

From Where We Stand...

Truth-In-Lending

The new truth-in-lending law goes into effect next Tuesday as reported on Page 1 of this issue. Though it doesn't raise or lower what you will be paying for borrowed money or other credit, it does give you as an individual a break in that it forces the lender to tell you the total amount you have to pay for his money. It also requires him to add many of the related costs and service charges to the interest cost and express the total in an annual percentage figure.

For example if a company charges you 1 1/2 percent per month for your unpaid bills, it will now be required to tell you in writing that the yearly rate figured at that rate is really 18 percent per year. This is not to say the company is not justified in charging for their trouble if you don't pay your bills on time. It is simply to say they must tell you they are doing it.

Or if a bank or loan company lends you money, they must now express their total costs—interest, service charges, etc.—in terms of a yearly percentage.

As with any new federal law some points of interpretation will probably need to be solved by a court test case. And some farmers may become disgusted with all the fact figures that will be included on their credit reports.

Frankly, we think the new law will make better credit managers out of farmers. One thing is sure. If you need and are using credit (and who isn't?), this new law will make it much easier to compare actual credit costs from all the various sources and use these comparisons to obtain credit at the lowest possible rate.

At least that's the way it looks from where we stand.

Be Careful Around Manure Pits

Two men recently died accidentally in a dairy manure storage tank in Alberta, Canada. One man had gone into the almost empty tank to retrieve the scrape-in safety grill.

He was overcome, and two rescuers, who tried to get him out, were overcome also. A fourth man managed to rescue them by holding his breath while in the pit. Two of the men were dead by the time their bodies were retrieved. The third recovered.

With manure pits so common now, farmers may not realize the danger really involved in the gases produced in a manure pit. Sometime ago a County farmer started the mixing process in his swine pen pit and some of the piglets were overcome by the fumes. It's serious business working around a manure pit. So serious that a breathing ap-

Farm News This Week

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Potato Growers Vote No On Self-Assessment Plan — Page 1

LANCASTER FARMING

Lancaster County's Own Farm Weekly

P O Box 266 - Lititz Pa 17543
Office 22 E Main St Lititz Pa 17543
Phone Lancaster 394 3047 or Lititz 626-2191
Everett R. Newswanger Editor
Robert G. Campbell Advertising Director

Subscription price \$2 per year in Lancaster County \$3 elsewhere

Established November 4, 1955
Published every Saturday by Lancaster Farming, Lititz Pa
Second Class Postage paid at Lititz, Pa 17543

Member of Newspaper Farm Editors Assn

paratus similar to that used by underwater scuba divers is recommended whenever you must enter a liquid manure pit.

It is the only safe way to work in a tank, even if it is just for a short time. At least that's the way it looks from where we stand.

State Product Push Boost Supermarket Sales

Some people will tell you Mrs. Consumer doesn't care where a food product comes from just so long as quality is good and the price right. She doesn't care whether it comes from one state or another.

Well, that isn't necessarily so. Evidence continues to mount that Pennsylvania consumers have a certain pride in their state. Call it loyalty, if you want. Whatever it is, they will go out of their way to buy Pennsylvania grown fresh or processed food—when the fact is called to their attention.

Recently, Market Horizons told how George Semic, operator of the Boulevard Market, near Harrisburg, has built his business on this very concept.

Now we can report how this kind of promotion is paying off for the Super Thrift market in Paxtang. In recent weeks, Super Thrift has increased sales by as much as 350 percent pushing the Pennsylvania concept.

The whole thing started when Ken Gardner, product manager, attended the Pennsylvania Farm Show and saw state products on display—and attracting considerable attention. He decided he could get similar attention in the store by promoting state products. Store Manager Bob Laudermlch agreed.

First promotion was on fresh Pennsylvania potatoes. In a week's time potato sales increased 40 percent.

Next came a promotion on honey. In a special display, attention was called to the fact that the honey was Pennsylvania produced and was good enough to be sold around the world. Honey in all its forms was featured, including the new fruit-honey spreads recently developed at Penn State. Sales doubled.

Gardner moved on to apples. Here he really hit the jackpot. Sales increased 350 percent during the promotion period.

It shows Mrs. Consumer does care where a product comes from, especially when it comes from Pennsylvania. — The Keystone.

Across The Fence Row

Sen. Mike Mansfield, Montana Democrat, opposing any new punitive legislation against students but urging college administrators to test existing authority to cut off Federal aid to militant students: "They must remember they all are transients passing through permanent institutions which must survive."

Troubles are a lot like distant hills — they level out as you reach them.

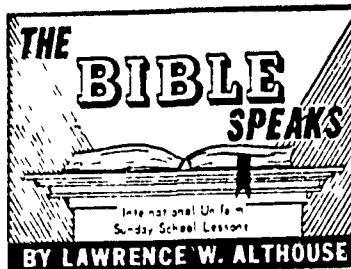
Among the many things that men have forgotten, the most surprising is that they have forgotten that they are living on a tiny hunk of rock floating thru immense space — from an unknown into an unknown.

