

Brockett's Ag Advice

By John E. Brockett

Farm Management Agent Lewistown Extension Office

Financial-Management - A Sacrifice

Many farmers would rather go out of business than learn to be financial managers. They are producers or growers and would probably do a great job working for someone else. Especially if that someone else was a successful businessman. Every business needs someone on top who looks at the proverbial "bottom line."

''Newsweek' Recently magazine carried a very thought provocative article by Lee Iacocca. I believe that you as a farm manager could learn some business principles if you would read it. He tells of his down fall at Ford. He tells of hanging on too long there due to not wanting to lose the security the job gave him. He also tells of the tough personally heart rending decisions he had to make when he took over at Chrysler. One was firing a large number of people. Let no mistakes be made, despite his stated abhorrence for this task he did it because he saw his number 1 job being to save the business. he could rationalize that saving the business meant future jobs including his own.

But isn't that also your job. I guess the question is are you tough enough to save your farm? Are you really willing to go all out and become a manager if that would save your farm? Don't say yes to this question without considering

the consequences. The Consequences of Saying Yes!

If you say yes I do want to become a financial manager, you will have to make some drastic changes. You will have to forcibly budget time into a very busy schedule to work on, use, analyze, and project from your records. The minimum time a farmer should spend with records is 10%. That means 250 to 400 hours per year or 20 to 35 hours per month. Can you do that?

Second you will have to be willing to budget your income and expenses until you can see how to balance them. That will be part of that 250 to 400 hours. Is this a bunch of nonsense?

Third, you will have to be willing to do more than have an analysis run on your operation. You will have to be willing to tear it apart and ask where can I improve? No fair sitting there while your wife does it (and falling asleep when the

figures become boring). Are you still there?

It is easy to say I want to farm. it is easy to complain about the government, the weather, prices, etc. It is even relatively easy to be on or near the top in DHIA or win a crop production contest. Notice I said relatively because for most of you it is easier to do those things than to keep and use records, analyze your business, use budgets, or project or plan for the future.

What About It?

In the 25 plus years I have been working with farmers, I have probably heard every reason why a farmer is in trouble. Most of them hundreds of times. I do sympathize with farmers. I have wanted to help people help themselves since I was a boy and traveled with my Dad who was a county agent. He told me when I started in as a county agent that the biggest criticism I would get was "if you know so much about farming why aren't you out there doint it?". He said "you won't have a good answer so don't bother commenting - for the most part the questioner doesn't mean it - he is just venting a frustration because something is not going right"

So say it to me if it helps then let's get down to the business of salvaging your business. I guess the bottom line question is "How about you - how bad do you really want to farm?"

Pen-Hort meetings scheduled

SALISBURY, Md. - Dates have been set for this year's Peninsula Horticultural Society Meetings. The program for greenhouse and nursery operators will take place Tuesday, Nov. 20, from 9:15 a.m. to 3:30 p.m. at the Wicomico Youth and Civic Center in Salisbury, Maryland. The session for commercial vegetable growers will be held at the same place on Thursday, Dec. 6, from 9:30 a.m. to 3:30 p.m.

For further information on either session, contact county extension agents in Delaware, or Eastern Shore Maryland and Virginia.

