Hello Coshocton County! January is almost in the books. Next Tuesday our furry weather prognosticator will emerge in Gobbler’s Knob and make his annual prediction for spring. Even Punxsutawney Phil can’t beat the pandemic as this year’s event will be live-streamed. Instead of predicting the forecast, I would opt for him to predict (accurately) when we can emerge from our pandemic holes!

In spite of all that is happening, our virtual OSU Extension programs are rolling on. A reminder you can check out all the offerings at: https://agnr.osu.edu/programming.

A reminder that farmers who have to issue 1099-MISC and the new 1099-NEC for nonemployee compensation need to do so by February 1. An article from the IRS is included in today’s edition. A reminder that my complete article on the new 1099-NEC form can be accessed at: go.osu.edu/1099-nec

Stay safe and be well!

Sincerely,

David L. Marrison
Coshocton County OSU Extension ANR Educator
Ohio’s petition ditch laws” are at last receiving a major revision. The Ohio General Assembly has passed H.B. 340, updating the laws that address the installation and maintenance of drainage works of improvement through the petition process. Some of Ohio’s oldest laws, the drainage laws play a critical role in maintaining surface water drainage on Ohio lands but were in serious need of updating.

An updating process began over seven years ago with the Ohio Drainage Law Task Force convened by the County Commissioners Association of Ohio (CCAO). CCAO charged the Task Force with the goals of clarifying ambiguous provisions in the law and embracing new technology and processes that would result in greater efficiencies, fewer misunderstandings and reduced legal costs for taxpayers. Task Force members included county commissioners, county engineers and staff, county auditors, Soil and Water Conservation District professionals, Ohio Farm Bureau staff, and Ohio State University’s Agricultural & Resource Law Program and other OSU faculty. Rep. Bob Cupp sponsored the resulting H.B. 340, which received unanimous approval from both the House of Representatives and Senate.

Here are a few highlights of the legislation:

- Mirroring the timeframes, deadlines, notices, and hearings and appeals procedures for petitions filed with the county engineer and with the county soil and water conservation district.
- The use of technology may substitute for a physical view of a proposed drainage improvement site.
- The minimum width of sod or seeded strips will be ten feet rather than four feet; maximum width remains at fifteen feet.
- The entire amount of sod or seeded strips will be removed from the taxable valuation of property, rather than the current provision removing only land in excess of four feet.
- Factors to consider for petition approval are the same for SWCD board of supervisors and county engineers, and include costs versus benefits of the improvement, whether improvement is necessary, conducive to public welfare, will improve water management and development and will aid lands in the area by promoting economic, industrial, environmental or social development.
- Clarification that the lead county in a multi-county petition is the county in which a majority of the initial length of the proposed improvement would exist, and assignment of responsibilities to officials in the lead county.
- The bond amount for county engineer petitions increases to $1,500 plus $5 for each parcel of land in excess of 200 parcels.
- Additional guidance for factors to be considered when determining estimated assessments.
- Current law allows county commissioners to repair an existing drainage improvement upon complaint of an assessed owner if the cost doesn’t exceed $4,000. The new law increases that amount to $24,000 and allows payment of repair assessments in 10 semiannual installments rather than four.

We’re working with other Task Force members to prepare detailed explanations of the bill’s provisions and a guideline of the new procedures. County engineers and SWCD offices will begin following the revised law on the bill’s effective date of March 18, 2021, just in time for Spring rains and drainage needs. To read House Bill 340 go to: https://www.legislature.ohio.gov/legislation/legislation-summary?id=GA133-HB-340
Livestock, Dairy and Poultry Outlook
Economic Research Service | Situation and Outlook Report

Production of red meat and poultry is anticipated to grow in 2021 compared with last year. However, trade dynamics will likely affect meat available to U.S. consumers next year. Availability is the disappearance on the domestic market of what remains after exports and ending stocks are subtracted from the sum of production, beginning stocks, and imports. Dividing this amount by the U.S. population yields per capita disappearance.

Per capita disappearance of red meat is forecast to be lower by almost 1 percent year over year in 2021 at 111 pounds. This decrease in availability stems largely from greater expected exports and fewer imports of beef, which more than offset greater availability of pork. Further, availability of poultry is expected to decrease from last year, largely reflecting greater exports and higher ending stocks of chicken meat and turkey. Total poultry disappearance is expected to decrease by less than 1 percent, to 113 pounds per person. In contrast, red meat and poultry disappearance in 2021 will likely exceed the 5-year average by more than 2 percent and almost 4 percent, respectively.

**Beef/Cattle:** The fourth-quarter 2020 forecast for beef production was revised down on lower-than-expected beef cattle slaughter, which was partly offset by higher-than-expected cattle carcass weights. Beef production for 2021 was forecast lower than last month on fewer fed cattle supplies expected. Fed steer prices are forecast to increase in the second half of 2021 on lower beef production. The 2021 forecast for feeder steer prices was lowered due to expected higher feed costs. Beef imports in November were down 4 percent from a year ago due to tighter exportable supplies in major exporting countries. November beef exports were up 13 percent year over year on strong shipments to China and Mexico. The import forecast for fourth-quarter 2020 and first-quarter 2021 was revised down, while exports in fourth-quarter 2020 and first-quarter 2021 were raised from last month.