Local Weather Forecast

(From the U. S. Weather Bureau at the Harrisburg State Airport)

The five day forecast for the period Saturday through next Wednesday calls for temperatures to average above normal with daytime highs in the low to mid 80's and over-night lows in the low to mid 60's. Much warmer Saturday with temperatures moderating slightly the remainder of the period. Normal high-low for the period is 87-58.

Rain may total one-half inch or more as showers over the Western sections Saturday and more generally the beginning of next week.



A MATTER OF "BOTH"

Lesson for June 29, 1969

Background Scripture: Isaiah 5:16-25, Hosea 12:6-9, Luke 4:18-21, James 2:1-7
Devotional Reading: Isaiah 53:1-14

There is a conflict within Christianity, which, I suppose, never goes away. It is the conflict between those who say that the mission of the church is to save individual souls and those who say it is to redeem the collective soul of society. In its oversimplified form, it is a battle between personal and corporate salvation. One group ignores a man's relationships with others and society; the other ignores a man's inner condition.



Rev. Althouse

Frequently I am asked by overzealous devotees of either of these approaches to indicate with which of these two alternatives I identify myself. Am I committed to saving men's souls or to changing society? My response is always this: I am committed to both, because, as I read the Bible, this is the scriptural perspective.

Which comes first?

Just as we saw that the Bible is intended for both personal and corporate use, so its message has both personal and corporate implications. The Bible speaks of changing individuals, but it also speaks of changing society too. And there does not seem to be any priority as to which comes first. It is erroneous to say that when we have first changed the hearts of people, then we will have changed society. Sometimes the individual's heart is changed when we have first challenged him with a changed social order. It is not a matter, then, of which comes first, for both do.

The Bible deals with individuals, but it sees men as John Donne saw them: "No man is an island, entire of itself." An individual man is always involved in relationships with other individuals and groups. He does

not live in a vacuum, but in relationship. Therefore, you can hardly speak to his soul without saying something about his relationship to society. When Cain protested to God, "Am I my brother's keeper?"; the answer was painfully obvious: he did have a responsibility to the life and well-being of his brother.

Holiness and justice

The Bible speaks, then, of both personal holiness and corporate righteousness. Nowhere is this better stated than in Amos 5:2-4, "Let justice roll down like waters, and righteousness like an ever-flowing stream." Micah also made the same point: And what does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God" (6:3). Isaiah also spoke of this corporate responsibility: "Seek justice, correct oppression, defend the fatherless, plead for the widow" (1:17).

Nor was Jesus any less aware of this two-fold perspective. When Nicodemus came to him, Jesus gave him a very personal message: he must be born again within his own soul. Yet, in his own synagogue at Nazareth, Jesus prescribed a social response: "... he has anointed me to preach good news to the poor. He has sent me to proclaim release to the captives and recovering of sight to the blind, to set at liberty those who are oppressed" (Luke 4:18).

People and Structures

Theologian Reinhold Niebuhr has written that, "The moral quality of a community is partly determined by the integrity and the moral concern of the individuals who comprise it; but it is also determined by that actual structures and systems through which its economic, social, and political life is ordered." (Quoted in *Courage To Change* by June Bingham, Charles Scribner's Sons, N.Y., 1961).

Jesus condemned both individuals and social structures. He criticized the scribes and pharisees, both individually and as a group. He condemned hypocrisy and religious exploitation in the nation, and he also drove the money-changers out of the temple. It must be with us as it was with him: both personal and social.

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



NOW IS THE TIME...

By Max Smith
Lancaster County Agent

To Utilize Straw

On many local farms the practice is to combine the winter grain but leave the straw in the field. This practice is sound if the owner has no use for the straw, however, many dairy and livestock producers are short of straw most of the winter and spring season and it seems logical to me that the straw from both barley and wheat could be put through the barns and still returned to the soil to help maintain fertility. Improve livestock sanitation may be attained through the use of home-grown straw for bedding.

To Prepare For Alfalfa Seeding

If an August seeding of alfalfa is to be made, plans should now be made for the soil test and for getting the ground ready. Summer seedings require a firm seedbed that is free of weeds and

on that has had lime and fertilizer worked in according to test. As soon as the winter grain is harvested the ground should be prepared so there would be several weeks to get rid of the weeds and to get a solid seedbed; the first week in August should be the seeding time.

To Practice Chemical Safety

The use of many types of chemicals and pesticides is common on most farms and gardens. Growers are urged to follow the label instructions in order to get best results. Also, the safe storage of the materials and complete disposal of old containers is very essential. Children and livestock should not have access to these materials. Our local press often carries news of careless handling of these items and tragedy often results. Be sure and be safe with all pesticides.