

# Conservation tillage comes of age

not in universal agreement is the relative importance of these two factors when farmers make their decisions.

What do farmers say? According to USDA's survey, both factors were rated as equally important by 48 percent of the farmers who used conservation tillage. Another 26 percent rated soil and water conservation on the top of the list, and 21 percent rated cost and time savings as most important.

Some farmers may start out with one as a priority and end up with the other.

Fred Awe, a grain and beef producer in Shullsburg, Wisc., says he began using conservation tillage in 1975 to cut production costs. After 10 years of experience, Awe is now committed to farming with no-till. However, his major reason has changed.

"I started using conservation tillage from an economic standpoint, but today my priority is

control of soil erosion," Awe says.

Bob Wetherbee of Fairmount, N. Dak., agrees. The control of soil erosion is also his top priority. He sees conservation tillage as a management tool that's drawn him closer to his farming operation.

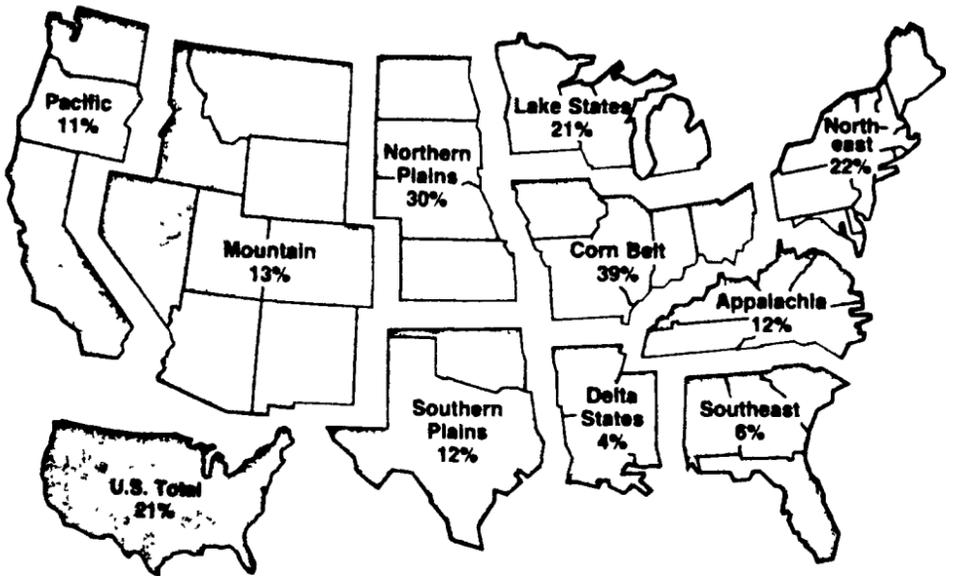
"It's definitely taught me that tradition is not always the best way of making decisions," Wetherbee says.

While many farmers who use conservation tillage claim that it has increased their herbicide costs, Wetherbee reports just the opposite experience. "I have found that the combined effects of cultivation, residue on the surface, early planting, and a reduction in soil disturbance all add up to fewer weeds."

Looking 10 years down the road, Wetherbee says he doesn't know if conservation tillage will guarantee him lower fuel bills, lower herbicide costs, and more free time, but he is sure about one thing: "I

## Conservation Tillage Is Most Widely Practiced In the Corn Belt and Northern Plains

Percent of farmers using conservation tillage methods in each region



know it will protect my investment. It will mean a reduction of erosion on my land."

## Farm Credit has served needs well

COLLEGE PARK, MD. — Why does the Farm Credit System hold a third of the nation total farm debt? Apparently because it has served the farmers well over the last 50 years.

The Farm Credit System is a unique institution, chartered by Congress to serve the credit needs of farmers, agricultural cooperatives and rural people. Borrowers from the farm credit banks are members of one of the largest agricultural cooperatives in the world.

As a nationwide lending institution the local Federal Land Bank Associations and Production Credit Associations are members of 12 District Farm Credit Banks which function under a national Farm Credit Board and is supervised by the Farm Credit Administration. The consolidated Farm Credit System has the advantage of a single fund raising fiscal office which sells funds at near federal government rates. This system which is farmer owned and controlled has provided low cost credit to rural America for a number of years.

