

Lancaster Farming

OPINION

Happy New Year

You would have to say this was a dramatic year for farmers in this part of the country. Drought in many areas left farmers wondering where they would get feed for the cattle this winter. But not all farmers fared alike. For example in Montour County, farmers closer to the river had more rain, and the more distance between your farm and the river the rainfall became proportionally less. The U.S. Department of Agriculture declared an emergency in all of Pennsylvania's Counties, and the state legislature sent a drought relief bill to Gov. Ridge who signed it. The Pennsylvania Department of Agriculture estimated crop losses at \$500 million with the percentage of loss on individual farms ranging from 30 to 100 percent.

The drought ended in September when the outreaches of Hurricane Floyd poured water on the region. This was good for the streams, wells, water table, meadows, and late hay crops. But the relief for the corn and soybean crops was nil.

With the drought came heat, and dairy production was reduced up to 30 percent per cow over the hot months. And late-year milk prices plummeted to a 20-year low of below \$10 per hundredweight. The saving grace for dairy farmers was the \$16 milk in January 1999.

Fruit growers had mixed news. Apple production was up 24 percent over 1998 and grape production was good. But the new plum pox virus showed up in for Adams County orchards, the first appearance in North America. This virus kills peach, plum, nectarine and other fruit trees. The jury is still out on how much this new disease will cost the fruit industry as we watch the new growth next Spring.

Of course, livestock prices were at all-time lows in some months this year, as well. The independent hog producers were really hurt. And a lot of tobacco farmers still have several crops still in the sheds.

On the other hand, we talk to farmers who need to buy inputs before the end of the year for next year. If they don't, they will have a huge tax bill because of the good profits in 1999.

Our hope for you in the new year, and the new century is that you can weather the storms that presented themselves in the past, and stay in a position to continue the wonderful traditions of farming into the new years ahead.

Best wishes for a happy and prosperous New Year!



**Now Is
The Time**
By John Schwartz
Lancaster County
Agricultural Agent

To Understand Financial Failure

At a recent workshop for 25 lenders from Iowa, South Carolina and Oklahoma, Dr. Gregory Hanson, Penn State Agricultural Economist, asked them to list up to 10 farms that had failed financially and then to list the two most important factors related to the failure. Financial failure was defined as having reduced farm size, sold assets, restructured debt or quit farming due to serious financial problems.

General categories such as poor financial planning were not included. Instead more visible factors such as poor production and human factors such as death, divorce, disability and substance abuse were elicited from the lenders. The patterns of financial failure the lenders identified closely parallels patterns of failure Dr. Hanson have observed in agriculture. The seven most identified areas were poor production timing, too much debt, human factors, bad weather, "new paint disease" (the addiction to buy machinery with shiny red, green or blue paint that the farmer cannot afford), family transitional problems and too small equipment.

To Look at Causes of Financial Failures

In a survey of agricultural lenders conducted by Dr. Gregory Hanson, Penn State Agricultural Economist, poor production timing was identified as the leading factor for causing financial failure. Not getting work done on time was the cause of financial failures on 51 percent of the farms in the survey. Too much debt was the second most common factor representing 46 percent of the farms. Next was human factors ranging from sickness to serving jail time for a DUI. Bad weather was associated with one in five farm failures. Bad weather will happen sooner or later and can have calamitous financial repercussions as well as result in poor yields. As a matter of course, farmers need to prepare options such as crop insurance to counter the impacts of drought, hail or too much rain. "New paint

- Springs Fire Hall, York Springs, 7 p.m.
- Bucks-Montgomery Dairy Day, Family Heritage Restaurant, 9:30 a.m.-2:45 p.m.
- Vegetable Growers' Study Circle, Kutztown Produce Auction, 7 p.m.
- Friday, January 7
- Crop Insurance: Making It Work For You!, York County 4-H Center, 9 a.m.
- Franklin County Dairy Day, Kauffman's Community Cen-

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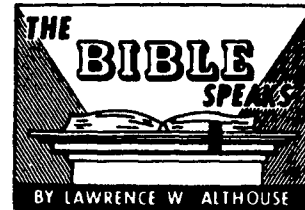
disease", buying too much new equipment too fast led to financial failure on 20 percent of the farms. With family transition problems as a factor in 20 percent of the farm failures, parents and their children need to insist on developing a plan that clarifies the how, when and who questions relating to production processes, management and business ownership.

To Look at Reasons For Success

A key summary point from Dr. Gregory Hanson's financial failure survey is that there is no substitute for good production practices. Timely field work and animal production practices, fixing management problems

immediately will always be essential to remaining successful in agriculture. However, farmers cannot overlook the impact that financial and people problems have on long term success. Avoiding failure also means managing well the people problems that eventually occur in any business. Bad weather is not the primary cause of financial failure on farms. The survey indicates that good management of machinery applications and livestock and limiting people problems and financial error are far more important to success than drought or hail storms.

