



Brockett's Ag Advice

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Take A Look At Social Security

As income tax rates decline (they will again in 1985), social security taxes continue to increase (they will again in 1985). Social security taxes have become a major tax on people with earned income (wages, fees, commissions, self-employed income) between \$10,000 and \$50,000. People with incomes below \$10,000 have the earned income credit to offset part or all of the social security tax if they have dependent children. People with incomes over \$50,000 are in income tax brackets where this tax does overshadow social security.

The Future

Although the social security system is constantly flirting with insolvency, it will probably never become insolvent. The political repercussions would be too great. Congress and the incumbent President will probably continue to bail it out. They will also continue to play games with it. Unfortunately it will probably continue to be used to correct perceived if not actual social problems. To protect the system, the government may shift some of the burden to general tax revenues (this is actually what has been done with the "earned income credit" for people with earned incomes below \$10,000).

The long-range forecast will probably mean (1) social security rates will continue to climb but probably not as fast as in the past 10 years; (2) social security maximum taxable income will continue to climb possibly at a faster rate than in the past; (3) some workers not now under social security will be forced to pay (similar to recent action on Amish hiring Amish); (4) some of the fringe benefits collected by social security recipients will be reduced; (5) social security will be treated the same way as any other retirement or pension program;

i.e., everything in excess of the recipient's actual payment will be taxed regardless of income; (6) the amount of social security payments made to recipients will be more in line with the contributions made by those recipients with a minimum payment only to those with total income below a certain level; (7) continual use of social security as a political and social weapon by politicians as well as activist groups representing various facets of the population.

Some Ideas

There may be some action that you could take to lessen the future impact of some of the above possibilities on your own family.

1. First, find out if your social security records are correct. Are you credited with the earnings record you believe you have? Check on this by filing form SSA-700+PC (available from any local social security office) with the Social Security Administration.

2. Look at your situation: a. Reduction of self employment social security by paying your own children under age 21. b. Possible reduction of self employment social security by paying spouse. There has been one court case concerning this situation where the court found that a husband paying a wife was subject to self-employment social security tax on those wages.

3. Are you both employed and have a business? You may want to turn your business over to your spouse, especially if you feel that your social security benefits may be reduced due to your other income.

4. Don't try to play games by including the sale of capital assets or unearned income (rent, interest) in a business or farm income on Schedule C or F. The social security people will pick it up and disallow it anyway. Meanwhile you have paid extra

ITHACA, N.Y. — Safe, cost-effective alternatives to chemical pesticides can now be home-grown by subsistence farmers in developing countries, according to microbial control specialists at the Boyce Thompson Institute for Plant Research.

By lending a human hand to naturally occurring diseases that affect insect pests, farmers in cash-poor areas of Africa, Latin America, and Asia can save their crops by encouraging good "bugs" to fight the bad ones.

Microbial diseases — including those from bacteria, viruses, and fungi — control insects without harming plants or humans. The Boyce Thompson Institute advocates of biological control maintain that the effectiveness of such control comes without a disturbing after-effect of many synthetic chemical pesticides. BTI scientists claim that there is virtually no evidence of microbial pest control producing a hardier generation of insects from those that survive the treatments.

"This approach is particularly important in nations with balance-of-payment problems," says Donald W. Roberts, a BTI insect pathologist. "Unlike most chemical pesticides, the fungi can be produced with local materials and labor and with a minimum of capital equipment."

Roberts is the principal investigator in a collaborative research project between the U.S.

taxes on that money. You may be able to get some of this back by filing amended returns, but that is a big pain in the neck.

5. Anyone who is self employed and over 45 should probably take out an IRA.

Benefits

Let's not talk about eliminating social security. The potential basic benefits are still quite good. Retirement income, protection in the case of an early death by the major income producer, and disability protection could be mighty important to you and your family if the need should arise.

'Good bugs' to fight bad ones in developing countries

Agency for International Development (AID) and the Brazilian National Rice and Bean Research Center. Concentrating on insects that affect cowpeas — a legume that is a major subsistence crop in poverty-stricken north and northeast Brazil — the program's researchers have discovered and tested more than 100 types of fungi that produce disease in the cowpea insect pests. One fungus that shows great promise is *Erynia radicans*, and the BTI researchers are demonstrating that the fungal

preparation can be easily mass-produced for use in cowpea and bean farms in Brazil.

The BTI project is one of 18 in 10 institutions funded through the federal "Famine Prevention and Freedom from Hunger Act." The goal of the Bean-Cowpea Collaborative Research Support Program is to reduce hunger and malnutrition by production and utilization of two crops that can be grown in many areas of Africa and Latin America, beans and cowpeas.

