



# Lancaster Farming

## OPINION

### Banks And Beginning Farmers

Recently we met with our agri-industry banking friends at the annual Penn State-sponsored ag banking conference in State College.

On hand was John Blanchfield, manager of ag banking and rural development, American Bankers Association (ABA).

Along with Robert Bonnet, chief, Guaranteed Farm Loan Branch, USDA Farm Service Agency (FSA), both gentlemen painted a possible rosy scenario for young and beginning farmers.

What's so rosy about depending on an institution that charges interest on the debt no one wants to have? Well, for one, USDA is leading its own "self-examination" in ways to make it easier to deal with debt load through new, proposed programs.

One is a streamlined, simplified interest assistance program proposal (proposal only — nothing is certain yet).

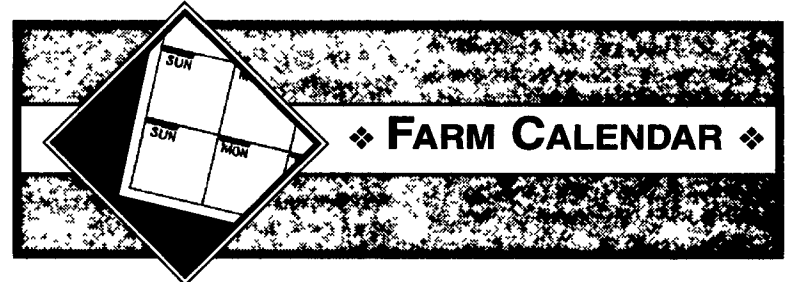
The fascinating thing: every 10 years, according to Blanchfield, the USDA does its own ag economics and land ownership survey of farmers. Now, data is available from 1999 at the latest. That seems old. The ABA took a look at USDA data and did its own survey in February 2002, including banks, Farm Credit, credit unions, and state lending authorities. About 550 surveys were mailed out, with a response rate of 18 percent (not bad!).

For farmers under the age of 35, banks supply the greatest amount of credit (74 percent), followed by Farm Credit System (17 percent), and "other" (nine percent).

In a report released on March 8, 2002, the Government Accounting Office noted that, for young farmers, almost half of the Farm Credit Service institutions have no program or service, two thirds have no measurable goals, half have no marketing or outreach program for young farmers, and the FCA has failed to establish specific regulation or required public disclosure on an institution-by-institution basis. (See the report at [www.gao.gov](http://www.gao.gov) number GAO-02-304.)

So, more work needs to be done. The proposals seem solid. More of this will be under discussion when the ABA meets at their annual conference in Indianapolis, Ind., Nov. 10-13 this year. Maybe something good will follow, because our young or beginning farmers certainly could use all the help they can get.

And certainly, FCA needs to take a look at these findings and more fully address the needs of young and beginning farmers.



### FARM CALENDAR

- Saturday, May 4
- Maryland Sheep and Wool Festival, Howard County Fairgrounds, thru May 5.
  - N.W. Pa. Cattleman's all-breed beef cattle sale, Roy Neer Farm, Mercer County, 1 p.m.
  - Spring Fling Scavenger Hunt, Ludwig's Corner Riding and Driving Club, Marsh Creek Park, Glenmore, 9 a.m.-noon, (610) 327-0671.
  - Pasture Walk, Rocky Acres Polled Hereford Farm, Green Lane, Montgomery County.
  - Forestry Field Day, Laurel Haven Conservation Education Center, Julian, 10 a.m.
  - Erie County 4-H Youth Development Program, 4-H FFA Youth Arena, Waterford Fairgrounds, 9 a.m., (717) 825-0900.
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### FARM FORUM

**Editor:**  
Over the past several months I have seen information from a variety of sources, including several agricultural publications as well as sales literature, referring to the dry matter losses in silage bags. Most of this information would suggest that the dry matter loss in silage bags is in the area of three to four percent. This seemed to me a rather low estimation of loss. So, I did more research. All information that suggests that the dry matter loss in silage bags is below nine percent is not based in scientific research and is often only an estimation. Some of the information suggesting low dry matter loss is based on situations where not dry matter loss was not actually found, but only wet weight losses were analyzed. According to Dr. Richard Muck at the USDA research station in Arlington, Wis., information based on wet weight loss is unreliable, because when forage spoils one of the by-products is water. So, much of the original weight of the spoiled feed is actually being counted as unspoiled. The University of Wisconsin-Madison is the only source of scientifically attained data. They have compiled quite a bit of in-

