

NOW IS THE TIME

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THE BIBLE SPEAKS
BY LAWRENCE W. ALTHOUSE
HOPE AND ACTION
March 23, 1986

To Remove Trash

Landowners along rural roads are the victims of people who have little respect for the property of others. Too many people are dumping trash in fields along the road. In all cases when this is dumped on pastures or cropland, the trash should be removed before spring growth begins. This trash will be hard on farm equipment when on cropland and may be poisonous to livestock when on pastureland.

We urge property owners to remove the trash in the next few weeks. If any type of identification can be made, as to the owner of the trash, this should be reported to Township officials, prosecutions can be made for dumping trash along the highway.

To Apply Poultry Manure Sparingly

With the large poultry population in this region, poultry manure is in good supply. Since poultry manure may contain from 15 pounds to nearly 50 pounds of nitrogen per ton, depending on moisture and litter content, over application can burn crops and result in dis-

pointments. Gardeners should not be using heavy amounts of fresh poultry manure in their soils. On cropland it is recommended that poultry manure applications be limited to not more than 5 to 7 tons of 75 percent moisture content per acre.

Keep in mind that some poultry manure may contain up to 50 pounds of nitrogen per ton and can burn seeds and crop roots. Poultry manure is also the highest in phosphorus and potash content of any of our farm manures. It has excellent fertilizer value when used properly.

The 1985-86 Agronomy Guide (page 15) gives additional details about the fertilizer values of farm manures. The Agronomy Guide is available through any Extension Office for a \$4 fee.

To Wait Until Soil Dries

Many people are impatient about starting their field work in the spring. I would just like to encourage you not to start your field work when the soil is wet. We have had a good deal of moisture over the last several weeks, so the soil is very wet and soggy. It will take

some wind, sun and time to dry out low-lying fields and gardens.

If the topsoil is worked when too wet and we get freezing temperatures, the soil will become mellow and work satisfactory; however, when worked too wet without freezing temperature, the soil will be hard and clumpy for the rest of the season. Let's give Mother Nature time to dry out the topsoil before working.

To Practice Safety

We are now into spring and that brings heavy demands on field work. This includes the use of many types of machinery which increases the potential for accidents. We urge farmers to take time to be safe; in many cases, haste has been the reason for farm accidents.

When we are in a hurry we overlook safety measures and face additional hazards. These are three elements of safety...people, machine and environment. Controlling people is by far the most difficult, especially in farm safety. Take time to be safe...otherwise you may be sorry for the rest of your life.

Background Scripture: 1 John 1 through 3.

Devotional Reading: 1 John 3:11-18.

Several weeks ago I mentioned the Washington, D.C. symposium on life after physical death held last November. I'm sure that when some persons read the newspaper accounts of that symposium they found it difficult to imagine why 700 people would attend such a conference when there are so many other pressing issues and challenges that confront us today. As one man put it, "That's just 'pie-in-the-sky' - what's that got to do with the here-and-now?"

THE LAST DROP

The answer: everything! Actually, what we believe about the hereafter has a direct and lasting effect upon the way we live in the here-and-now. If I live in the hope that I will survive death, that by God's mercy I shall be a part of his kingdom, and that his purpose will ultimately prevail in this universe, then the way I live on this earth ought to be directly determined by that hope.

The writer of 1 John devotes most of his epistle to spelling out clearly the link between belief and conduct: "By this we may be sure that we are in him: he who says he abides in him, ought to walk in the same way in which he walked" (2:6). If we believe that there is more to life after we die, then it ought to be evident in the life we live. We don't have to squeeze the very last drop out of life on earth, for there's more from where it came. If we believe that God is in control of the universe and is moving it according to his plan and purpose, then I can accept the defeats and disappointments of this life secure in the knowledge that, in the long run justice, mercy, righteousness and love will triumph. In other words, our Christian hope frees us to live in this world as Christ lived.

IN THE DARK

Yet, although our hope frees us to "walk in the same way in which he walked," many of us continue to live as if we had no hope of anything beyond our present circumstances. How can we say we believe in the supremacy of love if we in our lives give supremacy to something less than love? As John puts it, "He who says he is in the light and hates his brother is in the darkness still" (2:9).

Actually, that is the arena in which our hope is tested and measured: the way we treat our brothers and sisters, our neighbors. Hope makes love possible and love is the foundation of our hope. A partial love - for those close to us, for those whom we find "lovable" - can support only a partial hope and a partial hope is no hope at all.

One of the participants in the Washington symposium, Sogyal Rinpoche, said "The main point of life is how we live now." Our Christian hope may seem to be "pie-in-the-sky," but it is also down to earth, uniting our hope with action.

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these changes adopted by the new Farm Credit Administration so financially troubled farmers in the Federal Credit System may also benefit from two-tiered debt restructuring.

