

BY CURT HARLER, EDITOR



# Lancaster Farming says...

## A loss that's no great loss

A much criticized and expensive government program for farmers is on its way out. The old ASCS crop program, which cost taxpayers over \$500 million last year, has been put to sleep by Congress.

The ASCS program will be replaced by a pay-as-you-go 28 crop, all-risk insurance program. There will be no acreage setaside or other ties, no loan guarantees, no strings.

Farmers who want to will be able to protect their plantings by purchasing insurance the same way they protect their buildings from fire or registered livestock from accidental death.

The Federal Crop Insurance Program will be similar to those in France or Canada where over 80 percent of the farmers participate.

Farmers in 39 Pennsylvania counties will be able to purchase the all-risk insurance this year. Crops like barley and wheat, already in the

ground, will not be covered until next season.

Private firms will act as agents for the new program. The same agent who handles your property insurance should be able to sell the crop insurance you want.

Big farmer and little farmer both will be insured on acreage actually tilled, according to expected level of protection and coverage premium paid. There should be no more charges that big farmers sucked up all of the available funds in an area at the expense of smaller operators.

Each will collect, should the unfortunate occasion arise, according to the amount of the policy.

This year in the Harrisburg Region of the Federal Crop Insurance Corporation, over \$1 million in insured crop losses will be paid to policy holders.

Remember though after the coming season, no policy, no payment. According to law, 1981 will be the last time ASCS payments will be made.

There's an added bonus for sign-up with FCIC insurance. Farmers who elect to drop out of the disaster program for the coming season will get a 30 percent discount on premiums.

A number of growers, especially in the fruit belt, will wonder about double payment for hail insurance. The FCIC program covers hail, but an exclusion, and corresponding discount, can be written into a policy so a grower can stick with his regular hail insurer.

Farmers can buy three levels of insurance coverage based on average crop yields in their area over the past several years. Coverage levels generally will be 50, 65, and 75

percent of average production.

In addition, farmers can select from three choices of price to value any production lost under the insurance plan.

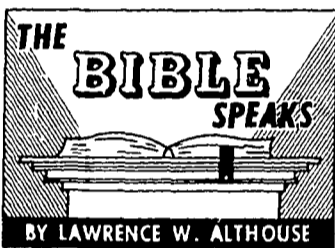
No advance premium is required to buy a crop insurance policy.

The idea is a good one all around. A person generally gets about what is paid for. 'Free' programs with strings attached look bad to farmers caught by the strings; make the farmer look bad to outsiders who couldn't see the strings.

The grower who needs protection can buy it in a straight business deal. Protection on one crop won't change acreage on others.

The farmer is back in the driver's seat and can run his business in a businesslike manner.

It's good news for farmers any time government's finger is pulled out of the farm pie.



**FOLLOW ME!**  
December 28, 1980

**Background Scripture:**  
Matthew 3:13 through 4:25  
**Devotional Reading:**  
Ephesians 1:3-14.  
Jesus began his public ministry with the same

pronouncement the people had heard from John the Baptist. "Repent, for the kingdom of heaven is at hand" (Matthew 4:17). But there was something else in Jesus' message that took him and those who responded to him a giant step beyond John. As he walked by the Sea of Galilee, he saw two fishermen, Andrew and Simon Peter, and he called to them: "Follow me, and I will make you fishers of men" (4:18).

John the Baptist had a message from God. Jesus was different in that he was the message from God. Whereas John called for

repentance in preparation for the coming of the kingdom of heaven, Jesus invited people to a personal encounter and relationship. The gospels are full of the stories of those encounters between Jesus and people. Some became his apostles — with a special task — but all were called to be his followers. It meant not so much a matter of accompanying him in a physical sense, but of following him as a disciple follows a master teacher.

