

# PENNSSTATE



**Land And Community**  
A Penn State focus  
on rural/urban issues

**College of  
Agricultural  
Sciences**

## FARM, COMMUNITY SUSTAINABILITY ARE LINKED

**Winifred McGee**  
Lebanon County  
Extension Director



**Winifred McGee**

Did you ever dream about how your farm could be different? If only you had the time? If only you had the equipment? If only you had the money? If this rings a bell with you, there may be a state loan program that will make your dreams a reality.

For some time, the Pennsylvania Department of Community and Economic Development (DCED) has offered loan programs for equipment, land, and working capital — but agricultural businesses were not often eligible, because the dollars were tied to creating jobs. As many people know, farmers can use new equipment, add land, or diversify production without creating additional jobs.

However, within the last year, the rules have changed to exempt farmers from the job creation/retention clause. This change opened the Machinery and Equipment Loan Fund (MELF) or the Small Business First loan program to farmers and agricultural enterprises.

The first program, MELF, is a source of low-interest loans for 50 percent of the cost (up to \$500,000) of purchasing machinery and equipment that is directly related to the farm operations. The costs covered by MELF include purchasing, delivery, and installation. Interest rates are 3 percent to 5 percent, and the term of a loan will be 7 years or the life of the machinery or equipment, whichever is less. A lien position on the machinery or equipment serves as the collateral in many cases.

The second source of funding, the Small Business First (SBF) loan program, is designed to provide low-interest loan financing for a portion of costs of land, buildings, machinery, and equipment, and working capital to businesses unable to finance these projects with the usual bank fi-

nancing and equity. Agricultural enterprises — businesses that make value-added products from agricultural commodities, and agricultural producers (those who produce, harvest or prepare for market poultry, livestock, field crops, timber, flowers, fruits, vegetables, shrubs, fish, and plants grown in water) — are eligible, as long as they have more than 10 contiguous acres of land or have an anticipated yearly gross of at least \$10,000 from farming operations.

SBF loans for land, buildings, machinery and equipment can be up to \$200,000 or 50 percent of the eligible project cost (whichever is less). Working capital loans are limited to \$100,000 or 50 percent of the project. Like MELF, SBF requires that funds from other sources must be at least half of the cost of the project. The interest rate for standard SBF loans is 3.75 percent — but agricultural loans to farms in natural disaster areas may qualify for 2-percent loans.

To apply for a MELF or SBF loan, contact DCED at (800) 379-7448, or through their Website at [www.inventpa.com](http://www.inventpa.com). You may also contact your local economic development agency. They will supply you with a Single Application for Financial Assistance — a seven-page strategic business plan. Filling it out will help you put your dream down on paper — the first step to realizing your dream. Of course, not all ideas will work out, but MELF and SBF may help make your "if only" into a "why not?"

# Pa. Department Of Agriculture Hosts 1,500 Children For Farm-City Day

HARRISBURG (Dauphin Co.) — The Pennsylvania Department of Agriculture (PDA) hosted 1,500 school children from the central Pennsylvania region at the state Farm Show Complex during the seventh annual Farm-City Day celebration.

"Agriculture is Pennsylvania's leading economic enterprise. Farm City Day provides children with an opportunity to experience agriculture and learn how it impacts their daily lives," said Agriculture Secretary Dennis C. Wolff. "We have put together a program that will keep children entertained while they learn about livestock, dairy, horticulture, aquaculture, Pennsylvania-grown foods, and other aspects of production agriculture."

Children from schools in Dauphin, Cumberland, York, Perry, and Clinton counties witnessed an active beehive and the hatching of baby chicks in addition to a livestock petting zoo. They also tasted honey, milk products, popcorn, candy apples and cotton candy, and sampled Pennsylvania snack foods.

The Agriculture Education Lab was open for tours, in addition to the Wood Mobile and Bug Mobile. The Farm Safety Robot also entertained. Amusement rides were offered.

More than 12,000 children have attended Farm City Day since the Department of Agriculture began hosting it in 1997.



**Chyanne Goodwin, B&B Preschool, Oxford, with Becky Hedges, FFA state vice president, western region.**

## Winner Selected

EPHRATA (Lancaster Co.) — Dustin Olden, Boonsboro, Md., has been selected as the winner of a free one-year subscription to *Lancaster Farming*. Olden was

selected during a drawing at the recent Keystone International Livestock Expo in Harrisburg. Congratulations!



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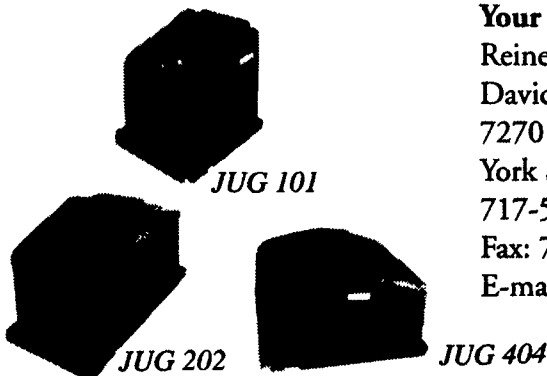
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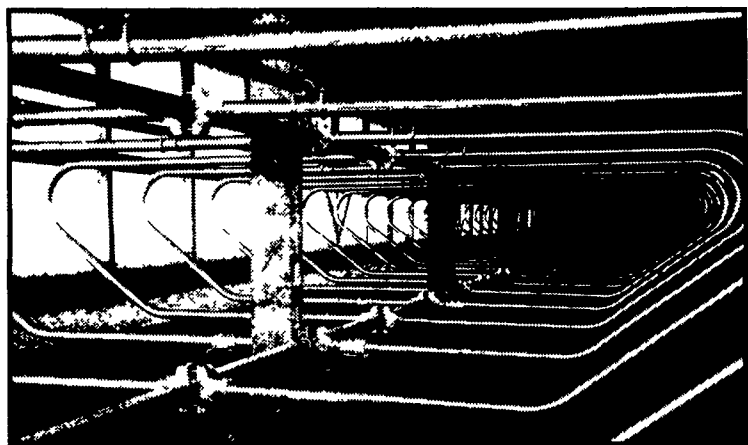
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