



## OPINION

### Green Banking?

A few weeks ago we received an e-mail informing us of a new grassroots phenomenon known as "green banking."

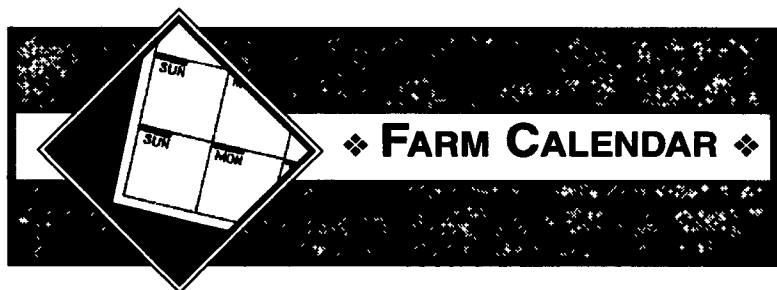
It's a movement in which credit unions, banks, foundations, social venture capital firms, and other organizations support environmental projects, including recycling, new technology, organic farming, ecotourism, and other "Earth-friendly" products and services, according to the e-mail.

The e-mail recognizes Chittenden Bank, Brattleboro, Vt.; Coastal Enterprises, Inc., Wiscasset, Maine; Permaculture Credit Union, Santa Fe, N.M.; Wainwright Bank and Trust Company, Boston, Mass.; and others as "green banking" organizations.

Amazing! Just when you thought life couldn't be more amusing. I suppose, later on, unless you are a certified organic dairy farmer who markets less than 42.7 percent of the milk to a co-op, you might not be eligible for a loan... or if you don't compost at least 83.3 percent of your dairy manure, could it be possible that your credit rating would decrease?... or if you don't employ at least 32.4 percent methane collection techniques, perhaps you wouldn't qualify for that new truck loan....

It's a nice idea but one in which needs to be real. Singling out certain types of operations who qualify could create real headaches. Bad actors who risk the environment could simply employ one or two "green techniques" and then qualify... and who defines these techniques anyway? Have the techniques been proven to actually "protect" the environment?

Sadly, it's a sign of these increasingly restrictive times for many producers.



**Saturday, February 15**  
**National FFA Week, thru Feb. 22.**  
**North Carolina Winegrowers' Association annual meeting, Marriott Hotel, Greensboro, N.C.**  
**New and Beginning Farmer Workshop, Harrisburg Hershey Holiday Inn, Pa. Farm Link, (717) 664-7077.**  
**Program on West Nile Virus for Horse Owners, Clarion Hotel (formerly Holiday Inn), 7 p.m.-9 p.m., (908) 475-6503.**  
**"Introduction to Small Farm Enterprises," Maryland Cooperative Extension Office, Elkton, Md., six consecutive Wednesdays, 6:30 p.m.-8:30 p.m., (410) 996-5280.**

**Sunday, February 16**  
**Sorghum Industry Conference, Albuquerque Marriott, Albuquerque, N.M., thru Feb. 18, (806) 749-3478.**

**Monday, February 17**  
**Pesticide Update, Fiddler's Building, Fayette Fairgrounds, 7 p.m., (814) 865-4700.**  
**Bradford-Sullivan Counties Dairy Day, Harlan Rowe Junior High School, Athens, 9:30 a.m.-3 p.m., Bradford Extension, (570) 265-2896.**

#### How To Reach Us

To address a letter to the editor:

- By fax: (717) 733-6058
- By regular mail:  
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 P.O. Box 609, 1 E. Main St.  
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- By e-mail:  
 farming@lancnews.infi.net

Please note: Include your full name, return address, and phone number on the letter. Lancaster Farming reserves the right to edit the letter to fit and is not responsible for returning unsolicited mail.

