

COSHOCTON COUNTY AGRICULTURE & NATURAL RESOURCES**November 24 (Edition #122)**

Farm Bureau Survey Says Thanksgiving Costs Up 14%

David's Monthly Column-What Are Your Grateful For?

Ohio Legislative Update

2022 Grain Farm Income Projections Negatively Impacted by Fertilizer Cost Increases

Reduce Risk with Livestock Insurance
Understanding How Animals Choose What to Eat

BQA Re-certification Sessions Planned
Upcoming Programs

Hello, Coshocton County! We are a mere 24 hours away from one of my favorite holidays—Thanksgiving! It is my favorite holiday because I love food! And believe me, tomorrow I will get my fill of turkey, ham, mashed potatoes, stuffing, and pumpkin pie.

However, Thanksgiving is about more than food. Most importantly, it is a day where we can slow down, take a deep breath, and express our gratitude for a wonderful harvest season and for the many blessings which we have been afforded.

T is for time to be together, turkey, talk, and tangy weather.

H is for harvest stored away, home and hearth, and holiday.

A is for autumn's frosty art, and abundance in the heart.

N is for neighbors, November, nice things, and new things to remember.

K is for kitchen, kettles croon, kith and kin expected soon.

S is for sizzles, sights, and sounds, and something special that abounds.

That spells THANKS! (Aileen Fisher).

I hope each of you have a great Thanksgiving Day.

Sincerely,

David L. Marrison

Coshocton County OSU Extension ANR Educator

CFAES provides research and related educational programs to clientele on a nondiscriminatory basis. For more information visit:

go.osu.edu/cfaesdiversity.

Coshocton County Extension
724 South 7th Street, Room 110
Coshocton, Ohio 43812
Phone: 740-622-2265
Fax: 740-622-2197
Email: marrison.2@osu.edu
Web: <http://coshocton.osu.edu>



THE OHIO STATE UNIVERSITY
COLLEGE OF FOOD, AGRICULTURAL,
AND ENVIRONMENTAL SCIENCES

Farm Bureau Survey Says Thanksgiving Costs Up 14%

Source: <https://www.morningagclips.com/farm-bureau-survey-shows-thanksgiving-dinner-cost-up-14/>

Enjoying Thanksgiving dinner with family and friends is a priority for many Americans, but paying attention to how the meal will impact the budget is also important. Farm Bureau's 36th annual survey indicates the average cost of this year's classic Thanksgiving feast for 10 is \$53.31 or less than \$6.00 per person. This is a \$6.41 or 14% increase from last year's average of \$46.90.

The centerpiece on most Thanksgiving tables – the turkey – costs more than last year, at \$23.99 for a 16-pound bird. That's roughly \$1.50 per pound, up 24% from last year, but there are several mitigating factors.




(Photo Credit: National Turkey Federation)

Farm Bureau "volunteer shoppers" checked prices Oct. 26 to Nov. 8, about two weeks before most grocery store chains began featuring whole frozen turkeys at sharply lower prices. Although the survey timeline is consistent with past AFBF Thanksgiving surveys, 2021 brought some unique differences. According to USDA [Agricultural Marketing Service data](#), grocery stores began advertising lower feature prices later than usual this year. Also, the average per-pound feature price for whole frozen turkeys was \$1.07 the week of Nov. 5-11 and 88 cents the week of Nov. 12-18, a decline of 18% in just one week. This means consumers who have not yet purchased a turkey should be able to find one at a lower cost than the Farm Bureau average.

THANKSGIVING DINNER


2021 AVERAGE COST



\$53.31

Less than \$6.00
per person

Source: American Farm Bureau Federation® Survey



"Several factors contributed to the increase in average cost of this year's Thanksgiving dinner," said AFBF Senior Economist Veronica Nigh. "These include dramatic disruptions to the U.S. economy and supply chains over the last 20 months; inflationary pressure throughout the economy; difficulty in predicting demand during the COVID-19 pandemic and high global demand for food, particularly meat," she explained. Further, "The trend of consumers cooking and eating at home more often due to the pandemic led to increased supermarket demand and higher retail food prices in 2020 and 2021, compared to pre-pandemic prices in 2019."

