

Average Maryland farmer in good shape financially

COLLEGE PARK, MD — The average Maryland farmer is still in good financial shape, according to an agricultural economist at the University of Maryland.

High land values give Maryland farmers an advantage over their counterparts elsewhere, says economist Robert J. Beiter. Therefore, he says generalizations about the nation's farm economy do not hold true for all Maryland

farmers.

Farmers around the country are crying the financial blues because reduced land values have decreased their borrowing power and increased their debt. But rapidly expanding populations in the Baltimore and Washington metropolitan areas keep Maryland land values from following the national trend, economists say.

Broilers and dairy producers

made up over half of the state's farm receipts last year and kept Maryland farmers financially sound, Beiter says.

But, he adds, the key to their good standing is the potential to plant houses when all other crops fail.

City expansion has forced many farmers to decide whether to keep their land in production or develop it into a residential or commercial development. The big question is

the effect of land value on receipts and cost of production, Beiter says.

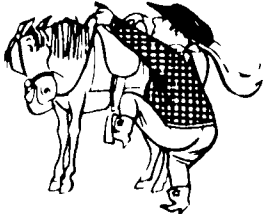
Many of those running into financial problems have expanded beyond their means, he adds. He says buying land and machinery without considering its impact on the total farm investment is one of the worst things a farmer can do.

"What is their marginal return on the real estate and machinery in terms of the total operation?" Beiter asks. "You only get so much

more corn or hay from that additional acreage. What does that increased cost do in terms of total farm income?"

Adding land and machinery beyond the level that production supports is one of the biggest reasons for farm debt, Beiter says. The problem is management. The economist says farmers should pay more attention to their costs if they plan to keep their farms financially afloat.


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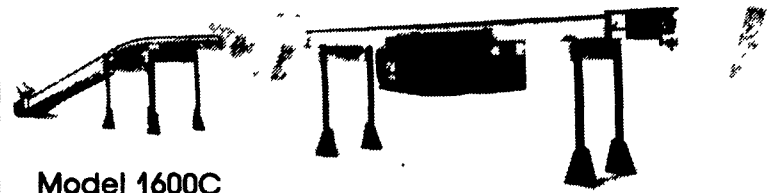
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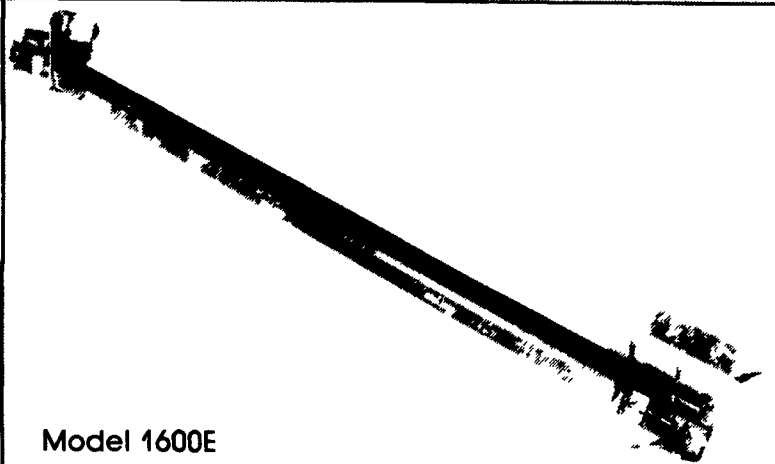
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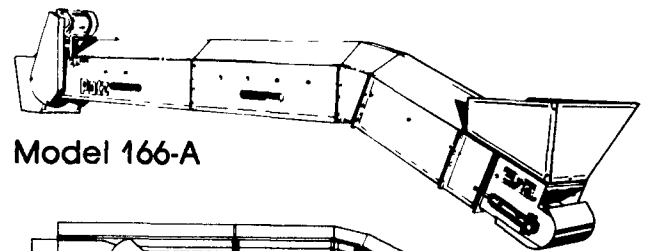
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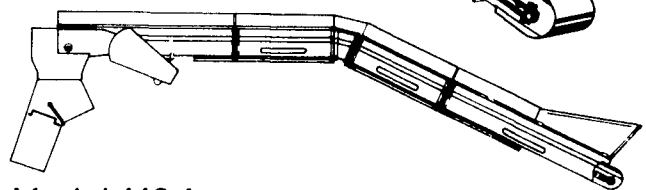
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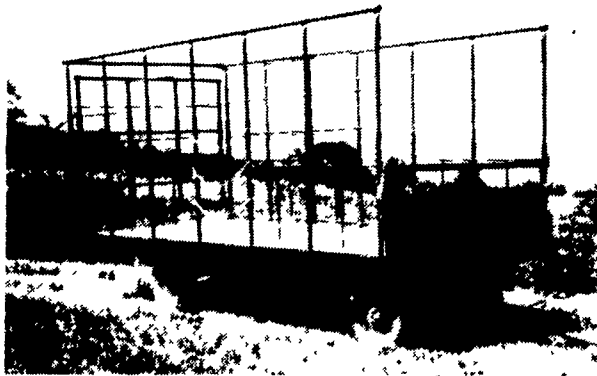


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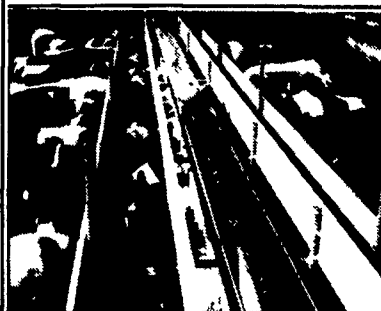
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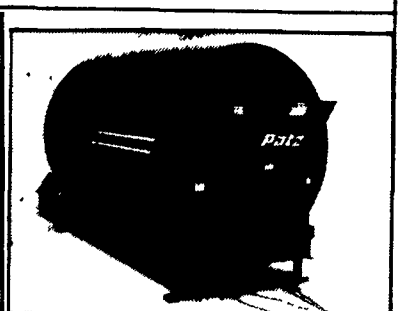
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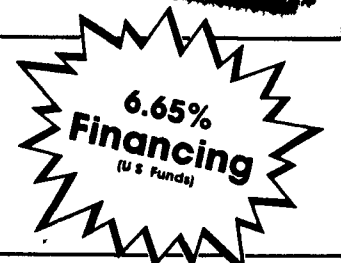


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