**Tuesday, February 18**  
**Northeast Vegetable Growers meeting, Thompson's Dairy Bar, Clarks Summit, (717) 963-4761.**  
**Conference on Building Freestall Barns and Milking Center, Radisson Penn Harris Hotel and Convention Center, Camp Hill, thru Feb. 20, (607) 255-7654.**  
**Ohio Dairy Conference on Infectious Diseases of Dairy Cattle, Greenbriar Conference Center, Wooster, Ohio, 9 a.m.-3:30 p.m., (330) 264-8722.**  
**Lancaster Dairy Days, Lancaster Farm and Home Center, 9 a.m.-3 p.m.**  
**Pesticide Update Meeting, Neshaminy Manor Center, Doylestown, 7:30 p.m.-9:30 p.m., (215) 345-3283.**  
**New York State Dairy Princess Coronation and ADADC meeting, Hotel Syracuse, Syracuse, N.Y., 6 p.m., (315) 472-9143.**  
**Pesticide Update, McGuffey High School, 7 p.m., (814) 865-4700.**  
**Pesticide Update, Greene County Extension office, 1 p.m., (814) 865-4700.**  
**Franklin County Crop and Forage Day, Lighthouse Restaurant, Chambersburg, (717) 263-9226.**  
**Armstrong County Crops Night, Kittanning, (724) 548-3447.**  
**Indiana County Crops Day, Rus-**

**tion, (570) 265-2896.**  
**Octorara Young Farmers meeting, Vo-Ag Dept., Octorara High School, 7:30 p.m., (610) 593-8259.**  
**Mercer County Ag Day, Mercer County Career Center, 9 a.m.-3:15 p.m.**  
**Adams County Fruit Growers' Educational Meeting, Biglerville High School, Biglerville, (717) 334-6271.**

**Ohio Dairy Conference on Infectious Diseases of Dairy Cattle, Greenbriar Conference Center, Wooster, Ohio, 9 a.m.-3:30 p.m., (330) 264-8722.**

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

#### To Plan Your Farm's Financial Future

Every farmer who is experiencing the current cash-flow crisis needs to carefully plan the cash flow projection for the farm for at least the next 12 months. The best tool available for this is FINPACK. The Center for Farm Financial Management at the University of Minnesota has just announced a special offer which will enable you to use Finpack on your farm computer for a year for about the price of one cull bull calf.

The FINPACK Annual Subscription Program, available with the release of FINPACK 2003, gives you the full power of the Personal Version of FINPACK for one year for only \$99!

It's for producers only, and includes the full working version of FINPACK, technical support, and Internet patches.

During 2003, you would be able to update your balance sheets, evaluate "what if" FINLRB plans, create FINFLO cash flow plans, and complete FINAN year end fin-

ancial analyses.

Give CFFM at Minnesota a call at (800) 234-1111 or visit their website at [www.cffm.umn.edu](http://www.cffm.umn.edu) for more details on software options. Penn State Extension will offer two days of practical FINPACK hands-on-computer training March 4 and 5 at the Cumberland County Extension Office to the first 10 paid registrants. The program will be repeated in Lancaster, March 18 and 19. The fee will be \$50 per participant for two days. Call Roland Freund or Laura Watts at 717-240-6500 for more information on the training.

#### To Attend Penn State's College of Agricultural Sciences Open House

Penn State's College of Agricultural Sciences invites you to attend our Open House on Saturday, March 22, 2003.

Visitors will have an opportunity to meet with deans, faculty, and current students, and tour our College and the University Park campus. Penn State Housing and Food Services will be offering special meal deals for brunch and dinner. The following listing of events will give you an idea of the various activities you may participate in throughout the day.

The day will begin with a welcome and College presentations on majors, minors, scholarships, clubs, organizations and societies, internships, undergraduate research, and education abroad. College faculty will provide group academic information sessions by major.

Before lunch agricultural research and teaching facility tours and demonstrations will be conducted by students and faculty. Tour options will include the Agricultural and Biological Engineering Department, the Animal Sciences Laboratory facility, the Food Science Creamery, the horticulture greenhouse, the Animal Bioscience Laboratory facility, a Landscape Contracting demonstration using LandCAD, and an Agroecosystems tour.