**Dairy:** Based on recent data and higher expected milk prices, the milk production forecast for 2021 has been raised to 226.7 billion pounds, 0.4 billion higher than last month’s forecast. Due to an improved economic outlook, enhanced by Federal Government actions to stimulate the economy, and USDA’s announcements regarding purchases of dairy products, domestic demand expectations for dairy products have strengthened. Dairy product price forecasts for 2021 have been raised. The all-milk price forecast for 2021 is $17.65 per cwt, $1.05 higher than last month’s forecast.

**Pork/Hogs:** Pork production in 2021 is expected to total almost 29 billion pounds, more than 1 percent ahead of production last year. The increase is largely attributable to a rebounded pork processing industry, slightly higher first-half 2021 farrowing intentions, and resumption of pre-2020 higher-trending litter rates. November exports were slightly ahead of year-earlier shipments, due in large part to demand from China\Hong Kong and Mexico. Exports in 2021 are expected to come in almost 2 percent below 2020 exports due to moderating demand from China\Hong Kong as the pork sector there rebounds from African Swine Fever.

**Poultry/Eggs:** The 2020 fourth-quarter broiler production forecast was decreased on recent slaughter data, while 2021 production was lowered on higher forecast feed costs. The fourth-quarter broiler export forecast was increased on recent trade data. The 2021 first-quarter price forecast was lowered on recent prices, while...
the second-half price forecast was increased on expectations for tighter supplies. The 2021 table egg production forecast was decreased on higher feed costs, while the 2020 fourth-quarter export forecast was lowered on recent trade data. The 2021 egg price forecast was increased on expectations for tighter supplies. Turkey production forecasts were revised down in the fourth quarter of 2020 and all quarters of 2021. The turkey export forecast was revised down to 165 million pounds in the fourth quarter on weaker November exports. Due to expectations of rising feed costs and stagnant production growth, turkey price forecasts were increased in 2021.

To access the complete report, please go to: https://www.ers.usda.gov/webdocs/outlooks/100263/ldp-m-319.pdf?v=9892.5

**Everything I Know About Frost Seeding**
By: Chris Penrose, Extension Educator, OSU Extension, Morgan County

I am constantly looking for signs that weather will start to turn and spring will be around the corner. There are two good signs so far. First, we are in the average coldest week of the year, meaning average daily temperatures will slowly start to rise. Next, have you noticed the days starting to get longer? Most of you have heard the “old timers” say that it melts a little bit every day in February and I can only remember a couple exceptions over the years to that statement. This freezing and thawing over the next six weeks is what gives frost seeding a great chance to work.

Frost seeding is a very low cost, higher risk way to establish new forages in existing fields by spreading seed over the field and let the freezing and thawing action of the soil allow the seed to make “seed to soil” contact allowing it to successfully germinate. When you see soils “honeycombed” in the morning from a hard frost, or heaved up from a frost, seed that was spread on that soil has a great chance to make a seed to soil contact when the soil thaws. I think the two biggest reasons why frost seeding fails is people wait too late to frost seed and the seed never makes good contact with the soil. I have heard some say that they like to “overseed” or just spread seed over an established stand. Let’s face it, if the seed does not land on the soil but on existing living or dead vegetation, it does not have a chance to successfully germinate: you need exposed soil.

Now is the time to be assessing potential fields to frost seed. I am especially fond of frost seeding endophyte infected fescue fields where producers have issues with livestock grazing them during the summer. If you can get livestock to graze these fields in the winter, the quality and palatability is actually good, and in many cases, better than hay you may be feeding. The endophyte levels are very low now and the quality is maintained better than other forages. If possible, abuse the field without causing environmental issues, break up the sod and expose the soil. Once that is done, go ahead and frost seed. I would rather start sooner than later and depending on where you are located, it can start at the beginning of February through mid-March. My opinion is that once we get into March, the chance of success starts to drop depending on the weather.

The age old question is what to plant. The seed that has the best chance to germinate and become established is red clover. For years I recommended medium red clover but I am now convinced that that no matter what we plant, use improved varieties. Advancement in genetics is amazing. Numerous studies confirm that those varieties will last several years longer in most conditions. Forage trials at OSU show there a several red clover varieties that have high yields and stand percentages 60% or greater after four years. These are more expensive varieties than some of the common, shorter-lived varieties, but I think it is worth it.

Red clover is a heavy round seed that has a better chance of making soil contact then a light flatter seed. Dr. Garry Lacefield, retired Extension Forage Specialist from University of Kentucky says that clovers, seeded in the right conditions will germinate most years. Grasses are more “hit or miss” germinating about half of the time. With alfalfa, the odds are even less. Frost seeding alfalfa into an alfalfa stand rarely works as existing alfalfa is toxic to new plants. If an alfalfa field is starting to thin out, an option to extend the life of the stand would be to frost seed red clover.
Another reason to plant clover, especially red clover is the high seedling vigor. It is tolerant of a wide range of soil pH and fertility conditions and is more drought tolerant than white clover. The advantage of frost seeding a legume like red clover is that legumes “fix” nitrogen typically in excess of their own needs, providing added fertility to other plants, improving an improved stand. Once legumes become established in a stand of grass and compose 25-30% of the stand, there is no need to provide additional nitrogen, reducing fertility costs.

