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In fact, we regularly analyze our portfolio and the geographic area we serve to ensure that we are supporting all the members of our industry. Last year, we completed an entire report for the Farm Credit Administration on usage by young, beginning, and small farmers. As of December 2001, 21.6 percent of our almost 9,000 borrowers were 35-years-old or younger. Beginning farmers (or those who have been farming less than 10 years) comprised almost 25 percent of our portfolio.

We readily admit that commercial banks have more debt outstanding to agriculture than does the Farm Credit System. In fact, they have always had more, because of the simple fact that there are far more commercial banks than there are Farm Credit institutions. In mid-2001, more than 8,000 commercial banks nationally reported that they made an agricultural loan. Today, fewer than 120 Farm Credit direct lending institutions compete with those banks.

That said, I don't disagree with your point. The Farm Credit system was developed to provide a reliable source of credit to agriculture. We continue that mission today by working to ensure that there are no barriers to any of our borrowing groups — including the young and beginning farmer group.

Mid-Atlantic spends a lot of time helping young farmers understand their credit options. I invite you to join us on June 11 at the Eisenhower Auditorium at Penn State to see us present monetary awards to the top FFA record-keepers in the state. Later this month, feel free to come to Shippensburg University, where 16 students from our region will also be given awards at the MAC (Mid-Atlantic Alliance of Cooperatives) Summer Institute, a youth education program.

MidAtlantic supports MAC with \$10,000 in dues each year. In addition to our financial support, we also donate a lot of time to help young farmers. I am proud to say our account executives spend hundreds of hours each year speaking to groups of young and beginning farmers, either through school programs or through continuing education workshops throughout the community.

We have been very active with the Pennsylvania Farm Link program, which helps young farmers link with retiring farmers, to help them get started in the industry. In fact, I have a lengthy list of activities in our business plan targeted to just this segment of our marketplace, and would be happy to share this list to show our commitment to young and beginning farmers.

The Farm Credit Association has made it a priority to better monitor the service given to this vulnerable, important group. We agree that that's a great idea. After all, their future success is integral to our success, not to mention the success of the entire industry.

— Bob Frazee
President and CEO
MidAtlantic Farm Credit

Editor:

Senate Bill 1413, which protects farmers' rights, is under consideration by the House of Representatives. Originally, the bill was introduced to the Pennsylvania State Senate by Sen. Roger A. Madigan (R-Bradford). Due to its significance in the agricultural community, the legislation is expected to receive swift action from our elected officials in Harrisburg.

In a nutshell, SB 1413 is crafted to protect and provide opportunities and growth to the state's number one industry — agriculture. Many times opportunity in the farming industry is limited or prohibited by local governments, often at the urging of rural residents who have discriminated against a particular agricultural business.

SB 1413 would prohibit municipalities from passing ordinances and implementing policies that are inconsistent with the Right to Farm Law. Agricultural operations would also be protected from nuisance suits. If passed, the law may entitle farmers to recover legal fees and court costs associated with a successful legal challenge against unlawful ordinances.

Isn't it ironic that many Pennsylvanians cry for more employment opportunities within our state and at the same time, some of those very same individuals want to stifle potential growth by the state's number one industry?

The Pennsylvania State Grange, an organization that represents 25,000 rural Pennsylvanians, urges the agricultural community and its friends to rally the support of their local representatives for the passage of SB 1413. Help keep the agricultural industry growing for the future.

Brenda Shambaugh
Legislative Director
Pennsylvania State Grange

Editor:

The Pennsylvania Ground Water Association has strongly supported HB 1591 that passed in the House of Representatives in November 2001. This legislation (called the Water Well Construction Act) is in the Pennsylvania Senate, and may become law in this legislative session.

This is sad to say, but Pennsylvania is one of only four states that do not have residential water well construction standards, and we need standards now more than ever. Let's look at several reasons why we need standards:

- More than one-third of Pennsylvania's population depends upon groundwater for its drinking water supplies. More than 2.5 million Pennsylvania residents in 978,202 households are served by privately-owned water wells. A whole lot of people are using privately owned wells and the quality of their groundwater needs to be protected.

- More than 20,000 new water wells are drilled in Pennsylvania

each year, and so the opportunity for new, improperly constructed wells to contaminate our aquifers is significant. If the current drought continues, the number of new wells may increase because of the need for deeper replacement wells. Our use of groundwater is growing.

- There are many documented cases of where one improperly constructed (no grout and not enough casing) well became the conduit for contamination to flow to and contaminate neighboring wells. Following new construction standards would protect the owner's water quality and that of neighboring wells and local aquifers.

- The US Geological Survey conducted a study in southeastern Pennsylvania and found that E. coli fecal coliform bacteria were more likely to be found in water from ungrouted wells. No one who understands how grout and sanitary well construction features protect our aquifers was surprised by the findings of this research.

- Water quality testing of residential wells in some areas of Pennsylvania has found that more than 50 percent of the well water samples contain coliform bacteria contamination. This contamination was not from existing regional aquifer pollution, but from local contamination because of the absence of grout and other sanitary features on household wells.

Our government sets highway speed limits and driving rules to apply to everyone, because if there weren't speed limits and rules of the road, someone would speed or drive where they wanted and kill several of us by their bad judgment. Similarly,

we need uniform well construction rules to protect our health and our aquifers.

You need to know that the new residential water well construction standards will be developed by the Water Well Construction Advisory Committee that will contain groundwater professionals, including four water well contractors. You will have a say in the new standards. The costs of meeting the new standards are expected to add only 10 to 25 percent to the total cost of a residential well system, so the fears of doubling or tripling the cost of a new well are wrong.

Also, with uniform standards statewide, drilling contractors will be on a "level playing field" when bidding on residential well work. Contractors know that it's very frustrating to lose a residential well job to a lower bid when that bid is lower because it cuts corners and does not contain necessary features in the well system.

We all recognize that few homeowners really understand all the features necessary for a quality water well system. They may pick the low bid, not realizing what their system is missing and how the missing parts are important to the quality of their well water (and the quality of their neighbors' well water).

Please don't just say "we don't need more government regulations" until you think through this issue, and realize that public health protection standards have to come through the "government" to be uniform and effective.

— Todd Giddings, Ph.D.
Secretary
Pennsylvania Ground Water Association



Front Row, L to R: Melvin Stoltzfus - Cochranville Ag, Randy Ringler, Paul Weaver, John Weaver, Henry Zimmerman. Back Row, L to R: Shawn Zimmerman, Mahlon King, Don Weaver, Les Yoder, Ken Grube.

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