Twin Falls County

Stop Paying for Unnecessary Fees and Extras!

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Consumer Law Center (NCLC) and the Consumer Federation of America (CFA) issued a press release with this statement: "Some of America's most cash-strapped taxpayers – those from low- and moderate-income families – spent nearly \$1 billion in the latest year recorded for what is almost always an unnecessary product: the so-called "refund anticipation loan" at income tax time."

Gearing up for another tax season, consumer advocates at the NCLC and CFA are warning taxpayers to steer clear of refund anticipation loans, one of the most avoidable tax-time expenses. The newest figures revealed that these types of loans cost taxpayers \$960 million in loan fees, plus over \$100 million in other fees. These fees came straight out of the wallets of nearly 9.6 million American taxpayers in 2005! "Taxpayers can save themselves over a billion dollars by just saying 'NO' to quick tax refund loans," says NCLS staff attorney Chi Chi Wu. "These loans take a chunk out of your hard-earned tax refund, and they expose you to the risk of unmanageable debt if your refund doesn't arrive as expected." Given the facts, it is smart to say "No" to tax anticipation loans and simply wait for your full refund.

For further information or questions you can contact Lyle Hansen, University of Idaho Extension Educator in Jerome County at 324-7578 or lhansen@uidaho.edu

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University of Idaho Extension

UNIVERSITY OF IDAHO EXTENSION UPDATE

Twin Falls County

University of Idaho, U.S. Department of Agriculture, and Idaho counties cooperating.

April 2011 Volume 2 Issue 2



Picture Resource: Steve Hine

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Seven Wonders of the Corn Yield World

Steve Hines, Extension Educator

You have heard of the Seven Wonders of the World, but have you heard of the Seven Wonders of the Corn Yield World? I was attending a national meeting last summer and heard a presentation about these seven wonders. This concept was developed by Dr. Fred Below, Crop Physiologist with the University of Illinois at Urbana-Champaign. It was interesting information, and while this particular presentation was geared toward grain production and reaching the magical 300 bushel yield, I think the basic agronomic information applies to our silage corn production as well. Certainly if you are producing grain corn then this information applies directly.

To begin with, there are some basics such as weed control and proper levels of phosphorus and potassium that are assumed to be correct in the field. Timing of glyphosate applications are critical for good weed control in corn. I have seen some very weedy fields due to improperly timed applications or applications that just didn't happen

due to weather. Regardless of what you may think (and I have heard it said), more weeds do not equal more tonnage of silage, as yield and feed quality are greatly reduced. However, that is a discussion for another article.

While silage is made up of the whole plant, grain in silage is critical for high feed quality. It is the grain component that gives your silage its feed quality. Good starch and energy levels are tied directly to the grain in the silage. Roughly 50% of the dry matter weight of good silage will be made up of grain. In the interest of producing the very best quality corn silage, the following seven wonders are good things to keep in mind during this growing season.

The first wonder is weather - good for about 27% of the total yield. There isn't much we can do about the weather; cold, wind, and hail will happen if they happen. The one major advantage we have over our Midwest brethren, though, is the

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Seven Wonders of the Corn Yield World

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ability to irrigate. This is one area where you can damage or help your yield. To begin the year, be sure you fill the soil profile if you use a pivot. Later, during the hot weather and critical flowering period, your pivot won't be able to keep up with daily ET demands of the crop. Make sure the crop isn't moisture-stressed during the V-6 stage or the VT flowering stage. Both of these are critical for good yield. The V-6 stage is when there are 6 fully collared leaves on the plant. It will only be a few inches high but it is setting the number of rows and number of kernels per row at that point. Proper moisture during flowering is critical so that complete pollination of the each kernel takes place. Drought stressed silage corn may not look too worse for the wear, but if it was stressed during flowering it will be evident by bottle necking, nubbin ears, or incomplete kernel fill. That will affect the quality of your final feed product.

The second wonder is nitrogen (N) - good for about 26% of the total yield. Nitrogen is critical for maximum corn yield. Next to carbon, hydrogen, and oxygen, N is the nutrient that is most needed. Corn loves N and will definitely respond to proper N fertilization. This is a major factor you can control. If you want to maximize silage yield of 30-40 tons/acre, it will take 300-350 lbs N/acre to get there. By the time you read this, I

suspect your fertilizer decisions will be pretty well decided for this growing season, but it is recommended to tissue sample during the growing season and side dress or chemigate additional N on to the corn crop, as needed.

