

Bank Ag Seminar Speakers Give Management Tips

BLUE BALL (Lancaster Co.) — The ag seminar of the Blue Ball National Bank was held Wednesday in the Fire Hall. County Dairy Agent Glenn Shirk said that before you can enjoy farming as a way of life, you need to make it profitable. Times have changed, and if we don't adjust, our competitors will.

Markets have changed from when your father or grandfather farmed. We have less government support, and we are working with a different consumer that wants quality and a more healthful food. In addition, today's people have less appreciation for the farm and the food they eat because no one they know lives on a farm they can visit.

Shirk said you need to maximize returns on land, labor, capital, and feed. The key is to build a strong income base with the milking herd and good genetics, production, health and longevity. To boost breeding cattle sales, you need to merchandise. To improve milk prices, work for quality premiums and component pricing.

Farming is a personal business, and you can't make decisions on what the neighbors think. Follow the facts about your farming business. Just because you need to make business decisions that do not match your feelings about farming, this does not mean you are a failure. Good business people make these decisions all the time.

H. Lewis Moore, Penn State, said you should not raise a crop if you have not thought how you will market it. In marketing is where you make or break your farm operation.

On the national economy, Moore said some positive things include low real inflation; unemployment down to 5.8 percent; food prices and supplies in order; the economy had a soft landing, and exports are up.

On the negative side, the perceived inflation is high; the politi-

cal antics of Congress and the President cause uncertainty; retail sales are down, and consumer credit is up. This indicates a coming recession.

Moore said exports in 1995 grew 22 percent, and more people have higher standards of living. Land values have recovered, and food takes only 10.7 percent of the consumer's income. Of course the farmer gets only 21 cents of the consumer's dollar spent for food.

We are using more corn, actually used more corn than we grew in 1995. But the record yields in 1994 helped carry us over. Nevertheless, we have low inventory that can be measured in days as to how long it will last. We need a large corn crop in 1996, and Moore does not see corn prices going down much until we see how much corn crop we have this fall.

Planted acreage will increase, and if you order seed late, the best varieties will be gone. Seed companies expect sales to be up 18 percent this year.

In the dairy business, Moore sees poor prospects for milk production with higher feed costs, low profit margins, and lower milk to



At the Blue Ball Bank ag seminar are from left, Glenn Shirk, Louis Moore, Ken Overly, and Tim Elkner.

feed ratios. This will put a squeeze on production.

Dairy product demand is higher, and milk prices should be higher.

Other speakers included Tim Elkner on the subject of alternative

crops for farm income, and Honorable Leroy Zimmerman told how new ag legislation will affect our country.

Norman Hahn, chairman of the board, had the opening remarks,

and Melvin Pankuch, president and chief executive officer, thanked the people for coming. Kenneth Overly, vice president ag sales and service, chaired the meeting.

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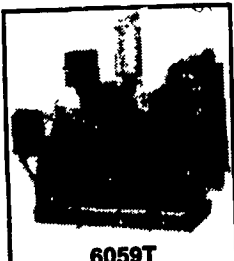
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