

FARM AND RANCH BULLETIN

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AN INVITATION TO SUE

The maintenance of an "attractive nuisance" is one way in which a farm owner may extend an invitation to be sued, according to the Economic Research Service. If a trespassing toddler wanders out on the farmer's wooden pier, topples into his boat, and breaks an arm, the pond is not just a pond any longer. It may be termed an attractive nuisance and the owner held liable for the toddler's injury.

In most cases, a prudent farmer is not held responsible in an injury claim unless he is proved to be negligent, but he may still have to defend himself in court. The possible list of claims against a farmer has been lengthened by what insurance people describe as a growing claim consciousness among people.

A farm operator may be held liable for the acts of his employees, points out the ERS. He may be sued if he permits an unskilled driver to haul day laborers to and from the farm and the driver's failure to observe ordinary safety rules results in injury to one of the laborers. He is also liable if his animals break out of a fence he has failed to keep repaired properly and injure someone or stray onto a highway and cause an accident. In both of these instances, the farmer runs the risk of a negligence suit.

A dairyman could be sued for damages if the milk he sells becomes contaminated and harms a customer. Sometimes a farmer can be held responsible for an injury incurred on his property during construction by an independent contractor, if the contractor has no insur-

ance or resources of his own or if the farmer maintains some control over the construction work.

Another factor has increased liability risks to farm operators. Today's larger farms have correspondingly larger assets to protect, as well as greater use of complicated power machinery — also a big factor in increasing serious farm accidents.

The farmer needs to set up a definite program to protect himself and his property against the risks that he cannot ordinarily bear. According to the ERS, the following steps should be taken by the farmer:

(1) Eliminate or reduce the physical hazards on the farm. County agricultural agents can furnish hazard checklists that are helpful. If hazards cannot be eliminated completely, the farmer should post signs or put up fences to reduce the chance of injury.

(2) Consider ways to transfer to someone else the risks that are beyond his control. Contractors doing work on the farm should be asked to sign a "hold harmless" agreement, or warranty, to protect the farmer from injury claims. This agreement is insurable by the contractor.

(3) Purchase insurance that will take care of the farmer's personal liability (both on and off the farm), as well as cover the business phase of his operations. The average farmer should carry a minimum of \$25,000 liability insurance for bodily injury.

In states where farm operators are exempted from the compulsory provisions of the Workmen's Compensation Act, voluntary coverage should be considered. This type of insurance is suitable for farming situations where there are employees operating heavy machinery.

During the past decade, insurers have been selling so-called package policies that include several kinds of insurance in one contract. For example, the farm owner's policy combines property damage coverage for fire, lightning, and windstorm and certain allied causes (vandalism, malicious mischief, some types of losses of livestock, theft, and collision damage), as well as comprehensive personal liability.

The recently developed farmers' comprehensive personal liability (FCPL) policy furnishes the most complete liability insurance protection for the farm operator. It protects him against claims that might be brought by visitors, employees, and customers, as well as claims that result from construction work being

done under the farmer's control or through an independent contractor.

However, the FCPL policy does not cover nonfarm businesses. If a farmer wants to include protection against liability growing out of a recreation enterprise — such as hunting, fishing, or a camping facility — a special endorsement to the FCPL policy or a separate owner's, landlord's, or tenant's (OLT) policy would be needed.

The OLT general liability policy is not limited to nonfarm businesses. It can be written to cover most of the same risks as the FCPL policy.

In deciding upon the policy and special options that best fit his own operation, the farmer should discuss his program with an insurance agent and with neighboring farmers in order to obtain the best advice possible. Moreover, he should keep in mind that liability insurance is best used when it protects a farmer against the chance of a claim too big for him to handle out of his own resources.

