

Positive Thinking

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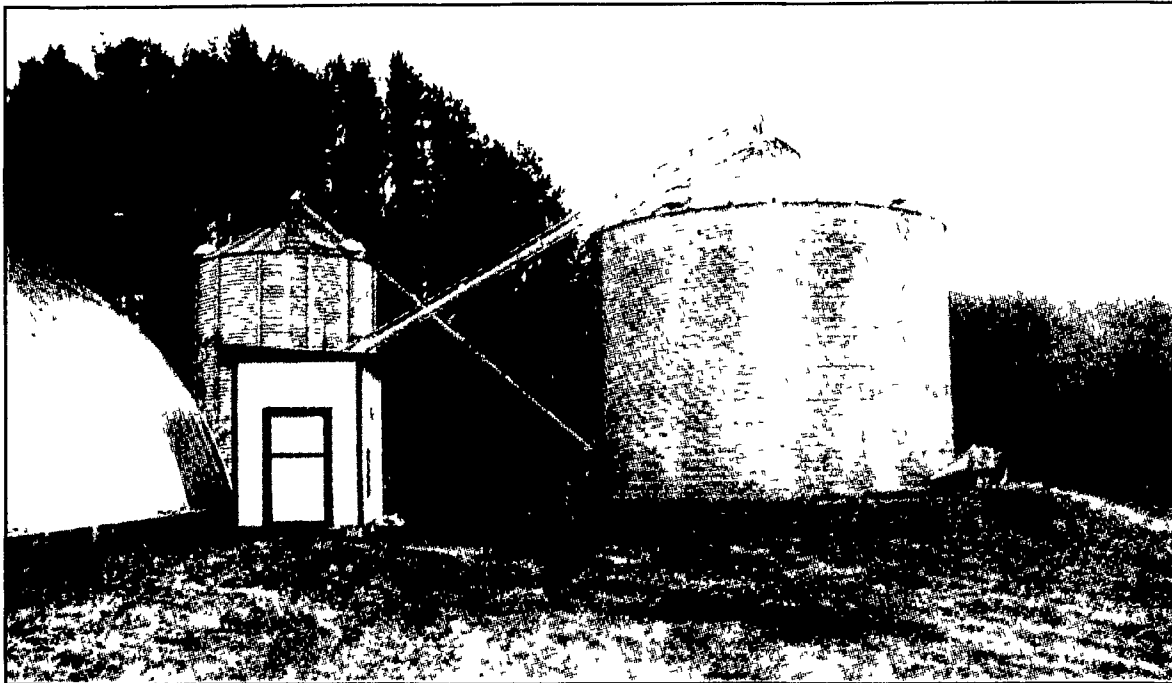
property was long and frustrating, taking a year and a half to secure the loan.

"It took us 18 months to purchase the farm — from the time that we saw it to the time we made contact, until we got (USDA) to put it on the market

and secure the financing," said Matt.

Matt also noted he spoke to 17 different banks before one would speak to him about a farm loan, because many of the larger banks have a no agriculture loan policy.

While financing the farm was challenging, the Balliet's greatest



The Balliets installed this grain drying system in 1999, just before the drought of that year. Photos by Charlene Shupp Espenshade

challenge came after making the fateful decision to invest into the equipment to become self-sufficient in 1999.

They installed a grain drying system to store grain during harvest, allowing the Balliets to concentrate on harvest and not have to move the grain until they are done.

"That was one of the hardest things for us. In '98 I was still working. I had all of my field-work custom hired. In '99, I went 100 percent on my own. We borrowed the money and bought all of our equipment, put the grain system in, got the trucks, and bought a combine. After we got the grain system in, it really hit

home. Because we were so busy (getting everything in), it did not really hit home how hard the drought was going to be, until then. That was a bad year to spend all of that money."

Despite the drought, the Balliet's investment into equipment

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Matt and Barbara with their dog Bosco on their Beaver Township farm. They purchased the Columbia county property in 1998.

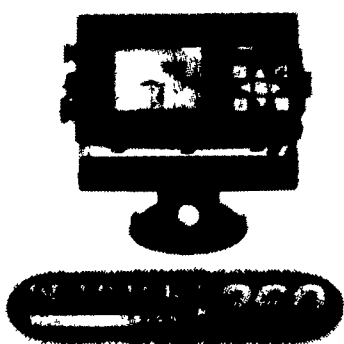
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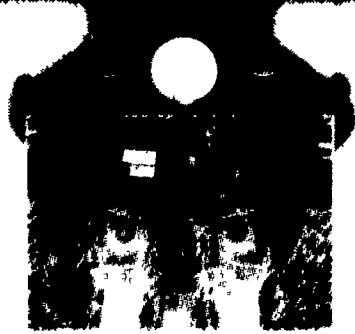


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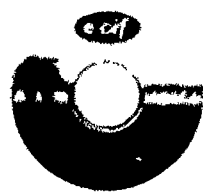
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Farm Show 2004 Exhibitor Spotlight

Exclusive to Lancaster Farming

ELIZABETHTOWN (Lancaster Co.) — Messick Farm Equipment Inc. will exhibit more than 30 pieces of farm equipment in its largest display ever at the Pennsylvania Farm Show, according to Jay Gainer, general manager.

Messick will combine its exhibitor space with that left open by New Holland North America, Inc. who will not be represented at the show this year. However, Messick will be displaying numerous New Holland machines, including a brand new combine and a self-propelled forage harvester.

New Holland's line of hay equipment will be well represented. Visitors can expect to see different types of balers, mowers, and other haymaking equipment.

A new model subcompact tractor from New Holland is to be unveiled at the Farm Show, in its "first show anywhere," Gainer said. The rest of New Holland's line of tractors will also be on display.

Other equipment at the Messick exhibition will include a Case-IH tractor and skid loader, Newton Crouch stainless steel lime and fertilizer spreader, and a new sprayer and new folding rotary rake from Miller Pro.

NCFC Applauds USDA Grants For Market Development

WASHINGTON, D.C. — The National Council of Farmer Cooperatives (NCFC) commended Agriculture Secretary Ann M. Veneman for announcing more than \$28.7 million in grants awarded through the Rural Business-Cooperative Service value-added agricultural product market development program. Over 180 grants in 40 states were made, including many to farmer cooperatives.

"This program has been a proven success in terms of helping farmers and their cooperatives capitalize on value-added business opportunities and capture a greater share of the value of their production beyond the farm gate," said Terry Barr, interim president of NCFC. "Farmers today face many economic challenges; strengthening their ability to join together in cooperative self-help efforts is essential to any long-term solution."

The program allows farmer cooperatives, among other eligible participants, to qualify for up to \$500,000 in matching grants for feasibility studies and other initiatives, including capital for establishing alliances or business ventures, such as energy, agri-marketing, and value-added processing.