



OPINION

A Healthy Farm Business

Too much debt load can ruin the health of your farm business. That's been self evident during the last number of years when we've experienced interest rates up to 20 percent. This caused a lot of farmers a lot of financial and personal headaches.

Fortunately, interest rates have returned to more normal levels, and the past two years have given farmers in Pennsylvania an increasing profitability according to Richard Denison, manager of Pennsylvania Farmers' Associations' financial services. As reported elsewhere in this issue, Denison says that Pennsylvania farmers paid more income tax in 1985 than in 1984. And they paid more income tax in 1986 than in 1985. We can get a feel for what is happening in the business of farming from this report. First, the profitability in farming has increased from the lows of the early 1980s. In addition, farmers are paying off debt instead of investing in new equipment where they might have been able to take added tax credits. We agree with Denison that there is nothing wrong with paying a little more income tax if you are going to get yourself more free of your debt load.

Since the early 1950s when PFA began to keep financial records for farm businesses, the average farmer could sell his livestock and equipment and still have his land debt free. That was true until 1981 when for the first time on record a farmer still had to sell land after his livestock and equipment dispersal to get out of hock. In recent years interest jumped from fourth place to second place behind feed as the farmer's major farm cost input. We think this fact is significant.

Obviously, some debt and a line of credit for peak input seasons are

necessary. Though some figures we have seen, show that about one third of the farmers have no debt load at all. And some farmers pay cash for the equipment they buy. One farmer we know upgraded his 20-year-old tractor for a 12-year-old tractor with outlayed cost of about \$1,500. He feels his chances of mechanical problems are no greater with his new, old tractor than with his old, old tractor. He seems to have a good head on his shoulders so we're not going to disagree. Certainly parts are more readily available. And the minimal addition to investment in equipment is very attractive.

Another young farmer plans to go into full-time dairying with his small family by the end of this year. At first he thought it was necessary to modernize the family farm. But after studying other farm operations of some of his peers he changed his mind. They had taken on a debt load that almost made them slaves of the credit institution. This young man decided he'd work into it with the present less-than-modern setup. He is not interested in slavery. And he's certainly nobody's fool.

By going into farming, Denison tells young farm families that it may take them a longer time to catch up to their city friend's standard of living. But in the end they will be better off.

So for the healthy farm business, the management of debt is as important as the management of the production of milk, meat or crops. And it is exciting that many farmers (young and old) in Lancaster Farming Territory have mastered the management of all areas of their farm business. This makes for a healthy farm economy. And it deserves heart-felt congratulations from all of us to all of you.



NOW IS THE TIME

By Jay Irwin

Lancaster County Agriculture Agent

To Be Aware of Corn Insects

With the trend toward no-till corn planting or minimum tillage, we can expect more problems with corn insects. Past experience shows this. We urge corn growers to inspect their fields frequently to observe any feeding on small plants. You can have cutworms, stalk borers and armyworms at any time feeding on the corn plant. The Agronomy Guide lists several materials for the control of cutworms and armyworms, including Lorsban, Furadan, Dyfonate, Dylox or Sevin. The stalk borer is very difficult to control because they work inside the corn stalk.

Flea beetles are another insect that may feed on small corn leaves; they create small holes in the leaves but seldom do extensive

damage. Sevin can be used to eliminate these small insects, if it is serious enough. Keep an eye on the corn field for the first several weeks and avoid insect injury. Be sure to follow label directions when using any pesticide.

To Be Aware of Wheat Diseases

Conditions are just right this year for the plant disease "powdery mildew" on our wheat crop. Our research agronomist, John Yocum, reminds us to take a good look at our wheat fields. Disease buildup occurs based on the relative resistance or susceptibility of the variety grown, the amount of nitrogen available to the crop and weather conditions.

The fungicide Bayleton is available for powdery mildew control. It is recommended to use Dithane with the Bayleton to help control other fungus problems. Be sure to follow label directions.

For Haylage and Hay Making

Good quality forages can help farmers generate more cash income with little to no additional expense. And, what farmer couldn't use that right now! Cows produce more milk and livestock gain more rapidly on higher quality forages. The need for purchased concentrates is also greatly reduced. So, if you are growing forages, concentrate on improving forage quality and improving nutrient yield per acre.

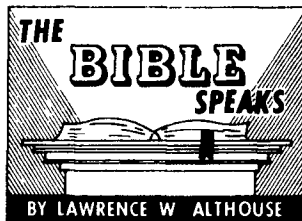
Most important to quality is stage of maturity at time of harvest. For established stands of

alfalfa, harvest the first cutting at the late bud stage; later cuttings can be harvested in the late bud to early bloom stage... about 35 to 42 days after the previous cutting. To enhance the vigor and longevity of the stand, at least one of the cuttings should be allowed to bloom. Similarly, the first cutting of a new seeding of alfalfa should be made in the early bloom stage.

Grasses should be cut in the boot stage of maturity, just as the heads are beginning to emerge.