Farm Cottage Plan

A small frame cottage, 18 feet by 26 feet in size, has been designed which represents a practical minimum of both space and cost, says W. S. Allen, Extension Agricultural Engineer with Texas A&M University. The cottage is intended primarily for a young couple starting out on a farm. When the farm enterprise is further developed, the structure can be used as a tenant house or a lake lodge. The cottage is also adequate for a retired couple who does not wish to maintain a large house.

Special space-saving features of the cottage include an undercounter water heater, a pull-out bed, a wall desk, a wall-type heater with a prefabricated metal or asbestos-cement chimney, and accordion-type closet doors. The large porches and generous window areas make the cottage particularly suitable for couples interested in nice views or relaxing.

Copies of the farm cottage plan, No. 7137, may be obtained from county extension agents.

Coastal Bermuda Yields Tripled

Yields of Coastal Bermuda grass were almost tripled by annual applications of 190 pounds of nitrogen and 30 pounds of phosphorus per acre during 3 years of research at the North Central Texas Research Station, near Denton. The fertilizer applications increased the average yield from 1,580 pounds per acre to almost 6,000 pounds of air-dry forage, states D. I. Dudley, Superintendent of the station. Results of the tests also show that there was more efficient use of nitrogen with split applications, and crude protein content of the forage generally rose with increasing levels of nitrogen.

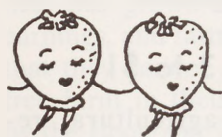
Precipitation during the growing season varied from 28.3 inches in 1962 to 7.8 inches in 1963. However, when all nitrogen was applied in the spring, Coastal Bermuda grass yields varied relatively little from year to year.

In 1963 (a dry year), a single application of 100 pounds of nitrogen resulted in the out-

put of 2,830 pounds of forage per acre. The same amount in split applications produced 3,660 pounds of forage, or an increase of 830 pounds. Split applications of nitrogen also maintained a higher protein level than did single applications.

Whether the Coastal Bermuda grass was harvested when growth reached 6 to 8 inches or at 12 to 16 inches, there was little difference in total yield. However, the short, young forage was consistently higher in crude protein than was the more mature grass.

Irradiating Strawberries



Radiation-pasteurization, a new method of food preservation, can reduce spoilage in marketing of fresh strawberries by two-

thirds, according to a recent report of the U. S. Department of Agriculture. If radiation-pasteurization is widely adopted by strawberry shippers, the resulting increase in retail supplies could lower prices which consumers pay for the berries.

Radiation-pasteurization usually reduces spoilage losses in strawberries from 15 percent to about 5 percent. Thus, for each pound of strawberries shipped to market, radiation-pasteurization can save an average of 4.4 cents worth of berries that otherwise would have spoiled. Such savings more than cover the cost of treatment — 1.1 cents to 2.9 cents a pound, using the three small radiation facilities considered in the USDA report.

Other savings might be realized because the process (1) increases the shelf life of strawberries, (2) decreases the amount of in-store culling needed, and (3) reduces or eliminates the need for using carbon dioxide to inhibit mold. Although handling and marketing methods for produce are unlikely to change greatly, longer shelf life of the commodity would result in more time for orderly marketing.

Adoption of radiation-pasteurization would increase the investment requirements for shipping firms. The costs of the radiation facilities

discussed in the USDA report range from \$167,000 to \$522,000.

Single copies of *Radiation-Pasteurizing Fresh Strawberries and Other Fresh Fruits and Vegetables: Estimates of Costs and Benefits*, ERS-225, may be obtained from the Division of Information, Office of Management Services, U. S. Department of Agriculture, Washington, D. C. 20250.

Tradition May Go!

Traditionally, bulls are for breeding purposes and steers are for food, but animal scientists at Texas A&M University say tradition may once again step aside for progress. This prospect results from research conducted at experiment stations across Texas and the Nation in beef production from young bulls versus that from steers. The studies indicate that bulls actually may be superior to steers in certain aspects of commercial beef output.

