



North Country Ag Advisor

www.ncrat.cce.cornell.edu

"Your trusted source for research-based knowledge"



Reed Haven Farm

Photo Credit: Michael Hunter

Cornell Cooperative Extension
North Country Regional Ag Team

North Country Regional Ag Team

Kitty O'Neil, PhD
Field Crops & Soils
315-854-1218
kao32@cornell.edu

Michael Hunter
Field Crops & Soils
315-788-8450
meh27@cornell.edu

Kelsey O'Shea
Ag Business Management
315-955-2795
kio3@cornell.edu

Lindsay Ferlito
Dairy Management
607-592-0290
lc636@cornell.edu

Tatum Langworthy
Sr. Admin Assistant
315-788-8450
tlm92@cornell.edu

Harvest NY

Barbara Williams
Dairy Processing Specialist
315-813-1250
bw495@cornell.edu

Lindsey Pashow
Ag Business and Marketing
518-569-3073
lep67@cornell.edu

County Ag Educators

Alyssa Couse (Jefferson)
315-788-8450
amc557@cornell.edu

Betsy Hodge (St. Lawrence)
315-379-9192
bmf9@cornell.edu

Jake Ledoux (Jefferson)
315-788-8450
jtl224@cornell.edu

Jessica Prosper (Franklin)
518-483-7403
jlr15@cornell.edu

Melissa Spence (Lewis)
315-376-5270
mms427@cornell.edu

Carly Summers (Essex)
518-962-4810
cfs82@cornell.edu

Robin Wendell-Zabelowicz (Lewis)
315-376-5270
rw583@cornell.edu

Sara Bull (Clinton)
518-561-7450
slk95@cornell.edu

Billy Bullock (St. Lawrence)
315-379-9192
wrb93@cornell.edu

North Country Ag Advisor

Cornell Cooperative Extension of
Jefferson, Lewis, St. Lawrence, Franklin,
Clinton, and Essex Counties

"The North Country Regional Ag Team is a Cornell Cooperative Extension partnership between Cornell University and the CCE Associations in Jefferson, Lewis, St. Lawrence, Franklin, Clinton, and Essex counties."

Ag Advisor is published by the North Country Regional Ag Team collaborating with Harvest NY

Layout/Design: Tatum Langworthy

Table Of Contents

Biological Control of Alfalfa Snout Beetle: An Update After a Decade of Nematode Applications	3
Rye Cover Crop Termination	5
The Ideal Dairy Farm: As Described by a Farmer, Advisor, and the General Public	6
Is Safety a Priority on Your Farm?	8
Farm Finance 101: Looking for Labor?	10
Employment Opportunity	14
Upcoming Events and Programs	Back cover

Contact us directly through our website:
<http://ncrat.cce.cornell.edu/>

Follow us on Facebook:
<https://www.facebook.com/ccennydairyprograms/>

Follow us on Twitter:
<https://twitter.com/NorthCountryAg>

Our Mission

"The North Country Regional Ag Team aims to improve the productivity and viability of agricultural industries, people and communities in Jefferson, Lewis, St. Lawrence, Franklin, Clinton, and Essex Counties by promoting productive, safe, economically and environmentally sustainable management practices, and by providing assistance to industry, government, and other agencies in evaluating the impact of public policies affecting the industry."

Field Crops and Soils

Biological Control of Alfalfa Snout Beetle: An Update After a Decade of Nematode Applications

By Elson Shields and Tony Testa, Cornell University Entomology

Since 2010, more than 20,000 acres of alfalfa have been inoculated with biocontrol nematodes for the control of Alfalfa Snout Beetle (ASB) with excellent results. This is an excellent start, but with ASB infesting more than 500,000 acres, we have a ways to go. In addition, a significant number of your neighbors have not applied biocontrol nematodes to start reducing the ASB numbers on their farms. This has two impacts; your neighbors are suffering increased economic losses from this insect, and they are producing ASB to re-infest your fields. In many ways, ASB is a neighborhood problem with a single neighbor producing ASB beetles for their neighbors. The good news is that your application of biocontrol nematodes in a field has shown the ability to handle the influx of beetles from your neighbors with minimal damage to your alfalfa stand.