The third wonder is hybrid selection - good for about 19% of the total yield. Again, by the time you read this you will no doubt already have made your selection for this year, if not already have it in the ground. Hybrid selection is one of the most important decisions you can make. There are hybrids to meet just about every requirement, whether it's Roundup ReadyTM technology, traits for insect resistance, drought tolerance, or any of several other possibilities. Different hybrids will make a yield difference. Be diligent. Do your homework and look at yield trials from many different places. Yield trials from the Midwest probably won't reflect what is going to happen in the Magic Valley. Ask to see results of local trials. Most companies have strip trials every summer all over the valley. Compare brands and results and ask questions. This decision is too important to leave up to someone else. This is another major area where you do have a choice.

The fourth wonder is previous crop - good for about 10% of the yield total. With this idea, Dr. Below was referring to corn following corn. It is well documented that corn following first year corn in the Midwest will exhibit a yield loss. I am told by agronomists that doesn't

happen here in the West, or at least not to a great extent. I have not seen any university study to back up that statement. Silage corn yield loss will not be as great as the yield loss for grain corn. Better management and better traits in the new hybrids have helped to somewhat mitigate this. Here in the Magic Valley, the previous crop wonder is likely less than 10%.

The fifth wonder is plant population - good for about 8% of the yield total. Corn is a very accommodating crop and can compensate a great deal for poor stands or light stands. It takes plants to make tons of silage, and while the information for grain indicates that plant populations of 28,000 to 40,000 will yield very nearly the same for grain, the higher populations are important for silage. This is an area where you can influence the outcome. Make sure your planter is well adjusted and calibrated properly. Field speed is also critical also. If you drive too fast it can greatly influence population. Recommended silage populations range from about 36,000 to over 40,000. Be sure to understand the recommendations for your specific hybrid and plant accordingly. Keep in mind that over-planting does not increase yield. Plants will compete with each other for space, light, nutrients and water. There is no need to overplant, especially with the cost of corn seed today.

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Twin Falls County

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Stop Paying for Unnecessary Fees and Extras!

Lyle Hansen, Jerome County Extension Educator

As consumers, we spend our hard-earned dollars on the purchase of products and services that we may, or may not, need. Quite often, we don't pay attention to what we are getting or what extras are added at the time of purchase. These services, big purchases and our inattentiveness end up costing us, the consumer, millions of dollars per year! Think about what we could be doing with that money - we could be adding to a savings account, paying off a debt, or investing for retirement. The trick is taking the time to identify the best ways to save money. In this article, I have conjured up six suggestions to help us begin saving our money.

Check Your Checking and Savings Accounts:

Some checking and savings accounts charge a minimum balance fee or a monthly usage fee. At my office in Jerome, we noticed that our accounts were being charged a \$12 monthly "maintenance" fee for both savings AND checking. Look at your statements each month. If you notice you are being charged a monthly fee, ask your bank or credit union if they offer a "free" account. If they don't, shop around for a bank or credit union that offers a free account with the same or similar services. We were able to switch the office over to a free account, but we had to change banks to do so. Recently, several of the big banks have begun adding many unnecessary fees for services. I caution you to pay extra attention to your statements now, and in the coming year, as we see many banks follow the big banks' lead!

Cell Phone Service:

Every month, carefully review your cell phone bill. Make sure you are being charged for <u>only</u> the features you agreed to and actually need. Evaluate the features of your contract. Do you really need all the bells and whistles? Do you use all those minutes—or do you need more or fewer minutes? Call your cell phone carrier and make sure your current plan fits all of your calling needs. Find out if there is a more suitable, less expensive plan. With tough competition in the cell phone industry, you can compare your plan with other plans to get the most for your money. During this last year my, 2-year contract was up with my cell phone provider and I was able to negotiate a 15% monthly discount and score a free Blackberry Pearl phone!

Scan Your Phone bill:

Our office recently had the phones changed over to another system. Not only was it total chaos, but when we got our first bill after the changeover, we noticed our service provider had defaulted our plan to the most expensive plan they could find, complete with every feature possible. We had call waiting, automatic call back, continuous redial, three-way conferencing, and many other features. It was shocking to see the bottom line of that bill, and even more shocking was what all those extras amounted to. Look closely at your phone bill. Are you paying for any extra services that you don't use or need?

