UNIVERSITY OF IDAHO **EXTENSION UPDATE**

Twin Falls County

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

March 2010, Volume 1, Issue 2

When It Comes To Selling Your Hay Crop, Get It In Writing!

Steve Hines, Extension Educator

Chances are if you are involved in the production and marketing of hay, either you or someone you know this last year had concerns about getting paid for the crop after it left the farm. I have heard many discussions this winter about people out many thousands or tens of thousands of dollars because they sold hay and then let it leave the farm without any money down. It is a sign of the times we are in, but the days of making big dollar agreements with a hand shake should probably go the way of the horse drawn sickle mower.

At a recent meeting of the Idaho Hay and Forage Association, there was a panel discussion about this very issue. A banker on the panel explained that when farmers sell hay to a broker or livestock producer with no money down, they are in essence extending credit to that person and playing the role of a bank. If they get paid, all is well. The problems arise when they don't get paid. There are situations where a livestock producer may have the best of intentions but due to a tough economy they can't get credit from their bank to make the payment. Then the hay producer is in a bind. If they can't collect that debt, besides the obvious loss of money, it can affect their credit rating from their banker.

Supreme and premium quality alfalfa hay is a high value product. It doesn't take very many tons for the money to start adding up to very significant amounts. As a producer can you afford to be out $50,000, or $85,000, or more? How many of us can go in and buy a brand new pickup with nothing down but a promise that the check will be in the mail? No one can do that. But the value of farm crops far exceeds that of a new pickup and this scenario plays out many times each year. What if a broker buys your hay, but he can't get paid, so he can't pay you? How do you protect yourself? The answer is simple:

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Twin Falls County Extension Calendar

March 22—23, 2010
Seafood at its best, in Rupert, ID

March 31, 2010
Injection Site Demonstration
Noon-2 p.m., Valley Co-Ops, Jerome

April 22, 29, May 6, 13, 2010
Healthy Diabetes Plate, a 4-lesson class, in Burley

Strong Women, Stay Young Classes
Coming in Jerome, contact 208-734-9590 if interested

For more information or pre-registration call: 208-734-9590

Pre-registration is required.

University of Idaho Extension

When It Comes To Selling Your Hay Crop, Get It In Writing! (Continued from Page 1)

get it in writing! A contract can go a long way to helping the producer collect on the hay sold. The Idaho Hay and Forage Association has a standard hay contract available on their website at http://www.idahohay.com/Standard%ntract.pdf. The standard recommendation is to get 85% of the payment before the first bale leaves the farm with very specific language as to when the remainder will be paid up, and any penalties for late payments, usually so much per ton per so many days after the due date.

If you don't have a contract, you really don't have much protection. We would like to think a word and a handshake is good enough, but in reality our legal system doesn't work that way. If you are ever pushed to take legal action to collect payment, a good contract can help. I am no lawyer. You should go visit with your lawyer and ask some questions. They will recommend you get a contract too. I know of one producer who just the other day was finally able to collect on $85,000 worth of hay he sold last fall. So for 4 months, he made a no-interest loan to the buyer of his hay; a pretty good deal for the buyer. It took several phone calls and personal visits to finally collect. A contract would have taken care of a lot of miscommunication in a hurry. As the old saying goes "Friendship is friendship, but business is business."

New Website for Credit Card Users

Rhea Lanting, Extension Educator

The Federal Reserve launched a new interactive website to help consumers better understand the new credit card protections that took effect on February 22, 2010. These rules ban several harmful practices and require greater transparency in the disclosure of the terms and conditions of credit card accounts. The site, which can be found at www.federalreserve.gov/creditcard summarizes the main provisions of the new rules and explains how they will affect credit card users.

Important features of the website include:

- basic facts about common credit card options, interest rates, and fees;
- interactive features that allow consumers to learn more about credit card offers and the new features of their monthly statements;
- an online credit card repayment calculator that provides estimates of how long it will take to pay off a credit card balance and help consumers develop a plan for paying off their balance sooner;
- a glossary of common credit card terms for quick reference;
- a list of federal credit protection laws, and
- links to resources for consumers such as the 5-Tips consumer publication series (available in Spanish).