With a decade of experience and 20,000 acres inoculated, here are some important observations:

- 1) ASB control with biocontrol nematodes requires 2-3 years after a field application. In many cases, farmers will observe ASB spring emergence the spring after biocontrol nematode inoculation and think the nematode application was a waste of money. This is not the case, but is a result of the insect's two year lifecycle. The emerging beetles were larvae in the year before nematode application and were deep in the soil away from nematode attack. Careful observation in year 2 and 3 will show large reductions in the ASB populations in the field, reduced root damage, and reduced stand loss. ASB number reduction is observed quicker when multiple alfalfa fields are inoculated within an area compared to single fields.
- 2) No ASB control failure have been reported to date in fields inoculated with biocontrol nematodes. In 2018, three fields were identified with possible problems after bare spots with ASB larvae were discovered at the field entrance/head land. After investigation, biocontrol nematodes were present in the area, and are expected to increase in number and limit the ASB numbers/damage to the field.
- 3) ASB is a costly pest which sneaks up on every producer when it invades a farm over multiple years. Recent calculations involving the losses of alfalfa stands, replacement costs to replant the field, and additional soybean meal purchases to offset the loss of home-grown protein reveals a sobering dollar figure. The loss of the alfalfa field with replant costs ranges between \$200-\$500 per acre depending on management/cutting practices and how quickly ASB kills out the stand. Using the rule of thumb that one acre of alfalfa feeds a dairy cow for 1 year, the cost of ASB stand loss is \$200-\$500 per cow every year. Additional feed costs from increased soybean meal purchases to replace the lost protein ranges from \$56-\$200 per cow per year every year. The total cost of ASB invading your farm ranges from \$300-\$600 per cow per year every year. The one time cost of applying biocontrol nematodes for the control of ASB is \$30 per acre (or per cow) plus application costs.
- 4) Mary DeBeer, located in the Malone area has successfully started a business supplying high quality biocontrol nematodes to area farms with excellent success for the past 4 growing seasons. Approximately 5,200 acres have been inoculated using nematodes produced by Mary DeBeer. NNY farmers should seriously consider purchasing biocontrol nematodes from Mary to promote a NNY business and insure a continuing supply of biocontrol nematodes for the future. Mary's contact information is: cell: 518-812-8565, email: md12957@aol.com.

ASB Biocontrol Nematodes and Corn Rootworm (CRW):

Rotational studies across 75 NNY fields where biocontrol nematodes were applied in alfalfa showed the following:

- 1) Biocontrol nematodes from a single application persist for the entire 10 years of the study, across the corn rotation, and the population of nematodes was higher after 4 years of corn than in the alfalfa before the corn rotation.
- 2) Biocontrol nematodes attack CRW during the corn portion of the rotation. In a separate study, biocontrol nematodes applied 2 years before high populations of CRW larvae protected conventional corn as well as any of the Bt-CRW corn varieties. In another study, NY biocontrol nematodes reduced CRW damage against very high CRW populations in Dalhart, TX.

If you are planning to rotate a biocontrol nematode-treated alfalfa field to corn, research data strongly suggests that conventional corn will be adequately protected against CRW for the entire corn phase of the rotation.

Biocontrol Nematode Application to Corn Fields:

If growers are interested in applying biocontrol nematodes directly to corn fields for CRW control, the following guidelines should be followed:

- 1) Nematode application window is from pre-plant to the V4 growth stage. Soil temperatures need to be around 50°F. Applications need to be made late in the day to allow the nematodes to penetrate the soil before being killed by UV light.
- 2) If the biocontrol nematode application is being made to a continuous corn field, the field should be planted using a Bt-CRW variety, and use a soil insecticide or a high rate of seed treatment. This is required because it takes 2 growing seasons for the biocontrol nematodes to become fully effective. The full rate of biocontrol nematodes becomes fully effective faster than the reduced rate of biocontrol nematodes.
- 3) If the biocontrol nematode application is being made to a 1st year corn field, then the field can be planted to conventional corn with no additional CRW management practices.

Press Release: Paraquat Certified Applicator Training to Prevent Poisonings Now Available

A new certified applicator training module for paraquat dichloride (also known as paraquat) is now available. The training was developed by paraquat manufacturers as part of the EPA's 2016 risk mitigation requirements and approved by the EPA. Paraquat is one of the most widely used herbicides in the U.S. for the control of weeds in many agricultural and non-agricultural settings and is also used as a defoliant on crops such as cotton, prior to harvest. Paraquat is a restricted use pesticide for use only by a certified applicator. The restriction applies to mixing, loading, and applying paraquat, as well as other pesticide handling activities.

Since 2000, 17 deaths have been caused by accidental ingestion of paraquat. Many of these deaths resulted from people illegally transferring the pesticide to beverage containers and the victim later mistaking it for a drink. A single sip can be fatal. In addition to the deaths by accidental ingestion, since 2000, three more deaths and many severe injuries have been caused by the pesticide getting onto the skin or into the eyes of those working with it.