Internet Services:

Review your internet needs. Do you need the top-of-theline fastest connection? Or will a plan a couple steps down work just fine? Did you know that some areas are not even set up to handle the fastest internet connections? If you are in one of those areas, paying for the fastest connection is not giving you any benefit.

Cable or Satellite Bills:

Review your statement. Check to see if there are any extras and determine if the package you are paying for is what you really want. Which channels do you actually watch? Is there another package that might be less expensive? I reviewed my satellite bill and noticed how much it really costs per month to have all of those movie channels. When I added the movie channels, I thought it would be nice to have all-you-can-see movies at my fingertips. Then I got to thinking-- how many movies do I actually watch? In reality, I had watched only a couple of movies. I called and had the movie channels dropped from my package. That decision is saving me \$11 per month. If I really want to watch a movie, I can go rent the one I want to see for less than the \$11 it cost me to not watch the movie on cable.

Another thing--with the recent mergers and buyouts, big companies now offer packages that include phone, internet, cable or satellite and even cell phone plans. They have packaged them together and this sometimes can save the consumer money. It is worth a try to see if any other providers offer additional services that you could package together to save money. However, make sure you are not paying for a package that offers services you don't need.

Tax Preparation:

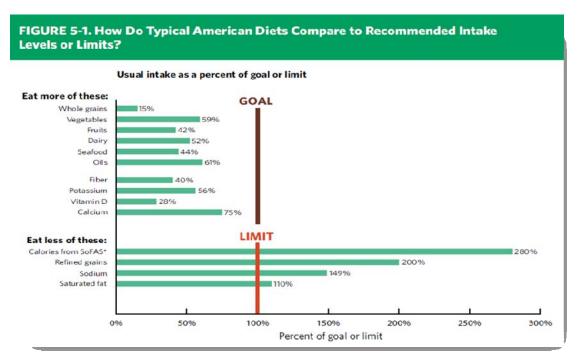
When you have your taxes prepared, you could be offered a tax anticipation loan to receive your tax refund faster. Getting a quick refund is convenient and probably needed, but it also comes with a cost. They're not free. Tax anticipation loans are expensive and can have interest rates well over 200% and are usually loaded with fees. That's a lot of money to pay for receiving your tax refund only 10 to 14 days early! In January, the National

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2010 Dietary Guidelines for Americans Released

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Source: Dietary Guidelines for Americans 2010 www.dietaryguidelines.gov

Many people are still not following a healthy eating pattern. Instead, they are consuming foods high in sodium, those that contain solid fats and added sugars (SoFAS), and refined grains. The next newsletter will address each of these items.

The 2010 DGA lists the USDA Food Pattern as an example of a healthy eating plan. Listed below is a table that contains the USDA Food Pattern daily recommendations and a sample day's menu.

Food Groups	Daily Recommendations
Vegetables	2.5 cups
Fruit and juices	2.5 cups
Grains (total)	6.0 ounces
Whole Grains	<u>≥</u> 3.0
Milk and milk products	3.0 cups
Protein foods: Meat (beef, lamb, pork), poultry (chicken, tur- key), fish/seafood, eggs, nuts/seeds	5.5 oz/day
Oils	27g
Solid fats	16g
Added sugars	32g

A sample meal based on above recommendations might include:

Breakfast: 1 cup oatmeal made with 1 cup milk, ½ banana, ½ cup orange juice, 1 tsp. tub margarine, 2 tsp. sugar and coffee

Lunch: Chicken sandwich make with 2 slices whole wheat bread, $2\frac{1}{2}$ oz. chicken, 1 tbsp. low-fat dressing, (made with canola oil), 1 cup raw vegetables (carrot sticks, cauliflower), 1 cup fat-free yogurt

Snack: 1 oz. low-fat cheese, 1 apple

Dinner: 3 oz. salmon, 1 cup mixed vegetables, ½ cup brown rice, 1 whole wheat roll, 2 tsp. margarine

DGA consumer tip sheets will be released soon, providing additional ways the 2010 DGA recommendations can be implemented. You can access the guidelines at: http://www.cnpp.usda.gov/DGAs2010-DGACReport.htm

If you need further assistance, please contact me at 208-734-9590, ext. 21, I would be happy to help you plan some menus.