PENNSYLVANIA

ABBOTTSTOWN Gerald Hoffheins 717-259-9253

ALEXANDRIA Gordon Isenberg 814-669-9323

ANNVILLE **Hostetter Brothers** 717-867-2633

> **ATGLEN** Laurence King 215-593-6661

BANGOR Barry Ott 215-588-0161

BARNESBORO Lantzy Milling Co 814-948-8640

BATH Northampton Seed Co , Inc 215-837-6311

> **BEDFORD** Fred Claycomb 814-623-8375

Nittany Valley Feed & Hardware Hinish Feed & Farm Supply 814-383-2809

> Kenneth Weaver 814-383-2831

BELLEVILLE Belleville Flour Mills Co 717-935-2242 Union Mill Soil Service

> BERWICK William Dagostin 717-759-8129

717-935-2770

BETHEL John Bray, Jr 717-933-4859

BIGLERVILLE Biglerville-Apple City, F F A 717-677-7191

> **BIG RUN** Big Run Milling Co 814-427-2075

BLAIRS MILLS James Speer, Jr. 717-349-2305

BLOOMSBURG Holdren's Mill 717-437-2549 Klingerman's Mill 717-784-4285

BOSWELL St Clair Feed Store 814-629-5103

CARLISLE Peterman Farm Equip. Co 717-249-5338

> **CATAWISSA** A J Baishi, Inc 717-356-7161

CENTRE HALL Centre Hall Farm Store 814-364-1393 **Harold Wolfe** 814-364-1349

CLARKSBURG Good Sales & Service 412-459-8052

> **CLAYSBURG** Wright Milling 814-239-2818

COCHRANTON Cochranton Co-op Assoc 814-425-7401 Don Hart 814-425-7094

COLUMBIA CROSS ROADS Judson's Inc 717-297-2153

Longenecker's Purina Store 717-297-3864

CRESSON Cresson Feed Mill 814-886-4171

CURWENSVILLE Curwensville Feed Store 814-236-1572

> **DERRY** McBroom's Farm & Bidg Supply, Inc. 412-694-2711

DOVER Ashcombe Dover Dairy, Inc 717-292-1411

> **DUSHORE Dushore Agway** 717-928-8228

EIGHTY FOUR Sichi Farm Supply 412-258-9019

ELIZABETHTOWN Richard Leininger 717-367-3642

717-367-2015 **EPHRATA** Daniel Martin, Jr

Norman Zeager

215-267-7977 **EVERETT**

FALLS CREEK

Robert Cooper

814-375-9825

FAYETTSVILLE Arthur Witmer 717-352-7910

FOGELSVILLE Frank Tercha 215-285-4591

FRYBURG Fryburg Roller Mills 814-354-2108

David Fink 215-767-1408 **GREENCASTLE**

GERMANSVILLE

Agrico Farm Center 717-597-7330 Glenn D. Showaiter 717-597-3890

GREENSBURG & M. Machinery Co 412-668-7850 Miller Equip, Inc 412-539-8966

GREENVILLE Larimer Tractor Sales 412-588-4668 **Pringle Feed Store** 412-588-7950

GROVE CITY McDowell Farm Service 814-786-7735

HADLEY Glenn Peterman 412-253-4472 Sommers Warehouse

412-253-3453

HALLSTEAD Charles Bolles 717-278-1609

HARRISBURG Glenn Zeager 717-657-0830

HOLLSOPPLE Hollsopple Feed Mill 814-479-4727

HOME **Gar-Con Enterprises** 412-397-8289

> **HOMER CITY David Bork** 412-479-9595

HONEY BROOK Honey Brook Farm Center

215-273-3546 **HOWARD**

Nevin Pighetti

814-355-4059

MIDDLEBURG Karl Zımmerman 717-837-3703

MIDDLE CREEK Klingler, Inc. 717-658-9782

MIFFLINBURG Mifflinburg Farmers' Exch

> **MIFFLINTOWN** Jesse Swartz 717-436-2264

717-966-1001

MILLERSBURG Lykens Valley Roller Milis 717-362-8423

MILL HALL George Dorman 717-726-3555 Dotterer Equipment Inc

Webb's Super-Gro 717-726-4525

> MONTGOMERY Michael Jarrett 717-547-1789

> > MONTROSE

Bruce Mitchell

717-278-1706

MORRIS

Raymond Butters

717-353-6491

MT HOLLY

Robert MacBeth

717-486-7797

717-677-7282

MT PLEASANT MILLS

Charles Wochley

717-694-3684

MUNCY

Kepner Spreader Service 717-546-3725

NEW ALBANY

William Hottenstein

717-924-3981

Ivan Hugo

717-363-2625

NEW ALEXANDRIA

Lone Maple Sales & Storage

412-668-7306

McNaughton Milling Co

412-668-2253

NEW BETHLEHEM

Hetrick Farm Supply

814-275-3507

Red Bank Mills

814-275-2311

NEW BRIGHTON

Diamond Milling Co

412-846-0920

NEW CASTLE

412-924-2194

NEW ENTERPRISE

John Fisher

814-224-2678

NEWPORT

H R Wentzel & Sons, Inc.

