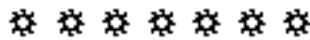




# TAILS AND TASSELS

December 2008 Vol. 11, No. 1

Welcome back to the newsletter by and for members of New York Certified Organic, Inc..  
We are a group of New York farmers formed to meet the educational needs of non-chemical crop and dairy farmers.



## ANOTHER GREAT NYCO MEETING !

**Tuesday December 16 10 AM – 3 PM**  
**Jordan Hall Auditorium, NYS Ag Experiment Station, Geneva**

**\*\* COME ENJOY THE FIRST \*\***  
**\*\* NYCO MEETING OF THE 2008-9 SEASON. \*\***

## WHAT'S NEW IN ORGANIC DAIRY AND FIELD CROP RESEARCH

In conjunction with the NY Organic Dairy Initiative, the meeting  
is simultaneously held at 3 additional sites around  
New York by video connection



- \* As always, bring some good food to share with your friends for our \*  
\* always bountiful and delicious dish-to-pass lunch. \*
- \* All are invited - you DON'T have to be a member of NYCO to attend! \*  
\* We just want to see YOU! \*

## WHAT IS NEW YORK CERTIFIED ORGANIC (NYCO)?? -

New York Certified Organic is a group of organic grain and dairy farmers in New York that has been meeting together since 1994 for daytime meetings during the winter months. We first started meeting in each other's kitchens, a handful of organic grain farmers who needed to cooperate on organic certification so we could export our soybeans to Japan. We rapidly grew in number, exceeding the capacity all our available kitchens, and moved our meetings to the NY Ag Experiment Station in Geneva in 1996. We have been meeting there since!

NYCO meets monthly during the winter, typically drawing a crowd of 75-100 farmers. The meetings are free and open to the public. There is no formal 'membership' in NYCO, we welcome everyone who wants to come - long-time organic farmers, recent converts, and conventional farmers 'testing the organic waters', all who freely and equally share their information, experience and advice. There is always LOTS of talking, useful information shared, and questions answered. These are meetings where 'active audience participation' is not only encouraged, it is expected!

There is no cost for attending the NYCO meetings. We just ask you to bring a dish of something good to share with everyone at our potluck lunch. We always allow plenty of time at lunch for talking, making friends, enjoying good homemade food, and being a community of like-minded people. Typically, we have a formal presentation in the morning on a specific focus topic of interest/importance, then lunch, followed by open discussion in the afternoon when we cover both the morning's focus topic and anything else organically-oriented that we feel like talking about. Meetings run from 10 AM to about 3:30 PM. This newsletter is produced monthly Dec - March and is available for free by email, and for \$5.00/year if mailed.

NYCO meetings focus on practical information and expertise on organic weed control, soil fertility management, pest control, crop production, dairy issues and grazing, alternative crops, marketing and pricing, machinery and grain storage. We are usually joined by Cornell faculty specialists, extension, industry, and other 'ag professionals' but this is a group of farmers, led by farmers, with topics designed for and by farmers, with more time for open discussion than for 'expert presentations'. We are not associated with any certification agency, or other organization.

Last year, NYCO teamed with the NY Organic Dairy Initiative and Cornell Cooperative Extension to broaden the audience base and facilitate organization and technological access. Mary-Howell Martens of NYCO and Fay Benson of the NY Organic Dairy Initiative and Cornell Small Farms Program are coordinating and planning the 4 winter meetings. Thanks to Fay, one of best recent innovations is to connect several sites together by video link, allowing many more people around New York and even around the country to participate in NYCO meetings, regardless of winter weather or distance. At one meeting last winter, we had 8 sites linked together, including 2 in North Dakota! That was a meeting of great discussions!

For the first meeting on Dec 16, Cornell's Organic Dairy and Field Crop Program Work Team (PWT) will be held in conjunction with the first meeting of the winter season for NY Certified Organic (NYCO). The meeting will take place in Jordan Hall on the Geneva Experiment Station campus in Geneva, NY and will have video connected sites at Cornell University, Jefferson County CCE office, and Erie County CCE office.