Of the 650,000 farmers that are responsible for 90 percent of our farm production, as many as 125,000 face liquidation within the next two years if their debts are not restructured. Options contained in Farm Bureau's plan would help the majority of these troubled farmers. Two-tiered debt restructuring would stabilize the entire agricultural credit situation and prevent today's financially sound farmer from becoming tomorrow's troubled borrower.

Six vegetable projects funded

HARRISBURG - State Agriculture Secretary Richard E. Grubb has approved funding of \$31,398 for six vegetable research projects aimed at improving production and controlling disease. The 1986 studies were recommended by the Pennsylvania Vegetable Research Advisory Board, and will be carried out by researchers at The Pennsylvania State and Cornell Universities

Penn State scientists will focus on evaluation of mulches and tunnels for early vegetable production, increased sweet pepper production, tomato disease control, disease management for vegetables and biological control of nutsedge.

A study of the affect crop residue disposal methods have on survival of white mold fungus will be done at Cornell's agricultural experiment station in Geneva, New York.

Farm Calendar



Saturday, March 22

Montgomery County Dairy Princess Pageant and Montgomery County Holstein Club's Annual Banquet, 7 p.m., Towamencin Firehall.
Red and White Dairy Cattle Association's Sale, Guernsey Sales Pavilion.
Brown Swiss Canton meeting, Cloister Restaurant.

Tuesday, March 25

Safe Drinking Water Clinic, York County 4-H Center, Barr, 1 to 3 p.m. and 7 to 9 p.m.
Bradford County Agronomy Day, Ulster Firehall, 9:30 a.m.

Wednesday, March 26

Berks Conservation District meeting, Agricultural Center, Bern Township, 7:30 p.m.
Veterinary Nutrition Forum, Host Town, Lancaster, 7 p.m.

Thursday, March 27

Pennsylvania on Parade Sales and Show; continues through March 29.
Pesticide Training meeting, 7:30 to 9:30 p.m., York Extension Meeting Room, Pleasant Acres.

Saturday, March 29

Adams County Beef Ball, Sheraton

Inn, Gettysburg.

PA Holstein Spring Show, 8:30 a.m., Farm Show Complex, Harrisburg.
Antique Show and Sale, Mifflinburg Area High School, 9 a.m. to 5 p.m., \$1 admission.

Wednesday, April 2

Lancaster Conservation District board meeting.
Berks County Marketing Meeting on Futures, contracting and the future.
Maryland State Jersey Sale.

Thursday, April 3

Adams County Water Quality Fair, Penn State Fruit Research Lab, Biglerville, 1 to 3 p.m. and 7 to 9 p.m.

Friday, April 4

Elizabethtown Young Farmer Meeting, 6:45 p.m., Country Table Restaurant, Mt. Joy. For tickets (\$8.50 each), call Ken Balmer, phone: 367-0895.

Saturday, April 5

Montgomery County 4-H Showcase, Montgomery County 4-H Center, Creamery, PA, 10 a.m. to 3 p.m.
PSU Dairy Science Club annual dairy judging contest, PSU Ag arena, 10 a.m.

Farm Bureau proposes two-tier debt plan

PARK RIDGE, IL - Farm Bureau, the nation's largest farm organization, is seeking legislative and regulatory changes that will allow lenders to create a two-tier debt restructuring program for financially troubled farmers.

Under the two-tier concept, a farmer and lender would analyze the farm operation's cash flow and profit potential. They would agree on the amount of the debt that could be serviced within the operation's cash flow. This amount of manageable debt would be considered "tier one".

The remainder of the debt would be placed in "tier two" and the farmer would be required to pay 3 percent interest but no principal on this amount. As a portion of "tier one" debt is paid off each year, an equal amount of "tier two" debt would move to the "tier one" level. This would continue until all of the "tier two" debt is paid off.

In this plan, no debt is forgiven. Lenders would lose some interest due to the reduced requirement of "tier two" debt. However, 15 states and the federal government currently offer financial assistance to troubled farmers.

Lenders offering two-tier debt restructuring could seek to participate in appropriate credit programs that would lessen their interest loss. Besides, for the

restructuring to work, the interest loss would be less than the loss of principal suffered through a foreclosure sale.

Under the Farm Bureau plan, the financially troubled farmer benefits by keeping his farm operation. He still pays off all his debt. The lender benefits because all debt is repaid and no foreclosed farm land must be sold on a declining market. Even financially healthy farmers gain under the Farm Bureau plan because they will be assured of a sound financial system, a healthier rural community and lessened downward pressure on agricultural land values.

For this program to work, regulatory and legislative changes needed by commercial banks include a prohibition against classifying "tier two" debt against the capital of the participating financial institution. Banks should also be allowed to evaluate farm loans based on the productive or market values of assets, rather than salvage values.

Loans should also be evaluated on profit and cash flow of the individual rather than on the debt-asset ratio. Finally, banks should be allowed 10 years to write off loan losses rather than taking the entire loss in one year.

Farm Bureau is working to get

