

To Thine Own Self Be True

(Continued from Page 10)

Other questions which should be asked include: Is my livestock operation making money, or would I be better off simply to sell my corn and grain for cash?

Market busts such as the current egg market present particular problems for farmers, even veterans who know they can weather the storm and make profits in the long run. It's important to be prepared for these busts and know exactly how they will be overcome, and how the entire operation will be financed in lean times.

Farmers are frequently warned not to let their bank statement be their guide on how well they are doing. To show why, let's take the case of a young farmer who's fortunate enough in the beginning to be able to get credit to buy a new farm and new machinery. Not wanting to put all his eggs in one basket, so to speak, he develops a diversified operation that includes a large laying operation, some livestock and crops. Although he has high debt payments, he proceeds very successfully for many years—his bank account is steadily growing. But several years later, his debt remains high, his machinery is worn out, he's losing money on eggs, his poultry house is worn out and obsolete, and, because his operation is not really very efficient, the livestock and crops will not make up the difference. Suddenly, in order to keep farming at all, he must make major new expenditures, because costs were rising, these expenditures for building and machinery may be more than he paid originally for the farm. Thus it is that the farmer who doesn't know what he's doing can have a good bank balance and still be in serious financial trouble, he can literally

go bankrupt making what appears to be a profit every year.

The farmer who carefully evaluates his operation from every direction and who makes sure that his operation is stronger each year than it was the year before will not make this kind of mistake. He will see the situation developing many years in advance and will remake his operation to avoid it.

Unfortunately, many farmers who are good in the fields and in the barn are not adequate behind the desk. Many are saved by wives or other relatives who are good with the pencil.

But we're sure that a great many farmers still have not adequately come to grips with the financial and bookkeeping side of their operations.

Our advice to farmers is not to underestimate the role that good records properly used can play in your future.

A good accountant who appears to be expensive may save you many times his cost. This is particularly true at tax time; many farmers fail to take advantage of the tax laws, as other businessmen do. Tax laws change from year to year and most farmers cannot spend the time it takes to be competent on tax law.

Extensive assistance on records and record systems is available from many sources. Two of the best known of these sources are the Cooperative Extension Service and the Pennsylvania Farmers Association. Many agribusinesses are also devoting increasing attention to this important phase of farming.

No matter how private your finances are, make sure they're perfectly clear and open to yourself.

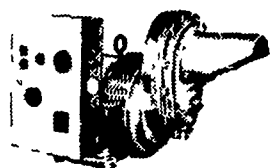
Fix-It Tip

Before winter sets in with a firm grip, remember to turn off the water supply to the outside faucets and to drain them. Should a pipe freeze, turn off the water supply, open the faucet and apply heat slowly until thawing starts. Use electric heating cable, a hair dryer or a heat lamp. In case a pipe splits, you should have a few pipe clamps on hand and some pieces of rubber hose. These will hold things until repairs can be made.

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New DES Rules Adopted

A new certification program imposing additional restrictions and controls on the use of diethylstilbestrol (DES) becomes mandatory January 8, the U.S. Department of Agriculture announced recently.

DES is a synthetic growth promoting hormone used in livestock feeds. Under the new program, Federal meat inspectors will hold all cattle and sheep from slaughter at least seven days unless the animals are certified as not having been fed DES, or as having been withdrawn from DES at least seven days before slaughter.

The new program provides three alternatives for handling cattle and sheep at slaughter:

- (1) The animal may be slaughtered if certification requirements have been met; or
- (2) The animals will be held alive for the required seven days; or
- (3) The animals could be slaughtered, with samples sent to a USDA-approved laboratory for testing. Meat from the animals could not be marketed, until the tests prove they are free of DES residues.

The new program will help provide further assurance that DES residues will not be found in

the nation's meat supply, officials of USDA's Consumer and Marketing Service said. Violators will be subject to criminal prosecution by the Food and Drug Administration.

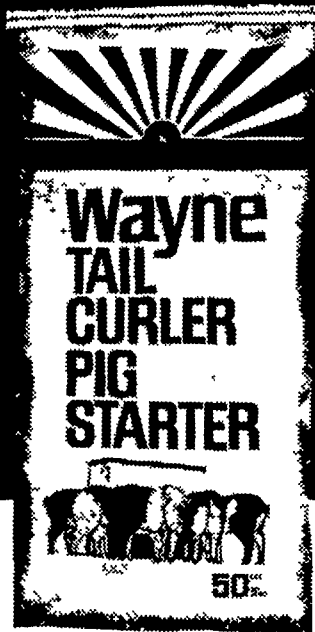
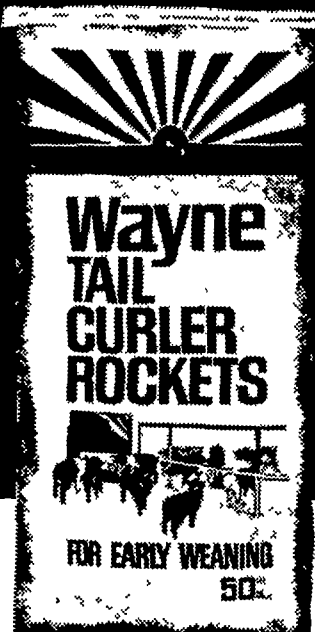
The new program, officials said, is essentially the same as the one USDA proposed in the Federal Register November 9. Changes in the certification procedure were made, however, to provide for sale of livestock by farmers to packing houses through marketing agents. Some of the comments USDA received on the proposal pointed out that the proposed regulation provided only for certification of livestock sold by the farmer directly to the packinghouse.

USDA received 74 comments on the proposal, including comments from consumers and consumer groups, farm and livestock organizations, a member of Congress, meat packer organizations, a state agency, a local government agency, and an ecology group.

Details of the new program were slated to be spelled out in the Federal Register December 24. Copies of the amendment are also available from the Meat and Poultry Inspection Administrative Group, C&MS, USDA, Washington, D. C. 20250.

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