717-567-3135

NEWTOWN

215-968-2192

NEW WILMINGTON

Hanes Farm Service

412-946-8735

NEWVILLE

Richard Mains

717-776-3690

NICHOLSON

W.S Crock

717-942-6281

OLEY

Eli DeTurk

215-689-5423

ORANGEVILLE

Clyde Bartholomew

717-784-1779

Herbert Fritz

717-683-5950

PALM

Wilham Gunser, Jr

Riley Equipment Co

717-726-3471

KLINGERSTOWN MONTOURSVILLE Stanley's Farm Service Keebler's Feed & Farm Sup 717-648-2088 717-368-8649

Country Farm Supply, Inc. 814-797-1256 **KREAMER**

KNOX

HUGHESVILLE

R S Fought & Sons

717-584-2764

HYDETOWN

Philip Myer

814-827-1617

INDIANA

Indiana Feed & Supply

412-465-4581

JAMESTOWN

Jamestown Feed & Supply 412-932-3638

JERSEY SHORE

Kevin Jameson

717-745-7511

KINGSLEY

Ross Feeds, Inc

717-289-4309

KITTANNING

H H Goldstrohm & Sons

412-783-7107

Kreamer Feed Store, Inc 717-374-8148

> **KUTZTOWN** Kenneth Stutzman 215-682-2624

> > **KYLERTOWN**

Carl Pearce 814-345-6137 LAKE ARIEL

Wilson Sherwood 717-698-5857 **LEBANON**

Evergreen Tractor Co , Inc 800-441-4450 Paul Hoover & Son 717-933-8441

> **LECK KILL** Felix Masser 717-648-7056

LERAYSVILLE Dale Bowen 717-744-2109

LEWISBURG William A Showers 717-568-5413

LITITZ

Wilbur Kreider 717-733-8381

LITTLESTOWN Vernon Arentz 717-359-4689 Sandy Childs 717-359-5206

LOCK HAVEN Chatham Run Mill 717-769-6192

MANSFIELD William Smith 717-549-5146

MARION CENTER Allegheny Farm Service 412-397-5534

MARTINSBURG Martinsburg Milling Co

MCCONNELLSBURG Harry McMullen 717-485-3891

MCVEYTOWN William Kenepo 717-899-6354

MEADVILLE Five M Milling 814-724-1064

MERCER Dennis Moose 412-662-3880

MERCERSBURG Ronald Brant 717-328-3725

J Howard Shelly 215-679-5737 **PAXTONVILLE**

C W Reigle & Sons, Inc. 717-837-3606

MAILBOX MARKET

For Sale 200 bu small seed rye bagged, \$300 Potter Co , 814 per bu Po 848 7421

Wanted Coal stove, Caloric U.S. Army con servation type 4, Chester Co 215 869 3877

For Sale Combine, IH #93 10' pickup reel, straw spreader, \$995, IH truck 300 bu body \$500 Mercer Co, NJ 609 586

For Sale Waterfowl & Rabbits, Swan & Ducks-New Zealand Reds & Mini Lops Cecil Co 1 301 885 2134, after 7 p m

For Sale 500 pullets 400 B X hybred, lay Brown eggs 20 wk old Oct 31 Lanc Co 717 733 6697

For Sale Typewriter desk 65 00 Royal manual typewriter 35 00 Callier's encyclopedia 20 vol w/10 yr books 65 00 York Co 717 755 1187

For Sale 210 Austin Weston 7½ ton, rough terrain crain 35' boom, 4 wheel drive, hyd stabelizers \$8,000 00 Somserset N J 201 722

> For Sale IH 234 corn picker Carroll Co Md 301 775 2440

For Sale Oliver 770 2 btm 4 btm & 5 btm plow One KBA 10' Disk transport, Warren Co 201 362 6027

For Sale 1 ton elec chain hoist, 2 Lit hot water bucket a day stove & 30 gal tank, Sch Co 1717 385 0723

For Sale Glenwood hydronic wood furnace, 140,000 BTU Asking \$800.00 York Co 717 382 4417

For Sale 292 Chev truck motor for parts, pistons, bearings internal parts like new \$100.00 York Co 717 993 2848 For Sale 1 Row Potato r (Int.) Rubber good \$595 717432 Digger PTO/Rubber

cond

For Sale Inter 574 Diesel tractor, Salem Co 609 769 4066

For Sale 22 mo Jersey bull in good flesh 50 00 Deliverea New Holland, Lewis Swartzentruber R#2 Dover, Del

For Sale Small skid loader in good cond, w/manure forks & dirt bucket, Centre Co eves 814 234 5828 For Sale 2 purebred

Alpine bucks, Hill n Holler & Raymar bloodlines young, healthy TB Bruc free herd, Northmptn Co 215 253 8951 For Sale 2 Reg Angus Bulls, NI Uni system 720 corn head IH fast hitch 7'

mower, Centre Co 814

364 9926

For Sale 1959 Jeep w/283 Chev V 8 w/plow w/265 Chev V 6 w/plow \$1500, elevators on rubber belt to 75', complete \$2,000 Bucks Co 215 348 2116