

# Robert Stoltzfus wins American Farmer degree

By JOAN LIESAU ELVERSON - "It is a 50-50 farm partnership that my brother Frank and I formed January 1, 1976" said Robert Stoltzfus, Elverson R1. Robert is a 1978 recipient of the American Farmer Degree, in the area of Agrifarming.

Twentyone year old Robert and his brother are raising about 2000 hogs per

year, 50 beef cattle, and working 300 tillable acres. They plant 200 acres in corn, 80 in small grains and 20 acres in hay. "We double crop corn and soybeans and no-till in the barley fields" Robert said.

The brothers dry their own corn at their Meadowood Farm. Robert does about 1000 acres of custom combining per year using a 1977 Masey Ferguson 750. The



Robert Stoltzfus

partners will combine, haul and dry their custom work.

"We buy feeder pigs and fatten them" Robert said, "but now we are starting to farrow our own"

Robert graduated from Twin Valley High School in 1975. He was a member of the FFA chapter there. He was sentinal, vice-president, and president of his local chapter, treasurer of the Berks County FFA and in 1975-76, he served as state reporter Robert has also been the recipient of the School Directors Award, Soil and Water Management, Crop, and Livestock Foundation medals.

"Frank was older than me and the things he got, I thought I could" Robert said. "But it wasn't that easy. I got state reporter, and the American Farmer

Degree wasn't that much further. I had one ag teacher and will give him a lot of credit. Mr. Fredericks really pushed" Robert said.

Robert has shown baby beef and hogs. In 1977 he won grand and reserve champions with his hogs at the Berks County Leesport show and sale. It might be noted that Robert lives in Chester County but attended a Berks County school.

Robert has competed and won in the FFA tractor driving contest held at Kutztown Fair, he also won the regional contest but forfeited the state competition so that he could compete for the office of state reporter. He also participated on the County livestock judging team for three years.

Robert has participated in

the National Eastern Region Leadership Conference held in Washington, D.C. He also attended mid-winter and summer FFA state conventions for four years.

To publish FFA activities Robert was occasionally seen and heard on WGAL T.V. channel 8 and WCOJ radio.

The son of Frank and Ruth Houck, Robert is a member of the Goodwill United Methodist Church. He is a member of the Church choir and a past president of the Church youth group. He is also a member of the Pennsylvania Farmers Association.

Robert said "I hope to continue farming - until." If his past record is any kind of indication, this young farmer has an excellent start for a promising farming career.

## Estate planning saves worry

HARRISBURG - Estate planning may sound like something only the rich need worry about. But unless you're penniless, estate planning is important to you. Older persons, especially, need to realize this.

Estate planning can do two things for you. It can help you keep your assets intact for your heirs. And it can help you determine how your estate is divided and managed. Without planning, you give up your say in how the assets you've accumulated are distributed; and you may wind up paying more to Uncle Sam than you leave to your spouse or children.

So...you need to plan. But where do you start?

Make a will. Estate planners recommend it, with good reason. If you die "interstate" - without a will - your estate will be distributed according to State law, possibly in ways you would not have intended. With a will, you can provide for expert financial management, and you can

determine who will receive your property.

Some things to think about when making a will:

Consider carefully whether or not you will consult an attorney. It isn't required, but a good attorney may be able to save a substantial sum of money for you. If you do consult an attorney, be prepared for an expense which will range from \$25-300 or so, if your will is not complicated. If you decide to consult an attorney, shop around for one.

Name a qualified executor for your estate. The role of your executor is very important in proper settlement of the estate, and often becomes complicated. You will want someone in whom you have confidence. A bank can act as an executor, or you may want to consider co-executors.

Review your will frequently. It can be changed. Inflation, soaring property values, and other

circumstances may make it outdated in just a few years.

Some other points to consider: How much are you worth? Probably more than you think. Your gross estate, for tax purposes, includes all assets, including jointly owned property. If your estate is large, you may want to consider tax-saving devices such as gifts or trusts.

How much do you owe? If you own property which is encumbered by a mortgage, consider insuring your debt so it is paid off if something happens to you. Such insurance is relatively inexpensive.

The most important point of all: plan your estate carefully, with qualified help. If you want to learn more about planning your estate, check in your library card catalog, or in the Reader's Guide to Periodical Literature, under "estate planning" before you see your banker or lawyer.

## FFA'er advises


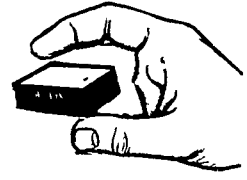
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about going into partnership with his father, who farms a total of 490 acres, 140 of which are owned. "I'd like to stay in Lancaster County," the young man admitted.

Rohrer's feelings about agriculture parallel his feelings about FFA and 4-H. He believes in working hard and striving to become a better producer.

"Agriculture is good," the young man began, "sometimes prices might not seem quite fair, but you just have to keep working for it... be a better producer. But something has to be done about rising farm costs. Also, something needs to be done to slow up the development of good, prime farmland."



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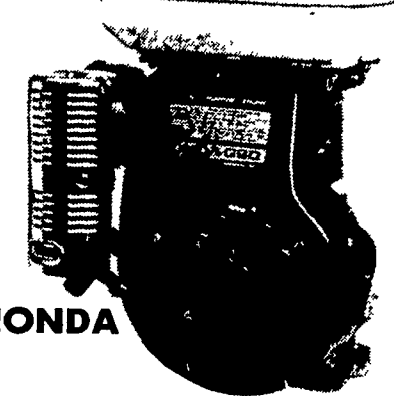
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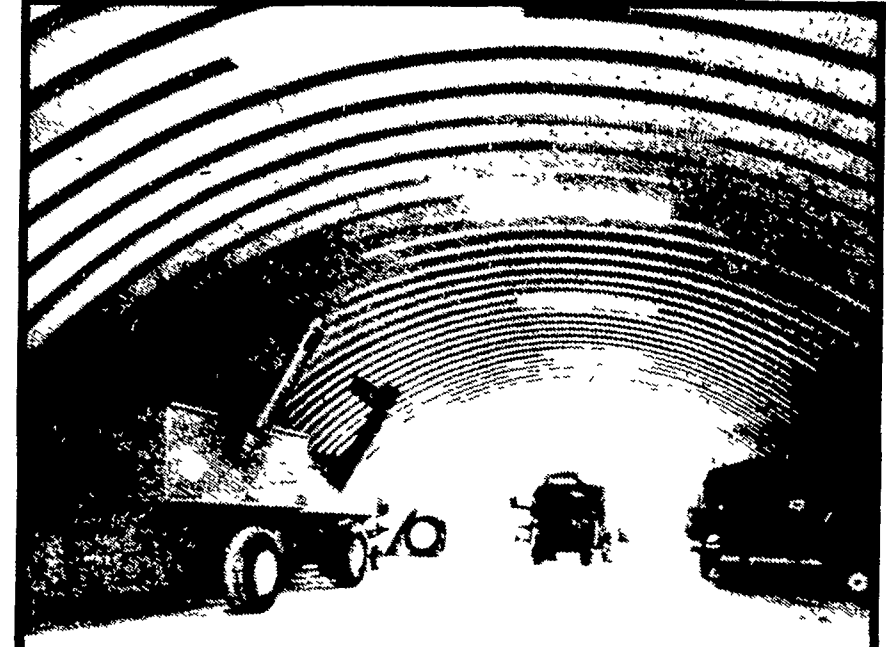
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