To help prevent these tragedies, certified applicators must now take paraquat-specific training before use, to emphasize that the chemical must not be transferred to or stored in improper containers. The training also covers paraquat toxicity, new label requirements and restrictions, consequences of misuse, and other important information.

The requirement for training is only one of several actions the EPA has taken to prevent poisonings, including making label changes, restricting the use of all paraquat products to certified applicators only, and requiring closed-system packaging for all non-bulk (less than 120 gallon) end use product containers of paraquat.

View the paraquat training module and list of FAQs; summary of mitigation measures and mitigation decision; and other supporting documents at www.regulations.gov under docket #EPA-HQ-OPP-2011-0855.

Rye Cover Crop Termination

By Michael Hunter

The early, rapid growth of winter rye in the springtime can be challenging to manage before planting corn. There are different methods of terminating the rye cover crop. It can be killed 2 or more weeks before no-till crop establishment, incorporated by tillage, or harvested for forage.

Tilling rye when it is less than 12 inches tall is a good way to terminate the stand. Plowing or disking rye after it is over 20 inches tall ties up soil nitrogen, takes moisture from the soil, and is sometimes difficult to incorporate into the soil.

Herbicides are often used to terminate rye prior to planting no-till corn. Many corn growers are concerned about the allelopathic effect of the killed cereal rye on the corn crop. Allelopathy is defined as the release of chemicals by one plant that inhibits the growth of adjacent plants. Research suggests that it does not have much effect on corn due to its seed size and planting depth. If there are any concerns about the potential negative impact on corn, kill the rye 10 to 14 days before planting, at planting, or within 5 days after planting corn.

In no-till corn, glyphosate is the preferred product of choice for burning down cereal rye. Gramoxone SL 2.0 (paraquat) can also be used to burndown cereal rye before planting corn. Remember, paraquat is a non-selective, contact herbicide and requires good spray coverage for optimum control of the rye. Glyphosate is a translocated, non-selective herbicide that is less dependent on spray coverage. Air temperature before, during, and after glyphosate application can also influence control. Cold nights (<40°F) will reduce glyphosate activity, especially when followed by cool (<55°F) days. Cool weather (below 55°F) will slow the activity of Gramoxone SL 2.0, as will cloudy, overcast weather, but will not affect performance.

The glyphosate rate will depend on the stage of growth of the rye at the time of application. However, in most cases it is only necessary to use the 0.75 acid equivalent rate of glyphosate. Glyphosate formulations will contain 3 to 5 pounds acid equivalent per gallon. The acid equivalent amount is found on the label by the ingredient statement section. Depending on the formulation you choose, the rate will be between 19 and 32 ounces per acre. With glyphosate, include appropriate adjuvants (if required) plus spray grade ammonium sulfate (AMS) at 8.5 to 17 lbs/100 gallons of water.

Gramoxone SL 2.0 applied at 3 to 4 pints per acre works well

on smaller rye before it reaches the boot stage. Add a nonionic surfactant to the spray tank to enhance penetration and total kill. If you will be planting corn and choose to use Gramoxone SL 2.0, consider adding 1 quart of atrazine per acre to improve control of the rye. In 2009, research by Bill Curran at Penn State University, found that the additional of 1 quart of atrazine per acre, when used with Gramoxone, provided 99% control of 8-10 inch tall rye. Only 70% control of the rye was achieved when Gramoxone was used alone in this study.

The EPA has recently made changes to the paraquat labels, requiring paraquat-specific training and restricting the use of paraquat to certified applicators only. Any applicator that will be applying Gramoxone SL 2.0 or a generic paraquat this season must review the new paraquat applicator requirements to make sure they are in compliance. If an applicator is using a paraquat herbicide with the new, updated label, they must complete a mandatory training program once every three years. If the current label of the paraquat product being used does not have this requirement, training will not be required.

For more information about the new paraquat applicator training visit <https://www.epa.gov/pesticide-worker-safety/paraquat-dichloride-training-certified-applicators>

Every grower with crop insurance must follow the Natural Resources Conservation Service's cover crop termination guidelines. Growers are encouraged to contact their insurance agent if there is any question regarding the cover crop termination requirements prior to planting corn or soybeans.

The Ideal Dairy Farm: As Described by a Farmer, Advisor, and the General Public

By Kimberley Morrill and Lindsay Ferlito

When asked “what does the ideal dairy farm look like?”, we all have a different picture in our minds; even a group of dairy farmers would all have a different idea. Some might picture a 3,000 cow freestall facility, while for others it might be a robotic facility and for some, they want a 60 cow tiestall, with lots of pasture. While the picture in our minds might be different, they likely share some similar details: financially stable, clean, incorporating new technology, efficient, incorporates ideal cow comfort, and somewhere in there is improved quality of life for the farmer (and the family).

