

FROM WHERE WE STAND - No Records - - No Loans

"No farm loans will be made without adequate farm records to support the loan application," says an experienced loan man who makes a business of dealing with agriculture in the Midwest

Some readers will groan, "Here we go again on this record pitch" and likely some farmers are tired of hearing of the value of keeping records preached at them from every way they turn. We know how hard it is for some persons to find time to keep accurate records, and we know how distasteful the job of record keeping is to some people, but we couldn't help being intrigued by this new application of farm records.

Anyone who has ever applied for a loan knows that the lender wants to have some proof of the security of the loan. Usually the security takes the form of some material possession or the earning ability of the borrower. Now along comes the idea of checking on the managerial ability of the borrower as well as his possessions.

In a recent issue of one of the poultry industry newsletters the availability of money for loans to poultry businesses is compared to the availability of money for loans to other small businesses. Newsletter states that well-springs of poultry credit which once flowed abundantly for one and all, now show distressing signs of drying up. This is no news to most of us, and there are those, some of them poultrymen, who think tighter credit will be a boon to the industry.

However, many bankers say it is not "tight money" which has caused the situation. Banks can and do put large sums into other small businesses, but the lack of standards of financial judgment in the poultry industry is making the situation critical

While the article mentioned applies directly to the poultry industry, we believe it can be applied to all other farm enterprises as well. Time and time again, agricultural economists have said size alone is no indicator of the productive ability of a farming operation.

Many lending institutions are becoming more and more reluctant to extend unlimited credit to the very large businesses which are showing too small a return on their over-large budgets. Banks have added consultants to help their staffs in dealing fairly and adequately with the agriculture in their communities. Lending agencies are realizing the value not only of good records, but of a good evaluation of those records.

The correct evaluation of complete records, lending agencies know, not only helps to correct some of the faults of a farming program, but can actually help stave off problems by indicating changes in the direction of the program.

Credit in farming is a tool like any other tool, and it can become burdensome if more is used than is needed. Any time a farmer buys more machinery than he can use, he is wasting money, but if he needs a piece of machinery to farm more efficiently, he is losing money if he does not buy that machinery. The same rule applies to the use of credit; it should be used as a tool for more efficient farming.

Farm records have proved their value in improving production through more efficient culling, program planning, and marketing decisions. Now lending agencies are giving the farmer still another reason for keeping complete, accurate farm accounts.

At least that's how it looks from where we stand

that builds surplus stockpiles higher and higher. It is wrong to take money from the Treasury to pay farmers not to produce, or to over-produce, he believes

Since 1953, Benson as head of the Dept of Agriculture, has spent more than \$40 billion. That is more than the Department spent in the 90-years that elapsed from the date of its establishment to Benson's appointment

From Bad to Worse Despite an Agriculture Department budget that amounts to \$7 billion a year, net farm income has declined from \$17 billion to \$11 billion a year, including both the sale of farm products and government payment.

Net farm income per capita last year was less than \$1,000, about half the national average. More than 2 million people leave farms each year to seek better paying city jobs.

While many of those around him have become discouraged, Benson has never lost faith that his policies will, eventually, prevail. He contends that the situation is the result of bad legislation enacted before 1953 and continued too long afterward.

In a "Report to the American People" on his 7½ years which he plans to make 8 full years, as Secretary of Agriculture Benson described the era as "a period of great and lasting progress. The groundwork has been laid for the kind of prosperous, ... to Page 5

THIS WEEK —In Washington With Clinton Davidson Case For Benson



Davidson

With the political campaigning occupying the center of national attention, the loneliest man in Washington could be Secretary of Agriculture Ezra Taft Benson

He could be compared to the captain of a ship tossed by a storm of controversy, and from which many of the crew have mutinied and deserted. Many of his some four million farm passengers are discontented

The Republican party which placed him in command of agriculture did not invite him to give advice in developing a farm program for the 1960 campaign platform. He volunteered no advice

Almost eight years ago Benson set out bravely to chart a new course for American farmers, with his destination a "free, independent and self-reliant" agriculture

He has never wavered from that course.

He has sailed in troubled waters. Against a trend of rising national prosperity, farm income has gone steadily and alarmingly downward. Non-farm income, in terms of what wages and salaries will buy, has increased since 1952 by almost 20 percent, but farmers' purchasing power has declined by one-third.

No Compromise Benson, whatever his legion of critics may say of him, has never been accused of compromising his convictions, or of losing faith, in the rightness of his policies. When you are right, he has said, you shouldn't compromise with wrong

It is wrong, he insists, for the government to tell farmers how many acres they can plant, or how many bushels they can market, and to fine or imprison those who do not obey

It is wrong, he contends, for the government to guarantee farmers prices that encourage excess production

RURAL RHYTHMS

NEWBORN

By Carol Dean Huber

"There is a puppy in the yard, Oh Mother come and see!" Thus began the story of Honeycomb and me. I moved her to a dry garage, and there was born another, And another and another, first a sister, then a brother,

When there were eight, the children came and saw them on the floor,

And Sandy thought Honeycomb should have a million more, But I am sure that eight pups is more than we will need, And finding homes for collie pups will be a chore, indeed



Bible Material: Isaiah 6
Devotional Reading: Isaiah 12 1-6.

