

November, 1999

Dear Agricultural Producer:

This newsletter contains important information that will help you manage your business. Updates on new publications and upcoming educational meetings are provided. Two of these meetings will address the hottest topics in agriculture – adding value to agricultural products and genetically modified organisms. We have also included a summary of tax management tips and a worksheet for estimating your income tax liability.

Please call us if you have any questions regarding the information contained in this newsletter. We wish you and your family a safe and happy holiday season.

Sincerely,

Jon Clements  
Extension ANR Agent  
/dd

Mike Staton  
Extension ANR Agent

Joanne Davidhizar  
County Extension Director

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## Calendar

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### 1999

December 7 - Strategies for Gaining More Value From YOUR Farm Products, Southwestern Michigan College, Dowagiac. See enclosed flyer.

December 7-9:- Michigan State Horticultural Society Annual Meeting and 'Hort Show,' Grand Rapids. Contact: Lynne Sage, hortshow@aol.com, 517-625-6227. See article on this page, which continues on page 3.

December 8 - Genetically Modified Corn & Soybean Update and Outlook, Niles Area Campus of Southwestern Michigan College, Niles. See enclosed flyer.

December 14 - Restricted Use Pesticide Certification Workshop, Lake Township Hall, Bridgman. See enclosed flyer.

### 2000

January 6, 13, 20, 27: - Greenhouse Grower Career Development Certificate Program (in Spanish), Byron Center. See enclosed information on page 3. Contact: Jerry Draheim, 616-383-8830, draheimg@msue.msu.edu

January 10-12 - Michigan Agribusiness Association Conference, Lansing. Contact: Jim Byrum at 517-336-0223.

January 11-12: - MSU Strawberry School, Kellogg Biological Station, Hickory Corners. See enclosed information on page 3. Contact: Bob Tritten, 810-732-2177, tritten@msue.msu.edu

January 11-12: - Greenhouse Grower Career Development Certificate Program, E. Lansing. See enclosed information on page 3. Contact: Jerry Draheim, 616-383-8830, draheimg@msue.msu.edu

January 15 - Master Gardener Program begins, Fernwood Botanic Gardens, Niles. Deadline for registering: January 10. Contact: Joanne Davidhizar, 616-944-4126; davidhiz@msue.msu.edu

January 18-20 - Great Lakes Vegetable Growers & Direct Marketers Convention, Grand Rapids, Michigan. Contact: Ron Goldy, 616-944-1477, goldyr@msue.msu.edu

January 20, 27 & February 3 - Analyzing The Financial Performance Of Your Farm, Berrien County MSU Extension Office, Benton Harbor. See enclosed information on page 3. Contact: Mike Staton, 616-944-4126, staton@msue.msu.edu

January 28 - Ag Action Day, Kalamazoo Valley Community College, Oshtemo. Contact: Mike Staton, 616-944-4126, staton@msue.msu.edu

February 2-3 - Southwest Michigan Horticulture Days, Lake Michigan College, Benton Harbor. Contact: Mark Longstroth, 616-657-7745, longstro@msue.msu.edu

February 7-9 - MSU Tree Fruit IPM School, Kellogg Biological Station, Hickory Corners, Michigan.

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**NOTICE: Effective November 1, the price for soil tests increased to \$9.00 per sample when brought into the Berrien County Extension Office for analysis by the MSU Soils Testing Lab. Late fall is an excellent time to collect a soil sample for analysis. Results will help you put together a fertilizer program for the next growing season.**

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### Michigan 'Hort Show' December 7-9

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The Michigan State Horticultural Society will hold its Annual Convention December 7-9 in Grand Rapids, Michigan. Fondly known as the 'Hort Show,' it is the largest fruit oriented trade show and educational program east of the Rocky Mountains. This year, there will be educational sessions on:

- Grower Innovations and New Products
- Farm Marketing
- Tree Fruit Pests
- Grapes
- Apple Culture

- Cherries
- Cider
- Peach/Plums
- Computer Usage
- Organic Tree Fruit Production
- Small Fruits
- and Irrigation/Fertigation

Plus, there is a Cider Contest and Industry Banquet -- something for nearly everyone! And nearly 150 exhibitors will display the latest in orchard supplies, equipment, and marketing aids during the three-day trade show. The 'Hort Show' is a 'must-attend' event for commercial and hobby fruit growers throughout the western Great Lakes fruit production region. For more information about the Hort Show, visit their WWW site, [www.mihortshow.org](http://www.mihortshow.org), or contact Lynne Sage at (517) 625-6227, [hortshow@aol.com](mailto:hortshow@aol.com)

