



Off the Sounding Board

By Sheila Miller, Editor

No room in the bin

Anyone who's holding onto last year's corn in hopes the prices might climb before the new harvest starts pouring in had best revamp their game plan. Last month's crop outlook and carryovers from last year are two factors that are bound to keep the prices of corn and other feed grains down almost to rock bottom.

You know things are bad when the government does things earlier than planned rather than their usual a-day-late-and-a-dollar-short.

Just recently, U.S. Secretary of Agriculture John Block announced a \$40 million farm storage facility loan program which will take effect immediately, rather than Oct. 1, the date previously earmarked. The program, that will be carried out under new rules reflecting the current grain situation, is designed to increase the number of farmers who will be eligible for storage loans.

These changes will enable the USDA to lend farmers money to build facilities to store up to two years' production of eligible crops. This will be in addition to any present on-farm facilities being used for the grain reserve program. Previously, farmers were limited to borrowing to build storage for one year's crop, including storage used for the reserve program.

But there is one small catch. Only those farmers who participated in USDA's acreage reduction programs will be eligible for the program. Block threatened to draw the line on USDA programs using "voluntary" acreage reduction as a criterion, and he's not reneging on the deal.

The new loans will be limited to a maximum of \$25,000. But, on a case-by-case basis, farmers who have reserve grain stored on their farm and who have outstanding storage facility loans will be allowed to carry an aggregate loan balance of up to \$50,000.

Soybeans, at one time excluded from the list of crops that could be used to determine storage needs under the program, have now been included as long as there is a crop on the farm that is eligible for the reserve program.

"We decided to make these program changes after reviewing the current storage situation and prospects for record feed grain and soybean crops. Farmers face a severe storage problem this year," Block said. "These changes will help producers use the facility loan program ahead of harvest and will allow them to market their crops in a more orderly fashion."

But some farm groups predict this \$40 million storage program will make only a small dent in what may be a billion-bushel deficit in on-farm grain storage capacity. And exports to Russia and Mexico will be a help to the U.S. farmers' dilemma, but not a cure-all.

So, what choices do grain farmers have this fall? We can try to swing a farm storage facility loan through our local Agricultural Stabilization and Conservation Service office, or hope we already have enough room in the bin or crib to hold what promises to be a bumper crop.

If there's no room in the bin and no loan monies forthcoming, then we have to look to a

commercial grain storage facility or take a beating in the depressed marketplace this fall.

For those of us who find temporary homes for our grain off the farm, there is always that chance of losing our crop to an elevator bankruptcy. Although USDA assures us that this is only a remote threat, citing figures in 1980 and 1981 which show only 26 grain elevators nationwide filed bankruptcy, the case of one Midwest farmer who wound up in jail this year over just such a "slim possibility" still lingers in our minds.

When choosing an elevator to store grain this fall, the advice of USDA's ag economist Joseph R. Corley might be good to keep in mind. He notes if the answer to any of the questions is "yes," we should think twice about unloading our grain at that place of business.

- ✓ Does the firm consistently offer prices higher than other buyers in the area without valid reason? Some may do this occasionally to increase volume, increase cash-flow and operating money or to cover commitments already made for grain?

- ✓ Does the firm offer economic incentives not usually offered in the purchase of grain — such as little or no discount for high damage, dockage, or moisture?

- ✓ Does the firm have a history of slow payment, issuing bad checks or recurring financial problems?

- ✓ Does the firm ask you to hold a check a few days before depositing it or until the grain is received?

- ✓ Does the firm urge you to leave your grain money on deposit, even promising interest?

- ✓ Does the firm give you an oral promise instead of a written contract?

- ✓ Does the firm try to persuade you not to ask for your stored grain or to get your warehouse receipt without paying for it?

Although farmers can't be absolutely protected against elevator bankruptcy, the following tips might help minimize risks:

- Know the buyer and the soundness of the business;

- Demand accurate weights and grade;
- Demand payment for grain when due and cash checks promptly;

- Never let contracts or monies due extend beyond one year;

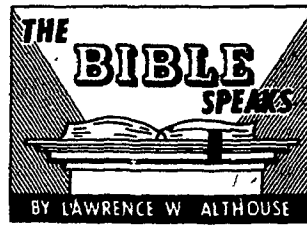
- Request written documents for all transactions, and read them thoroughly;

- Understand the risks with delayed pricing and deferred crop payment contracts.

Remember you are extending credit and you lose title to your grain — you don't have the same rights as storage depositors.

- Insist on a valid warehouse receipt; don't rely on a scale ticket alone. This receipt is a written storage contract that defines the rights and responsibilities of the parties involved and protects the farmer if the elevator goes bankrupt.

