

(Continued from Page A37)

5. Check needs.

	Farm A	Farm B	Farm C
	\$,000	\$,000	\$,000
Est. Net Farm Income	150	150	150
Family Living Needs	35	35	35
Debt Service Avail.	115	115	115
Term Debt Payments	123	99	74
Avail. for Operat. Debt	(8.4)	16.5	41
Need for Op. Refinance	37.4	37.4	37.4
Balance	(45.8)	(20.9)	3.5

6. Check how good it needs to be.

	Farm A	Farm B	Farm C
	\$,000	\$,000	\$,000
Est. Net Farm Income	150	150	150
Bal. after all payments	(45.8)	(20.9)	3.5
To meet all needs requires			
Net Farm Income of:	196	171	146.5
Increase in N.F.I.	31%	14%	0%

Summary

Use the checklist and discuss matters with the family. Don't rush the decision. Seek the help of a financial and business adviser, and talk to your trusted friend or family member.

Don't try to do it alone—seek

support. Take time to be objective and realistic. Try not to let emotions make the decision.

Call us if there is anything we can do to help at your local Penn State Extension Service Office.

Glickman Names Three Producer-Members to Mushroom Council

WASHINGTON, D.C.—Agriculture Secretary Dan Glickman appointed three mushroom producers to the Mushroom Council, which administers the national mushroom promotion and research program.

Newly appointed to serve three-year terms are Christopher P. Alonzo of Kennett Square, Pa., Region 2; Clark R. Smith of Soquel, Calif., Region 3; and Darrell G. McLain of Gonzales, Texas, Region 4.

The Mushroom Council is composed of a minimum of four and a maximum of nine members representing producers and importers in four regions

throughout the United States. Region 1 encompasses 23 New England, midwestern, and western states. Region 2 covers six Middle Atlantic states plus the District of Columbia. Region 3 is composed of seven western states, Alaska, and Hawaii. Region 4 covers 12 southwestern and southeastern states.

The total volume of mushroom sales in the United States during the 1997-98 production year was over 871 million pounds. Per capita consumption of mushrooms in the United States has increased from 3.7 pounds in 1993 to 4.0 pounds in 1998.

NCFC Council Urges Administration to Strengthen U.S. Farm Economy

NEW ORLEANS, La.—National Council of Farmer Cooperatives' (NCFC) Council passed a number of resolutions during the trade association's annual meeting, calling on the Clinton Administration to take specific action on initiatives that will help meet the current challenges facing U.S. agriculture.

"We believe it is critical that action be taken that will lead to a sustained economic recovery, improved farm income and risk management, increased market opportunities, and growth in exports for U.S. agriculture," said NCFC Chairman Don Schriver, executive vice president of Dairy Farmers of America, on behalf of the council. "It is within this framework that current farm policies and related programs should be reviewed and evaluated, as well as strengthened."

Resolutions passed by the Council include:

- Maintain support for the Capper-Volstead Act
- Strengthen programs relat-

ing to cooperative research, education, and technical assistance

- Eliminate regulations that discourage cooperative self-help efforts, including those relating to commodity purchase and federal crop insurance programs

- Ensure access to capital and credit through support for the cooperative Farm Credit System

- Provide adequate tax incentives to encourage investment, attract capital, and strengthen efforts by farmers and their cooperatives to become more involved in value-added production and processing, capitalize

on new market opportunities, and meet global competition.

In addition, the Council also resolved its support for strengthening trade and export programs, including:

- Approve permanent normal trade relation (NTR) for China and its entry into the WTO
- Eliminate unilateral trade sanctions and embargoes relating to agriculture
- Support approval of Fast Track trade negotiating authority

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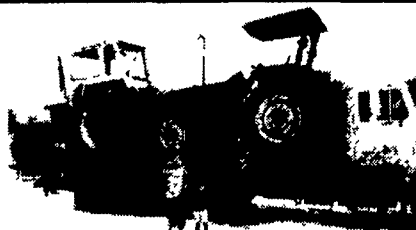
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