

# Pennsylvania Dairy Stakeholders Aim To One-Source Risk Management Information

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sumer confidence in product quality, and food safety in support of the dairy management team. Pasteurization has allowed the dairy industry to be sloppy. But this advantage over the poultry and meat industries is coming to an end.

Louis Moore told of the help given to bankers and accountants to become knowledgeable in farming enterprises. The Pennsylvania Bankers Conference at Penn State on April 18 & 19, will be the 34th such event.

Greg Hanson reported on FINPACK, a financial planning and analysis system that helps farmers move from their present operation to a future enterprise that will fit their interest and farm situation. Long range planning, cash flow planning and year-end analysis are major features of the FINPACK system.

Mike Evanish reported on the Farm Bureau arm Credit farm management program. They have a large number of farmers using the program to obtain tax records, but unfortunately many

do not seriously use the records in management decisions.

Chuck Cruickshank reported on the Land 'O Lakes dairy accounting, financial monitoring, and development program. The goal of their program is to provide clients with professional business support services to improve their profitability and national competitiveness.

David Blandford chaired the meeting and reported on the effort to benchmark various norms for different size dairy farm operations. Penn State has access to information to produce production and economic ranges of performance. This information is being made available on the Internet, but more can be done.

Ken Bailey reported on milk marketing strategies and the need for education and experience in forward contracting to reduce risk in selling milk, buying feed, and crop insurance. The combination of these management tools can help farmers to make a profit.

Lisa Holden and Tammy Perkins reported on the new Dairy

Alliance, a program by Penn State to bring together all the information available to dairy farmers from public and private sources. An extensive effort to build such a resource on the Internet is underway. The future direction of the Stakeholders centered on the aspects of bringing together all the available information into one source and providing educational opportunities especially in the areas of risk management.

# Ethanol Could Help Ease Gasoline Price Crunch

PARK Ridge, Ill. - Increases in gasoline prices as well as concerns about the fuel additive Methyl Tertiary-Butyl Ether (MTBE) contaminating soil and water are two reasons the United States should expand use of ethanol and a fuel source, according to the Kansas Farm Bureau.

"If we continue on our present path, the U.S. Energy Department expects U.S. dependence on foreign oil to jump from 50 percent last year to about 63 percent by 2015," Stan

Ahlerich, KFB president, said. "We've seen firsthand what that reliance can do. Ethanol is a proven commodity, and if we don't reduce our need for foreign oil, the U.S. economy, including the agriculture economy, is at the mercy of foreign suppliers."

Using more ethanol as a fuel and fuel additive would reduce dependence on foreign oil and would boost net farm income, Ahlerich noted.

The Midwestern Governor's Conference in a recent report con-

cluded the current ethanol industry increases net farm income more than \$4.5 billion. That figure could mushroom if ethanol was used on a nationwide scale.

Ahlerich pledged continued work

in Congress to achieve increased use of ethanol. He stated the concerns of farmers and ranchers who, at a time of low commodity prices, will now have to deal with massive increases in fuel costs as spring fieldwork begins



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