



OPINION

Quality Begins Today

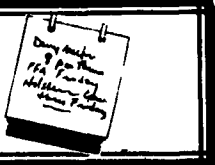
Records show that in 1992, milk inspectors issued orders resulting in the discard of \$12 million worth of fluid milk after tests revealed drug residue violations. That's a lot of milk down the drain.

It should be reassuring to consumers that milk with drug residues is not getting through to the store shelf. But from the dairy farmer's point of view, the out-of-pocket cost to produce this wasted milk and the lost profit it represents is staggering. It should be obvious that all milk that can possibly contain drug residues should be discarded at the farm. Often large quantities of milk must be discarded because milk with drug residues was put into the bulk tank and then on to the tanker truck. When the load is tested as all loads are, whole loads of milk must be discarded because one farmer with one treated cow wasn't careful enough to discard the bucketful of treated milk before it got into the bulk tank.

Farmers responsible for the contamination of the truck load of milk become responsible to pay for all the lost milk. That should be incentive enough to start on a quality assurance program on your farm.

The Milk and Dairy Beef Quality Assurance Program (DQA) has been established about a year ago and officials of DQA are working with veterinarians, dairy cooperatives, trade associations, individuals to increase the number of dairy farmers who ascribe to the program. Many farmers have already initiated a DQA on their farms. The potential of being responsible for a lost truck load of milk because of personal negligence should be enough incentive for every farmer to begin a quality assurance program today.

Farm Calendar



Saturday, August 28

Maryland State Fair, Fairgrounds, thru Sept. 6.

Sunday, August 29

Indiana Co. Fair, Indiana, thru Sept. 4.

Allentown Fair, thru Sept. 5.

Monday, August 30

Dairy Day at the New York State Fair.

Tuesday, August 31

Big Knob Grange Fair, Rochester, thru Sept. 4.

Wattsburg/Erie County Fair, Wattsburg, thru Sept. 5.

Greene-Dreher-Sterling Fair, Newfoundland, thru Sept. 6.

Allentown Fair, thru Sept. 6.

Land Preservation Workshop, Dover Township Building, Dover, York Co., 7:30 p.m.

Wednesday, September 1

Centre County Holstein Show, Fairgrounds, Centre Hall, 9 a.m.

South Mountain Community Fair, Arendtsville, thru Sept. 5.

Stoneboro Fair, Stoneboro, thru Sept. 6.

Wyoming County Fair, Tunkhannock, thru Sept. 6.

Wayne Co. Water Treatment Workshop, Grace Episcopal Church, Honesdale, 1 p.m.-4 p.m.

Thursday, September 2

Dairy Reproduction Barn Meeting, Parke H. Ranck, Jr., Strasburg, 7 p.m.

Fulton County Conservation Field Day, McConnellsburg.

Clearfield-Jefferson Co. Cooperative Extension Crop Management Field Day, Carl Brink Farm, Westover.

Friday, September 3

Central 4-H Dairy Show, Mifflin County Youth Park.

Saturday, September 4

Mon Valley 4-H Dairy Show, Fayette County Fairgrounds.

Northwest 4-H Dairy Show, Craw-

ford County Fairgrounds.

Southwest 4-H Dairy Show, Somerset Fairgrounds.

Montour Antique Farm Machinery Show, Montour Delong Fairgrounds, Washingtonville, thru Sept. 5.

Juniata County Fair, Port Royal, thru Sept. 11.

Sunday, September 5

Cambria County Fair, Ebensburg, thru Sept. 11.

Spartanburg Community Fair, Spartanburg, thru Sept. 11.

Monday, September 6

Labor Day

Ox Hill Community Fair, Home, thru Sept. 11.

West Alexander Fair, West Alexander, thru Sept. 11.

Waterford Community Fair, Waterford, thru Sept. 12.

Tuesday, September 7

Claysburg Farm Show, Claysburg, thru Sept. 11.

Jamestown Community Fair, Jamestown, thru Sept. 11.

Wednesday, September 8

Bellwood-Antis Farm Show, Bellwood, thru Sept. 11.

Luzerne Co. Fair, Dallas, thru Sept. 12.

Northeast Heifer Management Symposium, Syracuse, N.Y.

Thursday, September 9

Ag Issues Forum, Kreider's Restaurant, Manheim, 7:30 a.m.-9 a.m.

Grain Marketing Seminar, Lehigh Co. Ag Center, 8 a.m.-2:30 p.m.

Friday, September 10

Penn-Ohio Fall Sale, Fairgrounds, Meadville, 11 a.m.

Pike Co. Fair, Matamoras, thru Sept. 12.

York Interstate Fair, York, thru Sept. 18.

Thurmont and Emmitsburg Community Show, Catoclin High School, Thurmont, Md., thru Sept. 12.



NOW IS THE TIME

By John Schwartz
Lancaster County
Agricultural Agent

To Learn About Trusts

Recently there has been a company selling the concept of "pure trusts" as a way to avoid taxes to farmers.

Trusts are an excellent estate planning tool to minimize taxes. But they should be set up by your local attorney. You should be cautious when approached by someone you do not know promoting a dream too good to be true. It probably is.

The proposed "pure trust" is an irrevocable trust. This means that once you transfer assets into the trust, there is a very slim chance you will be able to retrieve them from the trust at a latter date. If not properly done, the farmer could be giving the farm away to the trust and never be paid for it.

Thus, it is very important you know who the trustees are and how the assets are distributed at a latter date. Also, there are a variety of income, estate, and gift taxes to be concerned about. Everyone should have as their objective to pay as little in taxes as legally possible.

