

Co. Tobacco Farmers Split \$20,387 Insurance

Some 61 Lancaster County farmers shared a total of \$20,387 in crop insurance indemnity checks sent out recently by the Federal Crop Insurance Corporation.

"These were farmers that had the foresight to protect their crop investment against the hazards of nature, according to Ed Gamber, Jonestown, local marketing supervisor for FCIC. Federal All-Risk Crop Insurance is operated on a non-profit basis for farmers in over 1400 counties in the United States as an agency of the U.S. Department of Agriculture. Losses on the 1972 Lancaster tobacco crop were caused mostly by excess rain, followed by drought, a condition that may well again occur this year.

Claims for the 1972 tobacco crop were settled on an average price of 46 cents per pound, according to Gamber. Lancaster County is in the unique position of being the only county in the United States that insures tobacco on the basis of the guaranteed pounds times an average price to determine the insurance coverage per acre.

The guaranteed pounds are considered the "cost of production pounds" and when multiplied by the average price should approximate the farmers investment to produce the crop. This formula is essential to arrive at a means of settlement since Lancaster County has no tobacco quotas and no support price.

In other areas the support price is used as a means of determining the indemnity. The main drawback to the Lancaster County method is that even though the farmer delivers his tobacco to the warehouse early in the year. He still has to wait until at least 90 percent of the crop is delivered to the warehouses before the average price is

determined.

coverage on Lancaster County tobacco for the 1972 crop was \$524.40 per acre. (1140 cost of production pounds times the 46 cents average price). The approximate cost of insurance was \$7.75 per acre, less up to 25 percent discounts for good cropping experience.

Since the early 1940's until the end of the 1971 crop year accumulated premiums on Lancaster tobacco amounted to \$905,304 and idemnities paid back to farmers amounted to \$780,042 or a loss ratio of 86 cents of the dollar.

This is lower than the 89 cents loss ratio established for wheat in Lancaster County which is surprising to many farmers since they think wheat losses are few since the crop is less hazardous to grow. The main difference lies in the premium cost per acre which on wheat is very low; in fact, it is a real bargain at present planting costs.

Depending on the election a farmer makes, which determines the amount of protection he needs, premiums vary from a low of \$1.20 to a high of \$2.30 per acre. In return for this investment he has a guaranteed return from a low of \$21.50 per acre to a high of \$59.00 per acre from his wheat crop on a harvested basis. These rates are subject to good experience discounts which on wheat go as high as 50 percent of premium.

Farmers can now enroll for protection on the 1974 wheat crop with the premium due when the crop is harvested. Enrollment is essential before the crop is planted. John J. Herr, of the Mount Joy area is the Lancaster County field representative. Anyone desiring further details on All-Risk Federal Crop Insurance should contact Fieldman Herr. He is in a position to determine an insurance plan for each individual farm.

Farmers wishing to report crop damage should contact the Pennsylvania District Office at 1721 Whiteford Road in York, Penn. 17402. This office has the contract files for all insured farmers and serves the nine county, Pennsylvania area in which Federal Crop Insurance is available.

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Farmers received only 40 cents of every dollar Americans spent of farm-produced foods at the store in 1972.

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Did you know that farmers receive only seven cents for every dollar spent on corn flakes?

Pennsylvania State Grange Prince and Princess Crowned

Rodney Treichler, 17, of Kutztown RD3, and Marcia Provance, 16, 114 Clark St., Grove City, are the new Pennsylvania State Grange prince and princess.

They will serve for the 1973-74 year and will compete for the national prince and princess titles at the National Grange convention in Sacramento, Calif., next year.

The new prince and princess were crowned Saturday night at a ceremony that climaxed the annual State Grange Youth Camp near here. Two hundred and five young people and staff members attended the camp, a record enrollment in the 21-year history of the event.

Treichler and Miss Provance were selected in a series of competitions that included written tests, interviews and a popularity vote of fellow campers.

Treichler, a 1973 graduate of Fleetwood High School, is a member of Virginville Grange No. 1832. He also is active in the 4-H program in Berks County. Miss Provance is a senior at Grove City Area High School and a member of London Grange No. 1492, Mercer County.

Runnersup were George Rodgers, 16, of Slippery Rock RD3, and Jane Hill, 18, of Kutztown RD3.

The new prince and princess were crowned by the 1972-73 title holders, Dennis Sattazahn, Womelsdorf RD1, and Mary Charsar, Mercer RD4. Sattazahn and Miss Charsar will compete for national honors at the 1973 National Grange convention at Lincoln, Nebr., in November.

Among the guests at Saturday night's ceremony was Michael Schultz, of Fallbrook, Calif., the reigning National Grange prince.

Youth camp events included sports, entertainment, original skits, and workshops in Grange activities, communications and public relations.

Homemade Ice Cream

For maximum enjoyment, eat homemade ice cream, sherbets or ices the same day you make them. Extension dairy specialists at The Pennsylvania State University explain that the ice crystals in homemade frozen desserts are larger than those in commercial ones. In addition, ice crystals increase in size during storage so that homemade frozen desserts become unsatisfactory during prolonged storage.

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