The credit card bill provides progress in consumer protection, but it pays to remain alert to tricks, traps and any changes in your statement. Despite the new regulations, credit card companies will still keep consumers guessing by finding new ways to make money.

Nutrition Tip - Get the Most from Your Vegetables

Cammie Jayo, Coordinator Extension Nutrition Program (ENP)

Vegetables are a great source of vitamins and nutrients. However, water-soluble vitamins like vitamin C, riboflavin, thiamin and folate can be destroyed by exposure to air, water or heat. To keep the vitamins in your vegetables from escaping:

- cook vegetables in a small amount of water, just enough to keep the pan from scorching;
- steam, microwave or stir-fry vegetables instead of boiling to reduce the amount of time they are exposed to heat;
- cooler temperatures help preserve vitamins, so store produce in the refrigerator;
- cut up vegetables just before cooking and serving time to decrease the amount of area surface that is exposed to air.

Follow these tips to get the most vitamin bang out of your vegetables.

Source: eatright.org

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Fishmeal Prices Driving Fish Feed Prices

Gary Fornshell, Extension Educator

Over the past five years the cost of Peruvian fishmeal has increased 139% from approximately $700 per metric ton to almost $1,700 per metric ton by end of last year. The price for Gulf of Mexico fishmeal has also increased from $948 per MT in late 2007 to $1250 per MT by December 2009. Why the increase?

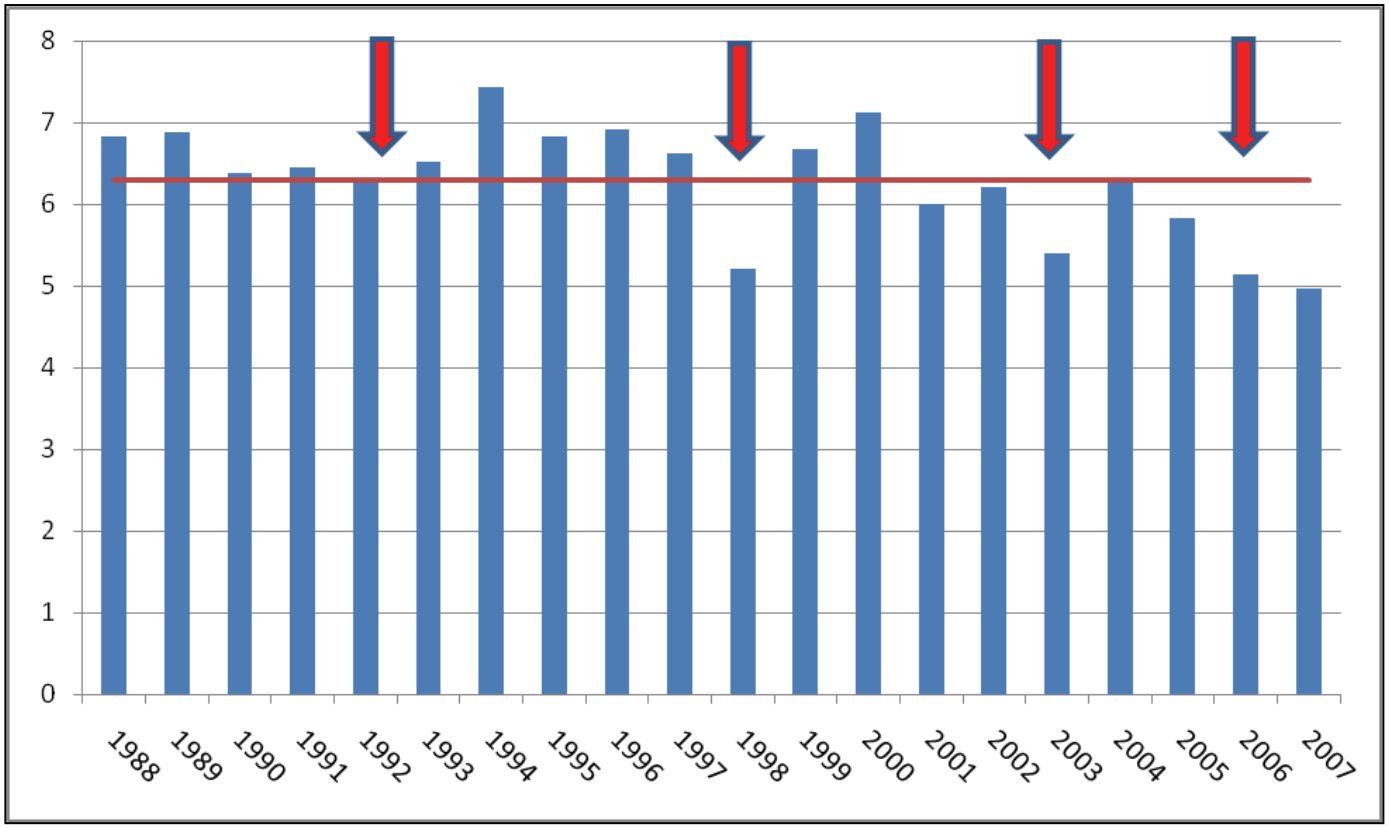
There are several factors that influence the price of fishmeal. One reason for the increasing cost of fishmeal is because the supply of fishmeal is essentially static. From 1988 through 2007 worldwide annual production of fishmeal has averaged 6.3 million MT (horizontal line in chart below.) In just the last decade aquaculture production worldwide has doubled from 25 million MT to 52 million MT and global fish feed production has tripled resulting in much greater demand for fishmeal.