In practice, minimizing taxes is easier to accomplish than eliminating taxes. Always be cautious when things are being done in secrecy, with little details or with people you do not know. And finally, never sign any legal documents including contracts and trusts without your attorney reviewing them first.

To Select

Contractors Carefully

Sooner or later every farmer will be undertaking a major construction project.

Whether it is installing a new conservation practice, manure storage, remodeling, or building a new building, the selection of a good contractor is very important.

Some key items to consider are:

- The contractor's reputation for quality and satisfactory work. Take time to visit and look at similar projects just completed.

- General experience as a contractor.

- Net worth and financial ability of the contractor, including the ability to post performance bonds and payment bonds for the project.

- Mechanic's liens and collection problems of subcontractors and material men from previous projects constructed by the contractor.

A mechanic's lien is a lien against the improvement itself and the real estate on which it is erected. The lien arises from debts due by the owner to a contractor or by the contractor to a subcontractor for labor and materials. If a mechanic's lien is filed by a subcontractor, the owner may be required to pay the lienholder for work or materials previously paid to the contractor.

To avoid this, the owner should request the general contractor to

sign a legal document known as a "Waiver of Mechanic's Lien" or "Stipulation Against Liens." It is important this waiver be executed and recorded in the courthouse before any construction is started.

To Be Profitable

Based on a Nebraska study, farmers identified the following factors that affect farm profitability. They include level of debt, size of business, cost containment, marketing and product quality, and making timely decisions.

Debt was identified as a cause of low profits. Determining whether debt is good or bad for a farm depends how the farmer uses it.

Top managers manage their debt. They incur debt for productive purposes and pay it off. Managers of unprofitable operations often accumulate debt, using it as a substitute for poor cash flows.

A profitable farm does not have to be large, but it must generate an adequate gross income to provide a family's income. Families may

need at least \$35,000 of pre-tax income, if spending \$28,000 per year on living expenses.

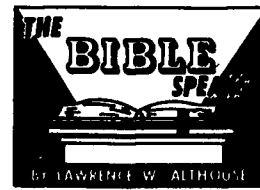
Based on a 10-year study, net farm income averaged 17 percent of gross farm income. This means an annual gross farm income of more than \$200,000 would be needed to generate \$35,000 of net farm income.

As our economy matures and population growth slows, businesses, including farms, must become the low-cost producer. To achieve this, costs must be monitored very closely and productivity increased.

Only the farmers that continue to grow and mature in their management styles will remain in farming. Now is the time to start improving your management skills.

The excellent manager today who does not change will be an average manager five years from now!

Feather Prof's Footnote: "Pessimism never won any battle" — Dwight D. Eisenhower



ARE YOU ADEQUATELY ARMED?
August 29, 1993

Background Scripture:

Ephesians 6:10-20

Devotional Reading:

2 Timothy 2:1-13

It was just over a year ago that I visited the little town of Eisenach, in what used to be East Germany. Eisenach has two very special claims to fame. It was here that Johann Sebastian Bach was born and made his first explorations into the mysteries of music.

Eisenach is also the home of the magnificent medieval fortress, the Wartburg, where the Elector Frederick the Wise hid Martin Luther for 11 months, while he translated the Bible into the German language. Touring the castle, we were shown Luther's Room, where between May 4, 1521 and March 6, 1552 he labored to put the Bible into a language his people could read. We saw the black mark on the wall that is said to be the one that Luther caused when he reportedly threw his inkwell at the devil!

THE REAL ISSUE

Sometimes I am asked whether I believe in the devil and I usually respond that I neither deny him or affirm him. Unlike Luther and many others. I have never experienced the devil as a person, but I do not deny that others have. It is interesting to note that "devil" is simply "evil" with a "d" added. I am quite certain about the last five letters of that word, but I just don't know about the "d." For me it is quite enough to believe in God and Christ without having also to believe in the devil — as a person. That doesn't mean I do not believe in the power of evil in the world; I just don't know whether that power is a person or something else, a "he" or an "it."

The real issue is the existence and pervasiveness of evil in the world and in our lives. We are told that one night Thomas Carlyle took Ralph Waldo Emerson through the dark streets of one of London's worst sections and commented: "Do you believe in the devil now?" One can hardly read the newspaper, watch TV or walk

through the city without finding many evidences of the destructive power of evil all around us. Moral rot is everywhere.

Furthermore, we don't even have to look beyond our own lives. Carl Sandburg had one of his characters say: "When I doubt there is an evil one, I have only to look into myself. There he is, the chief of all evil." I, too, have found evil in my own life — in what I have thought, in what I have said, in what I have done, and in what I have failed to think, say or do.

THE DEVIL'S WILES

So, I can appreciate the concern of the writer of Ephesians, whether we are able to "stand against the wiles of the devil" (6:11). And I can understand what he means when he says, "we are not contending against flesh and blood, but against principalities, against the powers, against the world rulers of this present darkness, against the spiritual hosts of wickedness in the heavenly places" (6:12). The (d)evil of our world is extremely powerful and destructive.

In the face of all of this, what can we do, with what can we arm ourselves with to withstand this demonic reality? Tanks, guns, planes, and atom bombs come quickly to mind when we think of weapons to guard against a (d)evil of such great proportions. But two great world wars and a half a century of the cold war have demonstrated to us that these weapons can kill and destroy other people, but they cannot eradicate evil.

That's why Ephesians' answer seems so utterly ridiculous. What is this "whole armor of God" that we are to put on to protect us? Truth! Righteousness! The gospel of peace! Faith! Salvation! The word of God! And, "Pray at all times in the Spirit, with all prayer and supplications" (6:14-18).

It seems so little in the face of such a monstrous power or person — but it is enough. Try it.

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— by —

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