

Farm Talk

Jerry Webb

When you talk with farmers about retirement, you get some really interesting reactions

As a group, farmers seem to be less prepared for that eventual day than almost any other segment of society. After all, there is no mandatory age and you're talking about retiring from a business rather than a job.

Many of the farmers I've checked with on this topic have no plans at all when it comes to hanging it up. It's a reality they're aware of, but simply haven't faced.

The exception to that seems to be those farmers who have family involved in the business. In those cases there's usually a plan, well thought out or otherwise, that describes how someday when the owner-operator retires, the younger family member takes over.

Part of the great American agricultural dream involves a successful farmer bringing his sons or sons-in-law into the business — guiding them along as they develop towards the time when the farmer himself can start taking it a little easier.

The father-son partnership is a traditional on American farms as bales of hay, and I would guess that nine out of 10 of today's young farmers

are either farming with one or more parents, have taken over an operation upon the parents' retirement, or have inherited a farm. After all, in today's high dollar farming there aren't many other ways to get started.

But what about the farmers who don't have sons or sons-in-law or whose offspring don't want to farm? What are they doing about retirement? In general, I would say not much.

I recall a conversation a few months back with two brothers, both quite successful, large-scale operators, who farm in partnership with no obvious replacements when it comes their time to retire. When asked, both agreed that they had no plans for retirement. In fact, they don't even intend to retire.

I suppose to die with one's overalls on in the midst of corn planting would be a glorious way to go, but it's not very realistic.

Over the past 50 years when today's older farmers were learning and practicing their trade, there wasn't much consideration given to retirement. For many of those years farmers couldn't afford to retire. In fact, they worked until they became disabled, physically or mentally, and then a loving,

caring family member took over where they left off.

But it's a different financial game these days and a farmer can't simply work until he's too old and then turn everything over to someone else without paying a heavy financial price.

A sensible solution to retirement and to the eventual turning over of a commercial farm requires a lot of time and consideration. And it's certainly not something that can be left until the main man is in his seventies or eighties to decide for himself he's no longer able to make it to the tractor seat.

Those farmers who have been at least moderately successful and who have someone else to take their place should be giving more thought to retirement. It's good for them and it's good for the next generation. And it's certainly not a death sentence.

There are so many things farmers can do in retirement if they'll give it some thought and get unhitched from the idea that the farm won't work without them.

Retiring from farming may be as simple as turning over the physical work to someone else while retaining management control. Or it may be as extreme as moving away and leaving the entire operation to the next generation.

Some farmers retire by taking an off-farm job that gives them income and keeps them busy while continuing to live on the farm.

Whatever the mode of retirement, there needs to be a clear-cut conscious decision where the farmer turns over certain tasks and makes certain commitments. Otherwise, he really isn't retiring. And that isn't fair to himself or to his replacement.

TORQUE AMPLIFIER, CLUTCH & WATER PUMP PARTS & SERVICE

Rebuilt TA assemblies for IH tractors from SMTA through 1586 Water pumps, clutches and pressure plates from A, B, C through 1586 and for many of the combines, 101 - 303 through the 915. The time to be comparing prices and parts availability is before you need them so that when you do need parts and service you are aware of the options.

If you are operating a shop or are a farmer who does his own mechanical work, then you will do well to compare the parts which; have to offer. Complete rebuilt TA assemblies for 706 - 1586 are priced from \$525.00 and come with a Dana Co. heavy Duty Sprag clutch instead of the usual IH spray. The Dana Sprag was originally designed for high performance aircraft and Helicopter applications and is designed not to roll over, one of the main causes of torque failure.

Also have available assorted parts for TA's which are not available through new parts at IH. I am prepared to do complete installation of these parts at competitive prices and will match any guarantee that is offered on TA units or rebuilt clutches, pressure plates & water pumps. Prices on rebuilt clutches, pressure plates and water pumps are approximately 30 - 50% below new.

If you think you may have problems with your TA and would like it checked out or some questions answered call or write me. Trucking is available up to most any distance at fair rates if we have enough advance notice. Two or more tractors on same load will receive discount on the trucking.