If you choose to frost seed grass, which will do best? Studies by Dan Undersander, Forage Specialist from University of Wisconsin indicate that perennial ryegrass will do best (note that it grows best in Ohio north of I-70), followed by orchardgrass, then timothy. Other studies note that annual ryegrass will work good compared to other grasses.

Some other tips to help succeed include mixing with granular fertilizer when you spread the seed. The coarse fertilizer, when mixed with clover seed will “scour” the seed coat and help in germination. Keep in mind that when you use a broadcast spreader, the fertilizer will travel twice as far as seed, so plan accordingly unless you want a striped field of clover. Over the years, I have heard people applying anywhere from 2-10 pounds of seed per acre with the lower amount applied more frequently.

Finally, grasses tend to grow earlier in the spring than legumes so where available, you could consider a light, early grazing of the grass as the clovers try to get established. You may lose some clover from the trampling, but if done right, you will set back the grass and allow the remaining clovers to establish while the grasses recover from the grazing. If you have fields with exposed soils and get the seed on early enough, I like your odds of a successful frost seeding.

**Have Consumers’ Food Values Changed During the Covid-19 Pandemic**

By: Brenna Ellison, Department of Agricultural and Consumer Economics- University of Illinois
Melissa Ocepek, School of Information Sciences- University of Illinois

Source: [https://farmdocdaily.illinois.edu/2021/01/have-consumers-food-values-changed-during-the-covid-19-pandemic.html](https://farmdocdaily.illinois.edu/2021/01/have-consumers-food-values-changed-during-the-covid-19-pandemic.html)

There are many factors that influence consumers’ food purchasing decisions – taste, price, appearance, environmental impact, etc. Researchers and marketers alike are interested in the weight consumers place on these different factors, also referred to as “food values”. While research has shown food values to be relatively stable over time (Lusk, 2018), the Covid-19 pandemic has upended all that is normal. Given sustained high unemployment rates (BLS, 2021) and changes in food acquisition options and behaviors (Ellison et al., 2020; Ellison and Ocepek, 2020), it is possible that consumers’ food values have also shifted. In this post, we discuss which food values consumers have traditionally regarded as important and investigate to what extent food values have changed during the Covid-19 pandemic using results from a national survey.

**Food Values: A Brief Overview**

Researchers and food industry groups have sought to track consumers’ food values over time. The International Food Information Council (IFIC) has been asking consumers to rate the impact of five food values (taste, price, healthfulness, convenience, and environmental sustainability) on their food purchases since 2007. Their results clearly demonstrate that taste is the key driver of food purchases, followed by price, healthfulness, convenience, and environmental sustainability; further, the ordering of values is stable over time (IFIC, 2020). Lusk and Briggeman (2009) investigated a broader set of 11 food values, adding values like appearance, safety, origin, and fairness. Consumers in their study indicated an overwhelming preference for safety but also highly valued taste, nutrition, and price (Lusk and Briggeman, 2009). Lusk (2018) made some modifications to the original set of food values in Lusk and Briggeman (2009) and tracked changes in food values from 2013-2018. Across the 5-year period, taste was consistently the top-rated food value. Further, the top four values (taste, safety, price, and nutrition) clearly dominated the remaining food values (Lusk, 2018).

The Centers for Disease Control and Prevention (CDC) also ran a food values module in the 2009-2010 National Health and Nutrition Examination Survey (NHANES). In this survey, respondents were asked about the importance of taste, nutrition, storability, price, and ease of preparation (Ellison et al., 2020). Burton-
Freeman et al. (2018) published results from the NHANES food values module and found that taste and nutrition were most important to consumers while ease of preparation was the least important to consumers.

More recently, Ellison et al. (2020) adapted the NHANES food values module to examine consumers’ food values in the early weeks (March-May, 2020) of the Covid-19 pandemic. Like many other food values studies, Ellison et al. (2020) found taste to be the most important food value. However, they also observed a greater emphasis on the importance of storability compared to previous research (Burton-Freeman et al., 2018). This was likely related to food shortages and stockpiling that occurred early in the pandemic. Now that consumers and the supply chain have had time to adapt, it is important to revisit which food values are driving food purchases.

Survey Design
We conducted online surveys with U.S. consumers in September, 2020 and December, 2020. There were approximately 1,000 survey respondents in each survey round. Respondents were recruited to be representative of the U.S. population in terms of gender, age, income, and geographic region. It is important to note that respondents were not the same for the two survey rounds; rather, we have two, nationally representative samples of consumers.

