

WORD FROM WASHINGTON



Loans Support Stability, Diversity Of Agriculture

(NAPSA)—Each year, thousands of American farmers and ranchers find themselves in a financial situation where they need a helping hand. For many, the USDA's Farm Service Agency (FSA) Farm Loan programs are the difference between success and foreclosure.

Across the country, FSA loans are helping to smooth out the tough times that can come without warning, and help turn budding dreams into financial realities for farmers and ranchers from all backgrounds and every corner of America.

- In South Dakota, a Native American rancher now has a thriving operation after FSA provided him with a direct operating loan. FSA was his last chance.

- In California, FSA helped revive a struggling family citrus grove that had fallen on hard times as the woman who owned it grew unable to manage it and ultimately passed away. With an FSA operating loan—and a lot of hard work—the granddaughter who inherited the farm has made it into a fruitful operation once again.

- In Utah, FSA has helped an eager high school student start his own cattle business. After receiving a Youth Loan, the young man is gradually building his herd and, in the process, learning the skills he will need to be an effective rancher. "This loan it teaches kids how to manage money, responsibility and how to work," he says.

Similar stories unfold every day around the United States. It's not just farmers and ranchers who



A federal loan program is helping people and businesses preserve an American way of life.

benefit from government farm loans, says FSA Administrator James Little.

"Indirectly, these loans help sustain rural communities, businesses, values and the rural way of life," he explains. "The feed store owner benefits, as does the equipment dealer, the local carpenter, the restaurant and grocery store owners, and the list goes on. FSA farm loans truly play a significant role in the economics and agricultural sector of America."

In 2002, FSA made more than 30,000 loans totaling more than \$3.7 billion. "That's a lot of people and a lot of money helping a lot of American communities," Little says. "And this is money going to people who just need a hand up, not a handout."