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Barley Harvest Started Last Week But Humidity And Wet Fields Cool It For Farmers Ready To Go Now

"This week we would have been in the barley harvest thick and heavy," said Merle Groff, Lancaster R4. "But humidity and wet fields have held us up."

Merle did beat the weather by starting his new 11 ft. self-propelled combine in his own fields last week. "We started Tuesday the 17th on a small field on the south side of the hill that was ripe sooner. We did most of it Friday and Saturday, though," he said.

The starting date for Groff who does over 200 acres of custom work was the earliest he can remember. He mostly tries to get started by the 20th.

The barley in Groff's bins is in fine condition with moisture content estimated at 13 percent. Yields were also excellent, running nearly 100 bushels per acre. These yields were better than Groff expected last winter. But the good growing weather

brought the grain along to the good yields.

Groff reported a lot of the barley now down because of the rains this week. And as of Thursday the fields were too wet to run the big equipment. He is ready to go however, just as soon as the weather permits.

Mr. and Mrs. Groff and their three children Merle Jr. 7, Joanne 5, and J. Marlin 2, live on a 75 acre farm and feed out about 175 steers and some swine each year.

Frey Wins Young Cooperator Contest

J. Mowery Frey Jr., 401 Beaver Valley Pike, was named the Outstanding Young Cooperator of the Inter-State Milk Producers Cooperative from the list of six finalists announced last week.

Frey, who is the owner of a nationally known Registered Holstein herd of dairy cows, farms 350 acres. He and Mrs. Frey will attend the 1969 National Milk Producer's Federation meeting in Washington, D. C. as part of the prize for winning the Young Cooperator Contest.

Farmers To Know Credit Costs By New Lending Law

By Everett Newswanger
Lancaster Farming Editor

A new law goes into effect July 1 that is bound to affect almost every farmer and farm related business in Lancaster County. Called the Truth-In-Lending or Credit Cost Disclosure Law, it is designed to make sure borrowers of money and users of any other type credit will be fully informed about all the costs and conditions of any credit contract.

It should be noted initially, that the new law in no way changes interest or credit rates. It simply forces lenders to put in words that "stand out especially clear", the cost of the borrowers' credit so he can compare credit costs with other sources and avoid the uninformed use of credit.

The two main points that must be disclosed are: (1) the total finance charge and (2) the annual percentage of that charge. Items that must normally be figured in the finance charge are interest, loan fees, finder fees, time price differentials, amounts paid as a discount and service or carrying charges etc. All these items must be clearly disclosed stating the dollars and cents total and the annual percentage rate.

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Ralph Horchler Leaves Pequea

Ralph Horchler, Vo-Ag Teacher at Pequea Valley has accepted a position as sales representative for Hamilton Equipment Inc., an Ephrata farm and light industrial equipment distributor. Effective July 7, Ralph will cover the Northeast part of Pennsylvania calling on dealers in an area bounded by Erie, Pittsburgh, State College and the Ohio line.

Graduating from the Union Area High School and Penn State as an agricultural education major, Horchler started work at Pequea Valley in October of 1967. A native of

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ADJUSTING THE REEL FORKS on his new 11 ft. combine is Merle Groff, Lancaster R4. Merle started combining barley June 17 but the humid weather and wet fields held him from continuing this week.

The yields on the finished fields were excellent at about 100 bushels per acre. Estimated moisture content of the grain was 13 percent.

L. F. Photos

Local Survey Shows Increase In Farm Loans

A survey of local credit services and banks lending to farmers this week, revealed no decrease in farm borrowing and no real resistance to higher interest rates. In fact the local farm credit service including The Federal Land Bank Association of Lancaster and the Lancaster Production Credit Association have experienced an increase in lending this year to date, according to Carl Brown, Manager.

Brown said the reported national trend toward less farm lending was not true locally and reported about an eight percent increase in local Federal Land Bank lending and about 10 percent in Production Credit Association lending. "There is considerable demand for money for new machinery," he said. "I don't see any real new trend. Everybody is in about the same situation," he said.

Stanley Musselman, Ag Representative for the Lancaster County Farmers Bank said, "The entire lending situation is quite different now than in years past. If a farmer wants to make improvements around his farm he may need money amounts of \$40,000 to \$50,000. Therefore, we are more and more looking at the whole farm program of the borrower. We think a farmer's credit management now is as important as his production management."

"So far," he said, "we have

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Don't Forget . . .

. . . The annual Conservation Air Tour tomorrow. Flights leave the New Holland Airport all day and will be giving 20 minute rides to most any part of the county you want to see.

Sponsored by the local Soil and Water Conservation District, the tour is to provide an opportunity for countians to observe the effects and need of conservation practices. Tickets are \$3.50 and available at the airport.

Rain date is July 6.

Farm Calendar

Sunday, June 29

All day—Lancaster County Conservation Air Tour, New Holland Airport.

Tuesday, July 1

1-3—FFA Activities Week, Penn State.

9 00 a.m.—Holstein 4-H dairy judging practice, Robert Kauffman Farm.

7 30 p.m.—4-H Guernsey Club meets, Margaret Shoppe home, Lempeter

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Potato Growers Vote No On Self-Assessment Plan

Pennsylvania potato growers voted 99 to 87 last Friday against a self-assessment plan for research, advertising and promotion of potatoes and potato products. A total of 792 ballots had been mailed to commercial growers. The assessment of one cent a hundred-weight on potatoes for human consumption would have raised approximately \$50,000 from growers with 10 acres or more.

Locally, Noah Kreider Jr., potato grower from Manheim, said Tuesday, "Really, we were disappointed. We were hoping it would go through. I would guess the people who were against the program were sure to vote and those who were for it or didn't

care did not return their vote. There is no question but that it would have helped the potato industry," he said.

The negative ballots represented 53 percent of those counted and 46 percent of the production of the growers voting.

The Pennsylvania Agricultural Commodities Marketing Act, which permits raising funds through self-assessment, requires that two-thirds of those voting favor assessment and that their production volume amount to at least 50 percent of Voters' production.

Voting was done through ballots returned to the State Agri-

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Local Teachers At Conference

Pennsylvania has been described as "the land of the area vocational school" by one of the nation's top educational vocational leaders.

In a featured address during the annual vocational education conference attended by more than 1,000 Pennsylvania teachers and supervisors of vocational education in the Poconos last

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Poultry Federation Holds Meet

A local poultry industry representative was awarded state honors this week at the Pennsylvania Poultry Federation annual meeting held at Holiday West Motel, Harrisburg. Hendrik Wentink, Vice-president of Miller & Bushong Inc.,

Rohrerstown, was named Allied Industryman of the year at the conference attended by 200 State poultrymen. Sharing honors with Wentink was William R. Myer, Myerstown, who was named Poultryman of the Year.

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