For our question of interest, we asked consumers to rate the importance of 10 food values (see values and definitions in Table 1). For each value, respondents indicated whether it was very, somewhat, or not important to their food purchase decisions. While consumers were asked to rate the importance of each food value, there were cases where consumers only rated a subset of values. We retained partially complete ratings for analysis (any respondents who failed to rate all 10 values were removed), which results in different numbers of observation for each value. Thus, for ease of comparison, we present our results as shares, or percentages, of consumers who rate each value as very, somewhat, or not important.

Results: Food Values during the Covid-19 Pandemic
Figure 1 presents the food values results for the two consumer samples combined. Similar to previous literature, we find the same top four food values of taste, safety, price, and nutrition, with taste being rated as very important by 80.3% of consumers. Values that were generally less important to consumers were environmental impact, fairness, and origin.

<table>
<thead>
<tr>
<th>Food Value</th>
<th>Definition</th>
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<tbody>
<tr>
<td>Taste</td>
<td>Extent to which consumption of the food is appealing to the senses</td>
</tr>
<tr>
<td>Safety</td>
<td>Extent to which consumption of the food will not cause illness</td>
</tr>
<tr>
<td>Price</td>
<td>The price that is paid for the food</td>
</tr>
<tr>
<td>Nutrition</td>
<td>Amount and type of fat, protein, vitamins, etc.</td>
</tr>
<tr>
<td>Convenience</td>
<td>Ease with which food is cooked and/or consumed</td>
</tr>
<tr>
<td>Appearance</td>
<td>Extent to which food looks appealing</td>
</tr>
<tr>
<td>Naturalness</td>
<td>Extent to which food is produced without modern technologies</td>
</tr>
<tr>
<td>Environmental Impact</td>
<td>Effect of food production on the environment</td>
</tr>
<tr>
<td>Origin</td>
<td>Where the agricultural commodities were grown</td>
</tr>
<tr>
<td>Fairness</td>
<td>Extent to which all parties involved in the production of the food equally benefit</td>
</tr>
</tbody>
</table>

*Food Value definitions adopted from Lusk and Briggeman (2009)
We also investigate whether the importance of food values changed between the two rounds of the survey. Covid-19 cases rapidly increased in November and December, causing many states to introduce new rounds of lockdowns. Further, in December, there was extensive media coverage about the impending expiration of unemployment benefits under the CARES Act. Collectively, these events may have forced some consumers and households to re-evaluate food purchase decisions and the underlying values driving those decisions.

Table 2 presents the importance ratings for each food value by survey round. In both rounds, taste is identified as the most important food value. We find a significant increase in the importance of price during the December round of the survey (74.2% said price was very important in December compared to 68.5% in September). Further, we see a decrease in the importance of the appearance of the food in December (43.0% rated appearance as very important in December vs. 47.8% in September). We also find marginal increases in the importance of naturalness and environmental impact in December, yet these values are still rated as much less important, overall, compared to values like taste, safety, price, and nutrition.

Conclusion
While the Covid-19 pandemic has caused significant shifts in food acquisition and purchasing behaviors, the underlying food values driving those purchases remain largely stable. Like many other studies, we find that consumers want food that tastes good. They also place high importance on safety, price, and nutrition. While we observed changes in the importance of some food values, the overall ordering of food values remained fairly consistent across survey rounds.

References
Weekly Livestock Comments for January 22

By: Dr. Andrew Griffith, Assistant Professor, Department of Agricultural and Resource Economics, University of Tennessee

Source: https://u.osu.edu/beef/2021/01/27/weekly-livestock-comments-for-january-22-2021/#more-10203

FED CATTLE: Fed cattle traded steady to slightly softer compared to last week on a live basis. Prices on a live basis were primarily $108 to $110 while dressed prices were mainly $172 to $174.

The 5-area weighted average prices thru Thursday were $109.23 live, down $0.29 compared to last week and $172.59 dressed, down $0.47 from a week ago. A year ago, prices were $124.28 live and $198.86 dressed.

Packers did not throw any bones to cattle feeders this week as finished cattle prices did well to hold their ground from last week. Packers have been able to capitalize on higher beef prices, and they are not being forced to pass any of those margin gains down the line. The interesting part of this equation is that February live cattle futures are trading over $116 which means the $7 gap between today’s cash price and the futures price has to be closed at some point. It can either happen by cash prices increasing, futures prices decreasing, or a mixture of both. The April live cattle contract is over $122 which provides a lot of optimism for cattle feeders moving forward. One would have to imagine cattle feeders are laying off some risk at this level.

BEEF CUTOUT: At midday Friday, the Choice cutout was $223.05 up $1.85 from Thursday and up $9.43 from a week ago. The Select cutout was $213.52 up $3.24 from Thursday and up $10.37 from last week. The Choice Select spread was $9.53 compared to $10.47 a week ago.

