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# The scariest part of inflation probably has not hit Agriculture yet

Agricultural News from MSU Extension and AgBioResearch

By Frank Wardynski, MSUE

There is no doubt that inflation has had a huge impact on agriculture. Input costs are up. We all talk about diesel fuel and fertilizer. Inflation numbers taken from Michael Langemeier from the University of Illinois, fertilizer prices are up between 50-179% depending on the nutrient. Diesel fuel is up 47%. Most other inputs are up 15-25%. That seems scary at first sight but the commodity many of us are selling has increased in many cases. Excluding broilers (57%) and eggs (76%) farm sale prices are expected to be 16-36% higher while input costs are estimated near an 18% increase according to Ag America Lending. USDA expects 2022 net farm income to increase by 5.2% over 2021. However, when adjusted for inflation income is expected to be 0.6% lower than 2021.

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One aspect of inflation that has not been found in our income statements yet is the impact of higher interest rates. Most farm debt on the balance sheets is currently at relatively low interest rates. Even annual operating loans starting at the beginning of the year and this spring were locked into low rates. Machinery, buildings, and land loans are low as compared to where interest rates are likely going. I believe that is about to change.

I just bought a used truck. I called the credit union to get a loan preapproved so that I felt comfortable during the shopping process to buy the truck I wanted when I found it. That was in late September. Expected interest rate was at 4.8%. Two weeks later when I bought the truck, my new locked in interest rate was at 5.9%. The Federal Reserve just increased rates another 0.75% at the beginning of November with more rate increases expected. My simple example was not life changing, but rather a feeling of what we are going to see coming.

So how is this the scariest part yet? We all have various financial situations. I like to use examples. Interest rates are likely to be 5 percentage points higher next year as opposed to this year. If your operating loan is \$100,000 and you use about half of it averaged through the year, that is going to be an extra \$2500 in interest costs next year. Most farmers have a line of equipment that needs to be replaced from time to time. Loans of new equipment, buildings, and land are going to be at higher interest rates.

Not this year, but in the next few years to come, that will likely have a significant impact on what the balance sheet looks like. Measures of liquidity and solvency are going to change over the next few years making balance sheets that are moderate to strong look less strong.

Many predictions have been made to compare our current situation to that of the mid 70's through the early 80's. I am not sure we should worry it will get that bad, but we better be thinking that it could and making sure we are prepared for it. Being aware how things will be different is one of the best ways to avoid financial problems.

I graduated high school in 1982. Just after the worst of high interest rate times. I was terrified. I had seen relatives and friends forced out of farming because of it. I saw the stress in my parents. And I had no true understanding of what was happening to them. I knew it was financial but did not understand how good farmers became so heavily leveraged.

I want to leave this on one final note of being prepared and positioned to deal with the times we are in. If you do not have a nest of cash today, you probably are not going to get one built tomorrow, but I remember something my grandpa told me back then. Probably more by luck than prediction, he retired in the early 70's, sold his machinery and cows and I assume had a savings of cash to live on. He said those time were not bad for everyone. I assume he was out of debt and had a bit of a savings. Those high interest rates hit him just at the right time.

## Michigan pesticide applicator review sessions, recertifications credits and testing options for fall 2022 and winter 2023

By Jeremy Jubenville, MSUE

In Michigan, autumn is a time when the commercial agricultural community starts to think about pesticide applicator certifications. For some, it may be because the new production season is approaching and they would like to make sure everything is in place before it begins. For others, it's because applicator certification credentials expire on Dec. 31 every third year.

In service to Michigan agriculture, <u>Michigan State University Extension</u> has developed this short FAQ to help restricted use pesticide (RUP) applicators find the testing and recertification options that work best for them.

**Important note to those who are recertifying:** Be sure to have your applicator license number handy when you are attending an education session or taking the exam.

## What testing options are available?

There are three testing options available:

Paper-based in-person exams (with core review sessions) are available through MSU Extension.

<u>Computer-based in-person exams</u> are available through the Metro Institute.

Computer-based remotely-proctored exams are available through the Metro Institute.

## Where can we purchase updated training manuals?

Private Core, Commercial Core and Category manuals can be purchased online at the <u>National Pesticide Safety Education</u> <u>Center (NPSEC) website</u>. Manuals can also be purchased at your <u>county Extension office</u>, although availability may be limited due to the pandemic. Calling ahead is recommended.

#### What are core review sessions?

These are 4-hour sessions that cover every chapter of the National Pesticide Applicator Certification Core Manual. Review sessions take place in the morning and are followed by the MDARD Private Core, Fumigation Standard, Aerial Standard and Commercial Core applicator exams in the afternoon. Many applicators have found this program to be convenient and helpful.

Note: No Commercial Category exams will be offered at these sessions.

# Where and when are core review and testing sessions available?

There are currently 25 sessions scheduled throughout the state between October 2022 and June 2023. It is important to note that participants must attend the core review if they plan to take the test in-person.

