



# OPINION

## Consider What You Can Lose

In the latest USDA Economic Research Service Farmline publication, the report is given that more than half the farms showed positive cash flows and 40 percent of farms carried no debt. But 11 percent had both high debts and negative cash flows.

One of the side problems with financial pressures is the search for alternate crops or business enterprises to bring the cash flow back into line with expenses and family needs. If we're not careful, that leaves us open to be tempted to go into some questionable or untried business enterprise that may look very promising but depends a lot more on chance than good business practices.

When you are offered a chance to make some money in a new farm enterprise or outside of farming, beware if the offer makes claims to double your money overnight on your investment or offers you 100 percent interest on the money you lend. If the project is that good, everybody will be doing it, probably before you had a chance to get involved. Check on the markets for this new product. Talk

to someone who is already doing it. Check the company personnel. Make sure they have a long reputation of good business enterprise. Don't forget, to get a new business started into today's market place, it takes much better brains and marketing ability than one or two persons can accomplish. Verify the information you receive about the proposal. Check with respected financial advisors and then listen to them.

Always sleep on any deal. Don't buy on the same day you first hear the offer. If it can't be bought tomorrow, too, at the same price, you just missed that opportunity. And if you do want to speculate on a new project, keep your investment to a minimum. If the project looks good, invest \$500 or \$1,000 in it. If it is really good, you have benefitted in a small way. If the project goes broke, you've lost only \$500 or \$1,000.

The secret is to consider the amount you can lose, rather than the amount you can make whenever you go into any business deal.

### FARM FORUM OUR READERS WRITE

Dear Editor

Concerning your column on "Old-Fashioned Farm Frugality" in Saturday, February 7, 1987, issue made sense. I agree 100 percent that a lot of dollars are collected from farmers paychecks. It's easy to spend someone else's money. We must maintain old-fashioned farm frugality, period.

Roland G. Kamoda  
Monongahela

P.S. Would like to hear from someone who raises asparagus.

Dear Editor:

This letter is from the board of the Bradford County DHIA. We, being concerned with the gathering momentum of centralization, would like to express our opinion. We understand that the present State system has problems and is awkward to operate. Our concern is whether or not total centralization is the best course of action. At issue are 1) the options that will be presented to the State Board, 2) the unknown cost of centralization, and 3) the inherent weakness of the DHIA system.

First, we are concerned that only one option will be presented to the State Board, that of total centralization. This would mean that all the counties and all of their operations would be assumed by the State. All of the functions of the local board—such as hiring, firing, paying the supervisors and the settling of disputes—would be taken away. The local board might exist

on paper in order to elect regional or state directors and to arrange the local awards banquet. We feel that there are other options available.

Why not offer a limited centralization plan to accommodate the differences between counties? Many county boards are doing a fine job on their own, meeting certification requirements in a manner and cost that the State would be hard pressed to equal. Here in Bradford County, we have not seen a State field man in five months. We pay a part-time manager \$300 per month to manage 11 supervisors. After the State has bought and maintained a car as well as paid a college graduate a salary, it would have a hard time of matching our cost effectiveness. However, other counties with fewer supervisors and low cow populations might welcome State supervision.

Second is the matter of cost. Many questions need to be asked and answered before total centralization is adopted. How much will it cost? How much will rates have to go up? Will the quality of service be enough to offset the cost increase and keep dairymen from dropping DHIA? Are more services being offered than most dairymen want to pay for? Our fear is, of course, that the cost will increase and that the quality of service will decrease. We urge the State board to ask tough questions and demand answers before acting.

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## NOW IS THE TIME

By Jay Irwin

Lancaster County Agriculture Agent

### To Be Aware of Milker's Knee

Everyone knows about tennis elbow, but who has ever heard of "milker's knee"? Dairy producers may have this form of degenerative arthritis without being aware of it. The condition occurs from the squatting, bending and lifting that dairy farmers must do when attaching milkers to cows standing at floor level.

This wearing away of cartilage in the joints is most common among dairy farmers. The first sign is usually pain in the knees. Family and friends may notice that the person is becoming bowlegged. Other signs include frequent loss of balance; swelling, locking, stiffening, or giving out of the knees; and a grinding or snapping noise when bending.

A knee injury can develop into milker's knee but people who have never had a knee injury may be affected. Some farmers simply may have inherited the problem, especially if the family has a history of arthritis.

Dr. Dennis Murphy, safety specialist at Penn State, tells us that the most important preventive is to avoid squatting. Instead, kneel on one knee and wear knee pads. If you consult a physician at the first sign of trouble, you can probably keep the condition from becoming worse.

### To Recognize Lime For Weed Control

You have never heard us recommend lime for weed control; however, indirectly lime is important to obtain good herbicide weed control. Both research and farm experience has indicated that herbicides are not as effective in sour soil. So, for best control with chemicals, the soil-test requirement must be satisfied.

Many poor weed control experiences have been reported on sour soils. A complete soil test will indicate the amount of lime needed. There are many other advantages to crop production in addition to better herbicide action.

