

place in advance of the production season.

3. Contractual production facilitates the development of market power.

4. Market power cannot be secured by arbitrary or revolutionary action. Farmers must develop the ability to take their full and rightful share of responsibility in the price making process. In this way, the competitive market will function more effectively for everyone—producers, handlers and consumers.

5. The goal of farmer bargaining activities should be to get the highest possible price under existing conditions and to dis-

cover ways to earn a better price for farmers.

6. Voluntary membership in a marketing organization produces more effective market power than compulsory membership.

7. A necessary corollary activity for the development of adequate market power is a continuing program of market research and development.

8. The development of market power will eventually require effective supply management by farmers. Supply management under government supervision was a failure, but it can be achieved by farmers as they accept the proven business technique of contracting in advance for needed production.

DV Milk Order Now Amended

The U.S. Department of Agriculture has amended the Delaware Valley Federal milk marketing order to increase returns to producers delivering milk to plants outside the base pricing zone. The order covers parts of Pennsylvania, New Jersey and Delaware.

USDA's Consumer and Marketing Service officials said 75 percent of the dairy farmers supplying the area approved the amended order, which will be effective Dec 1. Their necessary approval was determined through a poll of their cooperative associations, after issuance on Nov. 25 of USDA's final decision proposing the change. Cooperatives representing about 12 percent of the producers in the market did not approve the order.

The price change will result from elimination of the handling allowance of 15.5 cents a hundredweight, now reflected in location differentials which reduce Class I and uniform prices at plants 45 or more miles from the nearest of Philadelphia, Trenton or Atlantic City. The variable transportation allowance of 15 cents per 10 miles, also reflected in the differentials, will be retained.

The location differentials are included in milk orders to help offset the cost of moving milk from production to consuming centers.

The handling allowance, now being eliminated, reflected the extra cost of assembling can milk from farms at supply plants for transshipment to city processing plants. C&MS officials said since direct-delivery bulk tank handling of milk is now the

Shop Carefully For Credit Before Going Into Debt

About half of all families now use installment credit, according to Helen E. Bell, extension home management specialist of The Pennsylvania State University.

Of these families, some are on the brink of serious financial trouble because they do not consider carefully enough the use of this important financial tool—credit.

Buying on time has increased tremendously in the past 20 years, and there is no sign of a letup, Miss Bell points out. Business trends show that August, 1968, was the biggest one-month jump in consumer spending and credit buying in history. And July's spending was larger than June.

Shop around before you commit yourself to a major purchase, advises Miss Bell. Shop for the best deal in credit, as well as the most satisfying purchase.

Before going into debt, take a good look at your regular in-

come and your fixed expenses, such as rent, utilities, and insurance. Many people are unrealistic about their financial commitments and their ability to make monthly payments. If every cent is tied up in payments, there is no flexibility, no chance to save on sales, or nothing left for unexpected expenses.

Be sure you can make the payments without depriving your family of other needs before you undertake a time-payment contract, cautions Miss Bell.

Real Cost of Insurance

NEW YORK—In real terms, the cost of basic automobile liability insurance actually has declined, the Insurance Information Institute reports. Based on the median national family income in each of the respective years, the cost was equal to 138 percent of annual income in 1947 and to 103 percent of annual income in 1967.

Adjectives are a man's best weapon in romance, and hyperbole is good, too.

Robert K. Rohrer

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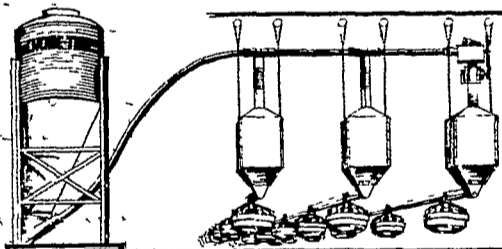
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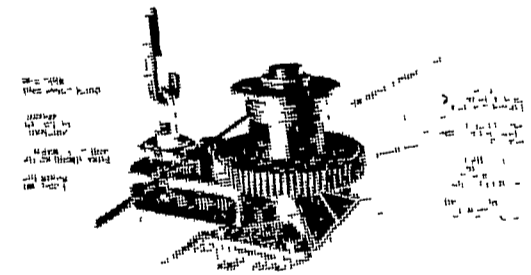
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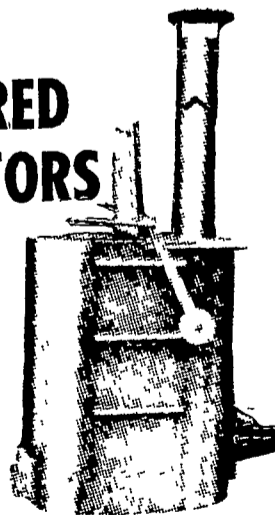
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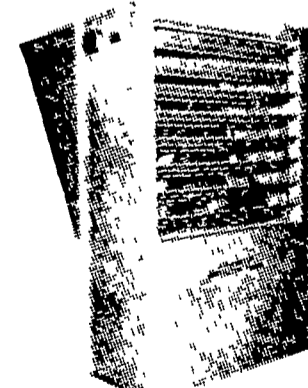


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