Producers and feeders of beef cattle have long recognized the fact that young bulls gain weight faster and more efficiently, wean at heavier weights, and have a higher percentage of lean to fat in the carcass at slaughter than do steers of similar breeding and age, points out L. D. Wythe, Jr., Assistant Professor of Animal Science at Texas A&M University. These advantages have been established on the ranges, in commercial feedlots, and in carefully controlled feeding trials. However, buyers of slaughter and feeder cattle generally discriminate in price against young bulls as compared with steers of similar breeding and age.

Livestockmen should take a critical and unbiased look at the production of young bulls for beef output because of (1) the increasing demand of the housewife for more lean meat and less fat, (2) the need for at least a 25-percent increase in beef production by 1980 to feed the predicted population gain, and (3) the economic pressures that are forcing cattle raisers to produce beef more efficiently.

According to Texas A&M University, there are some conflicting reports on consumer acceptability of beef from young bulls, but most reaction has been favorable. Will it be more

economical in the future to feed and fatten young bulls rather than steers? The answer to this question at the present time seems to depend primarily upon the discrimination against bulls at the markets where the animals are sold.

Crop Harvesting "On Command"

A recent discovery by U. S. Department of Agriculture scientists may effect revolutionary changes in agriculture and lead to the harvesting of crops "on command" at a predetermined time. Dr. Harry A. Borthwick, Plant Physiologist with the USDA's Agricultural Research Service, says that plant growth research has led to the isolation and identification of the "switch" that can start and stop many plant growth processes. As a result of this knowledge, farmers may someday have the ability to harvest desired crops at a time of seasonal shortages, rather than at the normal unregulated peak periods of supply.

The growth-regulating substance is a protein molecule called phytochrome. The switch that activates the substance is its chromophore (pigment), the activity or inactivity depending upon the kind of light the chromophore receives. The ARS scientists have succeeded in separating the chromophore from the remainder of the molecule and structurally identifying it.

Freeze-Dried Foods on the Way

When mealtime comes, tomorrow's housewife may well prepare such foods as scrambled eggs, steaks, vegetables, and cottage cheese by just adding water to dry, packaged foods that have been purchased from a shelf and stored in a pantry. At least, this opinion has been reached by Texas A&M University researchers after experimenting with a new machine, the Freeze-Drier. The \$20,000 machine removes practically all of the moisture from foods by the process of lyophilization, or freeze-drying.

The product can be either already frozen or frozen after being placed in a vacuum chamber in the machine. The temperature is then raised, and a vacuum draws the moisture from the

commodity until it is almost completely dry. The dried product must be stored in an airtight container to prevent moisture from entering.

Freeze-dried foods may be either cooked or left uncooked. There is little spoilage, since few bacteria can live without moisture. Only the addition of water is necessary to restore freeze-dried foods to their original condition.

According to Texas A&M University, the freeze-drying process is rather expensive and is still in the developmental stage. However, small commercial operations are located throughout the United States, freeze-drying such items as shrimp and vegetables.

Research Pays \$13 to \$1



Benefits of agricultural research to the Texas economy far outweigh its cost, according to Dr. H. O. Kunkel, Associate Director of the Texas Agricultural Experiment Station. No investment in any other factor (including land and buildings, fertilizer, machinery, labor, or level of education) has greater influence upon the economy than does the investment in agricultural research and extension. Dr. Kunkel says that studies by the University of Chicago reveal that every dollar spent on agricultural research results in a continuing increase of \$13 each year to the agricultural economy.

In Texas, the development of hybrid grain sorghum has added an average annual increase of more than \$110 million to the value of the grain sorghum crop. The annual gain in this crop alone is three times the amount of tax funds appropriated by the State for agricultural research during the entire 77-year existence of the Agricultural Experiment Station.

Based upon a new variety and new cultural techniques, cropping systems in rice have accounted for a \$20 million to \$25 million increase in the value of the Texas rice crop. In the case of flaxseed, the new Caldwell variety resulted in a \$4 million gain in the 1963 flax income.