Boxed beef prices are off to a rapid start to begin the new year. The Choice and Select boxes started the year off a little slow, but the Choice price has advanced $14 per hundredweight while the Select price has increased $16 per hundredweight since the end of 2020. The driver behind higher prices does not appear to be supply driven, because beef production the first couple weeks of the year was greater than the same weeks one year ago. The thought then goes to demand driving the price. Looking at monthly beef trade data, beef and veal exports in November were 13.2 percent higher than the previous year and totaled 277 million pounds. Monthly data is not available for December, but the weekly beef muscle cut export data shows an increase of 23.3 percent for December and this has likely carried over to 2021. It appears the appetite for beef is strong, and that same strength is likely found domestically as well. Additionally, there have been news reports that China may become a bigger player in U.S. markets now that the new presidential administration has taken office.

OUTLOOK: Steer and heifer prices were unevenly steady compared to last week based on daily Tennessee market reports. Similarly, slaughter cow prices were steady while slaughter bull prices were steady to $2 lower compared to a week ago. Feeder cattle receipts were fairly strong across the markets that were reported this week. Strong marketing by cattle producers was likely due to the drier conditions that persisted this week, which allowed trucks and trailers to get into pastures. Another reason many producers are moving cattle in the near term is to make room for the next calf crop that is already hitting the ground or that will be hitting the ground the next two to three months. Demand for calves to put on grass has not taken off yet, but that is because spring green up is still eight to ten weeks away. However, demand for light-weight cattle will begin to pick up in the coming weeks as several buyers will be trying to buy some cattle before the grass cattle run reaches warp speed. This expected increase in demand will slowly begin to support calf prices, which should be beneficial to producers who are in a situation where they have to sell calves in the near term. Feeder cattle futures are also providing some price risk management opportunities for buyers of those cattle. For example, the August feeder cattle contract price has shown a $5 per hundredweight increase this week and has exceeded the contract high. This does not mean producers should lock in the price and forget about it, but producers should be considering their alternatives to secure a price in some form or fashion. The stronger futures market may or may not hold, but it should support cash prices of calves and feeder cattle in the near term. Switching to the slaughter cow market. Slaughter cow prices should begin to gain some steam in February and March. This may be an appropriate time to market animals that are in a body condition score of five or higher.
The January cattle on feed report for feedlots with a 1000 head or more capacity indicated cattle and calves on feed as of January 1, 2020 totaled 11.97 million head, no change compared to a year ago, with the pre-report estimate average expecting a decline of 0.5%. December placements in feedlots totaled 1.84 million head, up 0.7% from a year ago with the pre-report estimate average expecting placements down 2.9%. December marketing’s totaled 1.85 million head up 1.0% from 2019 with pre-report estimates expecting a 0.6% increase in marketings. Placements on feed by weight: under 700 pounds down 2.7%, 700 to 899 pounds up 4.8%, 900 pounds and over up 2.5%.

**Beef Cattle Biosecurity Plan for Disease Prevention**

By: Steve Boyles, OSU Beef Extension Specialist  
Source: [https://u.osu.edu/beef/2021/01/20/beef-cattle-biosecurity-plan-for-disease-prevention/](https://u.osu.edu/beef/2021/01/20/beef-cattle-biosecurity-plan-for-disease-prevention/)

In support of cattle producers across the country dedicated to preventing disease, improving animal welfare and reducing production losses, the Beef Checkoff-funded Beef Quality Assurance (BQA) program developed a Daily Biosecurity Plan for Disease Prevention template. The template, which helps cattle producers implement daily biosecurity measures on their operations, is available digitally as a PDF or can be printed for handwritten plans.

The template was specifically designed to be customizable, giving producers flexibility in determining management practices that work best for their cattle operation and covers everything from animal movement to worker training. The goal of this program is to provide beef producers with the information needed to implement biosecurity plans. It provides an opportunity for producers to have conversations with their veterinarians and extension agents.

“Biosecurity is a top priority for the beef industry,” said Kim Brackett, an Idaho cattle producer and chair of the BQA Advisory Group. “This Beef Checkoff-funded tool allows beef farmers and ranchers to develop their own biosecurity plans unique to their operations. Whether a cow-calf operation in California, a backgrounder in Mississippi or a feed yard in Kansas, being proactive and developing a written plan ahead of a crisis allows producers to implement and become familiar with biosecurity precautions. Even more importantly, producers will be prepared if a biosecurity threat were to happen.”

The Daily Biosecurity Plan for Disease Prevention template was created in collaboration with the United States Department of Agriculture and its Secure Beef Supply plan. For more information about BQA and the 16 page BQA Daily Biosecurity Plan visit: [https://www.bqa.org/resources/templates-assessments](https://www.bqa.org/resources/templates-assessments)

EDITOR’s NOTE: For those needing to have their BQA Certification Renewed, you can accomplish that on-line at [BQA.ORG](https://www.bqa.org), or look to OSU Extension as BQA REcertification sessions will be scheduled throughout the coming year.

**Business have until February 1 to provide Forms 1099-Misc and 1099-NEC to Recipients**

By: Internal Revenue Service  

The Internal Revenue Service reminds businesses and other payors that the revised Form 1099-MISC, *Miscellaneous Income PDF*, and the new Form 1099-NEC, *Nonemployee Compensation PDF*, must be furnished to most recipients by February 1, 2021.