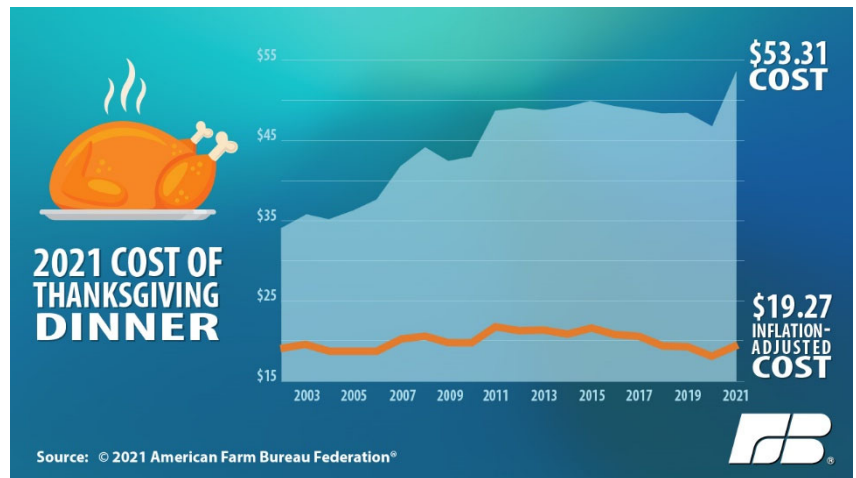
The shopping list for Farm Bureau's informal survey includes turkey, stuffing, sweet potatoes, rolls with butter, peas, cranberries, a veggie tray, pumpkin pie with whipped cream, and coffee and milk, all in quantities sufficient to serve a family of 10 with plenty for leftovers.

"Taking turkey out of the basket of foods reveals a 6.6% price increase compared to last year, which tracks closely with the Consumer Price Index for food and general inflation across the economy," said Nigh.

In recognition of changes in Thanksgiving dinner traditions, the Farm Bureau price survey also includes ham, Russet potatoes and frozen green beans, in an expanded holiday menu. Adding these foods to the classic Thanksgiving menu increased the overall cost by \$15.41, to \$68.72. This updated basket of foods also increased in price (up 14%) compared to 2020.

This year's national average cost was calculated using 218 surveys completed with pricing data from all 50 states and Puerto Rico. Farm Bureau volunteer shoppers checked prices in person and online using grocery store apps and websites. They looked for the best possible prices without taking advantage of special promotional coupons or purchase deals.

The AFBF Thanksgiving dinner survey was first conducted in 1986. The informal survey provides a record of comparative holiday meal costs over the years. Farm Bureau's classic survey menu has remained unchanged since 1986 to allow for consistent price comparisons.



Individual Prices

- 16-pound turkey: \$23.99 or approximately \$1.50 per pound (up 24%)
- 2 frozen pie crusts: \$2.91 (up 20%)
- 30-ounce can of pumpkin pie mix: \$3.64 (up 7%)
- Half pint of whipping cream: \$1.78 (up 2%)
- 1 dozen dinner rolls: \$3.05 (up 15%)
- 12-ounce bag of fresh cranberries: \$2.98 (up 11%)
- 1 gallon of whole milk: \$3.30 (up 7%)
- 1 pound of frozen peas: \$1.54 (up 6%)
- 3 pounds of sweet potatoes: \$3.56 (up 4%)
- 1-pound veggie tray (carrots & celery): 82 cents (up 12%)
- Misc. ingredients to prepare the meal: \$3.45 (up 12%)
- 14-ounce bag of cubed stuffing mix: \$2.29 (down 19%)

Follow AFBF on social media: Twitter, [@FarmBureau](#); Facebook, [@AmericanFarmBureau](#); and Instagram, [@AmericanFarmBureau](#).

David's Monthly Column-What Are Your Grateful For?

By: David L Marrison

For Publication on November 25, 2021- The Beacon Newspaper

Happy Thanksgiving Coshocton County! I love Thanksgiving as it is a time for family, friends, and food. It is a day where we can slow down, take a deep breath, and express our gratitude for a wonderful harvest season and for the many blessings which we have been afforded.

My colleague Christine Gelley in Noble County recently wrote an article on a "gratitude scavenger hunt" that she has been doing with her daughter on Thanksgiving Day for the past few years. Together they answer questions which allow them to appreciate the world and people around them. Her column struck a nerve and got my gratitude wheels turning. Agriculturally, what am I most grateful for? So, if it pleases, I encourage you to join along with me to answer a few questions around your dinner table.



What farm animal are you the most grateful for? I am an animal lover. I love the dairy cows that I grew up with and really enjoy the small herd of meat goats we have on our farm. But when it comes to the animal that I am most grateful for, it is an easy answer - farm dogs. Throughout my life, I have been blessed to have some incredible dogs in my life. As I penned in this column back in June, having a dog is essentially having a life

coach at your side. Every farmer needs a confidant who they can turn to. Someone who will patiently listen to their ideas, goals, and even frustrations. Someone who is eager to check cattle on the coldest days of January and on the hottest days of August. And sometimes, they will just ride along in silence as we drive to scout crops or pick-up feed.

