



# OPINION

## Dry, Too Dry

In the May 19 issue, our editorial, "Another Potential Drought?" pointed out how cyclical droughts have become, and the stage was set for another one.

We were right on the potential drought, and it came as expected. In the Pennsylvania Ag Statistical Service crop weather report summary for Oct. 7, Westmoreland County's report noted "no rainfall this week." Erie County's report: "Small wells were still low and/or dry. In addition, other sources of water for livestock like small streams and springs that feed watering tanks were low or dry."

Dauphin County, on the corn harvest: "Yields were ranging from 60-150 bushels per acre and still remain moisture-deficient."

On the moisture map for Oct. 7, southeast Pennsylvania was outlined for soil moisture as "very short to short, some adequate."

In the Oct. 14 report, soil moisture concerns worsened. Soil moisture was rated 25 percent very short, 48 percent short, and only 27 percent adequate.

Crawford County: "Our area was still low on groundwater. Farmers were still hauling water, and spring developments have been going dry."

Blair County: "We had extremely dry conditions this past week . . . Pastures were going dormant due to lack of moisture."

Union County: "We could use some rain, the ground is very dry."

Washington County: "Groundwater situation was extremely dry. Springs, wells, and streams were drying up more each day."

Franklin County: "We were still very short of rainfall."

Usually, as in the case of the drought of 1999, a hurricane comes up the coast and stops the drought. There's been no hurricane this year to ease the drought. Readers have been calling and writing in: wells are drying up. Recharge areas have not been replenished.

The report worsened even more as of this week. In the Oct. 21 report, on the soil moisture map, moisture was very short to short in the southeast, with some adequate; very short to mostly short, in the central part of the state; and in the northern sections, mostly short to adequate.

Cambria County: "The moisture levels are low."  
Westmoreland County: "Water supply is still a problem on some farms."

Franklin County: "The water table is the lowest in many years, and some are now forced to drill new wells. Springs, streams, and ponds have dried up."

Now is the time to take a long, hard, serious look at your water usage and determine ways to make water supplies stretch. As this is written Thursday afternoon, no rain is scheduled for the long term in the state. Perhaps the rains and snows will come. Perhaps those well-replenishing Nor'easters we sometimes get may come, even if they take their time getting here. We just hope it won't be too little, too late.

### ❖ FARM CALENDAR ❖

**Saturday, October 27**  
Fall Harvest at Pepperbox, sponsored by Delmarva Driving Club, Ed-Lo Acres, Laurel, Del.  
Extending the Expertise of Penn State to Residents of Luzerne County, Luzerne County Community College Educational Conference Center,

Nanticoke, 9 a.m.-noon, (888) 825-1701.  
Farm Equipment Safety Seminar, Ag Industrial, Inc., Rising Sun, Md., 9 a.m.-11 a.m.  
**Sunday, October 28**  
Eastern Standard Time begins.

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### ❖ FARM FORUM ❖

Editor:

I would like to begin with a thank you to all the people of Pennsylvania who have expressed their congratulations to me. It is impossible to name all of you, but I so appreciate all the flowers, cards, letters, and personal comments. My school district, Juniata Valley, has been very supportive to me and I know that this year could be difficult without their cooperation.

I can already tell that this is going to be a time of adventures and experiences as I travel across this great state to promote its number one industry — dairy farming.

The articles that were printed about the state pageant introduced me and my family. We own and operate a dairy farm in Huntingdon County. However, my roots are in Chester County. My parents, Mike and Janet

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**Now Is The Time**  
By Leon Ressler  
Lancaster County Extension Director

#### To Manage Risk With Crop Insurance

When farmers make a large investment in a building or a piece of equipment, purchase of insurance to protect that investment from fire or weather disasters is just a routine part of business planning.

Similar large investments are made each year in crops often without the same protection of the investment against natural disasters. However, the loss of a crop can have a larger impact on our ability to stay in business than the loss of a building or equipment.

Jayson Harper in the Penn State Department of Agricultural Economics and Rural Sociology explains that several things have happened to make crop insurance an even better risk management tool for Pennsylvania farmers.

According to Harper, Crop Revenue Coverage (CRC), an insurance product first introduced in 2000, became available to more Pennsylvania corn and soybean growers this year. Unlike multiperil crop insurance (MPCI) that covers only yield losses, CRC provides protection against

both yield and price risk. The farmer selects a level of revenue to protect based on price and yield expectations. Losses are paid if revenues fall below the guarantee at the higher of an early-season price or the harvest price. Indexed Income Protection (IP) is a similar product that protects producers against reductions in gross income when either a crop's price or yield declines from early-season expectations.

Another new program, Adjusted Gross Revenue (AGR), is available in Berks, Carbon, Lackawanna, Lehigh, Monroe, and Northampton counties. This program insures the revenue of the entire farm rather than an individual crop. It does this by guaranteeing a percentage of average gross farm revenue, including a small amount of livestock revenue. The plan uses information from a producer's Schedule F tax forms to calculate the policy revenue guarantee.

Expansion of the AGR program statewide is possible if more farmers express an interest in the program. It would be a useful risk management option for farmers who have diversified crop mixes or who produce crops that are not covered by crop insurance policies.

Farmers using crop insurance have traditionally been able to choose a yield guarantee level of 50, 55, 60, 65, 70, or 75 percent of their farm's actual production history yield. In a sense, this determines the "deductible" before an insurance claim would be paid. Selecting a lower yield guarantee lowers the premium. Many farmers, however, think that they would like to have higher levels of coverage available. In response, the 80 and 85 percent coverage levels were introduced for corn and soybeans in many counties this year.