Redesigned Form 1099-MISC
The IRS revised Form 1099-MISC for the 2020 tax year to accommodate the creation of a new Form 1099-NEC. The redesigned 1099-MISC has different box numbers for reporting certain income. Businesses must send Form 1099-MISC to recipients by February 1, 2021, and file it with the IRS by March 1 (March 31 if filing electronically).

If businesses are using Forms 1099-MISC to report amounts in box 8, Substitute Payments in Lieu of Dividends or Interest, or box 10, Gross Proceeds Paid to An Attorney, there is an exception to the normal due date. Those forms are due to recipients by February 16, 2021.

New Form 1099-NEC
Form 1099-NEC is a new form for tax year 2020 for nonemployee compensation of $600 or more to a payee. This form should be filed with the IRS, on paper or electronically, and sent to recipients by February 1, 2021. There is no automatic 30-day extension to file Form 1099-NEC. However, an extension to file may be available under certain hardship conditions. Also, nonemployee compensation may be subject to backup withholding if a payee has not provided a taxpayer identification number to the payer or the IRS notifies the payer that the Taxpayer Identification Number provided was incorrect.

Deadlines help fraud detection
The due dates for information returns, like Forms 1099-MISC and 1099-NEC help the IRS more easily detect refund fraud by verifying income that individuals report on their tax returns. Payors can help support that process, and avoid penalties, by filing the forms on time and without errors. The IRS recommends e-file as the quickest, most accurate and convenient way to file these forms.

For more information, the instructions for Forms 1099-MISC and 1099-NEC are available on IRS.gov.

Editor’s Note: David Marrison’s article on the 1099-NEC can be found accessed at: go.osu.edu/1099-nec

The Fine Print with Credit Cards
By: Emily Marrison, Extension Educator, Family and Consumer Sciences
Originally published for Coshocton Tribune on January 24, 2021

We Americans seem to love credit cards. According to the US Census Bureau there were a total of 1.12 billion credit cards in 2018. All those cards belonged to 182 million people, so that is roughly 6 cards per credit card holder.

There are plenty of pros and cons when it comes to using a credit card. According to Nerdwallet.com, the total credit card debt owed in the U.S. as of September 2020 was $416.13 billion dollars. This was a decrease from 2019. However, that still means that an average U.S. household owes $7,027 in revolving credit card debt (balances carried forward from month to month). It is interesting to compare this type of debt to other common debt we have. Americans owe $9.86 trillion for mortgages, $1.36 trillion for auto loans, and $1.55 trillion for student loans.

When used responsibly, credit cards can help you build your credit score. It can be difficult to decide what type of credit card to apply for and how many to use. Chances are you have received a credit card offer in the mail, and most likely you tossed it into the recycling bin without really looking at it. Next time you get one, I challenge you to open it and read it. And the next step? Talk about it with a young person in your life who would benefit from understanding what it means to look at the fine print before applying for a card in the future.

Starting a few years ago, credit card companies are now required to include specific information in a specific format to make it easier to locate and understand. This is thanks to the Truth in Lending Act (TILA) that was passed in 1988. New York Senator Charles Shumer introduced that bill, so the box that is on the credit card
offer is often called the “Shumer Box.”

In an organized fashion, information is required to be printed with large enough fonts about interest rates, interest charges, fees, and other important facts. Here are a few of the key things to investigate:

1. Annual Percentage Rate (APR) for Purchases – This is the interest rate you will be charged on any balance that you carry. There could be a range of APR based on the credit worthiness of the cardholder. This adds compound interest daily to any balance you carry forward from one month to the next. For example, if your balance is $500 and the APR is 15%, then you would multiply $500*(0.15/365) to get $0.21 interest. That keeps happening every day you have a balance remaining. That might not sound too bad, but any cardholder with a $7000 balance who is only paying the minimum monthly payment will end up paying many thousands of dollars more in interest.

Also keep in mind is that cards could come with an introductory APR, likely lasting for a year, but then that rate can increase. And check out whether the APR is a fixed or variable rate.

2. Fees – Many credit cards come with no annual fee, but some rewards cards may have significant annual fees. There can also be fees for balance transfers or cash advances, and penalty fees for late payments or going over the credit limit that is established for the card.

It is nice to have all the important details for making an informed decision in one location. But even the most helpful information in the world doesn’t matter if you don’t read it. Not all credit cards are created equal and the Shumer Box is a great way to reveal what the terms and conditions are.

Today I’ll leave you with this quote from Pete Seeger: “Do you know the difference between education and experience? Education is when you read the fine print; experience is what you get when you don’t.”

**Coshocton County Pesticide & Fertilizer Re-certification Update**

The Coshocton County Extension office is pleased to announce that details have been finalized for producers to obtain their pesticide and fertilizer re-certification credits. Producers have the option to complete re-certification through an online self paced study, attend a Zoom webinar (live teaching) or an in-person session (following the appropriate health guidelines). Due to the coronavirus pandemic, the Ohio legislature has extended the re-certification deadline to July 1, 2021. Details about these programs were mailed directly to Coshocton County pesticide and fertilizer applicators last week.