What farm tool are you the most grateful? Lots of tools are important to farmers. Included on my list are a good pocketknife, fence pliers, shovel, and hammer. But the one tool that I am most grateful for is a pitchfork. Many of my formative years were spent developing my character cleaning out the calf box stalls and the chicken coop. The pitchfork taught me the value of hard work and taking pride in your work regardless of how crappy the task may seem. My friend, Mark Sanborn, once stated, “There are no unimportant jobs, just people who feel unimportant doing their jobs.” Even today, a pitchfork is a reminder of my dad who taught me, whatever you do, do it to the best of your ability.

What piece of farm machinery are you the most grateful for? I never had the chance to farm with a team of horses so my implement of choice is one with a different type of horse power--a tractor. My memory takes me back to when I was 8 years old begging my grandpa to let me drive the old Minneapolis Moline tractor to rake hay. The beauty of this tractor was it had a hand clutch and since I did not weigh enough to push down the clutch pedal on our other tractors, I could drive the Moline. A good tractor is the lifeblood of a farm and its versatility is key. However, for me, a tractor offers even more, it offers tractor time. Time to just “think” on the tractor seat. In fact, some of my best strategic planning has been done on the seat of a tractor. In the hustle and bustle of life, it is easy to just do, do, do and not to think.

Which of your senses are you the most grateful to have when it comes to experiencing agriculture? Now this question is hard to answer. Is it sight, smell, sound, taste, or touch? Agriculture provides something for every sense. Favorite sights include the birthing of any animal especially baby goats and the brilliant colors seen across our landscape in the fall. My favorite smells include freshly baled hay in the loft or freshly turned soil. My favorite sounds are the howl of the winter wind and the steady but distinct sound of a milk pulsator. Some of my favorite tastes include a ribeye steak to hot apple cider or cheese aged to perfection. And finally for touch, the feel of a cool autumn breeze on my cheeks and the softness of 3rd cutting grass hay are high on my list. So, I can’t choose one as farming has a way of filling all of your senses with the splendor of God’s majesty.

Closing thoughts- So what are you grateful for today? I hope this writing has helped you pause and to reflect on the beauty of this world. In closing, I would like to share the thoughts of Christine Gelley who stated, “There are thousands of ways to express gratitude and there are 365 days in the year. Don’t wait for Thanksgiving to be thankful. Don’t stop being thankful when the table is cleared. Your livestock and crops probably won’t thank you for the gesture, but if you keep that attitude of gratitude all year long your body, your mind, and the people you love sure will.” Coshocton County, have a good and safe Thanksgiving!

Ohio Legislative Update

By: Peggy Kirk Hall, Associate Professor, Agricultural & Resource Law Thursday, November 18th, 2021

Source: <https://farmoffice.osu.edu/blog/thu-11182021-122pm/ohio-legislative-update>

Cannons were firing down at the Statehouse recently in honor of Veteran’s Day and so were a few pieces of legislation. It’s time to check in with the Ohio legislature for a look at proposals that impact agriculture. Here’s our summary.

New proposals

S.B. 257– Income tax credit. Sen. Frank Hoagland (R-Adena) introduced this bill on October 27, 2021. It proposes a refundable income tax credit of up to \$5,000 for qualifying donations of cash, services, real property, and personal property to a township, which must approve the donation. The bill was referred to the Senate Ways and Means Committee on November 10.



[SJR 3 – Constitutional right to hunt and fish.](#) Senator Sandra O'Brien (R-Ashtabula) is the primary sponsor of this proposal to amend Ohio's Constitution introduced in late September. It proposes a constitutional right for the people of Ohio to hunt, fish and harvest wildlife and to do so using traditional methods, subject only to laws that promote wildlife conservation and management and preserve the future of hunting and fishing. The proposal also states that hunting and fishing shall be a preferred means of managing and controlling wildlife in Ohio and that the amendment would not limit trespass or property rights laws. SJR 3 received its second hearing before the Senate Agriculture and Natural Resources Committee on November 16, 2021. If it passes both the Senate and House, the measure would be placed on the general ballot in November 2022 for a vote by Ohio residents as is the required process for amending the Constitution.

Bills on the move

[H.B. 440/S.B. 241– Agricultural Linked Deposit Program.](#) Part of Ohio Treasurer Robert Sprague's "Ohio Gains Initiative" is to make revisions to the Agricultural Linked Deposit Program (Ag-LINK) that provides loans to farm operators and agribusinesses at reduced interest rates. The bills would allow agricultural cooperatives to apply for the loans and would remove the \$150,000 loan cap and allow the Treasurer to determine loan limits according to current conditions. The companion bills received a second hearing in the Senate Financial Institutions and Technology Committee on November 16 and in the House Financial Institutions Committee on November 17.

[H.B. 397– Agricultural lease law.](#) We expected this bill to be reported out of the House Agriculture and Conservation Committee in its fourth hearing on November 17, 2021, but the committee held off on a vote. The bill would establish a statutory notice of termination date for verbal and written crop leases that don't address termination. It would require a landlord who wants to terminate the lease to provide written notice of termination of the next lease period by September 1 of the current lease period.