**To date, these are the 15 minute presentations we will have on December 16:**

- **Klaas Martens**, organic crop farmer and Lakeview Organic Grain, Penn Yan, NY, will talk about how presentations from previous NYCO meetings helped him improve his farming, especially pertaining to soil health and control of root rot in his dry beans.
- **Lois Levitan**, PhD, program leader for Environmental Risk Analysis Program, Cornell University will report on the Recycling Ag Plastics Project.
- **Karl North**, Northland Sheep Dairy, Marathon, NY, will describe the multi- species grazing system they utilize to reduce parasite pressure on their sheep. He will also seek collaborators for a small work group to identify the next steps of transitioning livestock systems from confinement- to a pasture-based.
- **Kris Park**, Food Industry Management Program, Cornell University, will summarize a series of papers focused on understanding consumer perceptions of "organic", "conventional", and "local" produce.
- **Fay Benson and Sara Zglobicki**, NY Organic Dairy Initiative, will summarize their first year trial no-tilling brassicas into existing pastures and on other forage brassica trials
- **Julie Hansen**, Sr. Research Associate, Department of Plant Breeding and Genetics, Cornell University, will share forage yield trials of commercial varieties of many species of legumes and grasses.
- **Rob Moore**, All Grass Dairy, Nichols, NY, will share his experiences planting brassicas and oats for summer grazing on his farm.
- **Dr. Chuck Mohler**, Sr. Research Associate, Cornell University Weed Ecology Research Group, will present results from the organic cropping systems experiment regarding weeds and yield.

- **Joanna Green**, Cornell Small Farms Program, will give an update on the “Cluster Project” in which NYCO participates.
- **Dr. Anu Rangarajan**, Director of the Cornell Small Farm Program, will talk about the recently released report on the activities and goals of Cornell’s Organic Program.
- **Sarah Johnston**, NY Ag & Mkts Organic Program, will talk about the state’s activities with the new Environmental Quality Incentive Program (EQIP) with regard to organic farms.

At the conclusion of the formal presentations, there will be plenty of time for discussion, questions, answers, and more discussion.

To attend one of the sites please contact one of the following:

- **Jordan Hall, Geneva Experiment Station**, North Street, Geneva, NY. No need to sign up, but please bring dish for the potluck after the presentations and stay for the NYCO meeting afterwards.
- **Rice Hall, Cornell Campus, Ithaca** Contact Violet Stone, phone: 607-255-9227 or email: [vws7@cornell.edu](mailto:vws7@cornell.edu) If you park across from the Dairy Bar, bring parking receipt for reimbursement.
- **Jefferson County CCE office**, 203 N. Hamilton St, Watertown, NY 13601 Contact Ron Kuck, phone: 315-788-8450 or email: [rak76@cornell.edu](mailto:rak76@cornell.edu)
- **Erie County CCE Office**, 21 S Grove St, East Aurora, NY 14052. Contact: Sharon Bachman, phone: 716-652-5400 x 150 or email: [sin2@cornell.edu](mailto:sin2@cornell.edu)

#### **FUTURE UPCOMING 2008-2009 NYCO MEETINGS WILL BE -**

**January 20, Tuesday:** A full day with Jerry Brunetti, talking about Soil Health, Animal Health and Human Health. Jerry is a well-known animal nutritionist and speaker with much wisdom, experience and info to share.

**February 10, Tuesday -** Financial Risk Management in Challenging Times. Representatives from FSA, Farm Credit, Crop Insurance, and local private banks to discuss financial planning, crop insurance and FSA programs to talk about risk management in 2009. Farmers are encouraged to share their own risk management strategies.

**March 17, Tuesday -** Farm Energy Conservation and Alternative Sources including Biofuels and Oil Seed Crops. Also covered this meeting will be strategies and equipment for effective organic weed control.

#### **OTHER IMPORTANT REGIONAL UPCOMING EVENTS**

**Jan 23-25, NOFA-NY ANNUAL CONFERENCE: “Meals Without Wheels – Revitalizing Our Local Organic Foodshed” Rochester Riverside Convention Center, Rochester, NY** This year’s NOFA-NY conference features wide ranging topics, covering the interests of all members of the New York organic community. Workshop topics include organic grains, vegetables, fruit, biodiesel, seed, meat and dairy animals, homesteading/cooking, and self-sufficiency, plus social issues, CSA’s, and organic certification and more, with farmers, processors, researchers, community organizers, and consumers. Keynote speakers include Fred Kirshenmann, longtime leader and visionary in organic agriculture, Brett Malone and Florentino Collazo, on community food development in Southern California, and Sherry Sherrod, Federation of Southern Cooperatives /Land Assistance Fund on minorities in agriculture. A special Saturday day-long workshop for organic dairy farmers on organic dairy management and homeopathy with Dr. Edgar Sheaffer, DVM, and a day-long intensive grazing workshop with Sarah Flack on Friday. A terrific children’s conference, great meals of local donated organic food, live music, ice skating and much more. For information, call Mayra Richter or Kate Mendendall at 607-652-NOFA. Many NYCO members will be presenting and participating – this is our New York organic community!