Dealer Inquiries Invited With Parts Shipped UPS, Bus or Air
For More Information Write or Call:

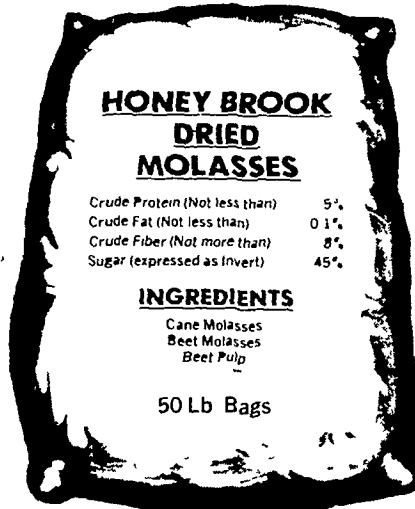
J. EDWARD LEAMAN

RD # 1, Box 474 Willow St., PA 17584

Ph. new number: 717-464-2874

ZOOK MOLASSES CO. ONE STOP FOR ANIMAL FEEDING MOLASSES

HONEY BROOK LIQUID & DRIED MOLASSES



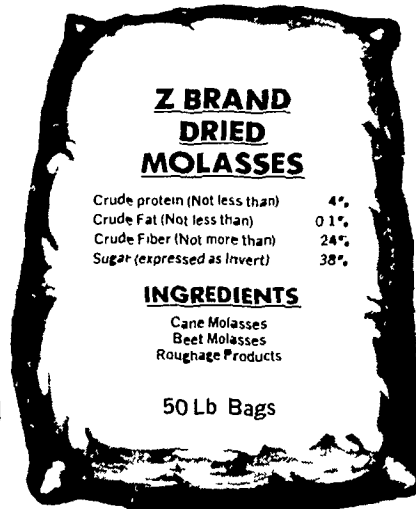
HONEY BROOK DRIED MOLASSES

Crude Protein (Not less than) 5%
Crude Fat (Not less than) 0.1%
Crude Fiber (Not more than) 8%
Sugar (expressed as Invert) 45%

INGREDIENTS

Cane Molasses
Beet Molasses
Beet Pulp

50 Lb. Bags



Z BRAND DRIED MOLASSES

Crude protein (Not less than) 4%
Crude Fat (Not less than) 0.1%
Crude Fiber (Not more than) 24%
Sugar (expressed as Invert) 38%

INGREDIENTS

Cane Molasses
Beet Molasses
Roughage Products

50 Lb. Bags

Honey Brook Liquid Feeding Cane Molasses



Bring your own 5 gal. bucket or drum containers or we have either one in stock for sale.



WESTWAY ENERGI CUBE

it makes sense...horse sense!

THE COMPLETE, CONVENIENT, BALANCED DIET SUPPLEMENT... OFFERS MAXIMUM NUTRITION FOR HORSES AND PONIES

ENERGI CUBES are an excellent coat conditioner for show and performance horses



SOLID FEED SUPPLEMENT BLOCK For Dairy And Beef

Remember - ENERGI BLOCK contains no salt and is not affected by the weather.

CALL TOLL FREE IN AREA CODES 215 & 717: 800-662-7464



ZOOK MOLASSES CO.

WEST MAIN ST., HONEY BROOK, PA 19344
ALONG RT. 322 PH: 215-273-3776

DEALER INQUIRIES INVITED

NOW IS THE TIME

— TO —

- ★ Take Tissue Tests
- ★ Enroll in PRO Plan
- ★ Arrange for Soil Tests
- ★ Control Tobacco Sucker with Super Sucker Stuff H.C.
- ★ Control Aphids on Tobacco with Cygon or Thioadan
- ★ Top Dress Alfalfa with 0-7-34 or 0-8-48 Analysis
- ★ Control Insects on Alfalfa with Cygon or Furadan
- ★ Arrange For Fertilizer Herbicide for New Alfalfa Seeding
- ★ Order Your Small Grain Fertilizer

CHEMGRO FERTILIZER CO., INC.
Box 218, East Petersburg, Pa. 17520
Phone (717) 569-3296



Crop Care