

The Dairy Business

By
 Newton Bair

Credit Where Credit Is Due

The American language is a frustrating thing. A simple word that has a certain meaning in one generation can have a different meaning in the next. Let's consider the word CREDIT, for instance.

I grew up with the understanding that the word CREDIT meant giving someone his due. Like, if a friend does you a favor without expecting anything in return, you give him CREDIT for being generous. Or, a child was given CREDIT for being smart, or beautiful, or strong or a football hero.

CREDIT meant recognition, honor and merit. An author was given CREDIT for what he wrote. A person was a CREDIT to his school, church or community. Such a person was trustworthy, reliable,

and had a good reputation. A CREDIT to society.

Well, it still means the same thing, only the word has taken on another meaning. CREDIT is something you can earn, not only in social circles, but in financial ones as well.

The trouble is, Credit has taken on a strong financial aura that is threatening to obscure the broader implications of the word. CREDIT has come to be associated with banks and other money lenders. Its strongest implications have to do with money.

You can get plastic credit with Master Card, Visa, American Express and Exxon. Sears, Watt and Shand, Boscovs and Gumbles all issue plastic credit.

Banks will issue a line of

CREDIT to anyone solvent enough to qualify, or to anyone who doesn't really need it. You can buy a new pickup or tractor or even a vacation to Florida with it.

CREDIT has taken the place of money in our society.

That leaves me with a flat and foolish feeling. Credit has no jingle and no heft to it, and unlike solid cash, there is no warning when the pocket gets empty. Alas, that can get you into trouble. You see, credit has a way of petering out just when it's needed most.

Having no tangible substance, the only way you know it's there is by consulting a well-kept record of how much is spent and what for. Or visiting your banker, who might just be laying in wait behind his desk to slap a delinquency notice on you with an "I'm so sorry" smirk on his face. I'd rather do my cowering at home in my barn clothes than get all cleaned up just to shiver and shake in a plush bank office.

Now I have to admit that the financial definition of credit is valid, sound and appropriate for our time. In fact, we probably couldn't do business without it in modern society. But by golly, we had better learn early in life how to deal with it so it doesn't disappear when we need it most.

There are times when the money lenders fall all over themselves trying to ply us with more credit than we actually need. That makes us feel like zillionaires, and we go spending like there is no bottom to the pot.

The trouble is, times change, and

so does the credit line. The end of the line makes our banker jittery and gives him a hair-trigger finger. Breathing gets difficult, like a fish hauled out of the pond.

Like I said, CREDIT is a real good word with lots of meaning, not the least of which is the

financial kind. Teach the kids all of its meanings, so that they know what it means to be a credit to the family, the school, the church, and the community. And top it off with a thorough understanding of what financial credit means and how to use it properly.

That is real CREDIT-ABILITY.

Wilson Reaps Bucks County DHIA Awards

DOYLESTOWN — The Bucks County Dairy Herd Improvement Association completed its 63rd year in 1986 with 48 herds and 2,852 cows on test. These herds produced a high average of 17,592 pounds of milk and 636 pounds of fat.

In comparison to the other county DHIA associations in Pennsylvania, Bucks County herds rank second for milk and protein production and tied for third in fat production.

Theodore Wilson lead the county with the high herd for milk, fat and protein. On 47 cows, the Richboro dairymen averaged 21,220 pounds of milk, 755 pounds of fat and 673 pounds of protein.

Willow Ridge Farm of Buckingham ranked second in the county for fat production. The farm's 48 Holsteins averaged 19,292 pounds of fat, 742 pounds of fat and 629 pounds of protein.

Delaware Valley College of Doylestown reaped four awards at the annual meeting of the association. Starting the cascade of awards for the college, its Holstein herd earned the second

high honors in the county for milk and protein production with an average of 20,883 pounds of milk, 723 pounds of fat and 666 pounds of protein.

High cow honors for milk production went to "Astra." Owned by Delaware Valley College, she completed her lactation with 28,907 pounds of milk. A second cow owned by the College earned the high lifetime fat production by producing 9,090 pounds.

The final award for the College was the low Somatic Cell Count. The three breeds milked at the College maintained an average count of 74,200.

Bishcroft Farm owned the top fat producing cow in the county. "Julia" produced 1,326 pounds of fat for the honor. The Fountainville dairy merited the award for most improved herd with a 17 percent increase.

The lifetime milk production award went to Walter and David Wurster's "Petunia" cow. She produced 258,179 pounds of milk.



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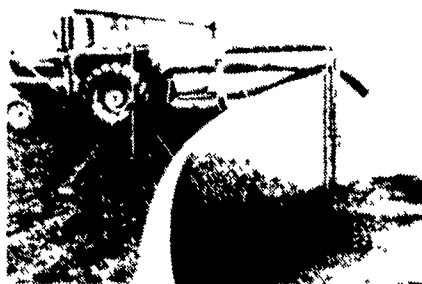
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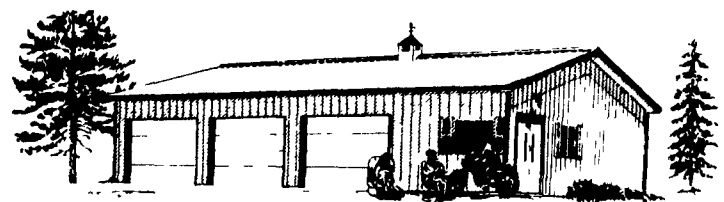
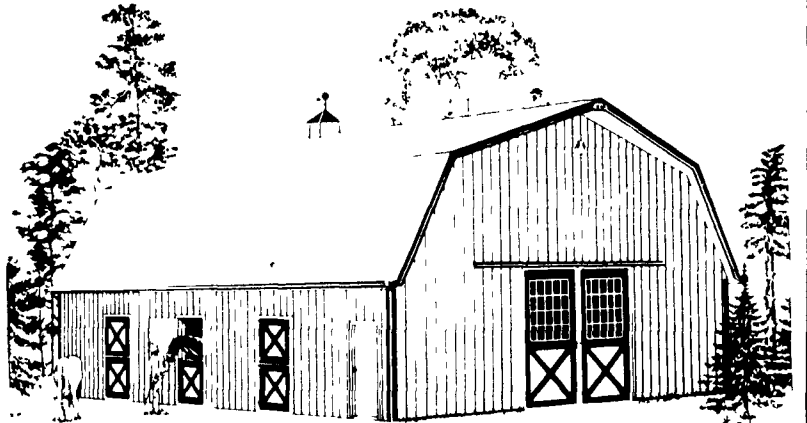
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