### To Know Sewage Sludge Content

The use of sewage sludge on farm land is becoming more common. As the amount of this material increases, the farmers should be aware of the danger of

excessive application. There can be a problem of too much sludge causing a build-up of heavy metals such as zinc, copper, cadmium and cobalt. When these metals become too high in the soil they are toxic to plants. Farmers that utilize sewage sludge are urged to require a test of the material in order to know the exact mineral and fertilizer content. Disposal plants are urged to provide this test for their farmers in order to know what is being done. Both the sewage and the soil can be tested through the Penn State Testing Laboratory. Don't apply sludge without knowing the mineral built-up in the soil.

### To Keep Small Children Away From Machinery

The spring cropping season will be starting in another month. That means that a lot of farm machines will be put into operation and things will really be moving. Small children like to become a part of this action and ask to ride on machinery, or even operate some of the smaller tractors. It might take nerve to refuse them at times, however, for their own protection they should not become involved. Many serious accidents have happened because "Dad" or "Grandad" took them along.

Where there are small children, all machinery operators should be especially careful of their exact location. Farm machinery and small children do not mix.

## Farm Calendar

Saturday, February 14  
St. Valentine's Day.

Monday, February 16  
Atlantic Breeder's Annual Meeting, Penn Township Firehall, Hantsdale, 7:30 p.m., Southeast Regional Soybean Meeting, Meyer's Restaurant, Route 309, Quakertown, 9:30 a.m.

Tuesday, February 17  
Penn-Jersey Tillage Conference, Stabler Arena, Lehigh University, Bethlehem, Pa. Northeastern Pa. Turfgrass and Grounds Maintenance School, Luzerne Co. Community College, Nanticoke.

Farm Management Series, Cumberland Extension Center, Carlisle, 12:30 p.m.

Lancaster County Crops and Soils Day, Lancaster Farm and Home Center, 8:30 a.m. to 3 p.m.

Atlantic Breeders Co-op, Southern, Quarryville Fairgrounds, 7 p.m.

Cecil County Dairy/Livestock Day, Calvert Grange Hall, 9:30 a.m. to 2:30 p.m.

Farmer's Income Tax Meeting, Montoursville Presbyterian Church, 1 to 3 p.m. For information call William Messersmith, 717-327-2350.

Blair/Huntingdon Crop Day, Alexandria Firehall, 9:30 a.m. to 3 p.m.

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## THE BIBLE SPEAKS

BY LAWRENCE W. ALTHOUSE

THE EXAMINER  
February 15, 1987

Background Scripture:

Colossians 3:5 through 4:6.

Devotional Reading:

1 John 21:7-11.

Tomorrow, I will make my third trip this week to the License and Title Bureau of the Dallas County Court House. Two days ago I had gone there the first time to transfer the title on a car I had obtained, but the clerk told me I needed some additional forms. So, today I returned with the forms she had indicated. Once again, she informed me that I would have to get another signature on still another form and bring it back. That did it. I became angry and frustrated and I didn't bother to hid it. The girl obviously couldn't care less how many times I had to come back or how far I had to come.

On the way home in the car I mulled over this incident. On the car radio the choir from some church in the area was singing a Christmas anthem about "Peace on earth, good will toward men." That wasn't the message I wanted to hear. Something more on the wrath of God descending upon county clerks was what I had in mind! And then it dawned on me that, no matter how "right" I felt I was, no matter how "wrong" I thought she was, I needed to respond with forgiveness rather

than vengeance. (It is easy to tell you this now, but it wasn't all that easy for this idea to take hold of me—I was angry and I was enjoying my anger with self-righteousness.)

### DAILY REPORTS

I remembered reading about a monastery where, at the close of each day, the monks had to review the past day, particularly in terms of their relationships with others. Every day they were examined on their conduct and this daily need to remember and confess their shortcomings was a big factor in helping them to grow more Christlike in their lives. It occurred to me that, if I had an Examiner to whom I had to report daily, I might remember more often to do the Christian thing in my relationships with others.

What difference might that make in your life—if each day someone were to examine your conduct toward other people? What would such an Examiner be looking for? For one thing, the Examiner would look for negative evidence: "immorality, impurity, passion, evil desire, and covetousness..." (Colossians 3:5). That's just for starters, because he would go on to look for "anger, wrath, malice, slander and foul talk from your mouth" (3:8). "Lying" would also be another clue. Pretty tough examination!

But the Examiner would also look for the presence of some positive qualities too: "compassion, kindness, lowliness, meekness, and patience, forbearing one another, forgiving each other" (3:12-13). Most of all, the Examiner would be looking for love: "And above all these put on love..." (14).

### A CHECK-LIST

Actually, all of the above traits from Colossians 3 would make a good check-list to help us grow spiritually each day. All of us would probably live better, more loving lives. The problem with most of us is, not that we don't know any better, but that we tend to forget and there is no one to remind us or question us about our daily lives. Without regular confrontation, we will remember only once in a while, as I did this afternoon.

Oh, if only there were an Examiner to whom we could report each day...

Ah, but there is!

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