A complete list of available sessions, along with registration and additional information, can be found at the MDARD In-Person Core Testing and Core Review web page.

## Are there other online review options available through MSU Extension?

Yes! For those that prefer a more structured learning environment, MSU Extension offers a more formal <u>Pesticide Applicator Training Course</u>. Those that complete the course will receive 12 education credits that can be applied to their private or commercial core license.

# What is the Metro Institute?

A private company that has been authorized by MDARD to administer pesticide applicator certification tests. You can access their site through this link: Metro Institute – Michigan Testing Site.

#### Where can I go to take an in-person computer-based test?

The Metro Institute has 21 locations throughout Michigan, including the Upper Peninsula.

# How does the computer-based remotely-proctored exam work?

This exam is designed to be taken from your home or office. It requires applicants to have:

Reliable internet service

A moveable camera

A microphone

MDARD recommends logging into the system and accessing the exam at least 30 minutes before the scheduled start time. View a training video that walks you through the exam process.

#### How do I sign up for a computer-based exam?

Registration for a computer-based exam with the Metro Institute is available on their website.

#### How much do these options cost?

MDARD certification fee schedule:

Private applicator fee is \$50

Commercial applicator fee is \$75

#### Testing costs:

MSU Extension paper-based in-person exam and core review session: \$25

Metro Institute computer-based in-person exam: \$55

Metro Institute remote-proctored exam: \$65

Note that the testing costs are in addition to the certification fees. MDARD emphasizes that the certification process is not complete until applicators have submitted a completed license application and the application fee.

All of this information and more can be found at the MDARD Pesticide Applicator Certification webpage.

## Does MSU Extension have any scheduled programs that offer pesticide education credits before the end of the year?

The <u>Michigan Greenhouse Growers Expo</u> and <u>Great Lakes Expo</u> are being held Dec. 6-8, 2022, at the DeVos Place in Grand Rapids, Michigan. Attendees will have the opportunity to earn pesticide credits at selected education sessions.

<u>The IPM Academy</u> is a self-paced online course that uses a combination of videos, resources and interactive content. Those who complete the course can request six RUP credits.

# Are there any other opportunities to earn education credits?

All seminars that offer RUP credits are listed on the <u>MDARD Pesticide Applicator Renewal Seminar Meeting Dates and</u> Locations webpage.

Select the month and click "Find Training" to view the list of in-person and online options, along with a contact phone number

Note: There is another link on that page to view a list of ONLY online seminars, many of which can be accessed at any time in a self-paced manner.



# November 22, 2022 7 - 8:30 p.m. Online Via Zoom

#### Program:

Farm profitability faces significant pressure in 2023 as product availability and high input costs continue to be concerns. Deciding when to buy products is a challenge given ongoing global and domestic market uncertainty.

Join Dr. Matthew Gammans, Assistant Professor at Michigan State University and Jonathan LaPorte, MSU Extension Farm Business Management Educator as they discuss how intentional, pro-active planning can assist in making those decisions and securing products at reasonable prices.

#### Credits Available:

- Approved for one continuing education units (CEU's) for Certified Crop Advisors
- Approved for one Michigan pesticide re-certification (RUP) credits (Private/ Commercial Core, 1A or 1B)

Credits can only be awarded to individuals registered for the event and participating via their own device. If a group views the program from one location/device, only one person will be eligible for the credits.

Learn More and Register at: https://events.anr.msu.edu/farminputstrategies/

For More Information Contact: Jon LaPorte | laportej@msu.edu | 269-414-6418



This is a reminder that proposals for NCR-SARE's Farmer Rancher Grant Program are **due by 4pm Central Standard**Time on December 1, 2022. The call for proposals is available online at <a href="https://northcentral.sare.org/grants/apply-for-a">https://northcentral.sare.org/grants/apply-for-a</a>
-grant/farmer-rancher-grant/

Farmer Rancher grants are for ideas initiated by farmers and ranchers and are offered as individual grants (\$15,000 maximum) or team grants for two or more farmers or ranchers who are working together (\$30,000 maximum). NCR-SARE expects to fund about 40 projects in the twelve-state North Central Region with this call. A total of approximately \$720,000 is available for this program.

Farmers and ranchers in the North Central region are invited to submit grant proposals to explore sustainable agriculture solutions to problems on the farm or ranch. Sustainable agriculture is good for the environment, economically viable, and socially responsible. Projects should emphasize research or education and demonstration. Proposals should show how farmers and ranchers plan to use their own innovative ideas to explore sustainable agriculture options and how they will share project results.

NCR-SARE is accepting online submissions for the Farmer Rancher Grant Program. More information about the online submission system can be found in the call for proposals. Interested applicants can find the call for proposals online and useful information for completing a proposal at <a href="https://northcentral.sare.org/grants/apply-for-a-grant/farmer-rancher-grant/">https://northcentral.sare.org/grants/apply-for-a-grant/farmer-rancher-grant/</a>.