When faced with the problems of no room in the bin back home on the farm, farmers need to be sure they don't place too much stock in a shaky elevator or their surplus of grain may yield a shortage of cash next spring.



THE REAL ADAM AND EVE September 5, 1982

Background Scripture:

Genesis 2:4 b-25.

Devotional Reading:

Genesis 1:26 through 2:4a.

"One of the greatest frauds ever perpetrated upon humanity!" This was the scathing judgement pronounced upon the Genesis Creation story which I came across last week in a magazine article. Instinctively I bristled.

Yet, as I put down the magazine, it struck me that the Genesis Creation story has probably suffered more from its "friends" than from its enemies. Many of us in the churches have unwittingly provided the very ammunition which critics have used to discredit the scriptures. And nowhere is this more evident than in our handling of the first few chapters of Genesis. "So God Created..."

The time is long overdue for Christians to make it unmistakably clear that acceptance of Christ and his Gospel does not require that we regard Genesis as a literal history of the creation of the universe. The long-drawn out, weary controversy as to whether it took God seven literal days or thousands of years diverts us from the real purpose of Genesis' Creation story which is to focus upon *whv*, not *how* God created the

world. How ironic that our human interpretations of the Creation tend to obscure the real theme of this story: "So God created..."

It is no less fruitless and even self-defeating for us to get hung-up on the question as to whether the Adam and Eve narratives of Genesis are literal accounts of the first two human beings. A serious reading of Genesis 1-4 indicates that those who penned these words never intended them to be regarded as literal history. Their use of the Hebrew word, *Adam*, provides use a clue — if we really need one. *Adam* means "man" (today we would say "humanity"), a collective term referring to all men, not an individual. Thus, we need to bring to the Creation stories of Genesis the same attitude and appreciation that we bring to the parables of Jesus: the realization that it is the truth behind the story, not the details of the story itself that is vital in hearing what God is saying to us. **It Was Very Good!**

So the story of Adam and Eve is really our story. The value of their story is not that they might have actually lived centuries ago, but that what we see of them in this story continues to live in us today. It is you and I who are made in God's "image," who were created to "Have dominion" over this earth, who are commanded to "be fruitful and multiply," and live in obedience to God's commands. We are the "real Adam and Eve."

And, in this day when we are tempted to be pessimistic about both the world and humanity, it is we who are called to remember the Creator's own attitude to his handiwork: "And God saw everything that he made, and behold, it was very good."

NOW IS THE TIME

By Jay Irwin

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To Mow or Not To Mow Alfalfa

The question comes up from many alfalfa growers, should I mow alfalfa the first part of September or not. According to crop authorities it is not just a yes or no question. If you have left one of your cuttings go into full bloom, then you do not need to be concerned; however, if you have not, then do not cut the first two weeks of September. The reason for this is, it's the period when the plants are developing rhizomes for next year's growth. To disturb this development will result in less rhizomes and less growth next year. The final cutting can be made in late September or early October.

The application of a phosphorus-potash fertilizer this fall is a good management practice. Use your soil test results as a guide on rates of application. On stands that have been established this spring, from which one or two cuttings have already been made, it's best to allow it to stand; this will give a little better winter protection.

Be Extra Safe During This Busy Season

We are entering one of the busiest and most hazardous times of the year...silo filling and corn picking time. Blend into that time wheat and barley planting and the last cutting of alfalfa. This means a lot of farm machinery will be on our highways during semi-dark or dark hours.

Slow moving vehicles such as farm equipment traveling on highways present a real traffic hazard. The motorist must recognize that a tractor traveling

at 5 to 10 miles per hour is almost standing still compared to a 55 mph car. Most highway drivers have never driven a farm machine on the highway and simply do not realize how slow they do travel.

Proper identification and warning is real important. Let's keep alert this busy fall season both on the highway and in the fields.

To Prepare Farm Ponds

Farm ponds are nice to cool off in the summer, but they serve another very useful purpose...fire protection. One problem we've seen however is that too many farm ponds are located in a place where the fire truck cannot get close enough in wet weather. Most engines must be within 25 feet of the water in order to pump the water to the fire.

We suggest that pond owners have an all-weather lane to the side of the pond. This may not be important in the summer months when the ground is dry and solid, but in the early spring the fire truck may not be able to travel through the soft mud to reach the water. We have had cases where the fire truck was stuck in the mud between the main road and pond while the barn burned to the ground. Be sure the water in your farm pond can be used by your local fire company in case of fire.

To Control Johnsongrass

This sorghum-like grass is a problem on many farms in this part of the state. There are cases where nothing is being done to control this weed. In corn there is little that can be done at this time of year; this requires treatment

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