To Be Aware of Hot Hay

Many farmers may be making hay that has higher than usual moisture levels in order to get the first cutting of hay into the barn. This can result in excessive heating, spoilage and possibly a barn fire due to spontaneous combustion. If you suspect your hay is hot, check the temperature. Drive a pipe down into the hay mow at several locations, and lower a thermometer into the pipe. (Temperatures will rise to 120°F. during normal sweating and then drop back. At 150°F, you are entering the danger zone, and temperatures should be checked daily. At 160°F you are in the danger zone and temperatures should be monitored every 4 hours. Hot spots or fire pockets may be anticipated at 175°F; alert your fire company. At 185°F, start removing the hay; be careful you don't fall into a fire pocket; have fire protection and rescue service standing by.



TORN TO HEAL

May 17, 1987

Background Scripture:
Hosea 5:8 through 7:16.
Devotional Reading:
Psalms 31:19-24.

Just as love is powerless to save without judgement, so discipline and punishment are often essential to judgement. To "punish" means to exact a penalty for an offense. "Discipline" may mean to punish for the purpose of correction and training. It is important for us to realize that both of these—punishment and discipline—have a constructive purpose: to change for the better the one who is in

violation of the rules or laws.

FOR PREVENTION

Unfortunately, people often assume that the purpose of punishment is retribution: "an eye for an eye and a tooth for a tooth." Some people indeed mete out punishment because they get satisfaction in administering retribution. When this is true, there is little difference, if any, between punishment and revenge. But the true purpose of punishment, although it comes "after the fact," is, in reality, aimed at prevention or "before the fact."

If we punish now for some wrong that has been performed, it is for the purpose of discouraging a repetition of that act.

In the prophetic literature of the Old Testament we find that punishment in the hands of God is always constructive, never sheer retribution. If God punishes Israel it is so that the people may realize their sin and return to the Lord. It

is in this light that the Lord muses: "What shall I do with you, O Ephraim? What shall I do with you, O Judah?" (6:4). God does not subject Israel to its many calamities for the purpose of "paying-back" the people for their infidelity. God subjects them to hardship and suffering "until they acknowledge their guilt and seek my face, and in their distress they seek me, saying, 'Come let us return to the Lord'" (Hosea 5:15b).

"But is all that necessary?" we wonder. "Must God punish us in order to bring us to our senses?" The answer: often, but not always. Sometimes the sheer knowledge that we have sinned or failed in some way is enough to turn us away from our deadly course. Often, our consciences will bring us to our knees in genuine contrition.

"STRICKEN & TORN"

But there are other times when punishment seems to be the only way that God can get our attention. Thus, says Hosea, "he has torn, that he may heal us; he has stricken, and will bind us up" (6:1). In the family we may penalize children in order to motivate them to change their conduct. In the larger society, we have an elaborate—and often not very effective—penal system that is designed to change the behavior of those who break the law.

It would be wonderful, of course, if each of us were so upright and eager to please God that we would never need discipline or punishment. Children would never have to be "grounded" and there would be no need for police, courts or prisons. Obviously, that is a state of affairs we are not likely to see this side of the Kingdom of Heaven.

It should not be so surprising, to us, then to realize that sometimes we must first be "torn" in order that we may ultimately be "healed." If a bone is broken and not set properly, it may have to be broken again so that it can heal properly. If there is a malignancy growing inside us, often we cannot know healing until it is destroyed or removed from us.

So, too, spiritually we may need to be stricken so that God may "bind us up."

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Farm Calendar

- Saturday, May 16**
Fourth Annual Rhubarb Festival, Kitchen Kettle Village, Route 340, Intercourse.
Armstrong County dairy princess pageant, Lenape Vo-Tech School, 8 p.m.
Berks County Dairy Princess Pageant, Berks County Ag Center and Auditorium, Reading.
- Sunday, May 17**
Md. Draft Horse and Mule Association Open Driving Schooling Show, Mt. Airy Carnival Grounds, Mt. Airy, Md., 9 a.m.

- Annual Convention, Pa. Food Processors Association, Hershey Pocono Resort; continues through May 19.
- Tuesday, May 19**
Ephrata Area Young Farmer Monthly meeting, 7:45 p.m., Ephrata High School Ag Department.
- Wednesday, May 20**
NW Maple Queen Contest, Michael Angelo's, Route 6, Corry, 7:30 p.m.
Hunterdon County Ag Develop-

ment Board meeting, Extension Center, 8 p.m.

Symons Hall, University of Maryland.

Thursday, May 21
Mifflin County Dairy Princess Pageant, Towamencin Firehall.

Saturday, May 30
York County Dairy Princess Pageant, 4-H Center, 8 p.m.

Saturday, May 23
NW Keystone Jr. Beef Classic, Fairgrounds, Meadville.
W. Pa. Rabbit Breeders, Fairgrounds, Meadville.
Upper Shore Dairy Princess Contest.
Maryland State 4-H Dairy Bowl,

Delaware Strawberry Festival, Middletown High School, South Broad Street.
Chester County Dairy Princess Pageant, West Fallowfield Christian School, Atglen, 7:30 p.m.
Franklin County 4-H Spring Preview Show, Shippensburg Fairgrounds.