An all you can eat brunch will be

#### 'Everything'?

Last evening I was watching a rerun of a 1960's film, "Grand Prix," and there was a scene in which a driver who caused an accident was confronted by the wife of the seriously injured driver of another car: "What a terrible way to win!" she said. "No," the driver replied, "Winning is everything." I realize that is one of the prevailing values in our world today and I have nothing against "winning" or being "number one," but to believe that it is "everything" or even most important is a denial of what Jesus teaches us.

God has a different way of defining "winning." Therefore, some people in this world who think they are winning are in actuality losing.

As Jesus warned us, "For what does it profit a man if he gains the whole world and loses or forfeits himself?" (Lk.9:25). God's values are often completely opposed to those of society: What we're called to is not being "first," but making and sharing the most of what God gives us.

Timothy was a valued helper for all of his ministry, but he never achieved the stature of Paul. Yet, suppose that the early Christian churches had been filled with the likes of Paul! What the church needed in abundance were disciples like Timothy, people who, although they probably couldn't preach with the power of Paul, could and did provide a powerful witness as valued helpers. Paul recognized Timothy's gifts and he wanted this young man to accompany him on his second missionary journey.

available in the dining commons. After lunch faculty and staff will provide information on careers in the agricultural sciences, internships arranged by the College, and international experiences in agricultural sciences.

In the afternoon staff will present information on financial aid, there will be bus and walking tours of the University Park campus, a residence hall tour and a Penn State Forest Lands tour. A large animal facility bus tour will feature several stops including the Dairy Education and Research Center, the Beef-Sheep Center, the Poultry Research and Education Center and the Horse Barn.

For anyone interested in a career in agricultural sciences, this open house is a one-stop shop for information. More information and on line registration is available at the College of Agricultural Sciences website ([www.cas.psu.edu](http://www.cas.psu.edu)), from your local extension office or you can call Dr. Marianne L. Fivek at (814)-865-7521.

#### To Attend Lancaster County's Dairy Day

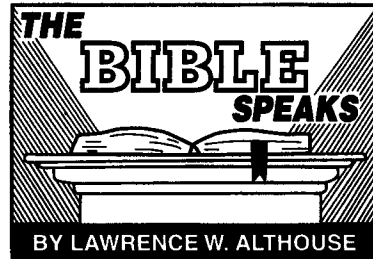
Dairy Day will be held at the Farm and Home Center at 1383 Arcadia Road, Lancaster on Tuesday February 18.

The program runs from 9 am to 3 pm and the theme for the day is "Strategies for Success". Dr. Lou Moore will speak on "Strategies For Success In Your Dairy Farm Business", Dr. Arlen Mills will speak on "Emerging Technologies", and Dr. Bob Munson and Mr. Bruce Kreider will speak on "Strategies in Nutrition". There will be several other break out sessions. This year there is an optional program for spouses that includes a talk on "What's New in Home Canning" by Nancy Wiker, Family and Consumer Science agent. For more information call (717)-394-6851.

#### Quote Of The Week:

*"A ship in the harbor is safe, but that is not what ships are built for."*

Author Unknown



#### NOT ALWAYS 'SECOND BEST'

##### Background Scripture:

Acts 16:1-5; Philippians 2:19-24; 1 Timothy 1:1-3; 2 Timothy 1:1-5.

##### Devotional Reading:

2 Timothy 2:1-7.

An ancestor of mine, Monroe Althouse, was conductor of one of the most historic concert bands in the USA. He also was the composer of many fine marches. At the same time, however, there was another conductor/composer who substantially overshadowed him: John Philip Sousa.

The grandson of Monroe Althouse also became an outstanding musician, a leading tenor at the Metropolitan Opera in New York. But there was another tenor who outshone him: Enrico Caruso.

When I was in grades one through six, even at my best I was only second academically to another boy. He even got the part in a play that I thought was going to be mine. Since then, I'm not sure I've been first in anything all that significant, but I have learned that, in life, not being "first" doesn't necessarily mean being "second best."

#### Lancaster Farming

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—by—

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