It was because of these personal encounters with Jesus that many of his followers did, in fact, repent. Face to face with Jesus they

felt a deep and overwhelming need to change the direction of their lives. Some, like Simon Peter and Andrew, became part of the inner group that accompanied him and later became the leaders of the first Christian community. Others, however, like the Roman centurion (8:5-13), the Capernaum paralytic (9:1-8), and the Canaanite woman (15:21-28), may never have seen him again, but we may assume that they, like so many others, continued to follow him.

### Fishers Of Men

This was one of the principal differences between

the message of the Old and New covenants. The Old covenant was primarily one with a people, the people of Israel. There were, of course, personal implications and many of the Old Testament stories are focused upon personal encounters with God. But in the preaching of Christ there was a different emphasis: the New covenant with God was for all who would respond to his invitation and challenge.

Thus, in most communities, Jesus found some who responded favorably to his ministry and some who did not. One member of a family might choose to

follow him, while others vigorously opposed him or were indifferent. The kingdom of heaven he proclaimed would not be limited to the people of Israel, for it was apparent that Roman centurians, Canaanite women, tax collectors and other foreigners would also be included by their own faith.

So, Jesus came, not with a set of theological propositions, not with new rituals, laws, nor an ecclesiastical institution, but with an invitation to a personal encounter with God the Father through Him. And the invitation is still in force today. "Follow me!"



## NOW IS THE TIME

By Max Smith, Lancaster County Agricultural Agent  
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### TO DO FARM PLANNING

The farm office should be a very useful place this time of the year. Time spent going over the farm accounts and evaluating all records is a very vital part of good farm management. Decisions about what is to be done in 1981 are very important and should require considerable planning ahead. Tax reports

are an essential part of today's farm records, but these records should also be utilized to make future plans. Today's farmer needs to be a good planner and a good manager, to operate from day to day without looking far ahead will surely create costly situations and delays. When the plans are made in advance, then supplies and other needed ingredients can be ordered. Don't put off planning now what you are going to be doing in 1981.

### TO REMEMBER PESTICIDE CERTIFICATION

I fear that too many farmers and gardeners have not become re-certified in the pesticide program. All certificates issued three years ago have now expired and there is need for new certificates or licenses. If this is not done, users of spray materials will not be able to buy their needs next year. We are told that folks may still get re-certified by attending one of the numerous educational meetings this winter. When these are held by out Ex-

tension Agents, or other agricultural concerns, an attendance slip will be issued. This can then be forwarded to the Department of Agriculture at Harrisburg for proof of being better informed. We urge folks to attend one of these sessions and meet the pesticide certification requirements.

### TO SORT TOBACCO LEAVES

Tobacco growers in this part of the state are now busy stripping the leaves from their stalks; that is, if we get enough moisture for them to be able to take down

the dried tobacco from their sheds to the tobacco cellars. Most growers are looking forward to a very good price per pound because the crop is not as heavy as usual and the quality is very good. I think it would benefit most growers if they will take the time to sort out the ground leaves, or other less desirable leaves, and keep them separate from their good tobacco. Most buyers will appreciate this practice and be able to pay more for the bulk of the crop that is of better quality. In most other farm commodities, the farmer that produces the crop that is of strong market demand will get the better price. This same thing should be true in tobacco marketing. If you have what the buyer wants, then you should be able to market the product to your advantage.

### TO REVIEW INSURANCE COVERAGE

I've mentioned this thought previously but it still

is an important one at any time. Due to continued inflation, and due to the large number of home burglaries, insurance adjustments need to be made more frequently than in the past. The insurance coverage should be for replacement costs and not to cover only the original cost. Most insurance companies require a high percentage of coverage in order for them to pay a large percentage of the claim in case of a loss. Both farm real estate and personal property values should be considered for insurance coverage. Home burglaries have become far too common, these thieves seem to be after items that can be quickly converted into cash. Property such as jewelry, silver, furs, TV sets, and radios are often stolen. Perhaps special insurance coverage for these items should be included in your insurance program; they may not be covered otherwise.

## CHRIS CLOVER



## Farm Calendar

Thursday, Jan. 1  
HAPPY NEW YEAR