

FOCUS Report to Kentucky

EDITOR WENDELL FORD
1-8-78, Nashville, Tenn., D.C. 20555

FARM CREDIT PLAN WOULD EASE CREDIT CRUNCH

You don't hear much about the farm credit crisis these days. But many farmers are still caught in a bitter struggle to maintain their livelihoods, and legislation introduced recently would help many of them. A bill would amend the Consolidated Farm and Rural Development Act to permit cross collateralization - the mixing of private and government funds - for farm loans. Of the Federal Land Bank interest rate are so high that a farmer cannot afford them. And small rural banks often find they are unable to make loans to farmers because the amounts exceed their lending limits.

Current law does not permit a direct private loan to be mixed with a government guaranteed loan. On an individual's farm loan, regular loan prohibited loan participation by the FmHA with a private lender. The loan must be structured to meet the criteria of either a direct or guaranteed loan, with no combination allowed. If the FmHA could lend directly to the loan, using a guarantee for the rest, the net effect would be a blending of the rates downward, allowing a farmer to survive.

The loan guarantee program, created by Congress, assures banks and private lenders that up to 90 percent of the loan will be guaranteed by the federal government. However, the program could help more farmers if cross collateralization is allowed. For example, the FmHA currently holds \$347 million of the \$2.2 billion of farm real estate loans in Kentucky. Only \$1.3 billion is available for direct farm lending for the agency in fiscal year 1987. We do, however, have \$3.03 billion for loan guarantees.

As of June 30, 1986, delinquent farm loans were reported up by 120 million to \$1.4 billion, according to a report in the previous issue of the American Banker newsletter. Nonperforming farm loans climbed each of those categories had increased by about \$750 million. This is not just percentages at a slower pace. Twenty percent of all farms are experiencing financial stress, and an additional 10 percent are in danger of failure because of high debt loads. The Farm Credit System continues to be bogged by problems. And farm banks accounted for 59 percent of the firm 113 bank failures last year. Total farm debt of December 31, 1986, stood at \$186.2 billion, with the real estate portion of that debt totaling \$100 billion.

The bottom line is this: Thousands of farmers still need the government to step in to help them out. This is not a problem that is going to solve itself.

Cross collateralization is something that the USDA has been talking about for months as a way of increasing the chances of obtaining adequate credit. I hope my legislation will help push them toward actually changing regulations regarding cross collateralization.

This move would not change the security position of the FmHA. It will still require that farmers be personally collateralized. But it will allow the flexibility needed to help individual farmers, and make the loan guarantee program more attractive to private lenders. I intend to continue to push this proposal, both with the USDA, and in winning support for my legislation.

U.S. SENATOR FOR KENTUCKY Mitch McConnell

When faced with Restraint Tariffs
EEC Eliminates Trade Restrictions

If the world operated under free market principles, supply and demand would regulate the amount of goods which pass from one country to another. But most countries don't play trade game could not exist without subsidies.

The Administration has always favored a free international trade policy. There is little doubt that if free trade were possible, every country would be better off. But adapting such a policy to the realities of world trade is like trying to communicate in a dozen different languages at the same time.

A free example of such an imperfect trade relationship is the one between the United States and the European Economic Community (EEC). For decades we have been trading with the EEC, but prohibitive restrictions were implemented, including a 200 percent tariff. As a result, we lost \$400 million feed grains market because Spain and Portugal were refused our grain because of our other EEC countries, instead of the United States.

Our feed grains exports once represented our largest and most important exports to Spain and Portugal. Feed grains amounted to over 50 percent of our total agricultural exports and more than 13 percent of our overall exports to Spain. The 200 percent tariff, combined with previous EEC restrictions on American feed grain, has had a devastating effect on the United States feed grain market.

Suddenly the ball was in their court. When faced with a reciprocal tariff, the EEC sought a trade agreement with the United States. In retaliation for such blatant trade protectionism, President Reagan ordered a similar 200 percent tariff on 11 agricultural products imported from EEC countries, including wine and cheese.

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The EEC agreed to give up their 200 percent tariff on 11 agricultural products in order for the 200 percent tariff. In addition, the EEC also reduced tariffs on a number of other agricultural and non-agricultural products, including Kentucky bourbon. The tariff on bourbon was reduced by 50 percent. This is an example of the benefit Kentucky can receive from pursuing free trade policies.

This is the first time the United States has received full compensation for lost trade following an expansion of the EEC. The EEC's agreement to give up their 200 percent tariff on 11 agricultural products in order for the 200 percent tariff, which is an example of the benefit Kentucky can receive from pursuing free trade policies.

