various research programs of the ministeries of agriculture. Second, the credit program of the CDB ought to be more effective by extension trainingof farmers to be awareof credit availability and use as well as receiving farner feedback on credit problems. Third, several commodity schemes in various islands are employing extension workers whose increaseld effectiveness ought to return benefits to these program investments as well. Fourth, a sound extension program should assist in the identification, planning, and implementation of new agricultural programs.

If one-half of the benefits are attributed to improving farmer net income through known technology, this would amount to $460,000 to $665,000 per year by year five and six respectively for alternatives I and II. This would entail improving net incomes on an average three-acre farm by $50 an acre for 3,000 to 4,000 farmers each year, of 73,000 such farmers. This seems to be a reasonable achievement. Better trained, motivated, and equipped extension workers should be in the field working by years five and six with at least this many farmers. Fertilizer demonstrations and recommendations, more effective disease identification and remedies, and more economic management practices ought to increase farmers' income by the required amounts to pay back $460,000 to $665,000 in constant dollars per year especially with increased incomes expected from new technology derived from the research activities underway and being planned.

Given the critical role the extension service must play in extending technology being developed, helping farmers increase incomes from known technology and improving public program investment efficiency, the returns shown to be necessary seem to be attainable.