

Lab opens

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corn, Croyle warns this type of cultivation lends itself to an acid soil crust in the upper 3 to 4 inches. This acidity impacts on seed germination and affects the beneficial action of herbicides, especially atrazine which is inactivated by low pH levels.

Croyle recommends farmers have at least a buffer pH test done on their fields, for which he charges \$2.50. A complete soil test, with nitrogen, phosphorus, potassium, calcium, magnesium, pH and buffer pH (used for determining liming requirements) costs \$5.

Croyle says he keeps his prices reasonable by not hiring any employees and by working 25 hours a day.

When starting a business with a

limited amount of capital, you need to build up the size of the business by offering the service at a fair cost."

Once established and with some hired help, Croyle projects he may get into some toxicology work and will possibly investigate the process of pregnancy testing dairy cows through milk samples.

"But right now I don't want to get too big and spread myself too thin. I'll have enough with soil, forage, and water testing to keep me busy and yet allow me to maintain a fast turnaround time," he mused.

When he does take a break from his laboratory, Croyle says he enjoys golfing and swimming with his family.

In closing, the chemist says, "I'm an independent business — not affiliated with any feed product. My goal, here, is to serve agriculture through science."

Ag banker

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"The time is coming for the dairyman," Bucher said.

"And the other members of the farming community are not going to have a lot of compassion for him."

Bucher looked back on his 17 years in ag lending and said the past year brought the first farm bankruptcy he's ever seen.

"This is something you're going to see more of in the future, too," he said.

"It's so easy for the young farmer to go that way. Often, he can walk away with more money than he had in the beginning."

The ag banker explained that \$15,000 is exempt off the top for a husband and wife, along with items as a personal car and household furnishings.

In reply to a question, Bucher said he did not expect wholesale farm bankruptcies.

Bucher explained that Commonwealth has \$65 million invested in farmers and has the highest loan to deposit ratio in the history of the bank.

"The problem is getting enough money to keep these guys going," Bucher said.

"We're not looking for any new customers."

The Lancaster banking executive pointed to one aspect of the farm fiscal situation which has held up. There hasn't been a decrease in land prices.

"As ag lenders try to keep farmers in business, he said, "we're going to be telling a lot more that they're going to have to sell off part of that land."

A number of the attending fertilizer dealers echoed the gloomy

fiscal situation. They cited instances where farmers still owe for last year's fertilizer and are coming back in for this year's needs.

Bucher told the dealers that farmers are probably going to be leaning on suppliers as hard as they can.

In response to another question, Bucher said that he expects the Farmers Home Administration will likely get out of direct farm financing and be working more in the future with the Farm Credit system and banks.

Bucher summed up the farm fiscal situation.

"I've gone through similar periods before," he said.

"But then it used to be separate segments, hogs one year and cattle another year.

"But it wasn't the whole farm economy, as it is with livestock and poultry this time."

Several representatives of Allied Chemicals addressed the dealers on such topics as starter fertilizers, research and development and the outlook for the coming year.

Concerning fertilizer supplies and prices, John Korman, District Sales Manager, said that he expects that the phosphate situation has peaked out and prices should remain firm and supplies adequate.

But it was a different story for nitrogen.

"Supplies should be adequate," he said, "but I guarantee nothing concerning prices."

Manor tobacco talk

MILLERSVILLE — The Penn Manor Young Farmers presented a Tobacco Rap Session last week that proved to be a large success.

Guest speakers, John Yocum of the Southern Field Research Lab and Steve Fisher of FMC Corporation relayed current and valuable tobacco knowledge to all of those attending.

A topic of great interest was fungus diseases, Blue Mold and Anthracnose.

John Yocum highly recommended the use of the preventative spray Ridomil (2½ teaspoons per every 300 square feet) for Blue Mold, and Furban, Lineb and Maneb for Anthracnose.

Yield-per-acre production was later discussed during the session. A planting of 7500 to 8000 plants per acre proves to be the most effective. If shed space is a problem farmers should maintain 6000 plants per acre.

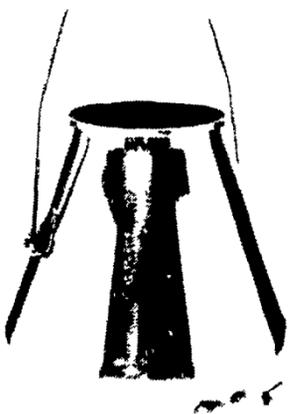
Of interest to all tobacco producers was the danger of applying Di-Syston for weed control and transfer plus various other diseases. Great caution should be exercised when handling Di-Syston. Skin contact with Di-Syston can cause severe illness.

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