It is important that small businesses remain productive, and there are several programs available to help you. For more information, contact the Small Business Administration, Office of Business Development, Room 18, Port Jefferson, Kentucky, 40366-2018. For further information, contact the Kentucky Commerce Cabinet, Office of Business Development, Room 18, Port Jefferson, Kentucky, 40366-2018.

Bond's Broadcast

By Hank Bond

A great big thanks . . .

Thanks are in order to Dr. Albright, president of Morehead State University. It appears that about the same time last week's column went on the press, MSU decided to retire The Simmons' number at MSU.

Obviously, my column had nothing to do with the retiring of the number, but I don't take back anything, either. It is something which will be great for Morehead. How many times will Simmons be named most valuable of a super bowl?

In fact, how many times will a member of Morehead's football team be drafted in the first round of the NFL player draft?

20 ways to encourage children to use drugs

The following article was printed in a supplement provided by Scott County Schools, February 1987 edition. It is timely, and contains a whole lot of truth.

NEVER act together as a family. NEVER have family outings, which occur weekly, monthly, or annually that you look forward to as a family unit.

TALK TO your children, not WITH THEM: NEVER LISTEN. TEACH your children in public and NEVER praise them or reinforce their positive behavior.

ALWAYS solve their problems; teach their decisions. LEAVE the responsibility of teaching morality and spiritual training to the schools and the church.

NEVER let your children experience cold, fatigue, adventure, injury, risk, challenge, experimentation, failure, frustration, discouragement, etc. LEAVE your children in public and NEVER praise them or reinforce their positive behavior.

NEVER let them know how much you LOVE THEM and NEVER discuss YOUR FEELINGS with them. ALWAYS respect the work and NEVER give them the benefit of the doubt. DON'T EVER trust them.

Now, here are some tips, which really make some sense. Establish family rules that make the use of drugs and alcohol non-negotiable. Educate yourself about drugs, so you can talk informatively.

by your children and answer their questions. Since peer pressure is a major factor in teen drug use, Talk with other parents. Try to establish uniform rules that make access to drugs and alcohol as difficult as possible for your children and their friends, such as a curfew, the amount of spending money they receive, and their use of a car. AND, if problems do arise, try to seek advice and counsel from someone both you and your child respect and can relate to.

Most of this has been presented in a way to allow the thinkers of the world an opportunity to really think over the problems. While this may appear to be a light way to deal with a serious subject, it is imperative the message hit home somehow.

Call to action . . .

In a letter to the general membership of the American Vocational Association, executive director Charles H. Buzzell has issued an alert.

Writing the letter from his Alexandria, Virginia office, Buzzell said: "On January 5, 1987, the Reagan administration sent its 1988 budget proposal to the Congress.

The budget allocation proposed for federal vocational education, under the Carl Perkins Vocational Education Act, was . . . zero dollars. That's right, no money at all proposed for federal vocational education programs.

"The importance of this 100 percent funding cut cannot be underestimated. In 1987, federal support for vocational education was almost \$900 million dollars.

The letter goes on to say that the support of the program, which has been completely eliminated, and asks for help from the members of A.V.A.

It is not only a matter of money, but members of the general public have a responsibility to help as well. Write the president, your congressman, and recruit as many people as you can to write with you. No form letters. Write each letter from the heart.

It's not a matter of maybe . . . it's a matter of survival to our way of life.

Where have all these businesses gone?

At a recent Carlisle-Nicholas County Chamber of Commerce director's meeting, I asked the state of business, which has closed or gone out of business in the past few years.

While certainly there are many reasons for each, probably here's the list: Standard, Buick Plant, Buntin's Chrysler-Plumboth, Dodge, Edwards Ford and Farm Implements, Carters Dodge, Western Auto, Gulf Oil Buick Plant, Chevrolet Products, Alabama Department Store, C & M Meat Market, Goodman's Shoes, Barnes Kitchener Food Store, Frye It On Jeans, Home Hardware, Dutch Maid, Frye's, Phillips Sales, Fryman & Brookshire Auto Sales, The Sewing Basket, Carol and John's Florist, Quillen Shoe Repair, Nichols County Machinery, Phillip Crews DMD, Montgomery Ward Catalog Sales, and Wagner & Wilson, Inc.

There's no sense in kidding, that's a bunch with the possibility of even more in the future. What can happen to us to happen for the future of Carlisle and Nicholas County as any economic force at all. Let's look to the future, work together and have the kind of place we all want to have. Plenty of business, industry and more.

And so, for another week, thanks and thirty.

Representative Remarks

By Representative Adria Arnold

When most of us hear the phrase "economic development" we think of factories, plants or production lines. We see thousands of workers going to and from industrial parks every day and large trucks or rail cars delivering raw goods, then taking away the finished product that is the most important part of economic development in small business.