If you were to ask this question to a group of lay citizens (people who self-identified as having no involvement in animal production), you would get some very different answers. For example, lay citizens frequently associate high standards of animal welfare with higher quality animal products and reject the use of chemicals, including antibiotics and hormones, for purposes of increasing production. Also, considerable evidence indicates that lay citizens expect farm animals to be well treated and to live a more natural life. Some accounts indicate that some lay citizens perceive farm animals to be living in conditions that are far from optimal.

To get a better understanding of how to bridge the gap between consumers and farmers, researchers in Brazil surveyed farmers, industry representatives, and lay people and the results were recently published in the *Journal of Dairy Science*. The goal of the study was to identify common and differing views between dairy farmers, advisors that work with farmers, and lay citizens on what the ideal dairy looks like and why they feel this way.

Responses from 107 dairy farmers, 170 agricultural advisors, and 280 lay citizens were evaluated. In the survey, five major areas of concern were identified: milk quality, animal welfare, economics, society, and the environment. Interestingly, all groups mentioned the 5 topics, but in some cases in very different ways and for different reasons. For example, lay citizens identified milk quality as the most important area, whereas farmers and advisors chose economics as the most important when considering an ideal dairy.

Looking specifically at the animal welfare category, views also differed as lay citizens focused on affective states (absence of fear and pain) and naturalness, while farmers and advisors

focused on biological functioning (healthy and productive).

There were some similarities between the groups, with all three indicating that the ideal dairy should include the use of pasture. In this case, what differed was the reasoning, with lay citizens focusing on the naturalness of pasture while the farmers and advisors considered pasture use from an economic standpoint.

Another similarity was the importance of the use of technology on an ideal dairy farm, but again differing reasons. Lay citizens considered technology as an important tool to improve milk quality, while farmers and advisors highlighted technology as a way to improve the quality of life for farmers and those in the industry.

Other differences included the fact that lay citizens were concerned about the overuse of antibiotics and other chemicals, while farmers and advisors did not mention this, and the farmer and advisors focused on the quality of life of dairy farmers and workers, while very few lay citizens highlighted this.

Overall, the researchers concluded that this study successfully helped identify disparities between values and characteristics that are considered important to lay citizens, farmers, and advisors when considering an ideal farm.

No, consumers don't often think about the economic side of a dairy farm, but how often do you think about a teacher's budget, your neighbors budget, or your sister in law's spending habits? Likely not very often; it's not your responsibility (or your business). Some lay citizens do become very interested in the economic side if they have an interest in finances or business management, but most are not interested. That's ok; they are more interested in animal wellbeing, what are you doing to take care of your animals, and the quality of the end product, milk they can purchase at the grocery store.

What is my take away? At the end of the day, the farmer, the advisor, and the lay citizen who is purchasing milk at the store have some similar ideas. Consumers are worried about milk quality, is this product safe to drink? Dairy farmers and advisors have a strong focus to produce the highest quality

product. While consumers highlight a concern about antibiotics, dairy farmers and advisors are focusing on cow comfort, technology, and best management practices to reduce the need to use antibiotics. At the end of the day, take the time to listen to lay persons concerns—it's likely theirs are similar to yours.



How our machine is designed to optimize yours.



Only AminoMax® Pro bypass protein is manufactured with our proprietary ExpandaTherm™ technology. The result is extraordinary consistency and optimized effectiveness. Feeding AminoMax® Pro can result in:

**Better feed efficiency • Reduced nitrogen excretion
Improved milk production**

For more information, call (855)785-3625 or visit AminoMax.com

©2018 by Afgriotech, LLC

Office Hours

The Farm Business

Management Specialist will be hosting regular "Office Hours" in each county! These give farmers a chance to bring their questions on any of the following topics:

- Accounting
- Financial Statements
- Budgeting
- Business Plans
- Decision Making
- Employee Hiring
- Employee Handbooks
- Human Resources
- Diversification
- Regulation
- Grant Applications
- Project Evaluation
- Book Keeping Systems
- Farm Transition Planning
- Retirement Strategies

Please note that all office hours are from 10AM to 3PM. It is not necessary to make an appointment, however, you can by contacting:

Kelsey O'Shea at
kio3@cornell.edu or
315-955-2795



Cornell Cooperative Extension
North Country Regional Ag Team

Clinton County

Dates: Jan 21st, Feb 20th,
Mar 18th & Apr 23rd
Location: CCE Office
6064 NY-22 Suite 5,
Plattsburgh, NY 12901