**Feb 5-7, Pennsylvania Association for Sustainable Agriculture (PASA) Farming for the Future Conference, State College, PA.** This year’s PASA conference will be packed with workshops on grains, livestock, fruit/vegetable production, marketing, health, on-farm processing, and policy, all with a uniquely Pennsylvanian spin. Other events include a full pre-conference program with intensive sessions on cheesemaking, policy, vegetable production, and grassfed beef. Keynoters include Raj Patel on food systems, and Bernard Sweeney on water issues. A children’s program, terrific meals of local donated food, a really classy benefit auction, a huge trade show, and a nightly entertainment event round out the fun. For information, contact Lauren Smith at 814-349-9856

**Feb 14-15, NOFA-VT ANNUAL CONFERENCE, "Innovations Toward Local Food Sovereignty", Randolph, VT.** Over 60 workshops by and for farmers, gardeners, researchers, homesteaders and consumers with live music, lots of food, and the truly special atmosphere of the Vermont organic community. Keynoters include long-time organic leader, Eliot Coleman, and community organizer, Andrew Mayer. For more information, contact NOFA-VT 802-434-4154

# RISK MANAGEMENT IN CHALLENGING TIMES

**WINTER!** Finally harvest is winding down, the corn is in the bin, and the cows are being pastured closer to the barn. We now have a little more time to consider the past year and its challenges, and to plan for 2009.

Usually when we think about 'Risk Management', we envision unpleasant and confusing things, like crop insurance and that annual meeting with our banker. Risk Management is really a much bigger topic – one that encompasses our cropping plans, purchasing strategies, market research, employee management, and yes, of course our finances.

Hopefully, if we get all the necessary pieces working together coherently, we can become resilient, more able to adapt to unexpected change, and more sustainable in a long-term way. If ever we needed resiliency, 2009 may indeed be the year for it. Daily, the news of economic crisis comes closer. The fall-out of Wall Street mismanagement is starting to really impact people in our small Northeast towns, and few of us believe that things will get better quickly. If our farms are going to be able to weather these current economic storms and if our farmers are going remain hopeful and strong, we must adopt a full plate of risk management strategies now, before the new crop year begins.

***After all, 'proactive farming' is almost always less expensive and less risky than 'reactive farming'.***

**Crop Rotation Planning** – While we are all very tempted to just file our crop records with harvest done, it really is the right time to review 2008 results and plan our intended 2009 crops, acreage and potential buyers. The markets are still strong for a diversity of organic crops, especially the ones we grow around here! Diversity usually minimizes risk – because regardless of the weather and even the economy, at least some of the crops will usually be successful and profitable. Rather than always growing the same limited number of crops each year, creatively consider your options and try some new things in 2009 on an experimental scale.

Effective crop rotation is part art and part science, a theoretical plan based on the unique economic, agronomic, and labor characteristics of your farm, tempered by weather and other unexpected events.

As you develop your crop rotation plans for your farm, it is valuable to ask the following questions –

- Which crops are easy to grow and produce a reliable crop every year in this area? Which crops leave the soil in good condition for the next crop I plan to grow in that field? Which crops grow well without needing expensive inputs or unusually good weather?
- Which crops best improve the soil, prevent erosion, resist the bugs, and are fairly easy to control weeds in?
- Will this combination and acreage of crops be profitable this year, and not limit the farm profitability potential next year? It is important to look at net profit vs. gross profit per acre, and consider how reliably a crop is profitable under different weather conditions.
- Do I have the right equipment and enough labor to manage these crops in a timely way? Will there be bottlenecks when I don't have enough resources to get the work done on time?