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### **MSU Strawberry School January 11-12**

A two-day Michigan State University Strawberry School will be held January 11-12 at the Kellogg Biological Station in Hickory Corners. To help growers improve crop and integrated pest management practices, the expertise of Marvin Pritts, small fruit specialist from Cornell University, and Pam Fisher, berry crop specialist of the Ontario Ministry of Agriculture, Food, and Rural Affairs will be featured. Other MSU campus and field staff will also be sharing their areas of expertise in strawberry culture. For information on the school, contact Bob Tritten (810-732-2177, [tritten@msue.msu.edu](mailto:tritten@msue.msu.edu)) or Gary Thornton (231-946-1510, [thornton@msue.msu.edu](mailto:thornton@msue.msu.edu))

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### **Greenhouse Grower Career Development Certificate Program Continues**

According to Jerry Draheim, MSU SW District Extension Agent, the Greenhouse Grower Career Development Certificate Program will continue in 2000. The first program was held in conjunction with the Michigan Greenhouse Growers' Expo in Lansing on November 9-10. On January 11-12, Jerry says, "The Second Greenhouse Grower

Career Development Certificate Program will be held at MSU in East Lansing." The two-day session will cover Root Zone Management, Greenhouse Disease Management, Seedling Plug Production and Greenhouse Insect Management. The sessions cost \$150 each and this does not include meals or overnight accommodations. "Arrangements have also been made to repeat the first program for Hispanics that owners want to put into grower positions in their greenhouse operations," says Jerry. The Greenhouse Grower Career Development Certificate Program in Spanish will be held January 6, 13, 20, and 27, 2000, at the Byron Township Hall in Byron Center. For more information, contact Jerry Draheim at 616-383-8830, or [draheimg@msue.msu.edu](mailto:draheimg@msue.msu.edu)

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### **Do You Understand Your Farm's Financial Performance?**

Due to the tough economic conditions, it is extremely important for growers to understand their business's financial performance. You need to know how much money the farm made or how much it lost and be able to explain either scenario to your lender. The first thing you need is a good accounting system that tracks all the income and expenses for the year. The difference between your income and expenses is your cash profit or loss. This figure does not account for inventory changes or depreciation that occurred during the year and can be misleading. It is common to have taxable income in a year when the business actually lost money.

To determine your net profit or loss you will need accurate balance sheets or net worth statements for 12/31/98 and 12/31/99. These dates match your cash accounting period. The balance sheets should list everything you own and everything you owe on these two dates. Comparing the two balance sheets will give you the inventory changes that occurred during the year. These inventory changes should be added to or subtracted from your cash profit or loss. All of the depreciation that occurred during the year should also be subtracted from the cash profit or loss. The result of your work is an accurate net income statement that represents your farm's performance for the year. Comparing net income

statements from several years allows you to track business performance over time and to establish trends. This information is extremely valuable when you are trying to explain a bad year or demonstrate financial improvement to your lender.

We are planning to conduct a 3-day financial performance workshop on January 20, 27 and February 3 to help you analyze your farm's financial performance. Our goal is to have each participant leave the workshop with an accurate net income statement for 1999 and be able to explain it to their lender. Please call our office if you are interested in participating in this workshop.

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**It's TOP Time Again!**

Berrien County MSU Extension and the 4-H Youth Program will once again offer the Tractor Operator Program (TOP) in 2000. Successful completion and graduation from the TOP provides a certificate of training from the U.S. Department of Labor required for operation of a tractor by 14 and 15 year old youth employed on property not owned, leased or operated by a parent or legal guardian.

The 10-week program is traditionally taught on Monday evenings, January through March. Do you know of a teen that should partake in this program? For safety sake, let's comply with the law. Contact Deb Smith, Extension 4-H Youth Agent, at 616-944-4126, to receive more specific information about TOP.

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**New Publication: Pest Control in Small Vineyards**

Extension Bulletin E-2698, Pest Control in Small Vineyards, is a new Extension Publication focusing on the pest management needs of the small or hobby vineyard owner. Written by Thomas J. Zabadal, Director of the Southwest Michigan Research and Extension Center and MSU Department of Horticulture Grape Specialist, the Bulletin is eleven pages and includes thirteen color

pictures of common grape disease and insect problems. Tables list non-restricted use pesticides and their efficacy for controlling diseases and pests in the home vineyard. The Bulletin costs \$2.00 and is available at the Berrien County Extension Office on Hillandale Road.