Essex County

Dates: Jan 23rd, Feb 19th,
Mar 19th & April 24th
Location: Hub on the Hill
545 Middle Road
Essex, NY 12936

Jefferson County

Dates: Jan 24th, Feb 22nd,
Mar 20th & Apr 25th
Location: CCE Office
203 N Hamilton St
Watertown, NY 13601

Lewis County

Dates: Jan 25th, Feb 21st,
Mar 21st & Apr 22nd
Location: CCE Office
5274 Outer Stowe St
Lowville, NY 13367

Franklin County

Dates: Jan 29th, Feb 18th,
Mar 22nd & Apr 19th
Location: CCE Office
355 W Main St #150
Malone, NY 12953

St Lawrence County

Dates: Jan 22nd, Feb 15th,
Mar 15th, & Apr 26th
Location: CCE Office
2043B NY-68,
Canton, NY 13617

Is Safety a Priority on Your Farm?

By Libby Eiholzer, Northwest New York Dairy, Livestock, and Field Crops Team

“We all have goals, and safety is necessary to achieve them.” Hard to argue with that statement, isn’t it? This was one of the opening comments made by Dr. Conrad Spangler during his talk on practical dairy farm safety implementation during the Operations Managers Conference held in Syracuse in January. Spangler is a veterinarian working for Riverview, LLP, which owns and manages dairies in SD, MN, NE, AZ, and NM. The company took a serious look at their safety program a number of years ago and decided to give it a major overhaul. Spangler’s talk offered practical suggestions for any farm business that wants to make safety a priority.

Spangler suggests that you first look at some of your farm’s safety statistics, notably the total recordable incident rate (injuries that must be recorded for OSHA) and the lost time incident rate. Any farm business should be able to calculate these numbers readily, and knowing where you stand gives you a great way to measure your progress going forward. In order to ensure safety compliance, Spangler suggests starting a safety committee, looking into your state OSHA laws, training employees on safety, and analyzing your “Dairy Dozen” safety risks. At Riverview they focus on one of these safety risks per month. For information and checklists on each of the Dairy Dozen topics, download NYCAMH’s OSHA LEP Training Binder: <https://www.nycamh.org/resources/osha-ny-dairy-lep.php>.

Riverview’s approach to safety is more than OSHA compliance. Spangler discussed a practice that started at one of their farms and is now a daily routine on all of them. When employees arrive for their shift, they gather with their supervisor for a few minutes of informal talk about safety and a group stretching exercise. Spangler said that this routine started as a way encourage discussion about anything safety-related, including new dangers or near misses. The stretching portion has also had some unexpected benefits: it gives the supervisor the opportunity to interact with each employee at the beginning of the shift and see how they are doing. It’s pretty hard to convince your supervisor that you are sober if you can’t perform some of the exercises that require balance and coordination!

In summary, Spangler shared Riverview’s “Safety Mindsets”, four principles meant to guide all farm employees:

1. Nothing we do is worth getting hurt.
2. All injuries can be prevented.
3. Safety is a process that we will manage (just like we manage reproduction or mastitis).
4. Safety is a condition of employment for everyone.

Do you agree with these mindsets? What areas of your farm’s safety program could be improved?

Don’t forget these great farm safety resources:

<http://www.nycamh.org/>

<http://umash.umn.edu/>

<https://fyi.extension.wisc.edu/agsafety/>

Riverview’s safety campaign includes a simple logo with a simple message. Source: <https://www.riverviewllp.com/core-values.html>



NY OSHA LEP Has Renewed Message from the NY Dairy OSHA Team:

In December, it was reported that the NY Dairy OSHA LEP (Local Emphasis Program) would not be renewed, as that was the understanding based on communications with NY OSHA Staff. Now, the NY Dairy LEP was renewed for an additional year and is currently in effect. What that means is that the unannounced inspections can still take place for dairy farms with more than 10 employees. The LEP can be renewed beyond 2019 in yearly increments again if OSHA deems that necessary. OSHA is working on an updated webinar which will be available mid-March.

We advise all farms with more than 10 employees to review their safety programs and make sure they are up to date on safety training, have all of their Safety Data Sheets (SDS), and reach out to resources like NYCAMH and others to schedule any safety trainings you need to meet compliance. We have also reached out to NMPF to ask when the safety program they are designing will be released. We will send another update when we have more information.

