. Hayes, Jr. this week said that more than \$25 million in low-interest loans is now available through the AgriLink program to help Pennsylvania farmers protect the environment through sound nutrient management practices.

"Our waterways are one of Pennsylvania's most precious resources," Hafer said. "We are

committed to helping farmers get the funds they need to reduce water pollution. AgriLink cuts the cost of borrowing in half."

"This financial assistance is a very good opportunity for Pennsylvania livestock producers to embark upon 21st century nutrient management operations," said Secretary Hayes. "Also, the AgriLink program illustrates how state government is prepared to be helpful

for our livestock producers."

AgriLink is a joint venture among the Treasury Department, the State Conservation Commission, the federal Farm Credit Bank and the commercial banking community.

Loans will be available to farm owners or operators participating in Pennsylvania's Nutrient Management Program.

The loans will cover the costs for manure storage facilities,

improved storm water management practices and other approved practices under the Nutrient Management Program.

Farmers with approved nutrient management plans are eligible for loans up to \$75,000 at sharply reduced interest rates with terms of up to seven years.

Under the AgriLink Program, eligible lenders will determine each applicant's eligibility and determine the interest rate for individual loans. The Treasury Department will provide loan funding by investing state funds with eligible lenders in the amounts of approved AgriLink loans.

The State Conservation Commission, with the assistance of the Agriculture Department, will use separate funds to buy down interest rates on loans provided through the program, resulting in a below market rate for farmers.

Agriculture officials will subsidize the program so farmers will receive loans at an interest rate four percentage points

below market rates, resulting in a 50-percent savings over loans at conventional interest rates.

The Treasury Department will provide loan funding by investing state funds at a market rate of return consistent with current outstanding deposits.

Hafer and Hayes said the new AgriLink program was a result of months of cooperative work among their departments, the General Assembly, the Pennsylvania Bankers Association, the Pennsylvania Association of Community Bankers and the federal Farm Credit Bank.

The State Conservation Commission, with the assistance from the Agriculture Department, will administer the program jointly with the Treasury Department.

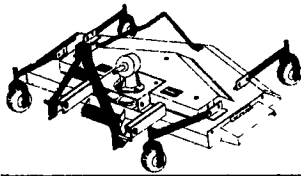
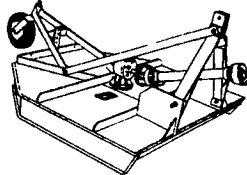
Applications are now being accepted at more than 160 eligible banks and their branch offices statewide. The state's 24 Farm Credit Offices also will accept applications.



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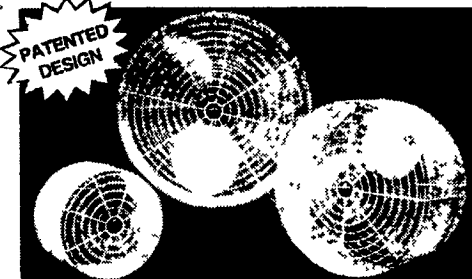


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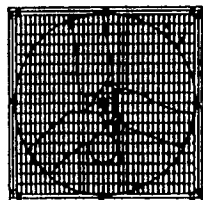


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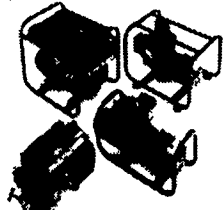
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(Continued from Page A22)

million. The property, formerly owned by Leonard Schoff, was in ruins, according to Gagliardi, and went through extensive renovations. Fencing was installed. Lanes were repaired and extended. In all, the farm includes seven miles of trails and three miles of paved roads.

Of the 570 acres, 140 are in pasture. The rest is simply woodland.

Gagliardi recently sold the farm to the county as a park, including three miles next to the Octorara Creek, on land that borders Lancaster and Chester counties. He has to leave within 10 years.

Wolf's Hollow Farm was so

named because it was the last Chester County farm to have wolves on it, holed up in caves on a rock face in the forest. The wolves were removed in the late 1800s.

He recently constructed a new house, finished in 1994 with the help of several friends. The 4,800-square foot home was built Williamsburg, Primitive Hall Style, to resemble a home from the 1800s.

Jill Gagliardi, Gene's daughter, feeds and trains Thoroughbred racing horses. They include about 15, of which eight are raced, both for turf and dirt. All Thoroughbreds, the horses range from one to nine years of age.

Jill has been training for 15 years. Early on, she spent time fox hunting, but has devoted most of her time to the horses.

CABLE SCRAPER

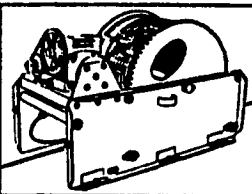
SYSTEM FOR FREE STALL BARN



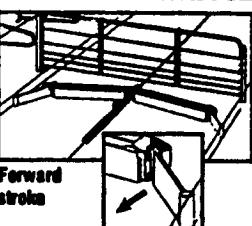
DRIVE UNIT WITH 3/8" STAINLESS STEEL CABLE

- Drive chain #80.
- Shaft end of reducer supported by an extra roller bearing to eliminate the overhung load of drive chain.

CONTROL PANEL: Multi-function with programmable clock, adjustable overload relay and controls to operate the system in continuous or manual mode.

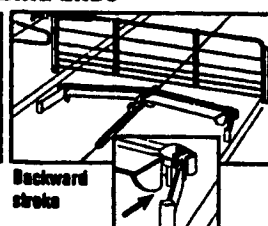


16" TILTING SCRAPER WITH FOLDING ENDS



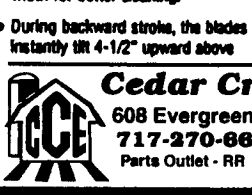
Forward stroke

- Scraper angled shape brings manure towards center for improved lateral stability.
- Folding ends following uneven alley width for better cleaning.
- During backward stroke, the blades instantly tilt 4-1/2" upward above



Backward stroke

- bottom of alley to prevent dragging of manure.
- 16" DIA. CORNER WHEELS: Mounted on greasable taper roller bearings protected by 2 seals.



Cedar Crest Equipment

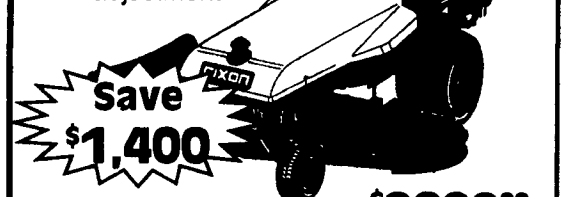
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