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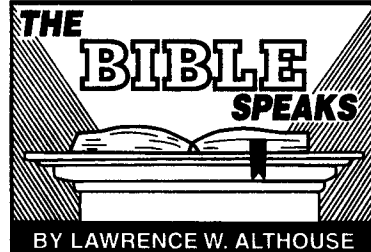
**Now Is The Time**  
By Leon Ressler  
Lancaster County Extension Director

**To Be Diligent With Biosecurity Measures On Poultry Farms**

Avian influenza is spreading in Virginia and this reminds us of the need to be ever-diligent about protecting our farms from introduced disease. So far, 109 farms have been quarantined and 99 farms have been depopulated.

The types of flocks affected have included broilers, broiler breeders, turkeys, and turkey breeders. More than 2.5 million birds have been depopulated or have been quarantined to be depopulated. Five Virginia counties have been hit with the disease with the majority of the cases being in Rockingham County. Other counties with the disease are Shenandoah, Augusta, Page, and Greene.

To dispose of the depopulated birds, a new technique is being evaluated. A special permit has been granted by the Virginia Department of Environmental Quality to the USDA to oversee the trial incineration of the infected poultry flocks. The Director of the Virginia Department of Environmental Quality stated that the evaluation is being done to provide additional options for the safe disposal of poultry flocks. The trial incinerations will be moni-



**THE BIBLE SPEAKS**  
BY LAWRENCE W. ALTHOUSE

**FAITH THAT WORKS**

**Background Scripture:** Galatians 1 through 2.  
**Devotional Reading:** Acts 13:26-39.

There was a time when I had great difficulty in reconciling the Pauline doctrine of salvation by faith, not works, with the seemingly contradictory teachings of Jesus. For two examples among many passages, Jesus says: "Not everyone who says to me 'Lord, Lord,' shall enter the kingdom of heaven, but he who does the will of my Father who is in heaven" (Mt. 7:21) and "Truly, I say to you, as you did it not to one of the least of these, you did it not to me." And they will go away into eternal punishment, but the righteous into eternal life" (Mt. 25:31-46).

The key words in these two passages are "does" and "did." The kingdom of heaven will be peopled by those who do the will of God. Those who "go away into 'eternal life'" are those who did some act of service to "one of the least of these." This appears in sharp contrast with

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tored closely to protect people's health and the environment.

During the test, the USDA technicians will use several portable incinerators and will incinerate up to 600 tons of poultry carcasses a day. The Virginia DEQ will conduct air quality monitoring at the incineration site in Rockingham County and the ash will go to a permitted landfill.

**To Apply For The Elk Hunting License Drawing**

The Pennsylvania Game Commission has announced that it will begin accepting applications from those interested in being included in the public drawing for one of 70 elk hunting licenses to be made available for this fall's season. The public drawing is scheduled for Saturday, Sept. 28, and the elk season is set for Nov. 18-23.

In order to better serve its customers, the Game Commission is allowing hunters to complete and submit applications online through "The Outdoor Shop" on the agency's Website ([www.pgc.state.pa.us](http://www.pgc.state.pa.us)). For those who prefer to complete a mail-in form, the agency also has posted a printable application on its Website. In addition, applications will be included in the 2002-2003 Pennsylvania Digest of Hunting and Trapping Regulations, which is provided to each license buyer.

"Completing applications online guarantees hunters that their application was received and that they will be included in the public drawing, and eliminates concerns about lost mail or late arrivals," said Vern Ross, Game Commission executive director. "And, in addition to cutting the agency's administrative costs, those filing online reduce the chance of having their application declared ineligible because the filing system notifies individuals who attempt to submit an incomplete application."

A \$10 nonrefundable fee must be submitted with the application. Online applications must be accompanied by a credit card payment (VISA, MasterCard, Discover, or American Express accepted) and must be submitted by Sept. 13. No Game Commission office will accept hand-delivered applications.

Forms submitted through the mail must be accompanied by a check or money order made payable to "Pennsylvania Game Commission" and

must be received in the Game Commission's post office box by Aug. 23.