El Niño weather events impact the supply of fishmeal. The Pacific Northwest is currently experiencing an El Niño. During an El Niño ocean water temperatures increase and the fish that are captured for fishmeal move away resulting in fewer fish caught for fishmeal reduction. Depending upon the severity of the El Niño fishmeal production can vary as much as 30% from one year to the next.

In recent years, Peru, the major producer of fishmeal, has implemented precautionary quotas on the catch. Adding to the cost of fishmeal is the increased use of fishmeal for human consumption and the cost of energy to capture the fish, process the fishmeal, and to transport the fishmeal.

In the short term demand from aquaculture will continue to expand but supplies of fishmeal will remain tight. Especially now with the recent earthquake in Chile resulting in damage to the fishmeal industry infrastructure, supplies will be very tight. Over the long term demand is projected to decline due to a combination of availability, increased cost, and increased use of cheaper plant and animal alternative protein sources. Fishmeal will increasingly be used as a key ingredient in specialty feeds such as starter, broodstock, and finishing feeds.

Fishmeal Production million metric tons and El Niño Events (indicated by red arrows)



Decreasing SALT Intake Has Huge Health Benefits

Rhea Lanting, Extension Educator

Salt is composed of sodium and chloride. One teaspoon of salt weights approximately 5.6 grams and it contains approximately 2,300 mg (or 2.3 grams) of sodium. This is the maximum amount of sodium that the American Heart Association recommends most individuals consume per day. People with high blood pressure or those with diabetes should reduce their sodium intake to 1,500 mg daily, which is slightly more than 2/3 teaspoon of salt.

There's no question that Americans are eating too much salt. Most Americans consume approximately 4000 mg of sodium each day.

A study in the New England Journal of Medicine in January, 2010 cited significant health benefits that occur when individuals decrease their sodium intake. Researchers used a computer model to determine the benefits that would occur if individuals decreased their salt intake by just three grams a day which is approximately ½ teaspoon. As a result of decreased sodium intake the number of new cases per year would decrease for:

Coronary heart disease by 60,000-120,000
Stroke by 32,000-66,000
Heart attacks by 54,000-99,000

In addition, the number of deaths from any cause would decrease by 44,000-92,000 saving $10 to $24 billion in health care costs yearly.