#### **Preparing Your Proposal**

As you prepare your proposal, you can go over a recording of a Farmer Rancher grant application webinar that took place in September 2022. A recording of the grant writing webinar is available for you to watch online: <a href="https://www.youtube.com/watch?v=F5v5Bt7omVk">https://www.youtube.com/watch?v=F5v5Bt7omVk</a>

# Questions

Applicants with questions can contact Joan Benjamin, Associate Regional Coordinator and Farmer Rancher Grant Program Coordinator, at benjaminj@lincolnu.edu or 573-681-5545.

Applicants should also contact Joan Benjamin if they need a hard copy or an email version of the call for proposals. We revise our calls for proposals each year, which means it is crucial to use the most recent call for proposals.

Each state in SARE's North Central region has one or more Sustainable Agriculture Coordinator who can provide information and assistance to grant applicants. Interested applicants can find their State Sustainable Agriculture Coordinator online at <a href="https://northcentral.sare.org/state-programs/state-coordinators/">https://northcentral.sare.org/state-programs/state-coordinators/</a>.

# **Checklist for Irrigation Winterization**

By Lyndon Kelly, MSUE and Younsuk Dong, MSU Department of Biosystems and Agricultural Engineering

It's that time of year to winterize. Often, next year's irrigation startup problems are due to winter damage that can be prevented. Time spent now will prevent damage and lead to a better start on next year's irrigation season. Inspecting the system now allows you to make improvements and repairs in the less costly off season and get irrigation problems out of the way for spring planting season when everyone is busy.

#### Park pivots in a safe location

When choosing a location to park the system for the winter, consider the three most common potential sources of damage:

- Wire theft is less likely in a visible but inaccessible area of the field.
- Wind damage is less likely if pivots point into or away from the wind direction rather than perpendicular to the wind direction.
- Damage to span wire from squirrels and other rodents is rare when pivots are 100 feet from the tree line.

#### **Drain pivots**

- Most of the currently designed pivots have automatic frost drains that drain the main overhead pipe. Plugged automatic frost drains can lead to major repairs if not caught in a fall inspection.
- Rock traps need to be cleaned and drained.
- Pivot supply lines, end gun supply and hydro control hoses are often installed to allow drainage, but the hose may sag and hold water which can lead to damage.
- Remember to cap all large openings into the system to prevent bird nesting.

# Drain travelers and big guns

• Travelers and stationary big guns often have portions of their system that may hold water. Drain and roll-up hoses, unhook and drain end couplers and drain water drive piston and motors that may be damaged by freezing.

#### Pump down or drain underground pipelines

- Most underground pipelines are buried deep enough to prevent freeze damage but often require pumping or draining enough water from them to empty the upper portion of Z-pipe risers and pump manifolds. This is typically done by purging the system with air or modifying a fertilizer transfer pump to pump system at its lowest outlet or inlet points.
- Remember to cap all pipe inlets and outlets to prevent rodents from entering.

#### Drain the pumping plant

- Drain pumps and manifold to the lowest point they can hold water.
- Replace brass drain plugs if damaged. Well-designed pump installations will be easy to drain without stripping drain plug threads or the need for air purging.
- Inspect gauges, supply and control wire for need of repair.
- Service engine with attention to engine oil, bearing and seal lubrication.
- Check cooling system for adequate anti-freeze level and concentration.
- Drain fuel tank to reduce water accumulation in fuel tank and potential theft.

# Inspect and lock down electrical power supplies

- Locking down electrical power supplies helps prevent vandals from turning wells and pivots on midwinter and minimize potential electrical system damage.
- Inspect each electrical box in the system from power supply to the last pivot or disconnect on system line for damage and holes that may be an access for rodents.
- Now is an excellent time to inspect grounding connection and grounding rod and test resistance.

#### Create a winter work list for each system

- While it is fresh in your memory, list the improvements and repairs needed for each system. As you are inspecting and winterizing your system, add any other areas needing attention to the list of repairs needed such as the U-joint between the gearbox and gear motor, tires, sprinkler packages (nozzles, pads, regulator), etc.
- Assign the repair to someone, whether it is your people or the local irrigation dealer repair crew. The sooner it gets into the plan the better and more efficient it can be.

#### Inspect tires and wheel track

- Check for correct air pressure in each pivot tire.
- Consider filling or tilling any rutted pivot wheel tracks, which will allow your center pivot irrigation system to run properly
  and reduce stress on tillage and harvest. If your wheel tracks are too deep, consider an improved flotation (other tires)
  option.

#### Explore options for reducing monthly energy bills

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\$29.74	\$594.75	\$500-690
\$17.45	\$349.00	\$300-416
\$13.33	\$266.50	\$200-386
	\$17.68 \$29.74 \$17.45	\$17.68 \$353.65 \$29.74 \$594.75 \$17.45 \$349.00

Average price/100 wt. for 1 ton lots