[H.B. 321– Revisions to auction law.](#) The Ohio Auctioneers Association and Ohio Department of Agriculture collaborated on this bill, which updates Ohio's laws regarding auctioneer licensing and auction regulation. The bill removes barriers to entry for new auctioneers by eliminating the apprenticeship requirement replacing it with education at an approved institution prior to sitting for the auction exam. It also allows the Ohio Department of Agriculture to have regulatory authority over internet auctions, currently exempt from regulatory oversight and makes changes to auctioneer licensing, testing, and continuing education requirements. The House Agriculture and Conservation Committee approved the bill on November 17.

[H.B. 175 – Deregulate certain ephemeral water features.](#) This highly controversial bill that passed the House largely along party lines on September 29, 2021, received its first hearing before the Senate Agriculture and Natural Resources Committee on October 26, 2021. The proposal would exclude "ephemeral features" from water pollution control programs and define an "ephemeral feature" as a surface water flowing or pooling only in direct response to precipitation, not including wetlands. Environmental interests are urging the Senate to drop the bill.

[H.B. 95: Income tax credits for beginning farmers.](#) In the "bill I've reported on the most this year" category, HB 95 is inching steadily forward. It would allow individuals to be certified as beginning farmers and create two income tax credits, one for owners who sell land and agricultural assets to certified beginning farmers and one for beginning farmers who attend approved financial management programs. The bill passed the House back in June, and finally received its first hearing before the Senate Ways and Means Committee on October 26, 2021.

[S.B. 47– Overtime pay exceptions.](#) This proposal passed the Senate September 22, 2021 and had its first hearing before the House Commerce and Labor Committee on October 26, 2021. It proposes two exceptions from employer overtime pay requirements: traveling to and from a worksite and preliminary and postliminary tasks performed outside of work hours that are not at the direction of the employer.

[S.B. 210– Postnuptial Agreements](#). This proposal to allow spouses to voluntarily enter into a “postnuptial” agreement and to amend or terminate a prenuptial agreement passed the Senate on November 16, 2021. Ohio is one of only four states that does not recognize postnuptial agreements that change a couple’s legal relations, such as inheritance rights, property division, and spousal support. This bill would change that, and would also allow spouses to voluntarily agree to modify a prenuptial agreement.

Passed legislation

[H.B. 215– Business Fairness Act](#). A response to COVID-19 closures, the Business Fairness Act would allow a business subject to Department of Health orders to limit or cease operations during a pandemic, epidemic, or bioterrorism event to remain open. To do so, the business must comply with all safety precautions required for “essential” businesses that are not ordered to close and must not be under an order to limit or cease operations that are based upon circumstances uniquely present at that business. The measure passed the House on May 6 by a wide margin and passed Senate on November 16, 2021 with a unanimous vote. It now goes on to Governor DeWine.

2022 Grain Farm Income Projections Negatively Impacted by Fertilizer Costs Increases

By: [Gary Schnitkey](#), [Krista Swanson](#), [Nick Paulson](#) and [Jim Baltz](#), Department of Agricultural and Consumer Economics, University of Illinois and [Carl Zulauf](#), Department of Agricultural, Environmental and Development Economics, Ohio State University

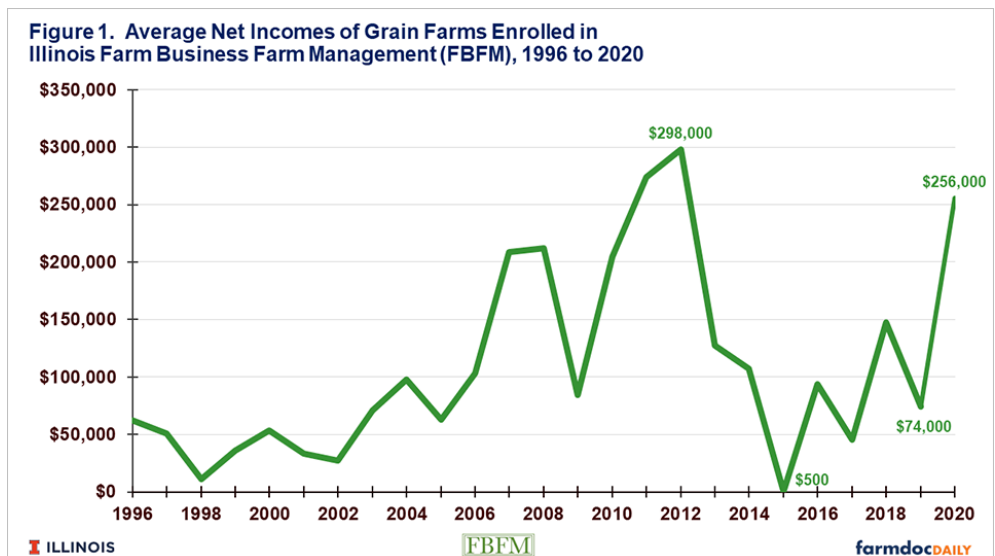
Source: <https://farmdocdaily.illinois.edu/2021/11/2022-grain-farm-income-projections-negatively-impacted-by-fertilizer-cost-increases.html>

