

## Agri-Education Seminar Teaches How To Take Farm To Higher Ground

**LOU ANN GOOD**

**Lancaster Farming Staff  
LANCASTER (Lancaster Co.)**

—About 375 persons attended the CoreStates Hamilton Bank Agri-Education Seminar to learn how to take their business and personal lives to higher ground.

The day-long seminar held Thursday at the Farm and Home Center offered perspectives on economics, working with people, political influences, future trends, and balancing work and family life.

It was the 14th year that CoreStates has offered the educational seminar to its customers.

"It's our commitment to taking agricultural seriously," said Joseph Del Tito, executive vice president of the bank.

Professor David Kohl led off the day with a session on "Agriculture 2000 and Beyond: How Do We Get To Higher Ground?"

Kohl focused on strategic planning by predicting megatrends in agriculture.

"To be successful, you must intergrate family, business, and personal life," said Kohl. "If you work more than 3,000 hours on the farm or spend more than 500 hours off the farm in a year, your family life will suffer."

While encouraging farmers to be innovative in marketing their products while keeping abreast of changing trends, Kohl also warned of the need to keep overhead low.

Don't even bring your son into the farm business if you can't generate at least another \$150,000 in net income, he said.

"And, don't hire people you can't fire — like your son-in-law," he said.

These two reasons have been the downfall of many successful farming operations, according to Kohl.

Kohl said farmers should make it a priority to obtain disability insurance because a farmer over 40 years of age has a one in five chance of being disabled from a few days to many months each year.

Dr. H. Louis Moore, professor of agriculture economics at Penn State, reviewed both positive and negative signs in the national economy. He believes that ag economy in general will be about the same, perhaps a bit more favorable, than last year.

Because agriculture will

become a smaller part of the total economy, he said that farmers will need to keep up to date on markets, cut more deals in purchasing and marketing, become more specialized, seek more off-farm income, and have more pressure to become even more efficient.

While the 1995 Farm Bill will be lean with no parity, he foresees that lower prices for commodities will be offset by lower feed prices.

In an effort to include the younger generation entering agricultural fields, the bank invited local FFA students and had Marci Harnish, FFA state vice president and former alternate state dairy princess, tell how youth are being prepared for work in agriculture. She told about the many ways that FFA prepares its 428,000 members for success in leadership and agriculture careers.

Carl Clayton, marketing consultant, focused on the four personal behavioral styles and how people relate to each other. After reviewing the characteristics of each behavioral style, he gave guidelines to improve flexibility and how to better understand and cooperate with family members and co-workers.

"It's attitude not aptitude that dermines your altitude," Clayton said of the need for effective relationships to reach higher levels in business and personal life.

Since politics in Washington affects farming operations, John Blanchfield, associate-director of American Bankers Association, told how ag policy is affected by the political events in Washington during the last 12 months.

Because every body in Washington wants to cut taxes, Blanchfield said the Farm Bill will be lean and light. He predicts since U.S. Sen. Bob Dole and two other of the most powerful men in the Farm Bill debate are from the wheat belt, that wheat farmers will receive more favorable policy than other types of farmers.

Blanchfield said farmers should do the following to help their business and their family life reach higher ground:

- Spend \$50 to buy crop insurance by March 15.
- If debt is on a short-term note look into a fixed rate before the first half of this year.
- Prepare estate, retirement, and business succession plans.



This team taught at the 14th CoreStates Hamilton Agri-Education Seminar on Thursday. Seated from left are Dr. H. Louise Moore, Penn State economist, and Marci Harnish, Pa. FFA vice president. Standing from left, Wayne Humphreys, farmer from Iowa; Joseph Del Tito, bank executive vice president; Dr. David Kohl, Virginia Tech professor; Darvin Boyd, bank ag finance director; Carl Clayton, marketing consultant; Donald Cooper, bank president; and John Blanchfield, associate director of the American Bankers Association.

- Increase your understanding of hedging future options.
- Prepare your own financial statements.
- Stay current on the Farm Bill debate and capital gains tax.
- Call a lender and invite him for lunch for no particular reason — things look more favorable on a full stomach.

- If you belong to a farm organization, pay your dues not. If you don't belong to one — join one.
- Plan a getaway weekend.
- Agree to see one movie before it comes out in video.

Iowa farmer Wayne Humphreys challenged the audience with a humorous talk on how to become

the best.

Each seminar participant received a workbook, "Blueprint for Farm Financial Success," to help farmers understand the bankers' financial viewpoint and how agricultural producers should collect and organize their own financial data.



Imperial-C Mascot Card-ET



Keystone Dale Colleen

### State Holstein Convention Sale Has \$8,600 Top

**JOYCE BUPP**  
York Co. Correspondent  
West Middlesex (Mercer Co.) — A two-year-old Mascot daughter sold for \$8,600 to top the Pennsylvania Holstein Convention

sale held Thursday evening in the ballroom of the Radisson Inn.

Imperial-C Mascot Card-ET went under the gavel to buyer Dave Yutzy, Timberville, VA. Condinding bidder was Lyle Haven Farms, Montpelier, VT. The tall fancy heifer sired by Singing-Brood N-B Mascot-ET was consigned by Tom Wilson, Imperial C Breeders, Saegertown.

Card's dam is a VG Black Star. Her 2nd and 3rd dams were both Ex GM and her 4th dam was 3E-92. Fresh in September for the first time, she scored VG-8g. She carries a PTPI of plus 1181 and has already been flushed.

Second high in the sale at \$7,100 was Keystone Dale Colleen, an Ex-90 4-year old consigned by the Donald Seipt families, Keystone Farm, Easton. The bidding for Colleen became spirited between state Holstein president Laszlo Moses

and former state president Arthur Baxter. When the gavel cracked down the winner was Baxter and Steve Dillon, Stoneboro.

Colleen completed her 3-year lactation with over 24,000 pounds of milk and is projected to over 25,300 lbs. as a 4-year-old. Her dam is a 2E-90 Starwars daughter and her 3E-93 Valiant granddam are both GM. Her 3rd dam is Ex-91.

The third high in the sale of deep pedigrees and stylish offerings was a yearling heifer consigned by Junge Farms, New Tripoli. Junge Adan Cassidy sold for \$4,500 to the OK Syndicate, Teutopolin, IL. She carries a PTPI of plus 1,321 and has a lineage of five generations of VG and EX dams.

A total of 65 head sold through the popular annual convention sale and averaged an unofficial average of \$2,288.



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