

## COSHOCTON COUNTY AGRICULTURE & NATURAL RESOURCES



### **October 5 (Edition #167)**

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Hello Coshocton County! It has been picture-perfect weather for the Coshocton County fair. It has been great to see many of you at the fair. I hope that many of you will come out tomorrow evening to support the Junior Fair Auction.

Today's newsletter brings a bittersweet announcement (see 3<sup>rd</sup> article). Beginning November 1, I will be transitioning to a State Field Specialist in Farm Management for OSU Extension. I have absolutely loved my interactions with our great ag community over the past 4 years. I won't be going far as my work headquarters will still be here in Coshocton County. I look forward to continuing to work with many of you in the future—just in a different capacity.

It is anticipated that the search for the next ANR Extension Educator for Coshocton County will begin in November. Stay tuned to this newsletter for details on this search.

Still lots of great programs coming up over the next few weeks---see today's edition for more details.

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

## Weather Update: Cool, Dry Weather Continues

By: Aaron Wilson

Source: <https://agcrops.osu.edu/newsletter/corn-newsletter/2022-34/weather-update-cool-dry-weather-continues>

After making landfall as a destructive Category 4 storm with winds to 155 mph along the southwest coast of Florida last week and another landfall in the Carolinas, the remnants of Hurricane Ian skirted across our far southeastern counties over the weekend with generally light rain and gusty winds (Figure 1). Elsewhere, lake-effect rain showers earlier in the week impacted counties in the northeast, but much of the state was dry. Temperatures have been running 3-10°F below normal for the past 7 days as well. Cool temperatures are limiting impacts from an overall drying trend across much of western and southern Ohio, but this is a good environment to continue drying crops ahead of harvest. The situation should be monitored in the coming weeks though for the potential for field and combine fires as the forecast indicates continued dry conditions. For the latest up-to-date conditions, seasonal outlooks, and monthly climate summaries, please visit the [State Climate Office of Ohio](#).

### Forecast

High pressure will keep fair skies and calm winds locked over the state for Tuesday through Thursday. After a chilly start in the 30s on Tuesday morning with scattered frost, temperatures will moderate throughout the week with highs in the mid to upper 60s (north) to mid to upper 70s (south). A series of cold fronts will sweep through late in the week with spotty showers possible on Friday. Cooler air will filter into the state with highs on Friday and Saturday only likely to reach the upper 40s to mid 50s, with overnight lows well down into the low to mid 30s. This raises the possibility of some areas of Ohio (e.g., NW and NE) reaching their first fall freeze conditions (temperatures < 32°F); though at this time, upper 20s are not likely. For more information on historical fall freeze conditions, check out October Usually Brings Our First Fall Freeze also in this week's C.O.R.N. Newsletter. The [Weather Prediction Center](#) is forecasting less than 0.10 of an inch of precipitation in Ohio this week (Figure 2).

