

# Banker Offers Dollar Saving Tips At Maryland Ag Day

BY SUE CROW

**Maryland Correspondent**  
CHESTERTOWN, Md. — "Manage to survive" was Martin Thornton's message to over 150 people attending the Upper Eastern Shore Ag Day. This statement became more and more of a reality with the drop in farmland values across the country.

Bankers are looking more critically at the whole production picture. Production per acre is more important than the price per bushel and this is where people like Thornton, vice president and senior farm manager of People's Bank of Bloomington, Ill., look first when it comes to long-term

financial projections.

Thornton said the shortage of money for loans is a myth. The fact is that not all credit applications are credit worthy. Bankers lend money to make money and they will not lend with out assurance of a person's ability to return the money.

Sharing information, attending seminars, talking to successful people are some ways to fine tune your business management practices. Thornton suggested trying new ideas on a limited basis, but retaining proven techniques.

Specifically, farmers have to critically look at their farming techniques — check soil pH levels, fertilize correctly, control weeds

by type and field, and check farm drainage. Thornton stressed that these items can produce savings which will pay off in the long run.

Thornton stated that a temporary or short term loan may ensure failure. A banker who provides a temporary loan to help the farmer over the hump is not helping. The farmer is avoiding reality by thinking a temporary loan without benefit of a long range plan will solve financial problems.

Other ways Thornton suggested farmers can save money in 1987 include:

- Taking advantage of off-season prices.
- Comparing discounts to the cost

of borrowing money.

- Buying only from financially sound suppliers, beware of deals that are too good to be true.
- Budgeting for the best and worst crop.
- Exploring supplemental income sources.
- Examining PIK and ROLL potential.
- Rotating corn and soybeans.
- Maximizing populations.
- Planting early.
- Studying variety tests.

Dr. George Stevens, a University of Maryland agricultural economist, spoke on Maryland's Farm Crisis. From his charts and surveys he showed that farm assets have been falling since the 1980s, which was caused by the fall in land prices. Stevens said an encouraging sign was that farmers were reducing their liabilities.

As a group of the economic sector, American agriculture is holding its own and doing great. Stevens said that the net cash income has been rising since 1977. Many farmers though are supplementing farming through their spouse or by taking a second job. Off-farm income soon may pass net cash income, Stevens stated.

As the fifth most expensive

farmland in the country, Maryland will have to wait out the storm on better land prices. As the commodity prices get better so will land values. Since 75 percent of the land in the United States is bought by farmers, it is going to take some time to balance out again, says Stevens.

Major changes in farm policy are a certainty in the next three years, Stevens forecasted. There will be a continuation of farm policy with control on production. Supply and demand have to be in line before the support price can be cut. Reagan proposes a 10 percent cut in the target price. Stevens says a lower percentage is more realistic.

The last speaker on the program, John Hall, based the topic "Financial analysis, are you prepared?" on stress management. Whether it is financial, legal or emotional, it is a large factor in farming today.

Computer analysis will also play a large part in the near future in the management of our farms. Many programs have been developed and much has been done to ease the fear associated with bringing a new innovation to the older generation.

## U.S. Ayrshire Breeders To Host World Ayrshire Conference

BRANDON, Va. — The Ayrshire Breeders' Association of America is busy planning for the Sixth World Conference of World Federation of Ayrshire Breed Societies to be held in the United States. General chairman for the event is Dr. Hilton Boynton. The Conference will be Sept. 28 to Oct. 9, 1988 with a post-convention tour extended to Oct. 14.

Current plans include visits to New York City where foreign guests will have the opportunity to view the Statue of Liberty and other famous sights, as well as taking a boat trip in the harbor. From New York the group will be bused to Pennsylvania where they will visit several herds including Ardrossan Farms in Villanova, the state's highest producing Ayrshire herd, averaging over 20,000 pounds on the 100 plus herd. Stops will also be made at Longwood Gardens and in the Amish country.

From Pennsylvania the group will be flown to the Mid-west where they will attend the World Dairy Exposition. Ayrshire enthusiasts are hoping to have one of the largest shows ever, with 400 Ayrshires participating in the 1988 National Ayrshire Show in Madison. While in Madison, Conference meetings will be held where papers will be presented by Ayrshire leaders from around the world.

From Madison, the tour heads towards Iowa where the group will see a farrow-to-finish hog operation, more Ayrshire herds and other facets of U.S. agriculture. While in Iowa they will be treated to a hog roast and a Paddle Boat ride on the Mississippi

River. The Conference officially ends in Iowa, but a post-convention tour is offered, with a trip to Los Vegas, the Grand Canyon, Hoover Dam and to the farm of the World Federation President, Raymond Jarratt, in New Mexico.

United States Ayrshire en-

thusiasts are welcome to participate in the Conference activities and are encouraged to help. For information about the World Conference contact the Ayrshire Breeders' Association, 2 Union St., Brandon, VT 05733 or phone 802-247-5774.

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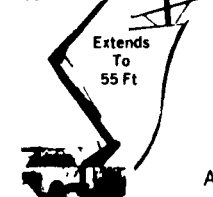


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