Projected 2022 net incomes on Illinois grain farms are below 2020 and 2021 levels and approaching averages between 2013 and 2019. Rising costs and cash rents lead to these lower incomes, with increasing fertilizer costs having a significant negative impact. Increases in fertilizer costs between 2021 and 2022 are projected to lower incomes by 34%. Prices of \$5.00 per bushel for corn and \$12.00 per bushel for soybeans are used in a baseline scenario, resulting in net income above the 2013-2019 average. A return to long-run prices of \$4.00 for corn and \$10.00 for soybeans would cause negative net incomes and the need to make significant adjustments to the cost structures on farms.

Net Income

Figure 1 shows average yearly net incomes from over 2,000 yearly observations of net income on grain farms enrolled in Illinois Farm Business Management (FBFM). In each year, there is a considerable range in farm sizes and characteristics of farms. In 2020, the average farm size was over 1,300 acres. Over the period shown in Figure 1, the average farm size grew from 870 acres in 1996 to over 1,300 acres in 2020, following general trends of increasing farm size.

Incomes in this figure will serve as benchmarks for 2021 and 2022 projections. From 2013 to 2019, net farm income averaged \$85,000 per farm. During this period, a slight deterioration occurred in average working capital and debt-to-asset positions. For farms of the average size of about 1,400 acres, net farm incomes above \$85,000 are needed to see financial improvement for a farm. Conversely, incomes well below \$85,000 will result in a deterioration of financial positions.



Income Projections

Income projections are made with a 1,400 acre grain farm located in central Illinois. This farm has 20% of its acres owned, 40% share rented, and 40% cash rented, a tenure position close to the average for central Illinois. The high-productivity budgets for Central Illinois shown in a November 2, 2021, farmdoc Daily article are used to quantify costs. A summary of yields and costs are:

- Yields are 220 bushels per acre for corn and 68 bushels per acre for soybean, and
- Non-land costs equal \$708 per acre for corn and \$451 per acre for soybeans. These are record levels of costs. The \$708 per acre of corn costs are \$101 higher than 2021 costs, with 70% of the cost increase coming from fertilizer. The \$451 per acre of soybean costs is \$57 higher than 2021 costs, with 70% of the cost increase coming from fertilizer.

Projections are made with a 50% corn and 50% soybean rotation, close to the historical average for central Illinois. Cash rent is at \$310 per acre. This farm is a single farm, while historical averages shown above include many farms. Over time, projections of the central Illinois farm of near average size have tracked FBFM averages closely. In addition to 2022 income, the 2021 income also is projected as the year has not been completed. The same 1,400 acre farm is used in making projections, but estimates of 2021 prices, yields, and costs are used.

Scenarios for 2022

Income projections are made for differing 1) fertilizer and 2) price scenarios.

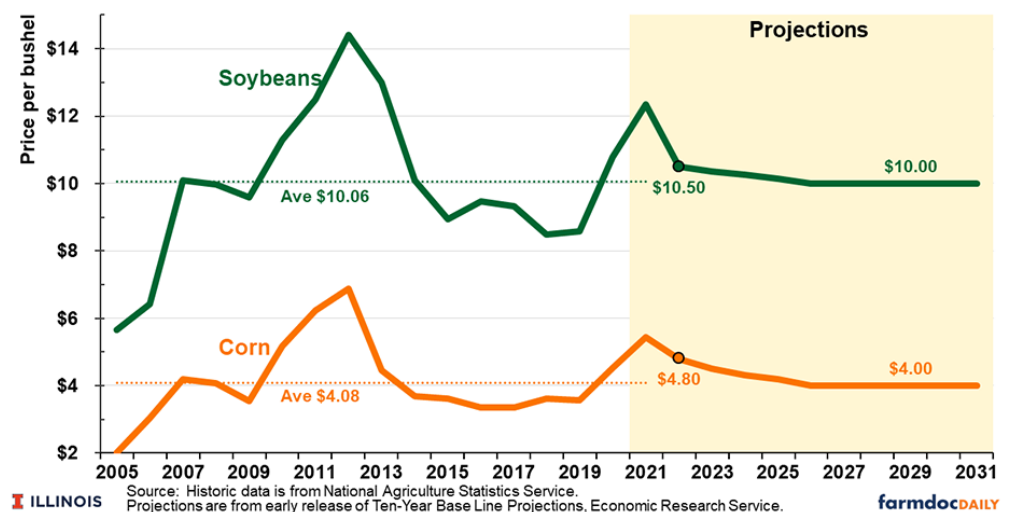
One fertilizer scenario uses current 2022 fertilizer cost projections of \$233 per corn and \$102 per acre for soybeans (see farmdoc Daily, November 2, 2022). The other scenario uses 2021 fertilizer costs of \$153 per acre for corn and \$45 per acre for soybeans. The net income difference in 2022 and 2021 costs quantifies the impacts of higher fertilizer costs on net income.