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**Honeycrisp Apple Marketing Corporation Formed**

A Michigan Corporation, 'E.C. Marketing' (ECM) has been formed to market and promote Honeycrisp apples under the 'Explosively Crisp' trade name. Growers contract with ECM to exclusively market their Honeycrisp apples. In return, ECM agrees to obtain the highest sale price possible for the Honeycrisp apples in order to maximize returns to growers. The grower pays ECM a commission and a 50 cent per bushel sold marketing and promotion fee. For more information, contact ECM at 1-87-SOO-CRISP, or visit their WWW site, [www.honeycrisp.com](http://www.honeycrisp.com)

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**New Vegetable Production Book from NRAES**

*Sustainable Vegetable Production from Start-Up to Market* (NRAES-104), is a new book published by the Natural Resource, Agriculture, and Engineering Service that is a valuable resource for farmers looking to begin a vegetable business or broaden their current knowledge of vegetable production. *Sustainable Vegetable Production from Start-Up to Market* provides practical information on such essential matters as selecting a farm site; planning and record keeping; marketing options; and systems for starting, planting, protecting, and harvesting crops. The 280-page book has 91 illustrations, and a final chapter profiles the experiences of 32 individual vegetable growers. The book costs \$42.00 plus \$5.50 S&H, and can be ordered from the NRAES, (607)255-7654, [www.nraes.org](http://www.nraes.org)

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### **TELFARM Price Break for New Customers**

TELFARM, Michigan State University's computer accounting software, is being offered at 50% off for new customers. For a limited time, you can buy the MicroTel Accounting Program and enroll in Telfarm for the first year for \$272.50, a 50% savings off the regular price. You can add payroll and check-writing capabilities for a total of \$495. Telfarm is a powerful tool for helping farm families know and control their farms' economic performance. Plus, enrollees have the 'value-added' option of working with their MSU Extension District Farm Financial Management Agent in tax planning and financial analysis. If you are struggling with farm finance record-keeping, please look to TELFARM for help -- contact your County Extension Agent or the TELFARM campus office at (517) 355-4700.

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### **MDA Updating Michigan Farm Market/U-Pick Directory**

According to Deb Merrill, Project Coordinator, Marketing & Communications Division, "The Michigan Department of Agriculture is currently recruiting listings for the 2000-2001 Farm Market and U-Pick Directory. "In the last two years, 100,000 copies of this directory have been distributed through Welcome Centers, Extension offices, local Chambers of Commerce, farm markets, u-pick operations, trade shows, fairs, and through individuals and organizations making direct requests," she says.

If you are a 'u-pick' operation, farm market, honey or maple syrup producer, wool or fiber producer, etc., you should contact Merrill or your County Extension Office for information on how to be included. Merrill's FAX number is 517-335-7071, and her e-mail address is merrilld@state.mi.us. If you would like to see a copy of the 1998-1999 'Michigan Farm Market and U-Pick' Directory, stop by the Extension Office to pick one up.

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Michigan State University Extension programs and materials are available to all without regard to race, color, national origin, gender, religion, age,

disability, political beliefs, sexual orientation, marital status, or family status. Handicapper accommodations may be requested by calling the Berrien County MSU Extension Office at 616-944-4126 at least two weeks before listed event to ensure adequate time to make arrangements. Requests made less than two weeks before event will be met when possible.

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### **Berrien Receives Natural Disaster Determination**

According to Marcia Collins, Farm Service Agency District Director based in Cass County, Berrien County is included in a recent Natural Disaster Determination by USDA. Farmers may be eligible for low interest loans to help ameliorate some of the crop losses that may have resulted from the 1999 drought.

Here are some details of the announcement:

"Effective September 28, 1999, sixty-seven Indiana counties were designated natural disaster areas where eligible family farmers may qualify for Farm Service Agency (FSA) emergency (EM) loans due to losses caused by *drought* that occurred from July 1, 1999 and continuing.

"In accordance with Section 321(a), counties in adjacent States that are contiguous to one or more primary counties in Indiana, will be named as contiguous counties where eligible family farmers may also qualify for FSA EM assistance. In Michigan, these Counties include: Berrien, Branch, Cass, and St. Joseph."

Collins also says they are working on a disaster declaration for certain non-insured crops, including strawberries and raspberries, and several vegetable crops, however, no determination has been made yet.

Contact your local FSA Office for details of the program. In Berrien Springs, the number is 616-471-9111.

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