Seven Wonders of the Corn Yield World

The sixth wonder is tillage-good for about 6% of the yield total. Good seedbed preparation is always important for good germination rate and seedling success. Production practices for corn in this area are moving to more minimum till and even some strip till. If you are using one of these practices, it is critical to make sure your planter is properly adjusted for planting into the heavy trash residues left on the soil surface. These newer methods are great for reducing erosion, increasing soil organic matter, and increasing the soil water and nutrient holding capacity; you just have to make sure your machinery is capable of planting this way. One advantage to plowing is turning plant material deeper into the soil and reducing host agents for disease and insects, especially in corn on corn situations.

The seventh wonder is chemicals-good for about 4% of the yield total. Here, chemicals primarily refer to fungicides. Remember this research was done in the Midwest where foliar disease is a way of life, much like rock chucks and grasshoppers are here. I will go on record right here as stating that I do not recommend using fungicides unless you need to. I know there are fungicide

products on the market now that are also promoted as improving plant health. You cannot take research data from the Midwest and apply it here; we don't have the same climate. Overuse of fungicides will eventually lead to fungal strains that are resistant to the chemicals we have available, much like glyphosate resistance in many weeds now. If you have serious foliar diseases, then by all means treat for it if it makes financial sense, but don't spend money on health promoting products that just aren't necessary. Ask for good, independent, local research data on these products.

Here is some information on corn production for you to consider over the growing season. As with any good agriculture practice, make good, researched, and well thought-out decisions. Control the production practices you can, and that will help offset potential losses created by those things that you can't control. I believe the day of 40 ton/acre silage averages are coming. I know some producers can reach, or nearly reach, that now. It all comes down to good management. One last thought, remember this research was done studying corn for grain, not silage. However, the basic agronomic principals still apply.

If Your Bulls Haven't Had a Breeding Soundness Exam, the Time is Now

Richard Garrard, Retired, Cassia County Extension Educator

With the breeding season just around the corner, our bulls need to be given a soundness exam. Bulls that will be turned out during the upcoming breeding season should be able to pass a breeding soundness exam before they are put with the cows or replacement heifers. An appointment needs to be scheduled with your local veterinarian to perform a soundness exam on all of your bulls. Data that was gathered on over 10,000 bulls in Colorado indicated that one out of every six bulls would not be "satisfactory" to turn out. It is important to locate "problem" bulls with enough time to replace them before the breeding season begins. A low fertility or sterile bull could substantially reduce or delay next year's calf crop and be financially painful.

A breeding soundness exam is administered by a veterinarian and includes a physical examination (feet, legs, eyes, teeth, flesh cover, scrotal size and shape), an internal and external examination of the reproductive tract and a semen evaluation for sperm cell motility and normality.

The physical examination studies overall appearance. Flesh cover is one factor to evaluate. Body condition can be affected by length of the breeding season, grazing and supplemental feeding conditions, number of cows the bull is expected to service and distance required to travel during breeding. Ideally, bulls should have enough fat cover at the start of breeding so their ribs appear smooth across their sides. A body condition score of 6 (where 1 = emaciated and 9 = very obese) is the target body condition prior to the breeding season.

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If Your Bulls Haven't Had a Breeding Soundness Exam the Time is Now

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Sound feet and legs are very important because if they are unsound, this can result in the inability to travel and mount for mating. The general health of the bull is critical, since sick, aged and injured bulls are less likely to mate and usually have lower semen quality. The external examination of the reproductive tract includes evaluation of the testes, spermatic cords and epididymis. Scrotal circumference is an important measure since it is directly related to the total mass of sperm producing tissue, sperm cell normality and the onset of puberty in the bull and his female offspring. Bulls with a larger circumference will produce more sperm with higher normality and also reach sexual maturity sooner.

Examination of the external underline before and during semen collection will detect any inflammation, foreskin adhesions, warts, abscesses and penile deviations. The internal examination is conducted to detect any abnormalities in the internal reproductive organs.

The semen evaluation is done by examining a sample of the semen under a microscope. The veterinarian will estimate the percentage of sperm cells that are moving in a forward direction. This estimate is called "motility." In addition, the sperm cells will be individually examined for proper shape or "morphology".

For any bulls meeting all minimum standards for the physical exam, scrotal size and semen quality will be classified as a "satisfactory" potential breeder. Bulls that do not meet these minimum standards will be rejected, or given 30 to 45 days to correct the problem area and then be re-examined.

Many producers work hard to manage their cows for high fertility. They may assume that the bulls will do their expected duties; however, it is important to pay close attention to bulls by having them examined for breeding soundness, so if there is a problem you can take care of it before it gets costly.

