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Credit Practices In Feed Industry Studied

Millers and feed dealers of Pennsylvania have become major sources of short-term credit for farmers, economists at The Pennsylvania State University report.

A study of feed mills of all sizes found credit being extended by 85 of the 90 firms surveyed. Credit accounted for over one-half of the

total sales among 60 per cent of the millers in the study.

The sampling was representative of the 1,000 mills in the Commonwealth, says Dr. Clarence E. Trotter, professor of marketing who directed the project. Working on the analysis was Lynn Chubbuck of Rome, Pa., former graduate assistant in

agricultural economics.

The requirements of Truth-in-Lending, Dr. Trotter observes, have brought about two distinct changes in credit practices in the feed industry. Many feed mill operators have dropped cash discounts to reduce the costs of complying with the Truth-in-Lending law. And secondly, many millers have added an interest charge to encourage customers to pay their credit accounts on time. The typical payment period is 30 days.

It appears, the economist adds, that the Truth-in-Lending law encouraged most millers to adopt a credit policy which may not have existed before the act was passed. Dr. Trotter believes this indicates that the Truth-in-Lending law was good for the feed industry. When a policy had to be stated, credit procedures were formulated and company changes were made.

The study was made at the request of the Pennsylvania Millers and Feed Dealers Association, in cooperation with the Agricultural Experiment Station and the Cooperative Extension Service at Penn State.

Fifty percent of the millers set credit limits for customers before credit was granted. Because a customer's credit status may change, limits were set or revised by 62 percent of the millers after credit use was begun.

Canned Water Can Be Expensive

Here's a riddle for careful shoppers. When does a glass of water cost the most? Answer—when it's added to the soup before it leaves the factory.

For years, Americans have bought condensed soup and added the water at home. But recently, manufacturers have found that people will buy ready-to-serve soup.

Carol Rothermel, assistant Extension home economist, points out that buying ready-to-serve soups nearly triples the cost. And what's more you have to carry the additional weight of the water home from the store.

Water is also added to other products such as puddings and

whipped toppings. Premixed fruit drinks often contain only six percent actual fruit and the rest is mostly water.

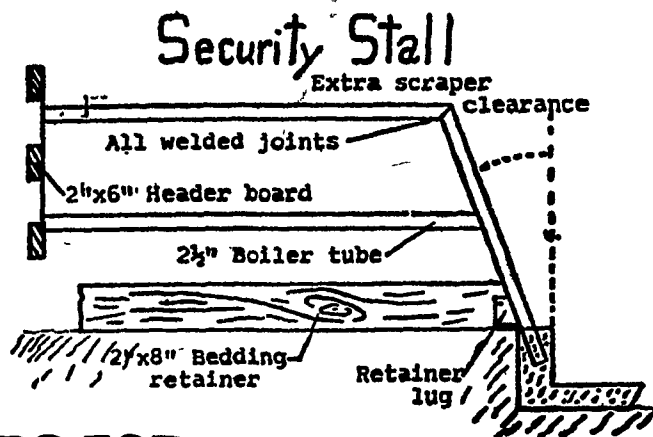
Sometimes convenience foods save you time—you have to decide if it's worth the extra cost. And some of the convenience foods will save you cooking and chores. Some also take the guesswork out of the cooking.

But in the case of ready-to-serve soups and fruit drinks, you are only saving yourself the addition of water. Instead of buying and carrying home the water, you could save money and your energy by buying the undiluted products and turning on your own faucet.

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Moldy Cheese

Mold on cheese is usually a harmless form and doesn't affect the remainder of the cheese for safe eating unless it penetrates too deeply into the cracks. Extension dairy specialists at The Pennsylvania State University suggests scraping off surface mold or cutting away the portions of the cheese that contain mold. Mold spots develop on cheeses because of improper wrapping or moist conditions.

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