Garden

Farm Focus

by Richard Melton, Extension Livestock Agent

STEERS AND STEAKS

What did you think last time you picked up a piece of beef in the grocery store? If you were like most people, the first thing you noticed was the price and cost per pound.

Probably the first thing that came to your mind was that you sure would like to have some cattle of your own. Or maybe you thought, old Farmer Jones must really be raking in the money with the cattle he sells. Well, you are

In fact, the price that most cattle producers are getting today is a

breakeven or very low profit price. You see, a steer is not all steaks.

The fact that the poundage of retail beef cuts from a steer is usually less than half his body weight probably never entered your mind. A carcass will weigh about 61.5% of an animal's live weight.

Then about 18.3% of that car-

cass will be trimmed away as fat and bone. The end result will be about 43.2% of the steer's live weight being sold as retail beef cuts. On a steer that started as a 1,000 pound live animal, that would translate into 432 pounds of retail beef.

If you think about that 1,000 pound steer, there are still 385 pounds of the animal's liveweight unaccounted for. Of that, 27 pounds will be "variety meats."

These are the liver, heart, tongue, tripe, sweetbreads and brains.

The majority of the rest of the carcass will go into cosmetics, clothing, medicines, and many manufactured goods.

The price you pay in the store will be made-up of the price the producer received, the cost of processing the animal and other costs such as refrigeration, transportation, rent, taxes, and labor.

So you can see just as you buy

only a small part of the animal a farmer produces, he gets in return only a small part of what you pay for the product.

AGRICULTURAL TERMS

The terms presented this week

apply to horses: Foal: A young horse less than one year old.

Colt: A male foal.

Filly: A female foal up to three years old.

Mare: A mature female horse. Stallion: An unaltered male horse.

Gelding: An altered or castrated male horse.

Suckling: A nursing foal. Weanling: A weaned foal.

Pony: A horse under 14.2 hands in height.

Hand: A measure of the height of horses -- A hand's breadth equals 4 inches.

Horse: A general term for an animal of the horse kind. It sometimes refers to an animal over 14.2 hands in height.



PLANT FOR FUTURE -- In just 8 or 10 years, pine trees can provide natural beautification and add to property

Hoke Soil & Water Conservation District

Pine Trees Beautify and Protect

Now is the time to order your pine trees for planting during January and February. For forests and small woodlots on good or average soils we recommend Loblolly pine. They are the standard pine seen throughout Hoke County and grow fast for pulp wood, sawtimber and windbreaks

On sandier soils we advise plant-

ing Longleaf pine which grows slower but is a better survivor during droughty periods.

If you are a small landowner interested in home beautification or Christmas trees, we have white pine available.

These have a whitish tint and look nice planted in the yard. They may need watering during dry

AT UCB. THERE

ARE TWO WAYS

MONEY MARKET

spells but otherwise they do well in this area

Call the Hoke Soil and Water District office for more information and to place your order - big or small. The white pines are .05 each and the loblolly and longleaf are .03 each. Please call 875-8685 from 8:00 to 5:00 on Tuesdays, Wednesdays, and Thursdays for more information.

Hoke Agricultural **Extension News** by Willio Footherstone, Jr., Agricultural Extension Agent

PRICE OUTLOOK

You may be smiling at the super-market checkout counter this year. For food prices may go up only four to six percent.

Why the optimistic predictions? Well that bumper grain harvest we had last year should help keep the price of groceries stable in 1983. And that same grain supply should encourage farmers and ranchers to produce more beef, pork and poultry. Increased meat supplies should mean stable or lower meat prices later in the year.

If you like to eat out, you should find restaurant and fast food prices pretty stable -- maybe a fiveto-six percent increase.

Of course there's always danger in being a predictor. You never know what the weather will do. If we run into unusually cold weather and the citrus and vegetable crops freeze -- prices will SAVE MORE

Millions of middle income Americans are changing their financial lifestyles -- some folks might say for the better.

Concerns about unemployment and a shaky economy have turned lots of people into savers - many of them for the first time in their lives. Other families are finding out that "Yes, it is possible to live without credit."

Now many middle income families are saving at least seven percent of their income -- two years ago they saved less than six percent.

An installment debt as a percentage of disposable income is at a ten-year low.

The way economists see it, these trends should continue. Middle income families aren't likely to go on a spending spree very soon. Instead they expect a slow revival of consumer spending.

NET WORTH

The end of the old year, the start of the new, is a good time to figure your financial worth. A net worth statement will show you what you own -- assets -- and what you owe -- liabilities.

This statement can be useful when applying for a loan, deter-mining insurance coverage for valuables, plotting financial growth and making plans for future investments.

To determine net worth, make a list of your assets. Include cash on hand, money in savings accounts, values of life insurance policies, real property and the market value of possessions that can be resold.

Next list liabilities including current bills, balance due on all charge accounts, loans and your home mortgage.

Subtract your liabilities from your assets



If you're into sports it's time to get onto cable We'll bring you the most comprehensive sports news on television Over 31/2 hours every day On Cable News Net work The News Channel Throughout the day we keep you posted on games in progress.

with recaps every hour

We bring you all the great moments, the flavor.

And we take you behind the scenes. With in-depth interviews with the players, the coaches the owners-often live, so you can call in and ask the stars your own questions

CNN takes the time to give you all the sports and all the details. We'll even tell you what the Las Vegas oddsmakers have to say

> **Limited Offer** Free Installation

Get better informed. Get cable. Call us now for more stion. Or, better yet,

the excitement **CAN CABLE NEWS N** Be the first to know 24-hours a day

Jones Intercable, Inc. Reeford, N.C.

GOOD IN CABLE AREAS ONLY

INVESTMENT ACCOUNT. S.M.A.R.T. stands for Secure MArket RaTe. And it's a great way for informed. investment-oriented individuals and corporations to earn money market rates and have check writing options! With a \$2,500 balance, your S.M.A.R.T. account will enjoy full FDIC insured

security. Plus you'll be earning money

UCB SUPER CHECKING.

SUPER CHECKING gives you the

Your funds are always readily acces-

sible, and you'll earn interest at com-

petitive money market rates! It's the

all your banking funds!

UCB S.M.A.R.T.

market rates!

perfect way for you to earn interest on

convenience of unlimited check writing,

with a minimum balance of just \$2,500.

THEY BOTH MEAN MORE INTEREST FOR YOU!

Both UCB S.M.A.R.T. and UCB SUPER CHECKING have distinct advantages for you, depending on your financial needs. But whichever account you choose, you'll be earning interest at a competitive money market rate! So, before you make a decision, talk to your United Carolina Banker. We'll help you make the most of your money . and we'll help you make sense out of all the new accounts that have suddenly become available!

CALL TOLL-FREE FOR CURRENT RATE INFORMATION: 1-800-222-8616



OUR BANK IS BUILT ON PEOPLE!