**Visit our “One-Stop Shop” to View Ag & Natural Resources Programs**

As the pandemic continues to create challenges for meeting and/or offering ‘live’ and in-person programming, much of OSU Extension’s traditional winter programming remains ‘virtual’ into the foreseeable future. In response, check out this one-stop shop to view upcoming regional and statewide agriculture and natural resources programs at: [https://agnr.osu.edu/programming](https://agnr.osu.edu/programming). Once there, simply click the topic you are interested in to view 2020-21 events, including agronomy, beef, forage and farm management programs. If you have any questions, please contact us at the Coshocton County Extension office at 740-622-2265 or email marrison.2@osu.edu

“*The pine stays green in winter... wisdom in hardship.*”

By: Norman Douglas
Who should attend:
Women and young women (high school age) who are interested, involved, or want to become involved in food, agriculture, natural resources, or small business.

These webinars are a great place to learn, share and network. Be surrounded by other women who are facing the same day-to-day ups, downs, adventures and dilemmas as you.

♦ 10 free webinars 2nd and 4th Thursdays January-May 12:00 to 1:00 PM
♦ 3 free in-person field days 1st Tuesdays March-May 5:30 to 8:30 PM (Dinner available for $15)

Webinar Registration
[go.osu.edu/eowiaseries2021](http://go.osu.edu/eowiaseries2021)

Field Day Registration
[go.osu.edu/eowiafieldddays2021](http://go.osu.edu/eowiafieldddays2021)
# Webinars and Field Days

<table>
<thead>
<tr>
<th>Date &amp; Time</th>
<th>Title &amp; Description</th>
<th>Event Type</th>
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| Thursday, January 14, 2021 12:00-1:00PM | **Farm Income Tax Update** - Barry Ward, OSU Extension  
This update will arm farm taxpayers with tax information on current critical issues including insight into new COVID related legislation. | Webinar         |
| Thursday, January 28, 2021 12:00-1:00PM | **Cooking with Cast Iron** – Christine Kendle, OSU Extension  
Are you not sure what pan to use? How to season it? How you should care for your cast iron cookware? This class is for you! | Webinar         |
| Thursday, February 11, 2021 12:00-1:00PM | **QPR (Question, Persuade, Refer) Suicide Prevention** – Panel  
QPR includes how to “ask a question to save a life,” recognizing warning signs, and referring for help. | Webinar         |
| Thursday, February 25, 2021 12:00-1:00PM | **Insurance - Get Covered!** – Kim Davis, Kim Davis Insurance Agency, LLC  
Just because you pay an insurance premium doesn’t mean you’re covered for everything! Don’t miss this fun, interactive session discussing all types of insurance. | Webinar         |
| Tuesday, March 2, 2021  5:30-8:30PM | **Hands-On Tractor Operation Skill-Builder** – Dee Jepsen, Ohio State University  
Examining the utility of the compact tractor – safety, parts, color coding, hand signals and operation will be discussed in this interactive audience driven session. (May be outdoors weather permitting) | Field Day       |
| Thursday, March 11, 2021 12:00-1:00PM | **LOL – Lots of Loans!** – Panel  
Hear from our panel to find the right fit for your needs. Including lines of credit, ag real estate, equipment & building loans/leases, home loans, home equity loans, youth loans, etc. | Webinar         |
| Thursday, March 25, 2021 12:00-1:00PM | **The Mystery of Fruit Tree Pruning** – Paul Snyder, OARDC Secrest Arboretum  
This session covers the basics of how and when to prune fruit trees, highlighting the most common backyard fruit tree, the apple tree. | Webinar         |
| Tuesday, April 6, 2021  5:30-8:30PM | **Soils and Sustainable Agriculture** – Erika Lyon and Heather Neikirk, OSU Extension and Clint Finney, NRCS Jefferson/Harrison  
What is sustainable for you? Dig into improving the health of your soils and the basics of soil testing services and kits. Explore sustainability and stewardship practices and opportunities for utilization in small farm animal and plant-based enterprises. | Field Day       |
| Thursday, April 8, 2021 12:00-1:00PM | **Bury Seeds, Not Stress**—Sarah Noggle and Bridget Britton, OSU Extension  
When you live where you work, there are stressors that can go unacknowledged. Agriculture life brings unique challenges to us personally and professionally. Join us as we identify what makes us unique and talk about coping strategies. | Webinar         |
| Thursday, April 22, 2021 12:00-1:00PM | **Reaching Your Educational Goals** – Dennis DeCamp, OSU Extension  
Regardless of age, educational opportunities are always available. Explore options for obtaining and funding education to meet your goals while maintaining a balanced life. | Webinar         |
| Tuesday, May 4, 2021  5:30-8:30PM | **Raising Livestock on 5 Acres or Less** – Sandy Smith, OSU Extension  
So you have some land and you want some extra income or a supply of food for your family. This session will investigate all of your options and possibilities. | Field Day       |
| Thursday, May 13, 2021 12:00-1:00PM | **Veterinarians: Building a Relationship & Knowing When to Call** - TBA  
A working relationship with your veterinarian can teach you when it’s appropriate to try something at home vs. having them out on a call to improve your farm’s husbandry & production. | Webinar         |
| Thursday, May 27, 2021 12:00-1:00PM | **He Said, She Said:** – Emily Marrison, OSU Extension  
Women in agriculture often work with men in agriculture. Explore ways to improve interpersonal communication for more productive work settings and peaceful home environments. | Webinar         |

