4-Lancaster Farming, Saturday, August 13, 1960

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 tarn. 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 newsletter 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 o 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

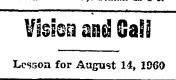
> that builds surplus stockpiles not to produce, or to overproduce, he believes

has spent more than \$40 bil-Department spent in the 90- perfect king, but he had been a years that elapsed from the strong one. People had leaned on 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 Net farm income per capita last year was less than \$1,000, about half the national average More than 2 million people leave forms each year to seek better pay-



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



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 glocer or a farmer just as well as to be a minister of the Gospel. No Christian, surely,

has any business Dr. Foreman 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.

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 higher and higher. It is to speak, and get a good deal from wrong to take money from it To put it shortly, Isaiah's call to speak, and get a good deal from the Treasury to pay farmers 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 Since 1953, Benson as head King Uzziah died I saw the Lord," of the Dept of Agriculture, he writes. That was like 1865 or 1945, when two great presidents lion. That is more than the died King Uzziah had not been a

him as they always lean "father-image," whether a or a Roosevelt or a Digault one else Isaiah (heing out one else the sound of the royal family) had les doubt on the good king When he died, Isaiah was te the vision God had not se before God became real to a time of disaster and loss had not seemed ie il before

Isaiah was not carried a rapture when he saw Go sight of the Divine Majer many saints have learned a terrible experience Th thing Isaiah feels is sname sins, sins which God deals w by washing them away burning them avay $T_0 p$ into common language, peih common · Isaiah has to be getting right with Cod G calling him to be a prophet, o would say, a preacher 4n tant part of a preacher's b is to condemin men's sing pleacher can lead others forgiveness of God who h felt that forgiveness him preacher has the light to co other men's sins it he spa own.

A Sense of Human Need

A Christian leader, bem what a "call of God" 15, "A call consists in realizing and realizing one's own ab meet that need" So it wa Isaiah He hears the voice saying "Who will go cries out, "Here am I, sen Not all God's messengers an ants have heard literal sound they could have taken off on recording machine But the is always the same Men dom if ever aware of the n the world until Cod has f them What is it to be a of the Gospel? Without that sense of God, a minister another career man wno m living by preaching lather raising hogs or selling lig 10ds. Without the vision of young man asks the same tions about the ministry tasks about any old job Wh it pay, how about pron bonuses, my chance to per famous ? But once God hast a man, the ministry is see challenging opportanty God's man, and to he'p of find him, regardless of sa security. All the questons m "Here am I!"

(Based on outlines configure the Division of Ch. 21 d National Council of the e a Christ in the U. 5 - 1 hele Community Press Service)

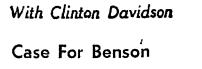
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The , Republican

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paigning occupying the cen- that course. ter of national attention, the loneliest man in Washington waters Against a trend of could be Secretary of Agri- rising national prosperty, culture Ezra Taft Benson

He could be compared to 1ly and alarmingly downthe captain of a ship tossed ward. Non-farm income, in the sale war, including both by a storm of controversy, terms of what wages and sal-and from which many of the aries will buy, has increased crew have muturied and do since 1050 has always to a since the sale of farm products Net farm income nor aris crew have mutinied and de- since 1952 by almost 20 perserted Many of his some cent, but farmers' purchasfour million farm passengers ing power has declined by are discontented one-third.



-In Washington

THIS WEEK

With the political cam- He has never wavered from

He has sailed in troubled farm income has gone stead-

Now is The Time . . .



TO CONTROL CORN EARWORM-Sw corn growers can increase the quality their product by controlling the corn e worm; this worm enters the silk end

BY MAX SMITH

par y No Compromise which placed him in com-

Benson, whatever his leg- ing city jobs. mand of agriculture did not ion of critics may say of him, invite him to give advice in has never been accused of round him have become disdeveloping a farm program compromising his convictions, couraged, Benson has never until 3 spray, have been applied.

Benson set out bravely to mise with wrong

encan farmers, with his dcs- the goernment to tell farm-

obey It is wrong, he contends, and lasting prograss. for the goernment to guaran- groundwork has been laid tee farmers prices that en- for the kind of prosperous,

courage excess production

rn to Page 5

RHYTHMS RURAL 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 si ter, then a brother,

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

While many of those a-

for the 1960 campaign plat- or of losing faith in the lost faith that his policies form He volunteered no ad-rightness of his policies will, eventually, prevail He It is wrong, he insists, for tinued too long afterward. tination a "free, independent ers how many acres they can can People" on his 7½ years and self-reliant" agriculture plant, or how many bushels which he plans to make 8 they can market, and to fine full years, as Secretary of or imprison those who do not Agriculture Benson de cribed there as "a period or great

The

the car and destroys the general appropriate approximation of the general ance and sale value A new spray by name of "Sevin" at the rate of 4 pour of the 50% Wettable Powler per acre n be used to spray the ears and the si The corn fodder may be used for live.tu feeding 7 days after the last spray Al the first spray four days after the f -lik appear, and repeat at 4-day interv

TO LET STRAWBERRIES GROW NEW RUNNERS-N When you are right, he has contends that the situation is year's crop will largely come from the early runners Almost eight years ago said, you shouldn't compro- the result of bad legislation this summer; therefore frequent fertilizing with mitro enacted before 1953 and con- will encourage more strong runners. The runners should located so as .o permit clean cultivation later this summ In a "Report to the Ameri- If the 1960 patch is to be retained, it is suggested that tops be mowed off, and with the use of a cultivator rows narrowed to a foot or less a Top-drcssing of 50 of actual introgen fertilizer per acre will help grow n runners Clean cultivation late into the fall is the best w to control weeds

> TO SOW TIMPORARY PASTURES AND COVER CRO -Dual wheat, winter rye, domestic ryegrass, and bromegrars are all cover crops that may be seeded and after early August to make fall pasture or green man crops Sin c Dual wheat is fly-resistant, it will make go September and October pasture and retained next 3 car a wheat crop

TO RENOVATE PASTURES-Both July and August regarded ~s good months to kill an old stand of pasture od; it may be plowed, or disced several times in order kill all vegetation New seedings of pasture grasses and When there were eight, the children came and saw them on gumes made during late August or early September h p good chance of getting well started before winter will come along to make good pasture next sping Li and fertilizer should be worked into the soil during preparing process and before seeding

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chart a new course for Am-

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