Hunters who wish to apply by mail may print the application from the Website, complete it, and mail it to Pennsylvania Game Commission, Elk License Application, P.O. Box 61890, Harrisburg, PA 17106-1890.

"By law, only one application is permitted per person," Ross said. "If a person submits more than one application, all of his or her applications will be declared ineligible and the individual will be subject to prosecution. All application fees are non-refundable."

Because the application period opens before the 2002-2003 hunting licenses go on sale July 1, individuals are not required to purchase a resident or nonresident general hunting license to apply for the drawing. However, if they are drawn for one of the elk licenses, hunters then will be required to purchase the appropriate resident or nonresident general hunting license and attend a mandatory orientation program sponsored by the Game Commission before being permitted to purchase the elk license. The elk license fees are \$25 for residents and \$250 for nonresidents.

The 15 hunters awarded antlered elk licenses for the 2001 elk hunt are not eligible to apply for five license years. Those 15 hunters awarded antlerless elk licenses for the 2001 elk hunt are eligible to apply for this year's elk hunt. For more information on last year's elk hunt, visit the Game Commission's Website ([www.pgc.state.pa.us](http://www.pgc.state.pa.us)), click on "Newsroom," choose "2001 News Releases," and then select "Release # 102-01."

"All applications will be put into one container for the public drawing," Ross said. "We then will draw enough applications to award 70 elk licenses. The first 36 will be awarded antlered elk licenses, and the next 34 will be awarded antlerless elk licenses."

Of the 70, up to five may be awarded to nonresidents. This number is based on the percentage of nonresident general hunting licenses sold during the previous year, which is about seven percent.

**Quote Of The Week:**  
"Believe you are defeated, believe it long enough, and it is likely to become a fact."  
— Norman Vincent Peale

Paul's insistence that "we know that a man is not justified by works of the law but through faith in Jesus Christ..." We are saved by faith, says Paul, not what we do.

I have come to understand, however, that the teachings of Jesus and Paul on this matter are not so opposed as they might appear. Actually, Paul did not say that we are saved by faith, but by grace, something that is implicit in Galatians but explicit in Romans 6:14: "... since you are not under law but under grace."

"Grace to you" is the greeting that begins all Paul's letters and this grace of God in Jesus Christ is the dominant theme that runs through them. Since none of us can save ourselves, it is only by God's grace that we are justified. Faith gives us the impetus to accept this grace, so the classic expression is: saved by grace through faith. Both the teachings of Paul and Jesus are compatible at that point.

**It's All Grace!**  
When Paul says, "it is no longer I who live, but Christ who lives in me; and the life I now live in the flesh I live by faith in the Son of God" (Gal. 2:20), he is saying that whatever he does that is regarded as a good work, it is really the grace of God living in him, not some righteousness of his own, that gives him the power to do the good work. Since God is the source of the grace, Paul cannot claim the good work to justify him.

When I was a ninth grade student, one of my courses was the Print Shop. This was back in the days when printers still set type by hand. Each letter had to be selected from the case and placed in the right sequence on a form. When the line of type was finished, we had to justify the line, which meant spacing out the

letters and punctuation marks so that the type completely filled out the line. Otherwise there would have been unsightly gaps in our work.

In a sense, Paul's concept of "justification" is like that, if we remember that it is God who justifies the line of our words and deeds, filling in the gaps and spaces that we can never fill in by our own efforts. So Paul is not putting down good works per se, but just the good works with which we intend to earn our right relationship with God.

**Fruits Of Faith**  
We need to remember, too, that the "faith" of which Paul is speaking is not mere belief. It is belief that makes possible our trust in God so that we can put our life and eternity into his hands. This kind of trust cannot help but produce good works.

In a sense, we could say that we are not saved by our good works, but that we do good works because we are saved. Works are not the cause of salvation, but the fruit of it and any faith that does not produce fruits is not faith at all.

So, while Paul is speaking of the faith that produces good works, Jesus is speaking of the good works that only true faith can produce. It is therefore not a matter of faith or works but faith and works. It is a faith that is inseparable from right living. Works are the fruits of faith.

Both Paul and Jesus, I believe, would agree on that.

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