## **A few other things to think about -**

- Generally legumes should not follow other legumes (even of different species) because of root disease problems, but grain/grass crops follow legumes nicely because of the carry-over nitrogen.
- Soybeans are fairly flexible in a rotation, but it is best not to plant food-grade soybeans where you've seen soybean virus problems in the recent past. Food grade soybeans are higher value per bushel, but also generally yield less – so your actual profit per acre may not be much different than with feed soybeans. Other food-grade products, such as dry beans, grains for flour, or processing or fresh market vegetables, are higher in value than feed-grade products, but may require special equipment, handling and marketing, and pose greater risk for loss.
- There are both winter and spring versions of wheat, barley, triticale, and spelt, so spring small grains can give you second chance if you were unable to plant some fields last fall. In general, the winter varieties are usually higher yielding than spring varieties.
- Barley needs high fertility, high pH and excellent drainage; it will do well on somewhat droughty soil but usually not on fields that are low in fertility. Triticale is the most adaptable and most forgiving of the small grains, and is also usually the highest yielding. Triticale can be harvested either as either forage or grain, depending on your needs.

Oats can tolerate lower pH, low fertility, and cold wet conditions. Oats also works well as a forage when planted in combination with peas in the spring, or with forage brassicas in the fall.

- Peas do well in cold wet conditions but require fairly high fertility. Also, if there is extremely dry weather in the late spring/early summer, pea growth and yields will suffer more than most other crops.
- For livestock farmers concerned about the high price of organic grain and the possible changes in USDA organic pasture requirements, now would be a good time to re-think your pastures and grazing plans. Can you improve the quality of pasture by re-seeding or fertilization? Should you replant some pastures with other forage species to spread out your top-quality grazing times? Can you add some fields of annual forages, such as BMR sorghum sudangrass, oats/peas or oats/brassicas, to improve your forage timing, quality and quantity?
- If you plan to frost seed clover into small grains, or renovation seed on pasture, plan to have that seed in your barn by February 1 if possible so you are ready to roll as soon as the weather permits.
- Adding value to farm products can often increase their price, whether you start an on-farm processing enterprise or tap into a specialty market. However, not all value-added opportunities pay off. Sometimes the extra cost of adding the value is not sufficiently rewarded by the market. Sometimes the additional effort just simply doesn't fit your farm operation. Before making a significant investment into a value-added opportunity, it is important to honestly evaluate the feasibility, likely additional workload, competition and potential return.

**Timing of operations** – Now is also a good time to review the timing of your 2008 field operations and consider where you could have improved your choices and made better decisions. Obviously this isn't always under our control, but if we are honest with ourselves, we know that sometimes it really is. One thing we have learned and re-learned (the hard way!) over the past 10 years is that every crop has an optimal 'planting window' – the time when it ideally should be planted. Once you get out of this optimal planting window, crop vigor and yields will suffer. In New York, barley needs to go in by the first week of May, oats should be planted by May 15, corn planting should be done by June 10. If the ground isn't fit or if the particular crop is outside its optimal planting window, we may be better off not planting it. If we focus exclusively on getting corn planted regardless of how late it gets, we then may not get the soybeans planted on time, which in turn can prevent us starting the cultivating when we should. Sometimes it is better to call it quits on late-planted corn, keeping all the other crops and field operations on schedule. For livestock farmers, annual forages and forage mixes also have specific timing, both for planting and for grazing.

**Soil management** – With harvest is done, how about considering where additional field drainage is needed, now while those wet holes are still fresh in your memory. Tiling nearly always pays in improved productivity and improved ability to get field operations done in a timely manner. However, it is difficult to put in tile when there is a crop growing in the field, or when the ground is frozen. How about now?

Now is also good time to take soil tests and consider soil amendments. Make sure you pull representative soil samples for each field, and send them to a lab that will give you complete analysis, including micronutrients. A wet year is very hard on soil fertility – nutrients leach away, microbes are suffocated and suppressed, organic matter and mineral nutrients don't cycle like they should, and we don't get soil improving crops and cover crops planted on time for good growth. But a dry year can also distort soil fertility by not allowing nutrients and organic matter to cycle. It important to start 2009 with your fertility needs clearly identified and a list of the amendments you will need for healthy crops and weed control. How about applying lime or gypsum for next year? Purchasing amendment purchases ahead can sometimes lock in better prices, or at least can allow for better income tax management.

