

## University Expert Believes Farm Insurance Needs Expanded

A generation ago, most farmers had only life and fire insurance. This is not enough today, according to W. T. McAllister, extension farm management specialist at the University of Delaware.

A sound farm insurance program is a necessary part of family plans for retirement, savings, use of credit and distribution of property after death. According to McAllister, such a program is essential for financial planning for the farm business and family security.

Modern equipment and commercial farming add to the risk connected with farming. The increasingly liberal interpretation in the courts of the

responsibility of each person for the safety of others makes liability insurance essential for farmers.

An accident could seriously or fatally injure a farm worker or visitor and result in total financial disaster for the farm business. The loss could be much more severe than the loss of a barn or dwelling, but many farmers still do not carry liability insurance.

Health and accident insurance is also becoming more important. It's finding its way into the insurance package that covers the entire farm business, McAllister points out.

On the other hand, farmers should not be "insurance poor." No one can afford to be in-

## Study Conducted On Chickens And Turkeys

Breast blisters, a growing problem besetting producers of chickens and turkeys, develop from infections in small breast cavities, anatomy studies show.

The cavities, apparently natural horizontal splits in the breast skin, are not shared by related species. They appear to

be shared against all risks. Each family must decide the kind and amount of risk they can afford without jeopardizing family income and savings. It comes down to deciding how much money you can set aside for insurance and then getting the widest coverage for those dollars, McAllister believes.

provide a cushion against mechanical stress.

Current poultry production practices bring along with them special skin irritants, such as metal feeders, wire cages, crowded floors, and wet litter. These irritants cause infected cavities, or blisters, along the centerline of the breast, which in extreme cases cause part or all of the bird to be discarded. Broiler producers estimate that 5 to 10 percent of the downgrading of their chickens is due to breast blisters.

Examination of ducks, quail, and pigeons failed to reveal breast cavities. These birds seem to be protected from stress on the breast by fat-layered connective tissue, and researchers think it conceivable that this type of structure might be bred into chickens and turkeys to help them resist irritants without developing infected blisters.

Studies on the structure of normal and abnormal breast tissues by The Agricultural Research Service are part of a comprehensive analysis of avian anatomy at East Lansing, Mich., in cooperation with the Michigan Agricultural Experi-

ment Station. Besides Leghorn chickens and bronze turkeys, the study includes Pekin ducks, common pigeons, and Japanese quail.

### BOOK CHOICE IMPORTANT

In the pressure for achievement, don't be guilty of pushing books on a child that are too mature for him, cautions Mrs. Marguerite Duvall, Penn State extension child development specialist. This can lead to boredom and a loss of interest. Using too many babyish books with narrow interests can have the same effect.

### Can Family-Size

(Continued from Page 13)

initiative to meet this challenge must come from the producer. A casual attitude will be his biggest liability. He must meet the challenge with a specific program."

Whelden points out a situation in Maine which parallels that of many other states. If plans for giant egg-production units now in the planning stages are completed, these bustling behemoths will turn out about 25 percent of Maine's eggs next year.

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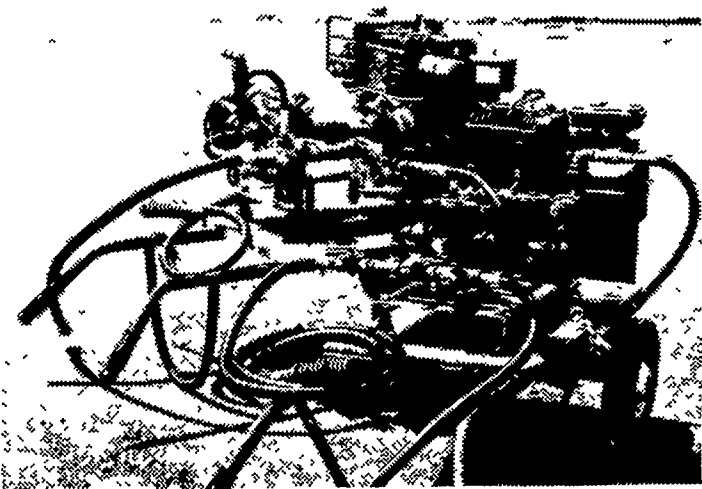
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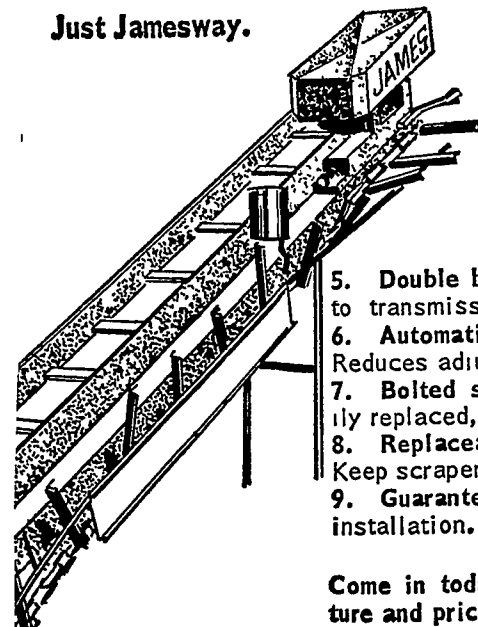
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