Another source of information in the Kentucky Small Business Development Center, which offers free consulting in management and technical assistance.

The SBC offers a business consulting service and training programs throughout a network of state centers located across the state. Business planning, record keeping, marketing and financing are just a few of the areas you can receive assistance in from the SBC.

You can obtain more information by writing to the State Director, Kentucky Small Business Development Center, Office of Business Development, Room 18, Port Jefferson, Kentucky, 40366-2018. For further information, contact the Kentucky Commerce Cabinet, Office of Business Development, Room 18, Port Jefferson, Kentucky, 40366-2018.

For general information about the Small Business Development Center, you can obtain a copy of the Kentucky Entrepreneur, a Resource Directory, published by the Small Business Development Center and the Kentucky Commerce Cabinet.

Letters

To Edilene in the book, I mentioned some editing and being related to the Walden family. Doubly that type of tough action we need to see the ballooning trade deficit around and open more foreign markets for our Kentucky products.

I would also like to ask the help of any Nicholas County residents who may remember my father, Frank Watson, in obtaining information of that family.

He was born in 1905 son of James and Letitia Ball Walden. I think I will respond to all letters. Sincerely, Ann M. Wasson

To The Editor
The Carlisle Mercury
P. O. Box 272
Carlisle, Kentucky 40311-0272
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GENERAL NEWS

How severe weather affects our lives

Although the remainder of winter may still be on the ground in Central Kentucky, it may well be time to start thinking about spring, and the type of devastating weather the warm days may bring.

Thunderstorms have reports of "severe" have been killed in Kentucky by lightning associated with severe thunderstorms since the 1960s.

Across the United States each year, thunderstorms will kill more than 100 persons and injure about 200, most of them casualties from lightning.

Property losses from severe storms nationwide are estimated in the hundreds of millions of dollars annually.

Severe weather is a danger to everyone. The National Weather Service has issued a Severe Storms Awareness Week, March 26-31, to help the public understand the danger of severe weather.

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caused by tornadoes in the lowest death figure since 1911. From 1968 through last year, Kentucky experienced 322 tornadoes. In 1986 alone there were 111 tornadoes. The state recorded 101,147 injuries and \$1.2 billion in damage to the Commonwealth, and while no one was killed, the injured number 20 stateswide.

The worst tornado damage last year occurred March 18 in southeast Lexington and Fayette County. The same day brought a series of damaging downbursts in the counties of Northern Kentucky.

The typical path of a tornado is about 30 yards wide and a few miles long. Destructive winds of the tornado can exceed 100 miles an hour.

Lightning always is a greater threat to loss of life and personal injury than tornadoes. From 1969 through 1986, the National Weather Service reports 66 deaths from lightning, with 139 other injuries, with two deaths and eight injuries from lightning strikes in 1986 alone.

The storm season in the Commonwealth is a longer one than in many parts of the country, usually beginning about April, and sometimes lasting through September.

Kentuckians are reminded to keep a close eye to the sky and monitor daily the possibility of such a system in their area.

Kentucky Governor Martha Layne has issued a proclamation calling for Kentuckians to take various steps to become better prepared for weather-related disasters.

How to track when storm watches and warnings are issued, and a knowledge of the National Weather Service's severe weather drill Tuesday, March 3, said James H. "Mike" Molloy, executive director of the State Division.

"This drill will take place sometime between the hours of 8 a.m. and noon EST," Molloy explained.

Nicholas student named to list

A University of Kentucky student, Nicholas County, has been named to the dean's list for the fall semester. The student is a member of the Phi Kappa Phi Honor Society and has a 3.9 grade point average.

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'We will be conducting a statewide severe weather drill Tuesday, March 3, sometime between 9 a.m. and noon.' - Mike Molloy.

During the statewide severe weather drill, the drill will involve state and local government agencies and many local school systems in Kentucky. The purpose of the drill will be to measure and test both training and computerized actions.

On March 3, at a designated time, the warning message will be transmitted statewide through three agencies: Emergency Broadcast (EBS), National Warning (NAWAS) and NOAA weather radio.

The EBS transmits its messages over designated Kentucky radio stations to their listeners. NAWAS connects with Kentucky State Police posts and notifies all counties in Kentucky via a 24-hour warning post, which will be reached by one or more of the warning systems. Molloy said in an actual emergency the warning would be further directed to county residents by local public officials.

The drill will take place sometime between the hours of 8 a.m. and noon EST," Molloy explained.

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2 LITER BOTTLE COKE, PEPSI, OR SPRITE 1.99
SUN LAUNDRY DETERGENT 1.45
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CREAMETTES SPAGHETTI 79¢
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