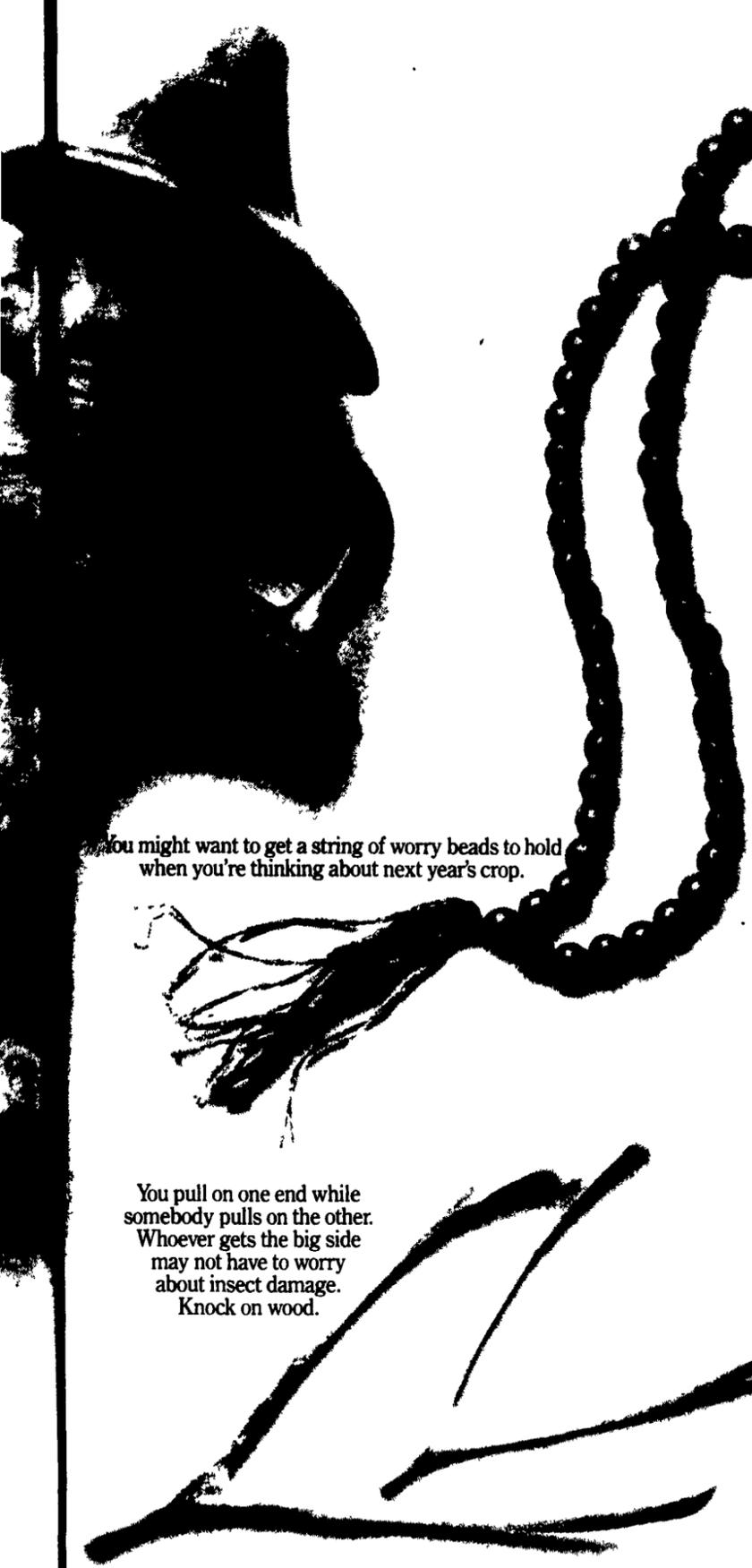
In recent months the low prices for farm commodities coupled with a decrease in farm land values has placed unprecedented financial stress on some segments of agriculture.

Under the cooperative farm credit structure and cooperative philosophy all members of the system share in the responsibility for the recovery of the distressed agricultural industry. One great advantage of a nationwide system is the risk is spread over the entire nation so adversity in one geographic or commodity area will not jeopardize the entire system.

Mergers and consolidations in some of the more distressed farm credit districts along with the strength of other district banks has tended to maintain a sound national farm credit system.

The other two-thirds of the nation's farm debt is diversified among various banks and lending institutions, but in isolated situations some rural banks are also feeling the strains of the current farmer stress in agriculture.

The current financial crisis in some segments of the nation has severely impacted on the nation's agribusiness industries such as farm machinery, fertilizer transportation, marketing agencies, etc. It is vital to the maintenance of a healthy food and fiber industry that all people, rural and urban, work together to strength this basic industry.



Today, farmers are trying to find any way to save money. Some might even be tempted not to use Furadan<sup>®</sup> insecticide and trust their luck that insect damage won't be too severe.

But the hard fact is this. The money you'll save by skipping the Furadan planting treatment will seem small compared to the money you'll lose when you get a bad insect infestation.

It just makes good sense to buy insurance.

Furadan.

For over 17 years Furadan has proven effective against the worst threats to your corn crop. Insects like rootworms, corn borers and nematodes. As well as ten other pests that significantly damage your corn.

If you're thinking about doing without the proven protection that Furadan can offer you, think it over once again.

After all, without Furadan corn insecticide, you'll have only one possible defense against pests.

Lots of luck.

You might want to get a string of worry beads to hold when you're thinking about next year's crop.

You pull on one end while somebody pulls on the other. Whoever gets the big side may not have to worry about insect damage. Knock on wood.

**Furadan. It gets the bugs out of corn farming.**

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