

Suggested Readings

Cornell Extension offers publications

ITHACA, NY — Money, for today and tomorrow, is a concern of everyone. What will today's dollar be worth tomorrow? How can it be increased to assure a reasonable living standard?

Several publications from Cornell Cooperative Extension are available to help today's farm family and other property owners make plans for the future while paying their bills today.

"Taxmanship in Buying or Selling a Farm" (NC 43, 50*) points out tax considerations when you sell or buy a farm. A case study of tax calculations in a farm sale is included. The sale of the personal residence, involuntary conversion, and trading farm property are covered in this 15-page publication designed to help you think before you move.

"Hedging in Commodity Futures: A Guide for Farmers in the Northeast" (IB 147, \$1.50) tells how to get started in a hedging program and carries the reader through the uses of futures markets and mechanics of futures trading. Gives empirical analysis on hedging a growing crop as well

as inventories. Since the commodity futures market directly affects many farmers, the more you know about the subject the better you'll be able to plan your financial future.

"Life Insurance for Farm Families" (IB 114, 50*) helps you plan before financial disaster strikes. This is a comprehensive guide to insurance planning for families who own and manage farm businesses. A sound life insurance program can also be part of plans for retirement, savings, credit use, transfer of the farm, and distribution of property at death. Farmers warrant special considerations in life insurance aspects and this publication will give you information to make good decisions.

Planning "Insurance for the Farm Business" (IB 167, \$1.25) is as important as planning which crops to grow, how to feed, or market your production. Ask anyone who has lost everything due to inadequate insurance. This bulletin will help you find out details on property insurance, liability insurance, worker's

compensation, motor vehicle insurance, personal injury, and crop insurance. Options are covered objectively and tables illustrate limits and premium rates.

You're working now, the cash flow is adequate, and your credit is working for you. But what about when you want to retire from active farming? What are your options? "Retirement Planning," (NC 49, 45*), is a concise publication that covers the financial benefits and pitfalls of retirement. It also includes philosophy, goals, alternatives to retirement, estimating income and expenses, potential areas for trimming expenses, and enumerates key retirement points which you should consider before you retire.

All of the publications may be obtained by writing to Cornell Distribution Center, 7 Research Park, Ithaca, NY, 14850. The per-copy price includes shipping to you. Copies are also available through county Cooperative Extension offices in New York State where prices may vary.

Soybeans fact sheet available

NEWARK — Full season no-tillage soybean production is still quite new and all the bugs haven't been worked out of the system yet. Increasing numbers of Delaware growers have expressed an interest in reducing their tillage requirements without reducing soybean yields. In most cases, they actually want to increase yields.

As with any other no-tillage operation, management is extremely important in producing a

profitable crop of soybeans, says University of Delaware extension crops specialist Frank Webb.

He recently put together a four-page fact sheet outlining the best information currently available on this practice, based on research, extension demonstrations and commercial observations. This fact sheet can be obtained free from county extension offices in Newark (738-2506), Dover (736-4675) or Georgetown (856-5250).

There are still many unanswered questions regarding full-season no-

tillage soybean production, stresses Webb, but this publication does provide the latest information on suitable seedbeds; fertilizer and lime requirements; varieties, row spacing and plant population; and (most importantly) weed control.

"Work is continuing on this new production method," says Webb. "As developments occur, farmers will be notified. In the meantime, the best advice is to try a few acres and get used to the full-season no-tillage soybean program before jumping in with both feet."

AVMA

brochures

discuss horses

LANCASTER — Tips on buying horses and controlling internal parasites are available in two brochures recently published by the AVMA.

"What you should know about buying a horse" helps you decide the kind of horse to buy, where to look for a horse and examining the horse before buying.

"What you should know that internal parasites in horses" discusses the transmission, diagnosis and treatment of bots, strongyles, ascarids and pinworms in horses.

Orders for each brochure should be sent to AVMA, 930 North Meacham Road, Schaumburg, IL, 60196. The cost is \$3 per hundred and a check made to AVMA should accompany each order. To request a single copy, send a business size, self-addressed stamped envelope to the AVMA.



Allied introduces dog food

CHICAGO, IL — Formula One Dog Food, a quality dry food that is economically priced, has been introduced nationally by Allied Mills, Inc., the Chicago-based agribusiness firm. The new dog food is available in 25 and 50 lb. bags through pet shops, feed and farm supply stores, kennels and veterinarians.

Formula One Dog Food is formulated for adult dogs, says Joel Drews, Allied Mills nutritionist and the principal developer of the new product. It can be fed dry as it comes from the bag or moistened with water or other liquids.

Formula One Dog Food contains 18 percent crude protein and 5 percent crude fat. It is fortified with 11 vitamins and 8 minerals required by adult dogs.

Nearly 50 years of research stands behind Allied Mills' new dog

food. Extensive nutritional research with dogs and other pets is conducted at the company's Research and Development Center at Libertyville, Ill.

"Proper feeding is essential for the correct development and maintenance of a dog," says Drew. "A considerable amount of research has been conducted to determine the nutrition a dog needs during various stages of its life."

Dogs, like man, if given a chance, would eat only food which is tasty to their palates, with little consideration to nutrition, Drews adds. The result can be a fat dog that is poorly nourished.

Formula One Dog Food is packaged in bags identified by their tan color and bold brown and black graphics showing a Spaniel dog and its owner.

New Curtiss sire

ELBURN, IL. — Shady-Creek Glendell Everest (40H2953), a young Holstein bull bred by Tom Pearson, a prominent Holstein breeder and animal photographer from Greenleaf, Wisc., has joined the battery of Holstein bulls at Curtiss Breeding Industries Inc. He will be sampled nationwide through the Curtiss Blue Chip Program.

Everest comes from a good

producing, high indexed cow family. His Excellent dam, a Logi Rajah daughter, has 305-day records over 23,000 pounds of milk with a 3.8% test and 874 pounds of butterfat.

Sired by Glendell Arlinda Chief, a successfully proven A.I. sire with a PDM of +1993 pounds and a PDT of +1.46, Everest should be used on cows that need stature, dairyness and more will to milk.

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