Net income is evaluated at three price scenarios. The first is current fall delivery bids of \$5.00 per bushel for corn and \$12.00 for soybeans. These prices represent current market estimates for grain produced in 2022.

The Economic Research Service (ERS) — an agency of the U.S. Department of Agriculture — recently released the initial [USDA Long-run Projections to 2031](#). These projections include price forecasts for each year from 2022 to 2031, which will be reviewed and perhaps revised before presenting at the [2022 Agricultural Outlook Forum](#) held in February 2022. The 2022 estimates of prices are \$4.80 per bushel for corn and \$10.50 for soybeans. USDA's 2022 projected corn price is \$.20 below the current fall bids of \$5.00 per bushel. USDA's 2022 projected soybean price is \$1.50 per bushel below the fall bid of \$12.00 per bushel. Relative to current fall bids, USDA's projection suggests a sharp fall in soybean prices. The lower corn and soybean prices both contribute to lower projected 2022 net income relative to the baseline scenario using current fall bids.

In the next ten years, USDA is projecting corn prices to reach \$4.00 per bushel for corn and \$10.00 per bushel for soybeans (see Figure 2). These prices are very close to the average prices from 2005 to 2020 of \$4.08 for corn and \$10.06 for soybeans (see Figure 2). Essentially, USDA is projecting that the long-run

Figure 2. Historic and Projected Market Year Average Prices for Corn and Soybeans



average prices have not changed, and commodity prices will eventually fall and reach these long-run averages.

2021 Net Income Projection

Net incomes for 2021 will be well above average, likely exceeding \$300,000 per farm, setting a record income level. Above-average commodity prices, along with above-trend yields, lead to relatively high net incomes. Moreover, costs did not increase as much in 2021 as they are projected to increase in 2022.

2022 Net Income Projections

Table 1 shows income forecasts for the alternative fertilizer and price scenarios. Income is projected at \$147,160 per farm, given current fall delivery bids and 2022 projections of fertilizer costs. This income projection is considerably below incomes in 2020 and 2021, but it is still above the 2013-2019 average of \$85,000 per farm.

Under current fall delivery prices, projected net income using 2021 fertilizer costs is \$217,280 per farm, \$71,120 higher than the net income of \$146,160 with the expected higher 2022 fertilizer costs. Compared to 2021 fertilizer costs, higher 2022 fertilizer costs reduce net income by 34%, a substantial drop. Overall, higher fertilizer prices are having a significant negative impact on net incomes, driving 2022 net incomes closer to 2013-2019 averages, even given relatively high prices.

Table 1. 2022 Net Income Projections for Illinois Grain Farms Given Different Fertilizer and Price Scenarios

Price Scenario (Corn price / Soybean price)	Fertilizer Scenario	
	2022	2021
	(per farm)	(per farm)
\$5.00 / \$12.00	\$146,160	\$217,280
\$4.80 / \$10.50	\$64,600	\$135,520
\$4.00 / \$10.00	(\$53,200)	\$17,920

farmdocDAILY

Using USDA's price projections of \$4.80 for corn and \$10.50 for soybeans causes projected net income to be \$64,600, a fall of \$81,760 per from the \$146,160 per farm forecast using current fall delivery bids. The \$64,600 net income would be below the average of \$85,000 and would lead to slight deteriorations in financial position.

Long-run prices of \$4.00 per bushel for corn and \$10.00 per bushel for soybeans give a projected net income of -\$53,200 per farm, a catastrophically low average income, well below any yearly average experienced over the past 20 years. Higher costs, led by fertilizer, are the reason for the very low incomes. A return to lower 2021 fertilizer costs would raise income to \$17,920 per farm, still substantially below the average income of \$85,000 per from 2013 to 2019. Although these scenarios are specifically focused on fertilizer costs and corn and soybean prices, low incomes occur because of increases in costs other than fertilizer and increases in cash rents.

Summary

Net incomes in 2022 likely will be below 2020 and 2021 levels because of rising costs. Income could still be above recent averages so long as prices remain relatively high: \$5.00 for corn and \$12.00 for soybeans. Even small price declines could lead to incomes below the 2013-2019 averages.