**Equipment Upgrades and Maintenance** - Winter is the time to repair and upgrade. Keep a list of equipment repair and maintenance needs and add to it during the year whenever you notice something in need of repair. There is more time in the winter to wait for parts and to take on complicated repairs. Try to have all the equipment ready before spring work starts, since poorly maintained equipment can really slow us down when it is time to move. Buying extra predictable repair and wear parts now can help with income tax management. Pay special attention to corn planters and grain drills. Of all the money spent producing a crop, quality planting is THE best investment to give a good return. Differences in corn planter adjustment can result in a 3-8 bushel/acre spread in yield, and in a stressful year, the difference can be even greater. Non-uniform wheat and barley planting depth can result in establishment, tillering and winter survival problems.

It is also a good time to think about weed control equipment, especially if your weed control wasn't quite adequate this

year. There will be some good talks at the winter organic conferences on organic weed control and weed control equipment, especially at the NOFA-NY and PASA conferences. You may want to attend to these and start looking at different types of equipment to make your weed control efforts more effective. Winter is also a good time to get to all those back-burner projects, like improving the outside lighting around the barns and organizing the piles of parts, hardware and other debris, that will make you much more efficient when it really matters.

Make a list now, before auction fever sets in, of the key pieces of equipment that your farm needs, and for each item, identify a target price that you think is reasonable and affordable. This will reduce the urge for impulse spending. For livestock farmers, perhaps this winter would be a good time to think about improving your forage handling equipment and storage facilities. Hiring custom forage harvest is very expensive and makes you dependent on someone else's schedule. Buying emergency forage during the winter can be both outrageously expensive and unreliable in quality and timing. If you can find key pieces of forage equipment this winter at auctions, this can save you real money and make more milk.

**Set worthwhile goals** - Growing that field of 200+ bushel corn or having a cow who gives 40,000 pounds of milk is fun, but does it pay the bills? High production sounds great, but we have to be honest – if it doesn't make enough to cover the extra costs, then it may not be worth it. An analysis of dairy farm records shows that there is really very little correlation between milk per cow and profit on farms. The best indicator of a profitable dairy farm is actually how long on average their cows live. When is the last time you heard a farmer bragging that they have the oldest cows in the county? A recent Farm Journal article praised a farmer for growing 440 bu/A corn but toward the end of the article, it briefly mentioned that the only net profit he made was the prize money from winning the contest. Perhaps as farmers, we need to re-define our goals a little. How about starting with the goal of being happy, of having enough of what we need, and keeping our bills paid. If we test our choices against that goal, we may make different decisions. Klaas still laughs about his father telling a mineral salesman years ago: "I'm sure you can make my cows give more milk than any other cows in this county, but I don't necessarily want more milk. I want more profit! Can you do that?" We must remember - it is the farm's bottom line, not the coffee-shop bragging rights, that pays the bills on time.

**Financial management** – Yes, it IS time to sit down with your financial advisors to hash out the season and explain your financial situation and strategies. This includes your banker, insurance agent, crop insurance agent, accountant and FSA representative. This year, the banks will be looking much harder at who are good risks, and credit/operating loans may be harder to qualify for in 2009. Bankers don't like surprises, nor do they like dishonest accounting. We need to keep them involved and listen to their advice. Think about it this way: we farmers pay the bank a lot of interest, in effect 'hiring' the ag loan officer and bank staff for advice. We are in partnership with them. We need to keep them involved and informed, in good times and in bad. If we aren't comfortable with our current advisors' ability to offer sound financial planning advice, especially on an organic farm, or with their commitment to the financial health of our local community, then perhaps it is time to visit other financial folks in the area and get recommendations from other farmers.

Probably the BEST financial strategy is to work hard to minimize your debt load, even if that means aggressive economizing in other areas. The farms with the least amount of debt are likely to be best able to weather economic instability and leaner times. There may be creative ways to restructure and consolidate your debt, reduce high interest credit, and generally get financial management in better shape. Financing purchases at bank interest rates is generally a MUCH better deal than what dealer credit or credit cards offer.

Crop insurance is available to organic farmers and can be a very useful tool to reduce the blow of a major crop loss or prevented planting, especially with high value crops. Unfortunately, there have been a distressing number of New York farmers who thought they were carrying adequate crop insurance in recent years, only to discover too late that some critical filing deadlines were missed or necessary documents were never completed, and through no fault of theirs, they simply were not eligible for a claim. We need crop insurance agents who thoroughly understand the rules and are willing to 'go to bat' for the farmers. The February NYCO meeting will include representatives from local banks, FSA, Farm Credit and Crop Insurance to discuss some of these important issues with us.

