Lancaster Farming says

Read those balance sheets

"I don't care what the accountants say as long as the milk checks keep coming."

"I can't make out all those fancy figures and terms. Is a retained margin like a retained placenta?"

"It's all a bunch of numbers and they can make them say anything they want, anyway."

Fall, in addition to being the season of colorful trees, is the season of annual meetings for a host of Pennsylvania farm organizations.

Almost all groups are required by their by-laws to submit to their members a treasurer's report or balance sheet.

The report should list all revenue taken in, all money spent, disclose outstanding debt, accounts payable and recievable.

It should disclose how excess funds were handled during the year (a bank account is good, high-interest notes is better).

Depending on the type of organization there should be figures telling what each member's equity in the group is, whether or not there will be a membership dividend, how much money was paid in taxes.

The statement should be compared to last year's statement line for line. Any major differences should be questioned by members.

After all, it's the members who own the organization and the financial statement is just like a doctor's physical for the membership.

Nothing puts a group's directors or officers on the spot so fast as intelligent questions about the group's financial status.

Any question should be answered quickly and openly. If it isn't, it's time to look for new leaders.

All it may take is a year or two of the members' accepting sloppy accounting to put an end to those milk checks.

If there are serious questions about the accuracy or validity of a report's figures, the members must demand an independent audit.

Know the terms accountants use and what they mean. A clue: retained margins have nothing to do withcalving problems.

After all, it's your financial future that is at stake.

Fall: reds, yellows, and some blues

As the first few ears of corn clunk into the wagon the feeling of Fall takes over.

Fields no longer are green and growing. They are brown and yellow. Finished and dying.

There's a feeling of relief that the silos are full . . . the same feeling reflected in the face of an old man who has just climbed a long flight of

No longer is it wise to head out for the fields without a sweatshirt. The days of sunshine baking down are pretty much gone for this year.

Fall: it's the time of crunchy apples and warning the children not to drink too much of the freshly squeezed

It's watching the yellow bus come and go twice a day and having to remind one's self that they're in second grade now, not first.

The brown thing bounding across the road most likely is not a rabbit but a large oak leaf pushed along by the chill breeze.

Yellow, red, and brown somehow aren't the right colors for trees. While there is no question of their beauty somehow it's like seeing an empty and darkened meeting hall. There is a finality and a loneliness.

As Spring reminds us of the hope of new birth so Fall brings to mind our shortcomings: there's the

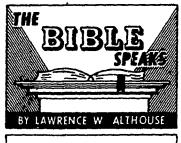
pasture that never did get fertilized although it would have taken just a phone call to get it done.

That board is still loose on the shed. And the cracked glass in the barn never got replaced.

Why is it we think of these things only in Fall? June, July and August always promised another day to get the job done. Suddenly it is as if a deadline has passed.

Has our family, our community, benefited from the season's work or has it been another year of survival from one bank payment to the next?

Fall: if we are making progress in this life why is it such a melancholic time for so many people?



A HOUSE IS **NOT A HOME**

October 5, 1980

Background Scripture:

2 Samuel 7; 1 Chronicles 16: 1-36 **Devotional Reading:** Romans 14:1-9

King David had a brilliant idea!

It was the kind of brilliant idea that one would have expected from such an illustrious leader. It was original. It was exciting. It would be symbolic of David's and the nation's devotion to the Lord. It would become a focus of national price for the people of Israel. And it wouldn't do David's already staggering reputation any harm, either.

For generations God had traveled with the people of Israel in a tent, the desert tabernacle that was put up and torn down wherever the people of the Covenant wandered. While they were a nomadic people, it had been a great idea. They were a people who could take their God with them—or was it that he was taking them with him?

A HOUSE TO LIVE IN

But they were no longer a nomadic people. They had settled down in the Promised Land which God in his Covenant had promised them. There was no longer a need for God to move around in a tent. Just as now David had a permanent home—a rather fine one too, a house of cedar-so now God also should have a permanent "See now," David home.

tells Nathan the Prophet, "I would say to Israel's dwell in a house of cedar, but the ark of God dwells in a tent." (2 Samuel 7:2).

I don't want to take anything away from David's desire to build a permanent house for the Lord, but I'm sure that his grand impulse was at least partly accounted for by some very personal considerations as well as faith and reverence. Now that David had become a first-rate monarch over a nation that until recently had not been much of a nation-still wasn't, reallyit was natural that he would want to enhance Israel's status—and his own—with a building program. A temple

neighbors: "Hey, look here, we're somebody, too" plus "What do you think of our great King?

There may have been another very human emotion that figured in David's desire to build a temple: he may have felt just a twinge of guilt with the opulence and pomp with which he was surrounded. It would be easier to live with his own extravagances if he could salve his conscience with an extravagance for God.

I WILL MAKE YOU A HOUSE

But it was not to be. In a dream, God told Nathan the

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need or want a "house" from David. A house made with hands was not what was important to him. Instead, "the Lord will make you a house" (7:11). The same word "house" is being used, but it is in a different sense that the Lord is using it. Instead of David building him a house of lumber and stones, God would make of David and his family a "house", a lineage, a family line through which God would continue to live. The Lord lives through people, not buildings and a house, no matter how sacred or reverently built, is not his

Prophet that the Lord did not



TO UTILIZE **TESTING SERVICES** Several times each week we talk with farmers or gardeners who continue to testing to learn the needs for

GEE MARY, YOUR SHEEP POLLOW YOU EVERYWHERE!

apply lime and fertilizer without having their soil tested. It seems this has been the practice with some families for several generations. This might not do much harm but in some cases it is poor use of lime and fertilier dollars. This is the time of the year to be drawing soil samples for

YES, THE OTHER KIDS

TEASE ME ABOUT MARY HAD A LITTLE LAMB

the 1931 cropping season. To continue to add lime and fertilizer without knowing of the soil needs is a poor practice. Many of our soils are high enough in one or more of the fertilizer elements; dollars can be used more efficient on materials that the soil actually needs.

NOW IS THE TIME

TO MANAGE **HORIZONTAL SILOS**

crop is not a record yield, we do have some livestock and dairy producers that need to store silage in a temporary structure. In many cases this is a trench or a bunker silo, mostly above ground. In these cases, it is very important to keep out excess water and air from the silage mass. This will require tightening down the plastic cover week by week as the Even though the local corn silage settles. Also, surface

water should be drained away from the silage area. I've noticed in some cases the black plastic is flapping in the wind during the fall months. This will usually result in larger amounts of spoiled silage.

TO DETERMINE HAY NEEDS With the wet weather

earlier in the having period, and extremely dry weather later in the summer, it is quite likely that good quality hay will be scarce and prices on the increase. It might be good management to get your supply of hay on hand, or get it lined up, before prices get out of hand. We've (Turn to Page A31)

Farm Calendar

Today, October 4 KILE - bred ewe sale, 4H horses and Paint horse show.

Pennsylvania Livestock Association annual meeting at the Crossgates Inn, Carlisle Pike, Mechanicsburg, 6 p.m. Sunday, October 5

Agriculture Craft Show, Farm Show Building, Harrisburg, 9 a.m.-8 p.m. KILE-Quarter horse show National 4-H week, October 5-11.

Agriculture in Action Day, Clover Hill, N.J. Rain date next Sunday.

Monday, October 6 KILE-meat judging and Arabian horse show. Hollidaysburg Community Farm

W510W. Hollidaysburg, Continues through October 9. Manheim Fair, Manheim. Continues through Oc-

tober 10. Reading -Fair, Reading. Continues through Oc-(Turn to Page A13