Negative income projections resulting with long-run prices of \$4.00 for corn and \$10.00 for soybeans suggest caution. History suggests that a return to lower prices should be expected. A return to lower prices paired with 2022 projected cost levels would lead to significant financial deterioration and the need to adjust the cost structure on farms. Cash rents would likely need to decline. Calls for another round of ad hoc Federal payments likely would occur as well.

Whether price declines will occur is not a foregone conclusion. Perhaps we have reached a new higher price plateau, although few are projecting that this is the case. Typically, a new price plateau requires a new and growing demand for grain, such as the growth in the use of corn in producing ethanol during the mid-2000s. Identifying a new and growing demand source is difficult at this point. If a new price plateau has not been reached, serious financial adjustments will need to occur in the future when long-run prices occur.

Reduce Risk with Livestock Insurance

By: Sierra Day, Field Editor, Farm Progress

(Previously published online with [FarmProgress: November 15, 2021](#))

Source: <https://u.osu.edu/sheep/2021/11/16/reduce-risk-with-livestock-insurance/>

Purchasing livestock mortality insurance could save high-risk genetic investments from an unexpected situation. You save up to invest in another animal to add to your herd or flock. Or maybe, you just purchased a show animal that will travel across the country. This genetic investment could provide opportunity for your operation, but do you have livestock mortality insurance in case something goes wrong?

“Full-risk livestock mortality insurance is like life insurance for an individual animal,” says Ryan Thurston, livestock insurance agent at Heltebridle Bounds near Taneytown, Md. “A policy will protect that investment, even if it’s just as short term as one year.”

Producers may choose to cover livestock with a mortality policy just to protect the purchase generally or to get animals to a certain endpoint, he says. For show livestock, this may be until the end of a travel-extensive show career. For breeding females, this could be until the birth of live offspring. And for breeding males, this may be until he has a male offspring, or until semen has been collected.

Thurston adds that a mortality policy can cover cattle, hogs, sheep, goats, horses, and even exotic animals such as llamas and camels. Here are details of a livestock mortality policy:

Cost

The cost of a policy will depend on the value of the animal, which is typically determined by the purchase price. For sheep, goats, and hogs, the cost is typically 12% – 15% of the animal’s value, while cattle insurance cost is usually 5.8% of the value.

Coverage

A mortality policy will cover every incident that causes death to the animal unless specifically excluded. Some exclusions to the coverage include neglect, drugs not under a veterinarian’s direction, surgery unnecessary for the animal’s survival, terrorism, and government mandates such as sheep being euthanized because of a [disease] outbreak.

Duration

Policies are good for a one-year term and can be renewed at the time of expiration.

Getting started

Contact a livestock insurance agent to receive a policy application similar to one you would complete for any other type of insurance. Once your application is completed, your agent will help you set up a mortality policy. Not sure if mortality insurance is necessary for each of your animals?

Thurston recommends at least putting your livestock on your farm policy. This option only covers incidents such as fire, lightning and barn collapse, but it’s better than nothing. Life happens. Sometimes the barn catches on fire or the cow dies during calving difficulties. So, control what you can and protect your investments before you can’t.

Understanding How Animals Choose What to Eat

By: Kathy Voth, On Pasture Editor and Contributor

(Previously published in [On Pasture: November 15, 2021](#))

Source: <https://u.osu.edu/sheep/2021/11/16/understanding-how-animals-choose-what-to-eat/>

In this month's Thinking Grazier, Darrell Emmick points out the importance of understanding what a cow needs to be most productive and how she chooses those foods. It's something I've studied for many years used to add nutritious foods to livestock diets.

If you've spent much time at all at On Pasture, you know I'm talking about weeds. They turn out to be highly nutritious, very resilient forages, and if your livestock ate them you'd have 43% more forage, and a lot fewer worries. All it takes are the simple training steps I put together, and in just eight hours spread over seven days, you'll have weed eating livestock.

Yes, I know it sounds crazy. But it's all based on three decades of research into how animals choose what to eat. I just read all the research, became a "Thinking Grazier," and translated the science into something beneficial to graziers everywhere.

The foundation is an improved understanding of "Palatability"

Palatability isn't a matter of taste. It's really a result of nutrients and toxins in a food in combination with an animal's physical requirements that determines if a food tastes good or bad. It works like this:

Nutrients Are Good, Toxins Are Not So Good

Nutrients tend to increase palatability, and toxins tend to decrease it. All plants have toxins that change over the course of the growing season, so, as the research I read demonstrated, livestock are constantly adjusting what they eat and mixing foods to prevent bad feedback.

The best way to see this working is to let animals themselves show you. This video shows how feedback from nutrients, or the lack of good feedback, affects how two groups of sheep see straw as a food. The group that has good experience with nutritional feedback from straw will eat it, while the other group won't.