**Input purchasing** – the price of everything seems to be rising but there are still good deals, if you shop around. Most seed dealers offer early order/early payment and quantity discounts. Many fertilizer dealers also offer early discounts but fertilizer prices are falling rapidly and it may pay to shop around a little more. Determine your needs now and contact several suppliers to see who has the best prices. It pays to have your inputs on hand before you need them. Going after seed and fertilizer on the day you want to plant will cost you valuable time when you should be in the field.

Remember, as an organic farmer, you must use certified organic seed, unless it is unavailable in the quality, quantity, and variety desired, and you need to determine that all other purchased inputs fully meet your certifier's requirements – contact your certifier to know for sure that everything is acceptable before you buy. The price of oil is dropping rapidly right now but our inputs seem to take longer to adjust to this. Conventional corn price is still dropping this fall, as are all other conventional crops. This will put additional downward pressure on the price of inputs.

**Record keeping** – is it tough keeping up with all the organic record keeping? Do important things get lost; do you feel overwhelmed by all the folders, notebooks and shoeboxes? Perhaps this winter is a good time to 're-invent' a better record keeping system that will work better for you. Is it time to move to computerization? Or can you re-design the way you collect and summarize/store records to better fit your style and available storage? Think it through carefully and talk to others. Good, readily accessible field and financial records are our best way to understand what happened this year and what we can do better next year – and your banker will be pleased too!

**Developing healthy, long-term marketing relationships** – It is tempting to listen to the news these days and worry how this faltering economy is going to affect your business and your family, and to wonder who you can trust. It is important to remember that most parts of the organic market are still strong. However, when you are evaluating potential buyers – either companies or other farmers – you do need to seriously consider the security of your decision. Asking for - and checking - credit references and local opinion for a buyer is definitely not out-of-line! When you ship your hard-earned product out the driveway, you need to be sure that you are making a wise choice by having first having asked the right questions, such as -

- (1) How quickly after harvest do I ship the product or must I store it? If I must store it, for how long? Am I responsible for arranging and/or paying for delivery?
- (2) Will you take the product uncleaned, and will I be paid on clean or uncleaned weight? How much cleanout/dockage is there likely to be? Do I have to arrange for cleaning, or will you?
- (3) Can you dry the crop for me, and if so, what are the drying costs? How do you figure 'drying shrink'?
- (4) How quickly do you pay after delivery? What type of documentation of pay weight/cleanout/drying shrink/dockage will you provide after delivery?
- (5) Can we put together a signed written contract that spells out all the terms and expectations, and holds both parties responsible? Can you give me 3 references of other area farmers you have bought from within the past year?
- (6) Are you licensed as a grain buyer in New York? Under NY law, companies buying directly from New York farmers are required to be licensed by NY Ag and Markets. This gives the farmer important protection if the buyer does not pay. If you aren't sure whether your buyer is licensed or not, call the office of Peter Pamkowski, NY Ag and Markets, at 1-800-554-4501.

**Personnel management** - Farmers are very good at concentrating on their tractors, their seed and their soil, sometimes at the expense of the people around them. Winter is a great time to practice conscientious 'people cultivation' by spending more quality time and priority on your family, friends and employees' needs and wants. During most of the year, these people let the farm to come first – NOW is the time to show them that they come first to you!

**Your time and your attention are the very best gifts you can give those people you care about.**

How about discussing with your family ways to better involve them into farm activities of their choosing? Are there farm enterprises, such as pastured poultry, farm market/roadside stand sales, greenhouse bedding plants, or equipment repair, that your family members would like to start themselves? In order to do this successfully, do they need any new facilities, like chicken pens, stalls in the barn, a small greenhouse or tilled garden space that you could start helping them with right now? Are there inexpensive trips or other activities that you and your family could do together this winter to enhance the sense of shared purpose and experience? Are there community, church, school or other charitable projects or programs that you and your family would enjoy working together on? How about planning a meal of all local foods and invite lots of friends and family? In this world of increasing need, doing something together than helps other people is a wonderful gift that tends to make you and your loved ones happier and closer.

