EDITORIAL COMMENT

By Curt Harler, Editor

Workmen's Comp: too much for too little

For many farmers the words 'Workmen's Compensation' could be reduced to a single four-letter word: pain. The pain is in the wallet and there is no simple solution to cure the agony.

Farmers who hire help are required to provide Workmen's Compensation for their employees. Should some disaster befall the hired man, the Workmen's Compensation insurance steps in to provide some financial relief.

Few employers, whether farmers or small businessmen, will deny that the program provides a needed service for their employees. The burn comes when the premiums for Workmen's Compensation come due.

For an average dairyman or crops farmer the premiums can run anywhere from \$8 up to \$20 per \$100 of compensation. But if those

prices look high, the farmer should see what his counterparts in business are paying for the same service.

Consider construction. The cost of an average new home is \$1,500 more than what it would ordinarily be--and that \$1,500 all goes to Workmen's Compensation payments for the labor building the house.

A typical hospital has an investment of \$600 per bed per year tied up in Workmen's Compensation payments for its employees.

A dairyman may be shipping out as much as 100 hundredweight of milk per year just to cover the cost of Workmen's Compensation for a single hired man.

What makes the farmer's case more difficult than the contractor's or hospital administrator's is the farmer's inability to pass the cost of the Workmen's Compensation

premiums along to his market. The Milk Market Administrator, for instance, adds nothing to the price of milk to cover such expenses.

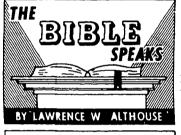
Some steps have been taken to right this wrong. The Lancaster County Farmer's Association has called for a review of rates charged for Workmen's Compensation Insurance. The group also wants to explore the possibility of establishing its own Compensation Insurance policy in an effort to reduce costs.

At their annual meeting Monday night the farmers were told by John Henry Brubaker, a Mt. Joy farmer and Secretary of the Pennsylvania Association of Meat Processors, to get involved in the pending legislative fight to reform the Workmen's Compensation program He asked the farmers to become politically motivated, write letters, go see their legislators personally.

There is little question that the Workmen's Compensation act was a labor sweetheart. But while labor is politically strong, so is business. It simply is a matter of fighting back, revamping the requirements to make them livable for the man who has to foot the bill from his own pocket.

While farm and small business, interests were busy working their own fields, the Workmen's Con pensation legislation got by them Farmers have to start working at the grassroots level to assure legislators in Harrisburg that the farm community supports reform of the Workmen's Compensation fee schedule

For too long farmers have been paying too much for too little. It's time the costs of this program were brought into line with the needed benefits.



YOUR OWN THING

Lesson for October 14, 1979

Background Scripture: Phillippians 2. **Devotional Reading:** Mark 10:35-45.

This is the day of "doing with most good things in life, your own thing." Everyone. it seems, is either proclaiming it or doing it.

And, essentially, it is a sound idea. People need to look within themselves and discover their God-given identities and potential. Selfdiscovery and selffulfillment are not only exciting, but quite necesary to Christian maturity. Far too many people never even glimpse the wonders that God has placed within them.

Have This Mind

At the same time, there is always the danger that, as

we will go overboard with "doing our own thing." The problem arises when in our oursuit of our own selfdiscovery and fulfillment we forget about other people. We are may be like the person in that old nursery ryhme:

I had a little tea party This afternoon at three. Twas very small, Three guests in all-Just I, myself and me.

NOW IS THE TIME

Myself ate all the sandwiches, While I drank up the tea,

Twas also I who ate the pie And passed the cake to me.

There is a lot more to life than just "I, myself and

No one was ever more fulfilled in his own potential than Jesus Christ. Yet that self-discovery that was part of his lifelong consciousness included a continuing sense of discovery about other people. And, although he was the completely fulfilled self of all humanity, his selffulfillment never found

expression except in his love and service to others. Thus, Paul points to this example and says: "Have this mind among yourselves which you have in Christ Jesus, who, though he was in the form of God . . . emptied himself, taking the form of a servant" (2:5-7).

He Humbled Himself

Jesus did "his own thing," we may say, but he did it in obedience to God's will. That divine will, not his own selffulfillment, reigned supreme in his life. Furthermore, in his obedience he did the one

By Max Smith, Lancaster County Agricultural Agent Phone 394-6851

thing that would seem to deny self-fulfillment: "he humbled himself" and accepted the ignominy of a

Yet it was in this humble obedience that Jesus fulfilled his Christ potential and demonstrated wh human nature could really be. Thus, says Paul, "God has highly exaulted him and bestowed on him the name that is above every name...' (2:9).

That is the example we need to keep before us as we do our thing.

TO APPLY LIME THIS FALL

If your land needs lime according to a soil test, then it is strongly suggested that it be applied this fall. Many farmers and gardeners will wait until next spring thinking that more of it will do good. In most cases this is not true. Lime needs time to sweeten the soil. When applied this fall it will have time to do the job before the

next crop is planted. In many cases the spring rush comes rapidly and either the other work prevents the applying of the lime before the crop is planted. Liming is needed for maximum yields and for the best results with all of our weed killing chemicals. Try to get this job done before freezing weather arrives.

TO HOUSE FARM MACHINERY

The outside work is done for some pieces of farm machinery. We strongly urge that all machinery be put under roof when not in

use. This is especially true guilty of allowing your farm during the winter months. machinery to be stored Snow and rain leaves outside this winter. moisture on the machinery resulting in the formation of rust. A rusty piece of machinery is depreciating arrived and more is sure to and will soon give trouble and wear out. A good machinery shed out and away from the main barn is suggested. Some are pole sheds that protect with a roof and two sides. The objective is to get the machinery in the dry. Farm machinery is very expensive to buy and to will surely increase. We urge repair. Good care and a good clean-up program to maintenance will make it go eliminate their possible much further. Don't be nesting places. Junk piles

TUELIMINATE RODENTS

Colder weather has come. This will chase rats and mice from the fields into buildings. If you have out the 'welcome mat" for them, they will be sure to accept. By this I mean if you have places where they can hide and set up housekeeping, then your rodent population

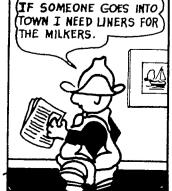
and broken concrete floors the lights that go on and off walls that are in poor condition will permit them to enter and make nests. Rats and mice are destructive and may carry serious diseases. Every farmer and property owner should make a special effort to eradicate all rodents at this time.

TO SET UP FARM SECURITY MEASURES

Have you done anything recently to prevent farm burglaries or livestock rustling? I fear that too many of our farmers do very little in preventing thefts and vandalism. Night-time lighting of the farm homestead is an excellent investment; we are aware of

and walks are attractive to on many of our farms every rats. Stone or concrete block night and morning; Guard dogs are another good vestment that discourages unwanted visitors. Garages and workshops should be kept locked when the family is not home or at night. Tools are very attractive to many thieves. Around livestock farms outside gates and loading chutes should be kept locked. Neighbors should be informed when the family is away for any length of time. They can notify local police when strange cars or trucks come to the farm and appear to be suspicious. I suggest that you make it difficult for thieves to operate at your farm or home.

RURAL ROUTE









By Tom Armstrong

Farm Calendar Sunday, October 14 Simmental Field Day at Ravenwood Farm, Mt. Airy, Maryland. Monday, October 15

Lancaster Co. Farmers' Association sponsors Park City Days today through Saturday.

Tuesday, October 16 Ephrata Area Young Fa mers meeting at Ephrata High School starting at 7:45 p.m. Solanco Area Young Far-

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mers meeting at Solanco