Check out video at: https://youtu.be/3_07XrsoDCw

The next video shows what happens when animals encounter toxins in foods. They avoid that food or reduce the amount they eat depending on the dose they experience. This is important because all foods contain some kind of toxin, so creatures need to be able to learn from nutritional feedback which foods to avoid, or how much of each one to eat. Check this video out at: <https://youtu.be/ZUU9rlws5bs>

What Can You Do With This?

For starters, look out at your pasture and consider what Darrell had to say about how weight gains increased when he managed pastures for a higher nutritional plane. What could that do for your livestock? Then, how might you put together a grazing management plan to make that happen? (We'll be providing tools to help you with that in the coming New Year.)



Both the brain and the rumen (or stomach) have a role to play in what an animal decides to eat.



Nerves from the mouth and nose lead directly to the brain which catalogs the tastes and smells it receives.



Nerves from the rumen/stomach take feedback to the brain about nutrients and toxins in the foods being processed.



The nerves from the nose, mouth, and rumen/stomach all meet in the same pathway in the brain.



The brain matches the feedback from the rumen with the taste and smell of the food, and then categorizes tastes as good or bad based on the food's nutritional value. The brain also considers changing nutritional needs and adjusts how much an animal eats.

If you're interested in turning your livestock into weed eaters, I've added resources for you in [Premium Content](#). There's a "Recipe" for teaching cows to eat Canada thistle that you can use to teach your livestock to eat any edible weed. There's also an ebook with information on all the most commonly targeted weeds and whether or not they're edible. Finally, there's a technical note on how to manage your livestock to meet your weed management goals.

Farmland and Farmland Owner Tax Webinar

Source: <https://farmoffice.osu.edu/tax/farmer-and-farmland-owner-income-tax-webinar>

Are you a farmer or farmland owner wanting to learn more about the recent income tax law changes and proposals? If so, join us for this webinar. If so, please plan to attend the Farmer and Farmland Owner Tax Webinar on Thursday, December 9, 2021 from 6:30 - 8:30 p.m.

This webinar will focus on issues related to farmer and farmland owner tax returns, COVID-19-related legislation introduced in 2020 and 2021 and federal legislative proposals and possible tax changes that may impact the farm sector. This two-hour program will be presented in a live webinar format via Zoom by OSU Extension Educators Barry Ward and David Marrison along with Purdue faculty member Dr. Michael Langemeier. Individuals who operate farms, own property, or are involved with renting farmland should participate.

Topics to be discussed during the webinar include (subject to change based on tax law change):

- Tax Planning for Higher Income Years
- Sale of Farm Assets
- Tax Issues related to COVID-related legislation
- Federal Legislative Proposals and Possible Tax Impacts
- Like Kind Exchanges (farm machinery and equipment no longer are eligible for this provision) how this change may affect state income tax, Social Security credits and eventual payments
- New 1099-Misc and 1099-NEC

The registration fee is \$35 per person. Additional details can be found at:

<https://farmoffice.osu.edu/tax/income-tax-schools> For more information, contact Julie Strawser at strawser.35@osu.edu or call the OSU Extension Farm Office at 614-292-2433.

BQA Re-certification Sessions Planned

The Coshocton County Extension office will be offering two **Beef Quality Assurance (BQA)** re-certification meetings during the month of December to help producers renew their BQA certification. These sessions will be held on December 1 and 14 from 7:00 to 8:30 p.m. in Room 145 at the Coshocton County Services Building located at 724 South 7th Street in Coshocton County. Pre-registration is required for each session as space is limited. There is no fee to attend. Call 740-622-2265 to pre-register. These sessions also qualify for anyone who is seeking a first time certification.

If you cannot attend one of our local sessions, our friends down in Tuscarawas County will also be holding a Beef Quality Assurance class on December 9 beginning at 7:00 p.m. at the Sugarcreek Stockyards. Call 330-339-2337 to pre-register. Online certification and recertification is also available and can be completed anytime at <https://www.bqa.org/beef-quality-assurance-certification/online-certifications>.



Upcoming Programs

2021 Beef Quality Assurance Re-certifications- Coshocton County
December 1 & 14, 2021 (7:00 to 8:30 p.m.)

2022 Private Pesticide & Fertilizer Re-Certification

January 12 from 8:30 a.m. to 12:30 p.m. at Locke Landing in Roscoe Village

January 20 from 9:00 to 10:00 a.m. in Room 145, Coshocton County Services Building (Fert Only)

February 10 from 5:30 p.m. to 9:30 p.m. in Room 145, Coshocton County Services Building

2022 Agronomic Weeds School

February 2 from 9:00 a.m. to 4:00 p.m. in Room 145, Coshocton County Services Building

2022 Tiverton Institute

March 1 & 2, 2022

Check out <http://go.osu.edu/coshocton-agnews> for back issues of the Coshocton County Agriculture & Natural Resources Newsletter