Feather Prof's Footnote: "If there is a better solution - find it!"
Thomas Edison



FOLLOW ME
January 2, 2000

Background Scripture:
Matthew 4:18-22; 9:9-12;
10:5-15
Devotional Reading:
Matthew 10:5-15

There is some confusion in the gospels and Acts when the terms "disciples" and "apostles" are used. Is the writer referring to "The Twelve" or to a larger group of people following Jesus?

Talmidim, the Hebrew word we translate into English as "disciples" appears only once in the Old Testament (Isaiah 8:16). When the prophet Isaiah realized that his prophecy was rejected by the people of Israel, he decided to entrust it to a small group of disciples who would continue to preserve and proclaim his message. In Jesus' times, the pupils of the rabbis, students and teachers of the law, were also called *talmidim*.

So, originally, in the ministry of Jesus his closest followers, the ones who left their homes to follow him, live in close fellowship with him and learn from him, were called *talmidim*, disciples, a term appearing more than 250 times in the Gospels and Acts. Those disciples closest to Jesus were also sometimes called "The Twelve," an obvious parallel with the twelve tribes of Israel.

More Confusion

There is more confusion because, while Matthew and Luke agree on the same twelve men — Simon Peter, Andrew James, John, Philip, Bartholomew, Thomas, Matthew, James-son of Alphaeus, Thaddaeus, Simon the Cananaean and Judas Iscariot — Luke and Acts name a Jude or Judas-son of James instead of Thaddaeus. Luke-Acts also calls Simon "the Zealot" instead of "the Cananaean." The writer of the Gospel of John speaks of "The Twelve," but mentions by name only Simon Peter, Andrew, Philip and Bartholomew, while inserting a new name, Nathaniel. Some of these men, perhaps all of them (except for Judas Iscariot), were later recognized as "apostles." This was a Greek term, *apostolos*, that denoted one sent forth to represent and bear a message.

All Who Follow

Yet, although the term disciple might have originally referred only to those who journeyed with Jesus, it is also obvious that it also

was used of the much larger body of people who accepted him as their teacher and leader. In fact, the majority of times the term is used in the Gospels and Acts it refers to all those who believe and follow Jesus. So discipleship is a concept that came to applied, not only to Jesus' intimate circle of followers, but to all who accepted and still accept his call to "Follow me" (Mt. 4:19; 9:9).

When we read the various passages about the disciples of Jesus in the Gospels and Acts, we are not simply reading about what it meant for them to follow Jesus, but what it means for us today. He gives us the same challenge, "Follow me." That challenge is no less world shaking for us than it was for them. You can't follow Jesus without your life being shaken-up and refocused in some way. For them, it meant giving up their trade as fishermen. At the same time, it was really a focusing of their trade, for Jesus promised them that now "I will make you fishers of men" (4:19). More important, however: how might the call of Christ refocus your life?

A Different View

Following Jesus Christ also meant for his disciples that they would have to look at life through his eyes, not the eyes of their society. In Jesus' day a tax collector was regarded as a traitor to his own people. Apart from paying taxes, no respectable Jew was to have anything to do with a tax collector. He would not sit down at a table with "tax collectors and sinners." So, when the Pharisees saw Jesus doing this, "they said to the disciples, 'Why does your teacher eat with tax collectors and sinners?'" (9:11).

Jesus' reply makes it apparent that anyone who follows him will have to look at life differently: "Those who are well have no need of a physician, but those who are sick. Go and learn what this means, 'I desire mercy, and not sacrifice.' For I came not to call the righteous, but sinners" (9:13,14). The purpose of Christian discipleship is not to form a club of the righteous, but a movement made up of sinners who have chosen to follow Christ and experience his grace.

Jesus still calls each of us, "Follow me!" What does it mean to you?

Editor:

As dairy farmers in the U.S. we currently sit and wait for milk reform from our government. Well I have news for each dairy farmer. No matter what milk reform is passed it will not solve the real problem. The price of milk is low and will continue to go lower. It's simple economics, the supply of milk is growing faster than the de-

mand thus the price of cwt of milk will continue to drop.

The solution to this problem is in our hands. We can continue on the current path and hope by some miracle that the population starts using more dairy products, or we can unite and reduce the supply forcing the price of milk higher. This may sound drastic to some. Just think for a minute if we were

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- Saturday, January 1
Happy New Year!
- Sunday, January 2
- Monday, January 3
Lancaster County Tobacco Show, Farm and Home Center, Lancaster, judging noon.
- Octorara Young Farmer meeting, Octorara High School, 7:30 p.m.
- Tuesday, January 4

- Risky Business-Solutions, Financial Management Seminar, Fogelsville, 9 a.m.
- Solanco Young Farmer Program, Money Management In The Ag Enterprise, Solanco High School, 7:30 p.m.
- Wednesday, January 5
Crop Insurance: Making It Work For You!, Lebanon County Expo Center, Lebanon, 9 a.m.
- Thursday, January 6
Adams County Holstein Association Annual Meeting, York

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