Farmers Forum

YORK — The Farmers Forum of the York County Extension Service will meet Friday, Jan. 25 at 7 p.m. at Rutter's Restaurant, Red Lion.

John Heisey will give a slide presentation. Reservations can be made by calling the Extension office, phone 757-9657.

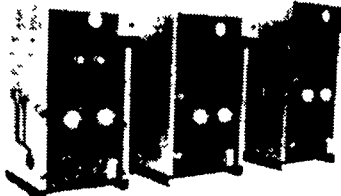
Open breed shows

(Continued from Page D19)

Cheviot Division
Yearling Ram
1 Kevin Koontz Bedford 2 Mr and Mrs Herbert Rudy Pa Furnace 3 Jeff and Andy Mellott Needmore
Spring Ram Lamb
1 2 Ken Moore Jr Rome 3 Kevin or Malcolm Koontz Bedford
Fall Ram Lamb
1 Ken Moore Jr Rome
Pair of Ram Lambs
1 Ken Moore Jr Rome 2 Kevin or Malcolm Koontz Bedford 3 Mr and Mrs Herbert Rudy Pa Furnace
Champion Ram
Ken Moore Jr Rome
Reserve Champion Ram
Ken Moore Jr Rome
Yearling Ewe
1 2 Ken Moore Jr Rome 3 Kevin or Malcolm Koontz Bedford
Pair of Yearling Ewes
1 Ken Moore Jr Rome 2 Kevin or Malcolm Koontz Bedford 3 Andy Mellott Needmore
Spring Ewe Lamb
1 2 Ken Moore Jr Rome 3 Mike Koehler Allentown
Fall Ewe Lamb
1 Ken Moore Jr Rome
Pair of Ewe Lambs
1 Ken Moore Jr Rome 2 Kevin or Malcolm Koontz Bedford 3 Mr and Mrs Herbert Rudy Pa Furnace
Champion Ewe
Ken Moore Jr Rome
Reserve Champion Ewe
Ken Moore Jr Rome
Cheviot Flock
1 Ken Moore Jr Rome 2 Kevin or Malcolm Koontz Bedford 3 Mr and Mrs Herbert Rudy Pa Furnace
Premier Exhibitor
Ken Moore Jr

Hampshire Division
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1 Thomas Nickeson Summerhill 2 Byron Waggoner Dover 3 Ricky Nicks Elverson
Spring Ram Lamb
1 Thomas Nickeson Summerhill 2 Wey Farms Kutztown 3 Tim and Sarah Fleener Lancaster
Fall Ram Lamb
1 Tim and Sarah Fleener Lancaster
Pair of Ram Lambs
1 Tim and Sarah Fleener Lancaster 2 Richard K Powell Rome 3 Steward Ebersole and Son York
Champion Ram
Thomas Nickeson Summerhill
Reserve Champion Ram
Wey Farms Kutztown
Yearling Ewe
1 Thomas Nickeson Summerhill 2 Tim and Sarah Fleener Lancaster 3 Mark and Franice Olver Damascus
Pair of Yearling Ewes
1 Tim and Sarah Fleener Lancaster 2 Steward Ebersole and son York 3 Sandra Troxell Beaver Springs
Spring Ewe Lamb
1 Mark and Franice Olver Damascus 2 3 Tim and Sarah Fleener Lancaster
Fall Ewe Lamb
1 Tim and Sarah Fleener Lancaster 2 Richard Powell Rome 3 Michelle and Scott Mylin Manheim
Pair of Ewe Lambs
1 Tim and Sarah Fleener Lancaster 2 Mr and Mrs Clyde Brubaker Lancaster 3 Richard Powell Rome
Champion Ewe
Mark and Franice Olver Damascus
Reserve Champion Ewe
Tim and Sarah Fleener Lancaster
Hampshire Flock
1 Thomas Nickeson Summerhill 2 Tim and Sarah Fleener Lancaster 3 Ellen Lewis Mt Joy
Premier Exhibitor
Tim and Sarah Fleener Lancaster

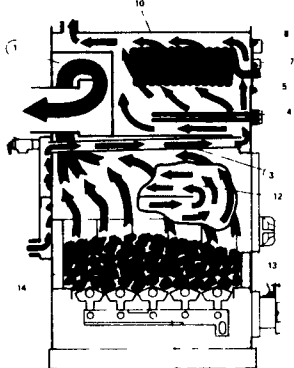
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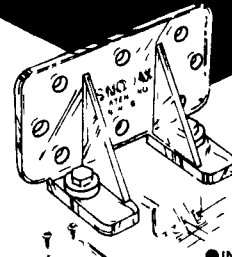
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