If you hire employees, winter is also a good time to review their wages and benefits. While few companies are thinking about adding additional employee benefits right now, it is still the best way to retain and reward high quality employees. Are their current wages providing a decent quality of life for your employees? Are there other benefits you can afford that would improve their contentment? While stock market-based retirement plans may not be a wise choice right now, Health Savings Accounts and the HSA-type health insurance is a good approach to providing catastrophic health insurance at a very affordable cost. Your local Farm Family Insurance agent has more information about this valuable program. Are

there other creative low-cost benefits, such as providing community garden space, that would improve their sense of being adequately compensated and appreciated? Good employees often determine the success and resilience of a farm – now is a great time let them know how much you appreciate their work.

**Do you have other ideas for valuable winter-time activities? Let's pool our ideas and include them in future Tails and Tassels issues. Send us your ideas by email ([kandmhfarm@sprintmail](mailto:kandmhfarm@sprintmail)), by mail (Box 361, Penn Yan, NY 14527) or by phone (315-531-1038) and they will be included in future issues!**

## Classified Advertisements

If you want to place a free classified ad in upcoming newsletters for the certified organic products you have for sale on your farm, contact Mary-Howell Martens, 315-536-9879 or [kandmhfarm@sprintmail.com](mailto:kandmhfarm@sprintmail.com).

- **Buying ORGANIC grains** - corn, soybeans, oats, barley, triticale, wheat, peas Lakeview Organic Grain 315-531-1038
  - **NOFA-NY Certified Organic Field Crop and Pasture Seed** –Hybrid and OP corn – Blue River, Viking, and American Organic Seed Co corn hybrids plus improved open pollinated corn, oats, wheat, barley, rye, triticale, alfalfa, buckwheat, forage mixes, red clover seed, pasture grasses. Non-GMO inoculant Order early for good supply. Lakeview Organic Grain, Penn Yan, NY 315 -531-1038 more info - [www.lakevieworganicgrain.com](http://www.lakevieworganicgrain.com)
  - **NOFA-NY Certified Organic dairy, calf, heifer, beef, chicken (broiler and layer), pig, turkey FEED** - we specialize in custom blends for your feed needs and Fertrell mixes. Also CRYSTAL CREEK animal health products. We have organic liquid molasses and organic alfalfa pellets. Lakeview Organic Grain LLC, Penn Yan, NY – call Daniel Hoover or Mary-Howell Martens, 315-531-1038 or [info@lakevieworganicgrain.com](mailto:info@lakevieworganicgrain.com)
  - **Composted poultry manure fertilizer**, Brett Kreher, 716-759-6802.
  - **Fertrell fertilizers and animal minerals**, Justin Jeanroy 518-993-3452
  - **Gypsum**, John Saeli, 315-585-9826
  - **6 fine Red Angus replacement heifer calves** out of calving-ease registered Red Angus Glacier Chateau bull. Organically raised but not certified. 315-595-2523 or [brooksidefarm@frontiernet.net](mailto:brooksidefarm@frontiernet.net)
- PLEASE NOTE: Classified ads in Tails & Tassels are free and uncensored. You should always be careful when making any transactions, and should not assume that an advertisement here is an implied approval of any products or buyers.**



One day, the father of a very wealthy family took his son on a trip to the country with the intention of showing the boy how poor people live. They spent a couple of days and nights on the farm of people they considered a poor family.

On their return from their trip, the father asked his son, "How was the trip?"

"It was great, Dad!"

"Did you see how poor people live?" the father asked.

"Oh yeah," said the son.

"So, tell me, what did you learn from the trip?" asked the father.

The son answered: "I saw that we have one dog, but they have four dogs, plus cows, chickens, pigs, cats, and lots of kittens. We have a swimming pool, but they have a big pond they can fish in, and a stream that has no end. We have electric lanterns around our yard, but they have a sky filled with stars at night. We have a small piece of land, but they have acres of fields and woods. We eat at fancy restaurants, but they get to eat the food they grow. I go soccer, karate and piano lessons after school, but their kids can work in the barn with the animals and their parents. We have servants who serve us, but they serve others. We have a security system and motion detectors to protect us, but they are surrounded by their friends."

The boy's father was speechless.

Then his son added, "Thanks, Dad, for showing me how rich those farmers really are!"

**From all of us at NYCO – we wish you a very happy Holiday Season, filled with the love of your family and friends.**