Under the Federal 2000 Agricultural Risk Protection Act, crop insurance premiums for farmers were reduced by 27-41 percent, depending on the level of coverage selected. In addition, the commonwealth of Pennsylvania is paying the \$50/crop application fee and reducing producer paid premiums by an additional 11-22 percent in 2002. This means that crop insurance premiums will be 40-58 percent lower in 2002 than they were in 1999.

Catastrophic crop insurance (CAT) was introduced years ago to replace ad hoc disaster assistance programs enacted by Congress and provide a producer safety net based on a farmer's actual production history and insurance principles. The per-acre insurance premium for CAT is paid totally by the federal government. For a flat administrative fee of \$100/crop/county, the producer gets a crop insurance yield guarantee of 50 percent of his or her farm's actual production history yield, with any losses reimbursed at 55 percent of the established indemnity price.

Compared to higher levels of coverage, CAT provides only minimal protection against yield losses. For some diversified farmers, this level of coverage is sufficient to protect them against severe cash flow shortfalls. To encourage all farmers to have at least this level of protection, the commonwealth of Pennsylvania is paying the \$100 administrative fee in 2002.

#### To Purchase Crop Insurance For Apples, Peaches Or Grapes

The time period to obtain crop insurance for apples, grapes, or peaches in Pennsylvania for the 2002 crop year is from now until Nov. 20, 2001. Current policyholders likewise have until Nov. 20 to make any changes to their existing contracts.

As a result of significant increases in premium subsidies in 2000, crop insurance is now even more cost effective, especially at the higher levels of protection. Pennsylvania apple producers can also select from various quality options and price elections to help maximize the management of risk for their operations.

Fruit growers are encouraged to contact a local crop insurance agent as soon as possible for more detailed information and premium quotes. For a list of crop insurance agents in your area, contact the local USDA Farm Service Agency office or logon to the following Risk Management Agency Website: <http://www3.rma.usda.gov/tools/agents/>.

Quote Of The Week:  
"Who is rich? He that rejoices in his portion."  
— Benjamin Franklin

BY LAWRENCE W. ALTHOUSE

### COMPLEX, YET SIMPLE

**Background Scripture:**  
Matthew 25:31-46.  
**Devotional Reading:**  
1 John 4:7-21.

The parable of the last judgment, like all parables, needs to be examined for the big truth it conveys, not the literal details of the story.

For example, as a left-hander, I do not believe God will literally put the unrighteous on his left side, nor even that God has a left or right "side." Nor do I believe that we will literally become "sheep" and "goats." Sheep are not necessarily "righteous" and goats are not necessarily "unrighteous."

I do believe, however, that there will be a judgment of each and every one of us. One of the things that is literally true, I believe, is that Jesus, not us, will do the judging. We will not be invited to join in the judging because we are not capable of doing it — a truth that we all too often forget.

When I was a lot younger, I was confident that I knew the difference between the righteous and the unrighteous. Today I realize that ulti-

mate judgment is too complex for the human brain and spirit. I could select those who I think are righteous and unrighteous, but only God in Christ is truly able.

Think how difficult it is to be a judge in legal affairs today, to decide guilt and innocence when neither guilt nor innocence is as simple and clear-cut as some would want us to believe. Thank God the final judgment is not our responsibility. Not only do I realize that I am not capable of it, but that my judgments here and now are often too simplistic and ignorant.

#### The Inheritance: Grace

Something else we may miss in this parable is that the "inheritance" of the righteous is still dependent upon God's grace. An inheritance is never "earned."

We do not earn a favorable judgment with our deeds. Those deeds are the willing result of accepting God's grace. The grace is not dependent upon our deeds, but the deeds are dependent upon God's grace. Our deeds indicate to Christ that we have humbly accepted his mercy. We are undeserving of the love he gives us.

That understanding puts our ministry to others in a different light. As we acknowledge that God sheds his grace upon us while yet we are undeserving, so we are called to give grace to others who are similarly undeserving. We serve the needy not because they deserve our ministry, but despite the fact that they do not. Perhaps the "goats" in this parable failed to help "the least of these" because they believed them to be undeserving. But we are all undeserving.

Yet, complex as is the basis upon which the final judgment will be made, there is also an amazing simplicity about it for us. We do not

have to be able to understand the intricacies of divine judgment, but only the simple test that Jesus gives us in the parable. The righteous are those who minister to Christ by serving the hungry, thirsty, estranged, naked, sick, and imprisoned — in other words, those in need of help which we can give. The unrighteous are those who withhold that ministry from Christ by failing to serve those same needy people. What could be simpler than that? You cannot serve God if you fail to serve others dependent upon his grace — just as you and I are.

#### Opportunities To Live

Unlike the early days of Christianity, most of us today are not called upon to be martyrs for Christ. We don't have the opportunities they had to die for our faith. But we are surrounded by myriad opportunities to live for our faith by ministering, not proudly but humbly, to those in need.

If you don't know of any hungry, thirsty, estranged, naked, sick, or imprisoned in your community, you are as tragically, spiritually blind and deaf as the figurative "goat" of the parable! We have an abundance of undeserving needy people in our society and we are an abundance of undeserving recipients of God's grace who can minister to those needs, if we will. What part of that don't we understand?

If the thought of the final judgment unnerves you, as it sometimes does me, don't focus on it. Instead, focus on "the least of these" whom we can and must serve.

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