Vision and Call

Lesson for August 14, 1960

THE ROMAN CATHOLIC name for it is "vocation;" the Protestant name for it is "calling." They mean just the same thing, the call of God to a man or woman for special service. Protestants and Catholics as well are now beginning to expand the meaning of the word. It is being seen by many, though others are slow to see it, that God may call a man to be a grocer or a farmer just as well as to be a minister of the Gospel. No Christian, surely, has any business staying permanently in a job where God does not want him to be. The more you believe in the will of God, the better you can see that it is really not good at all to choose your own way without asking what God's will is. The wiser you believe God is, the more eager you will be to learn what he has for you to do.



Dr. Foreman

When Half-Gods Go

"When half-gods go, the gods arrive," a poet said. Let us say that better: When half-gods go, then God arrives! How did God arrive to Isaiah? That man was perhaps the most famous, certainly one of the most distinguished of the Hebrew prophets. How the call of God came to him, he tells us in chapter 6 of the book of his prophecies. In some ways the story is hard to understand; but in other ways we can put it into a modern dress, so to speak, and get a good deal from it. To put it shortly, Isaiah's call came when he saw the Lord. But when did he see the Lord? He dates it so that all his readers would identify it "In the year that King Uzziah died I saw the Lord," he writes. That was like 1865 or 1945, when two great presidents died. King Uzziah had not been a perfect king, but he had been a strong one. People had leaned on

him as they always lean on a "father-image," whether a father or a Roosevelt or a DeGaulle or one else. Isaiah (being out of top drawers in his country, a member of the royal family) had no doubt on the good king Uzziah. When he died, Isaiah was left with the vision God had not seen before. God became real to him at a time of disaster and loss that had not seemed real before. Isaiah was not carried away in rapture when he saw God. He saw the sight of the Divine Majesty, and many saints have learned a terrible experience. The thing Isaiah feels is shame, sins, sins which God deals with by washing them away. To get into common language, perhaps a commoner Isaiah has to be getting right with God. God is calling him to be a prophet, and he would say, a preacher. An important part of a preacher's business is to condemn men's sins, and a preacher can lead others to forgiveness of God who has felt that forgiveness himself. A preacher has the right to condemn other men's sins as he speaks for his own.

A Sense of Human Need

A Christian leader, being what a "call of God" is, is a "call consists in realizing and realizing one's own need to meet that need." So it was Isaiah. He hears the voice saying "Who will go?" and cries out, "Here am I, send me." Not all God's messengers are prophets. Some are men who have heard literal sound, and they could have taken off on a recording machine. But the message is always the same. Men are not to be born into the world until God has called them. What is it to be a minister of the Gospel? Without that sense of God, a minister is just another career man who is living by preaching rather than by raising hogs or selling light bulbs. Without the vision of God, a young man asks the same questions about the ministry that asks about any old job. What is it pay, how about promotion, bonuses, my chance to be famous? But once God has called a man, the ministry is a challenging opportunity. God's man, and to help of his family, regardless of salary security. All the questions in "Here am I!"

(Based on outlines contributed by the Division of Christian Education, National Council of the Churches of Christ in the U. S. A., Community Press Service.)

Now Is The Time . . .

BY MAX SMITH



MAX SM.

TO CONTROL CORN EARWORM—Sweet corn growers can increase the quality of their product by controlling the corn earworm; this worm enters the silk end of the ear and destroys the general appearance and sale value. A new spray by the name of "Sevin" at the rate of 4 pounds of the 50% Wettable Powder per acre may be used to spray the ears and the silks. The corn fodder may be used for live-stock feeding 7 days after the last spray. Apply the first spray four days after the first appearance, and repeat at 4-day intervals until 3 sprays have been applied.

TO LET STRAWBERRIES GROW NEW RUNNERS—New year's crop will largely come from the early runners set this summer; therefore frequent fertilizing with nitrogen will encourage more strong runners. The runners should be located so as to permit clean cultivation later this summer. If the 1960 patch is to be retained, it is suggested that the tops be mowed off, and with the use of a cultivator the rows narrowed to a foot or less. A top-dressing of 50 pounds of actual nitrogen fertilizer per acre will help grow new runners. Clean cultivation late into the fall is the best way to control weeds.

TO SOW TEMPORARY PASTURES AND COVER CROPS—Dual wheat, winter rye, domestic ryegrass, and fescue brome-grass are all cover crops that may be seeded any time after early August to make fall pasture or green manure crops. Since Dual wheat is fly-resistant, it will make good September and October pasture and retained next year as a wheat crop.

TO RENOVATE PASTURES—Both July and August are regarded as good months to kill an old stand of pasture sod; it may be plowed, or disced several times in order to kill all vegetation. New seedings of pasture grasses and legumes made during late August or early September have a good chance of getting well started before winter. It will come along to make good pasture next spring. Liming and fertilizer should be worked into the soil during preparing process and before seeding.

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