In our Healthy Diabetes Plate classes we compared canned green beans and frozen green beans. Check out the label: a 14.5 ounce can of green beans contains 390 mg sodium and a one pound bag of frozen green beans has only 10 mg sodium. Or if you prefer canned greens beans you can select the canned no-salt added green beans that also contain just 10 mg sodium. Processed food and meals from dining out provide approximately 80 percent of the sodium in Americans' diets. Many canned soups contain over 1000 mg of sodium per serving.

The New York Health Department has spearheaded the "National Salt Reduction Initiative" which aims for a 20 percent reduction in salt consumption over five years. Some food companies have also been supporters of the salt reduction initiative. Subway for one is providing tips at their stores on how to reduce fat, calorie, and sodium intake.

The best way consumers can lower sodium intake is by avoiding processed foods and checking the sodium content on food labels. Also, remember to leave the salt shaker off your dinner table. Use more herbs and spices rather than salt to flavor your food. For more information on sodium content of foods, give me a call, 208-734-9590 ext. 21.

New Resource for Parents and Grandparents of Young Children.

A new resource is available for parents and grandparents of young children. The *Just in Time Parenting Newsletter (JITP)* is delivered via e-mail notice linking subscribers to an electronic newsletter matched to their child's age. The newsletter is available on the web for free. JITP newsletters are very reader-friendly and can be a great resource to parents, grandparents and others with a young child in their life. All of the newsletters can be seen at:

http://www.extension.org/pages/Just_In_Time_Parenting_eNewsletters

How Many Animals Can I Have On My Pasture?

Tianna Fife, Extension Educator

It's spring and the grass is greening up! This means more people are calling and asking, "How many animals can I have on my pasture?" Well, there is no one simple answer. It all depends on a number of factors.

First of all, you will need to determine what you have (amount of forage). This depends on the plant community, the height of the plants, as well as the condition of your pasture. Many people around here like the University Pasture Mix that contains orchardgrass, smooth brome, and tall fescue for irrigated pastures. Keep in mind that you should never graze the plants to bare ground. Depending on the species of plants in your pasture, at least three inches is the recommended stubble height. If your pasture is in fair condition (60-75% ground cover) you will have less forage available compared to good or excellent condition (75-90% and >90% ground cover, respectively).

Picture Resource: UNCE, Reno, NV

Estimated Yield (dry matter) pounds per acre per inch of grass height

	Fair Condition	Good Condition	Excellent Condition
Mixed Pasture	150-250	250-350	350-400

From Lost River Grazing Academy Pasture Stick

Next, figure the amount of forage required by your animals. Animals eat about two to four percent of their body weight in forage dry matter per day depending on the type of animal and its production (a 1,000 lb. animal can eat 20-40 lbs. per day on a dry matter basis). However, it is important to consider grazing efficiency. Animals will choose which plants they want to eat and will waste some feed. With only one pasture and continuous grazing the efficiency can be as low as 25%. The goal is to minimize losses and waste. One way to achieve this is to increase the number of pastures in which you can rotate your animals through. However, you need to consider available resources such as facilities and fencing, water sources, quality of forage, type and production of animals, and the overall cost and time before increasing the number of pastures.

If we use horses for example: for the average small acreage pasture in our area that has not been managed for maximum production, you should plan on at least two to three acres per horse with irrigated pastures. Even at this you will have to feed hay/supplement them during the winter. In the end, the most important step is monitoring. This means looking at what you have in terms of pasture production, as well as your animals. Reducing overgrazing is a key to increasing the overall health and production of your pastures. I have given some "averages" or "targets", but it's the plants and animals that tell the story. Look at the past and present, and plan for the future. Keep records, be flexible, and adjust to what is coming. Now that you have determined what you have and what you need, how many animals can you have on your pasture?

Earth Day—April 22, 2010

We are asking everyone to make an effort to spread a positive ag message

For more information go to:

www.beefmagazine.com

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Please Help Us Cut Costs and Paper

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or

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Let us know if we may email the newsletter to you or if you prefer to read it online at www.extension.uidaho.edu/twinfalls.

Thank You!