The directive is posted on the US Department of Labor OSHA website: <https://www.osha.gov/enforcement/directives/2019-03>

The North Country Regional Ag Team would like to wish Dr. Kimberley Morrill well in her new position with Christian Hansen, as a Technical Services Manager. Kim has been part of our CCE team since 2012 and her last day with the Team was March 15th. We thank you, Kim, for all that you have brought to our Team and to our North Country farming community. We all will miss you, but take comfort that you'll not be going far and that we'll likely run into you occasionally around the region. Thank you for your service and we wish you the best of luck.



Organic Dairy Discussion Group

April 9th, 11:00am - 2:00pm

Hammond Village Hall, 24 S Main St, Hammond, NY

Fay Benson with the Cornell Organic Dairy Program will discuss the Dairy Grazing Apprentice Program now operating in New York. The DGA Program is the only approved apprenticeship in agriculture. Also general discussion on how to manage the current dairy situation will be held.

There will be lunch provided.

Please RSVP to Liz Bawden at bawden@cit-tele.com or 315-528-8958.

Farm Business Management

Farm Finance 101

By Kelsey O'Shea

Ever wish you paid more attention in that accounting class? Maybe you're a bit rusty on financial ratios, or looking to learn something new. Each month I will go over an accounting or finance topic as it relates to your farm business, so stay tuned.

This month is "income over feed cost." Income over feed cost has become one of the most monitored measures of profitability with feed costs being the largest single expense on dairy farms today. Most farms evaluate this parameter on a monthly basis to help track and ensure profitability throughout the year.

Here is the information you will need to calculate income over feed costs (IFOC):

1. Average milk price/month
2. Total lbs produced per day over a month
3. Number of cows milking per month
4. Amount of feed used (tons)
5. Cost per ton of feed

- First calculate the monthly total income by taking milk price * (total lbs per day/100) * 30 days
- Then calculate total cost per ton of feed from your records and multiply by tons fed per day and 30 days for a month
- Then, take total income—total feed cost. This will give you a dollars per day IFOC

This is the amount of funds you have left over per month to pay all other expenses. There are two ways to maximize income over feed costs:

1. Improve income – either by increasing lbs produced per month or improving components to improve milk price per cwt
2. Decrease feed cost – by adjusting rations or buying in bulk. This is a balance though, to decrease quality or amount of feed may decrease production. Note: It is best to consult your nutritionist before making big feed changes.



They would ask for NACHURS® Bio-K®

- A premium source of potassium fertilizer combined with a natural plant metabolite
- Most effective and efficient source of potassium
- Increased plant health and plant vigor resulting in maximum yield potential



visit us online: www.nachurs.com/bio-k
or call: Wayne Oosterhoff (716) 248-0188

© 2018. NACHURS ALPINE SOLUTIONS. All rights reserved.

Farm Transition Seminar Series

In partnership with the North Country Center for Business in Transition; CCE is offering a six part seminar series to cover the various components of business transfer. Each session will be offered live at two locations and available online after the session. You can attend any one of these free seminars or join us for all six.

Who should attend:

Owners of farm businesses and those who aspire to be owners of farm businesses!

Locations, Topics & Speakers:

April 3rd St Lawrence County 6:00PM-8:00PM

Elwyn & Jennifer Voss- *The Voss Group*
Successful Business Transitions

April 4th Lewis CCE & April 5th ANCA Saranac Lake 6:00PM-8:00PM

Kelsey O'Shea- *CCE NCRAT*
How to Attract the Next Generation

April 18th Clinton CCE & April 19th Jefferson CCE 6:00PM-8:00PM

Anna Richards- *Cornell University Pro-Dairy*
Determining if Your Business is Viable for Transfer or Transition

April 24th Franklin CCE & April 25th Jefferson CCE 6:00PM-8:00PM

Mark Kellogg, EA- *Farm Credit East*
Basic Tax Concerns of Transitioning a Business

May 1st ANCA Saranac Lake & May 2nd Lewis CCE 6:00PM-8:00PM

Bill Zweigbaum, CAC Farm Credit East, ACA
Retirement Concerns and Planning Tools



Cornell Cooperative Extension
North Country Regional Ag Team



FREE PROGRAM!

All programs will be held in the meeting rooms of the respective office buildings.



To Register:

<https://goo.gl/forms/umMk03ZbLtOjIXX73>

Or Email–

kio3@cornell.edu

The North Country Regional Ag Team is a Cornell Cooperative Extension partnership between Cornell University and the CCE Associations in Jefferson, Lewis, St. Lawrence, Franklin, Clinton, and Essex counties.