Nutrition Tip—Eat Together and You All Eat Better

Cammie Jayo, Coordinator Extension Nutrition Program (ENP)

Children and teens who frequently eat dinner with their parents consume more naturally nutrient rich food such as fruits, vegetables, and dairy products. Their diets are richer in calcium, vitamin A, vitamin C, and fiber – and lower in saturated fat and trans fat. The benefits go beyond nutrition: kids and teens who have meals together with their families generally do better in school, have a broader vocabulary, and are less likely to be involved in risky behavior such as drug and alcohol abuse. Besides, parents and kids enjoy the time around the table together.

- ♦ Before the week begins, look at everyone's busy schedules and pick several nights when everyone can eat together. Set a time, have everyone write it down on their calendars, and make your best attempt to stick to it.
- Before going to the supermarket, ask the kids to pick a menu for what the family will eat for a night or two that week. Encourage kids to help prepare part of that meal.
- ◆ During dinner, clear the table of clutter and turn off the phone, cell phones, and beepers so the focus is on each other and the food.
- ◆ During dinner, turn off the TV. The TV is not a family member. Talk about what happened in everyone's day: school, job, friends, a new movie, or what is in the news.
- ◆ Keep conversation positive. If kids think of the table as a place of conflict and discipline, they won't want to be there.
- Ensure that everyone gets involved in dinner conversation so that one person does not dominate. Everyone needs a chance to talk.

Nutrition Tip—Eat Together and You All Eat Better

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- Encourage lingering around the table for relaxed conversation.
 Serve dessert or fruit and cheese. Even if it's just the adults, the kids will see by example that the dinner table is and enjoyable place.
- Start the pattern of family dinners when kids are young. It is much easier to develop this pattern when they are preschoolers than to start when they are teens.
- ◆ You don't have to fix a fancy meal. Good tasting nutritious food does not necessarily take a long time or a lot of skill to prepare. Rather than focusing on the cook's ability, focus instead on the enjoyment of shared time together.

Adapted from Washington State Dairy Council



Source: Google

2010 Dietary Guidelines for Americans Released

Rhea Lanting, Extension Educator

The 2010 Dietary Guidelines for Americans (DGA) recommendations focus on decreasing the incidence of overweight and obesity that occurs in more than one-third of children and more than two-thirds of adults. Recommendations are based on two main concepts: (1) maintaining calorie balance over time to achieve and sustain a healthy weight and (2) focusing on consuming nutrient-dense foods and beverages.

The first concept, achieving and sustaining a healthy weight, is accomplished by monitoring calorie intake (food and beverages consumed) and being physically active. The amount of calories/day that an adult woman needs ranges from 1,600 to 2,400 calories/day and for adult men ranges from 2,000-3,000 calories/day, based on age and physical activity level. Once calorie needs are determined, individuals must become more conscious of what they eat, when, why, and how much they eat and intentionally make better choices. Remember that calories consumed must equal calories expended for a person to maintain the same body weight. Consuming more calories than expended will result in weight gain. Americans need to make significant efforts to decrease the total number of calories they consume from foods and beverages and increase calorie expenditure through physical activity.

The current dietary intake of Americans has contributed to the obesity epidemic. Many children and adults have a usual calorie intake that exceeds their daily needs, and they are not physically active enough to compensate for these intakes. The top 25 sources of calories among Americans ages 2 and older are: 1. Grain-based desserts; 2. Yeast breads; 3. Chicken and chicken mixed dishes; 4. Soda/energy/sports drinks; 5. Pizza; 6. Alcoholic beverages; 7. Pasta and pasta dishes; 8. Tortillas, burritos, tacos; 9. Beef and beef mixed dishes; and 10. Dairy desserts. Some of the top calorie sources by category are important sources of essential nutrients; others provide calories with few essential nutrients. Many of these are in forms high in solid fats and/or added sugars, thereby contributing excess calories to the

The second concept, consuming nutrient-dense foods and beverages, is achieved by following a healthy eating pattern. That includes increasing intake of vegetables, fruits, whole grains, fat-free or low-fat milk and milk products, seafood, lean meats and poultry, eggs, beans and peas, nuts and seeds. Nutrient-dense foods provide vitamins, minerals, and other substances that may have positive health effects, with relatively few calories. They are lean or low in solid fats, and minimize or exclude added solid fats, added sugars, and added refined starches. Nutrient-dense foods also minimize or exclude added salt or other compounds high in sodium.

The following graph shows how typical American diets compare to recommended intake levels or limits.

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