

Brockett's Ag Advice By John E. Brockett Farm Management Agent Lewistown Extension Office

POSSIBLE SOLUTIONS PART II Sometimes solutions to financial problems can get very complex. Both the borrower and the lender may give up. Is there anything further that may be done? The answer is a qualified yes if you are willing to accept help, listen to new ideas, probably make changes, maybe even go into a managed money program, and spend time constructing good records. There are people who can look at the spot obvious production

situation and possibly come up with suggested solutions. Your Extension Service has access to some of them. Another banker or lender can sometimes see a fresh approach. Sometimes it may take a number of people to solve the problem. A financial expert may be able to see how to increase cash flow net by manipulating figures. A production expert such as a successful farmer may be able to

management errors. A farm management specialist may be able to read and interpret a farm analysis and show you weak spots in your business. They all may be able to give you ideas on changes that should be made. The key person in this is YOU. Only you can actually decide what to do, when to do it, and how it is to be done.

The next two years are going to be shake out years. By 1986 agriculture should be on the mend, but only the successful will be able to take advantage of this mend.

Budget

Budget is a bad word. It also means several things. Budget is a way you can estimate the effect of a change in the business. Budget also means setting an amount you will spend on something. You will have to do both if you want to come up with a long range solution to your financial problems.

Lancaster Farming, Saturday, November 3, 1984–D19

1. To stay within your budget:

a. Watch what you spend money on and make it economically justified. Know how much you have to spend.

b. Cut out the frills - the extras do you really need zinc in the feed? How do you know? Did you get a forage test that told you so? What is the least expensive feed - a prepared mix or straight goods?

c. Use DHIA to get the best return not the best record from each cow.

d. Stay on top of price changes. Buy a little ahead of need but don't buy too far ahead. Remember every \$100 of borrowed money costs \$1 per month in interest.

e. Don't borrow if you can help it. Even at 8 percent it has to be paid back. When you do need credit, borrow enough to do the job then budget in the payments as if they were operating expenses

2. Capital Goods - this is no year to go overboard on capital purchases. Remember it is a survival thing. Take care of your old equipment - but don't get into the bind of needing to replace several major items at once. Do a little more thinking when you make an investment. A hay stacker or large round baler is nice as a time saver. What will your storage loss be, can you handle them, are there alternatives, and are you sure you can handle the payments. Too often farmers purchase capital items without considering alternatives.

Records

My final word is to keep, analyze, and use financial records as well as production records. If you want to be a farmer in the future, records will be the vehicle you will have to ride to get there.



Harvesting sweet potatoes

Home gardeners growing sweet potatoes for the first time may wonder when to harvest this vegetable. "Once the leaves start to turn yellow, the tubers won't get any larger and are ready to dig," says Willie G. Adams, extension garden specialist for Delaware State College.

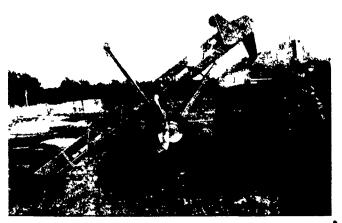
The first frost is also a warning not to delay digging, he says. This crop readily deteriorates under cold conditions. To harvest, remove most of the vines with a weed cutter or garden rake. Then use a potato fork to penetrate the

soil about 6 to 8 inches from the center of the row or hill. If you happen to bruise or break any of the tubers, set them aside to use first.

Dig potatoes when the soil is fairly dry, Adams says. Spread them out to cure, unwashed, in a dry place for about a week. Then store. Sweet potatoes require warm dry conditions. At a temperature of 55 to 60 degrees F and 80 to 85 percent relative humidity they should keep for approximately four to six months. Do not refrigerate.

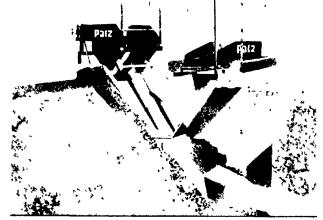
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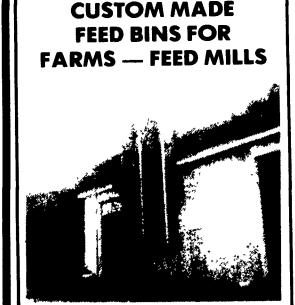
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