

# FARM MANAGEMENT

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accomplished, they and their family will have income from their labor and from the capital invested in the farm. If a farmer dies after establishing an adequate net worth, the family will have the income from the sale or operation of the farm. Few families owning a good farm with a high net worth would suffer from want. The real risk the family takes is that the young farmer will die before accomplishing these objectives. Young farmers who are heavily in debt for their farms and have growing families thus have an

urgent need for life insurance protection. They seldom, if ever, are in the position to use life insurance as an investment. The amount of protection the family needs depends to a degree on what the family expects as a level of living. The amount of property in the form of insurance, a farm, Social Security, and so forth that is needed to provide a given level of income overtime can be estimated. As a farm family, look over your insurance needs. Are you adequately protected?

## USDA Lowers Wheat Target Price, Loan Rate

W. CHESTER - George Stuckels, county executive director of the Chester/Delaware County Agricultural Stabilization and Conservation Service, said the 1989 Wheat Program contains a lower target price, loan rate and acreage reduction percentage than the 1988 program. The U.S. Department of Agriculture reduced the wheat loan rate by 7 percent; lowered the target price by 3 percent and reduced the acreage reduction percentage by 17.5 percentage points. "A 10 percent acreage reduction requirement will be in effect for 1989 wheat, compared to a 27.5 percent reduction in 1988," Stuckels said. "This means that program

participants will be required to maintain an acreage conservation reserve area equal to 11.11 percent of their planted acres." Wheat producers who comply with program provisions will be eligible for price support loans at a national average of \$2.06 per bushel and target price protection at \$4.10 per bushel. Stuckels said the program will not have a paid land diversion, nor will marketing loan provisions be implemented. He said 1989 wheat will be subject to limited cross compliance, meaning that the acreage planted for harvest on a farm may not exceed the crop acreage base to be eligible for program benefits. As in 1988, the 1989 Wheat

Program prohibits the production of nonprogram crops on land idled under the acreage reduction program. Farmers will not be allowed to upwardly adjust any crop acreage base with a corresponding downward adjustment in other crop acreage on the farm. However, adjustments in crop acreage bases on a farm will be considered when producers need to change cropping practices to carry out conservation compliance requirements on highly erodible land. The ASCS official said that Agriculture Secretary Lyng determined a downward adjustment in the loan rate and target price was necessary to maintain U.S. wheat competitiveness in domestic and international markets.

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