DAIRY RISK MANAGEMENT

2019 Crop Year, New York



Program	Livestock Gross Margin Insurance Dairy Cattle (LGM-Dairy)	Dairy Margin Coverage Program (DMC) (Formerly MPP)	Dairy Revenue Protection (Dairy-RP)
You Are Covered For	<ul style="list-style-type: none"> -Increased feed cost -Decreased milk prices 		Decrease in milk revenue due to decreased milk prices or production
You Are NOT Covered For	<ul style="list-style-type: none"> -Dairy cattle death -Unexpected decreases in milk production -Unexpected increases in feed use -Anticipated or multiple-year declines in milk prices -Anticipated or multiple-year increases in feed costs 		<ul style="list-style-type: none"> -Increased feed cost -Production decreases uncorrelated with state milk yield -Dairy cattle death -Other loss or damage of any kind
You Select	<ul style="list-style-type: none"> -Percent of production you want covered (0-100%) -Length of coverage (2-10 months) -Deductible (\$0-\$2 per cwt, available in \$0.10 increments) 	If opting for premium coverage ¹ : <ul style="list-style-type: none"> -Percent of production you want covered (5-95%) -Guaranteed margin (\$4.00-\$9.50 per cwt, available in \$0.50 increments) 	<ul style="list-style-type: none"> -Revenue pricing option: The class pricing (combination of Class III & IV) or component pricing (butterfat and protein test levels) -Total milk production protected -Coverage level (70-95%) -Protection factor (100-150%)
Eligibility	Can be combined with DMC	Can be combined with LGM-Dairy	Cannot be combined with LGM-Dairy in the same quarter, can be used with DMC
Enrollment	Monthly, can enroll for 2-10 months	Life of current farm bill with annual coverage decision: 25% discount on annual premium for 5-year commitment	Quarterly (3 months), up to 15 months out
Coverage Limits	Up to 100% of your monthly production with maximum of 240,000 cwt ² per year	Tier 1 premium pricing applies to first 50,000 cwt ³ , tier 2 premium pricing applies to additional production	There is no limit on how much milk can be insured, but milk marketings must be at least 85% of covered production
Payment Triggers	Actual margin minus deductible is less than the guaranteed margin ⁴	Actual margin for a 1-month period is less than the covered level ⁵	Quarterly declines revenues due to declines in price (milk or component) or production indexes
Basis Risk	Difference between your prices/costs and CME milk prices, CBOT feed prices	Difference between your price/cost and US All Milk Price, weighted feed costs for corn, soybean and alfalfa (as reported by NASS and AMS)	Difference between your prices and CME prices for Class III & Class V milk or CME-implied component prices; Difference between your production and state-indexed milk production
Deadline	Last business Friday of each month	Sign-up period expected to open on June 17 for 90 days	Sales for a quarter end 15 days before the beginning of the quarter
Coverage Offered By	Insurance agents working with a RMA Approved Insurance Provider (AIP)	Farm Service Agency (FSA)	Insurance agents working with a RMA Approved Insurance Provider (AIP)

DAIRY RISK MANAGEMENT

2019 Crop Year, New York

1-Catastrophic coverage is available to all enrollees who have paid their \$100 administrative fee and covers \$5 margins at 90% of established production

2-Approximately 1,050-1,200 cows

3-Approximately 220-250 cows

4-Actual gross margin is calculated from Chicago Mercantile Exchange Group futures contract daily settlement prices, not the prices you receive at the market.

5-Actual margins are the difference between the national all milk price and the national average feed cost, as estimated from prices reported by the National Agricultural Statistics Service (NASS) and the Agricultural Marketing Service (AMS).

Livestock Gross Margin Insurance Dairy Cattle (LGM-Dairy)



LGM-Dairy protects producers when the actual dairy margin (milk price - feed cost) falls below the expected margin. Futures market feed and milk prices are used to determine the expected and actual gross margin. Producers do not choose the margin that is guaranteed by the policy.

Dairy Margin Coverage Program (DMC)

DMC is the successor to the Margin Protection Program (MPP). This program makes payments when the national average dairy margin (futures market milk price - futures market feed cost) falls below the guaranteed margin. Unlike LGM-Dairy, the producer is able to decide the margin that is guaranteed (\$4/cwt-\$9.50/cwt). Producers opting for a 5-year commitment will receive a 25% premium discount. Producers who enrolled in LGM-dairy in 2018 may enroll in 2018 MPP retroactively.