**Cancellation Policy:** In-person sessions may be cancelled due to university, state or local guidelines on group events. The event will not be rescheduled. No registration fees will be refunded.
The Dirt on Soil Health: 
Investing Below the Surface

Join OSU Extension online this winter for a Thursday morning series about soil health. Starting on January 14, we will dig below the surface to investigate new developments in soil health and soil management. All sessions are 8:00-8:30 a.m. and feature a variety of speakers from Ohio and beyond. The series is free, but participants must register at [go.osu.edu/soilhealth2021](http://go.osu.edu/soilhealth2021).

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<th>Date</th>
<th>Title</th>
<th>CEUs</th>
<th>Speakers/Institutions</th>
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<tbody>
<tr>
<td>1/14</td>
<td>Does It Pay to Improve Soil Health on Your Farm?</td>
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<td>NM CCA CEUs</td>
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<td>Farmer Panel: Nathan Brown, Matt Falb, Les Seiler</td>
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<td>1/21</td>
<td>What Can Soil Health Tests Tell You?</td>
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<td>Steve Culman, Ohio State School of Environment and Natural Resources</td>
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<td>1/28</td>
<td>Can Improving Soil Health Improve Yield?</td>
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<td>Jordon Wade, University of Illinois at Urbana-Champaign</td>
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<td>2/4</td>
<td>Cover Crop Management for Soil Health</td>
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<td>Hans Kok, Indiana Conservation Cropping Systems</td>
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<td>2/11</td>
<td>No session – Corn College</td>
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<td>2/18</td>
<td>Compaction Solutions</td>
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<td>Scott Shearer, Ohio State Food, Agricultural and Biological Engineering</td>
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<td>2/25</td>
<td>Using Ohio Data and Research to Improve Soil Health</td>
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<td>Steve Culman and Elizabeth Hawkins, Ohio State Extension</td>
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<td>3/4</td>
<td>What’s the Return on Investing in Soil Health?</td>
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<td>Rick Clark, Green America</td>
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<td>3/11</td>
<td>No session – CTC</td>
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<tr>
<td>3/18</td>
<td>Programs and Funding to Support Soil Health</td>
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<td>Panel presentation – speakers TBA</td>
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CCA CEU credit available for all sessions.

More 2021 events at [agnr.osu.edu/programming](http://agnr.osu.edu/programming)

CFAES provides research and related educational programs to clientele on a nondiscriminatory basis. For more information, visit cfaesdiversity.osu.edu. For an accessible format of this publication, visit cfaes.osu.edu/accessibility.
ARC/PLC for the 2021 Program Year

January 13, 1:00-3:00pm
February 25, 9:00-11:00am

Location: Zoom Webinar  Cost: Free
Register: go.osu.edu/arcplc2021

Join OSU Extension for a webinar on the ARC/PLC decision for the 2021 program year including updates on current market outlook and decision-tool calculators available to evaluate options. There is no cost to attend these meetings, but registration is required.

Register: go.osu.edu/arcplc2021

For more information contact: Mary Griffith, Griffith.483@osu.edu or 740-852-0975

Photo Credit: Elizabeth Hawkins
OSU Extension

February 15, 22 & March 1, 2021 6:30 to 8:30 p.m. via Zoom

OSU Extension will host a virtual three part “Planning for the Future of Your Farm” webinar series on February 15, 22 and March 1, 2021 from 6:30 to 8:30 p.m. This workshop is designed to help farm families learn strategies and tools to successfully create a succession and estate plan that helps you transfer your farm’s ownership, management, and assets to the next generation.

Topics discussed during this series include: Developing Goals for Estate and Succession; Planning for the Transition of Control; Planning for the Unexpected; Communication and Conflict Management during Farm Transfer; Legal Tools and Strategies; Developing Your Team; Getting Your Affairs in Order; and Selecting an Attorney.

This workshop will be taught by members of the OSU Farm Office Team featuring Peggy Hall & Jeffrey Lewis, Attorneys from the OSU Agricultural & Resource Law Program and David Marrison, Extension Educator for Coshocton County.

Because of its virtual nature, you can invite your parents, children, and/or grandchildren (regardless of where they live in Ohio or across the United States) to join you as you develop a plan for the future of your family farm.

Pre-registration is required as one packet of program materials will be mailed to participating families. Electronic copies of the course materials will also be available to all participants. The registration fee is $40 per farm family. The registration deadline is February 10, 2021. More information and on-line registration can be obtained at go.osu.edu/farmsuccession

Contact information: David Marrison, 740-622-2265 or marrison.2@osu.edu