Dairy Revenue Protection (Dairy-RP)



Dairy-RP protects producers against unexpected drops in quarterly revenue from milk sales. The producer can choose the value of the insured milk based on either a combination of Class III and IV milk prices, or a price based on their butterfat and protein test values. A "Protection Factor" can be applied to increase the value of the insured milk. Payouts are based on futures market prices and state or regional-level (state-level in NY) production, as reported by USDA-NASS.

Contact FSA to Learn More (DMC)

Find your nearest FSA office at <https://www.fsa.usda.gov/>

Find an Agent (LGM-Dairy and Dairy-RP)

Ask a neighbor for a recommendation or use the Agent Locator tool at <http://cli.re/gzPVWY>

Learn More

Find crop insurance information at <https://agriskmanagement.cornell.edu>

Cornell University delivers crop insurance education in New York State in partnership with the USDA Risk Management Agency. Diversity and Inclusion are a part of Cornell University's heritage. We are an employer and educator recognized for valuing AA/EEO, Protected Veterans, and Individuals with Disabilities.



Employment Opportunity



Regional Dairy Specialist— Cornell Cooperative Extension

Summary Statement of Purpose and Responsibilities

This position will provide commercial dairy producers, consultants, and industry representatives with the knowledge and educational resources necessary to assess production and management practices that will enhance their profitability and sustain the growth of the dairy industry in Northern New York. The Regional Dairy Specialist will lead and facilitate the extension of research findings from Cornell University, other land grant universities and agribusinesses, and work with local stakeholders to test alternative dairy management practices at the farm level. The specialist will collaborate in development and delivery of educational programs with other CCE educators, PRO-DAIRY statewide team, and Cornell faculty. The position will be located at CCE St. Lawrence with primary focus in St. Lawrence, Franklin, Essex, and Clinton counties while serving as part of the 6 partner counties in the North Country Regional Ag Team (Jefferson, Lewis, St. Lawrence, Franklin, Clinton, and Essex Counties).

The links to the posting and to apply are:

- Cornell Careers: http://tiny.cc/Dairy_WDR_00018202
- Academic Jobs Online (AJO): <https://academicjobsonline.org/ajo/jobs/13418>

It's great how farming brings people together.

We're proud to work with the #1 farm insurer* with over 100 years of experience in agriculture. They help us offer you top of the line protection for your farm or ranch operation, with flexible coverages and exceptional claims, underwriting and risk management services.

**We offer Nationwide farm and ranch insurance and
would welcome the chance to discuss it with you.**

Northern Insuring Agency, Inc.
Tammy Bell-Martin
(518) 561-7000
tammyb@northerninsuring.com



*2015 SNL Financial Report. Based on statutory data.

Products underwritten by Nationwide Agribusiness Insurance Company, Farmland Mutual Insurance Company, Allied Property and Casualty Insurance Company and AMCO Insurance Company. Home Office: 1100 Locust Street Des Moines, IA 50391. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2018 Nationwide GPO-0292AO (06/16) 9119851

PLAN
FOR
THE

future.



I am an
entrepreneur
looking to take over
an established
business...

I am a business
owner looking to
sell or transition
my business....

*Where do
I start?*



The **Adirondack North Country Center for Businesses in Transition** addresses the loss of area businesses by providing matchmaking services with potential buyers, access to planning tools and connection with existing services.

The Center is a dynamic partnership between regional organizations and individuals invested in the retention of local businesses and the future of our communities.

Contact Us!

adirondack.org/businesses-in-transition
transitions@adirondack.org



CCE North Country Regional Ag Team
203 North Hamilton Street
Watertown, New York 13601

What's Happening in the Ag Community

Maximizing Milk Components on Your Farm, April 17, 11am-2pm, CCE Lewis County.

Office Hours, see page 7 for more information.

Farm Transition Seminar Series, see page 11 for more information.

Organic Dairy Discussion Group, see page 9 for more information.

Hands-on Shiitake Mushroom Class, April 6 or 13, 9am-1pm, CCE Learning Farm Canton.

Hoof to Harvest, April 13, 10am-3pm, CCE Lewis County.

NYS Hemp Update – regulations, production and markets. April 25, 1:00 to 4:00, Courthouse cafeteria, Malone, NY. Contact Jessica Prosper or Kitty O'Neil for more details.

Please note that Cornell University Cooperative Extension, nor any representative thereof, makes any representation of any warranty, express or implied, of any particular result or application of the information provided by us or regarding any product. If a product or pesticide is involved, it is the sole responsibility of the User to read and follow all product labelling and instructions and to check with the manufacturer or supplier for the most recent information. Nothing contained in this information should be interpreted as an express or implied endorsement of any particular product, or as criticism of unnamed products. The information we provide is not a substitute for pesticide labeling.