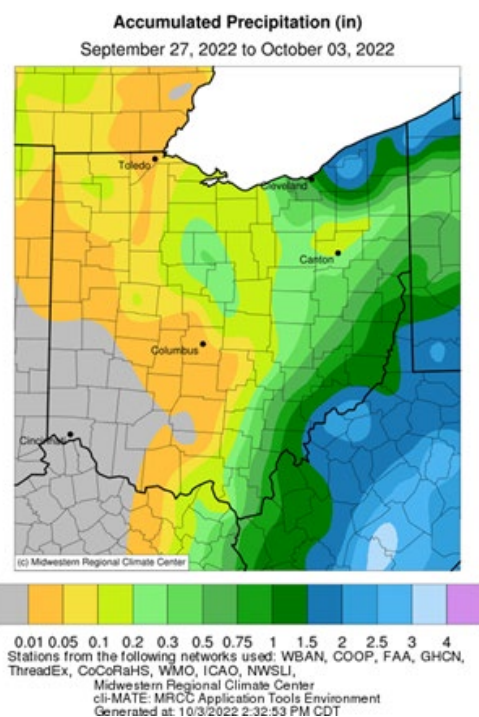
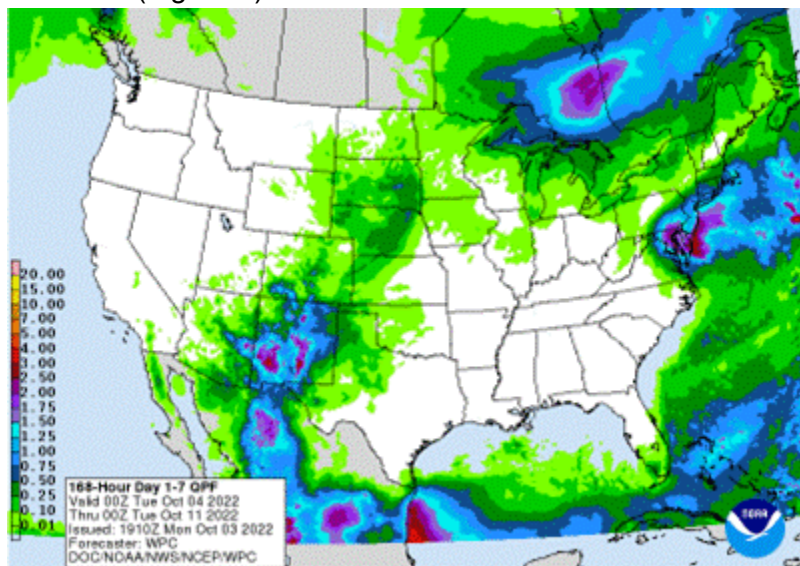


Figure 1). Total precipitation over the period September 27- October 3, 2022. Figure courtesy of the Midwestern Regional Climate Center (<https://mrcc.purdue.edu>).

Figure 2). Precipitation forecast from the Weather Prediction Center for 8pm Monday October 3 – 8pm Monday October 10, 2022.

The [Climate Prediction Center's](#) 6–10-day outlook for the period of October 9 - 13, 2022 and the [16-Day Rainfall Outlook from NOAA/NWS/Ohio River Forecast Center](#) show temperatures and precipitation are leaning toward below normal levels (Figure 3). Climate averages include a high-temperature range of 68-72°F, a low-temperature range of 46-50°F, and average weekly total precipitation of about 0.70 inches.



## October Usually Brings Our First Fall Freeze

By: Aaron Wilson & Eric Richer

Source: <https://agcrops.osu.edu/newsletter/corn-newsletter/2022-34/october-usually-brings-our-first-fall-freeze>

The calendar has turned to October, and with it, harvest and fall activities will accelerate over the next few weeks. We have already experienced a few chilly nights this past week with patchy frost in some areas, but when do we typically see our first freeze conditions? This first (last) official freeze is defined as the first fall (spring) day where the overnight low reaches 32°F. The [Midwest Regional Climate Center](https://mrcc.purdue.edu/freeze/freezedatetool.html) (MRCC) has developed a new Freeze Date Tool (<https://mrcc.purdue.edu/freeze/freezedatetool.html>) that relies on historical temperature data at the county level back to 1950 and allows users to select a freeze temperature threshold between 20°F and 40°F to visualize the earliest, average, and latest fall or spring event. For instance, many of us are interested in the hard freeze threshold of 28°F, the temperature at which our corn and soybean growing season comes to an end.

Figure 1 shows the average first fall freeze date for areas of the eastern corn belt for the period 1950-2021 using the 32°F

threshold. The online version allows users to hover their mouse over a county of choice to view the average freeze date for that county. For instance, the Knox County average is October 8, October 11 in Darke and Fulton Counties, and October 17 in Fayette County. Areas near bigger cities like Cleveland and Cincinnati have first freeze dates closer to the end of the month.

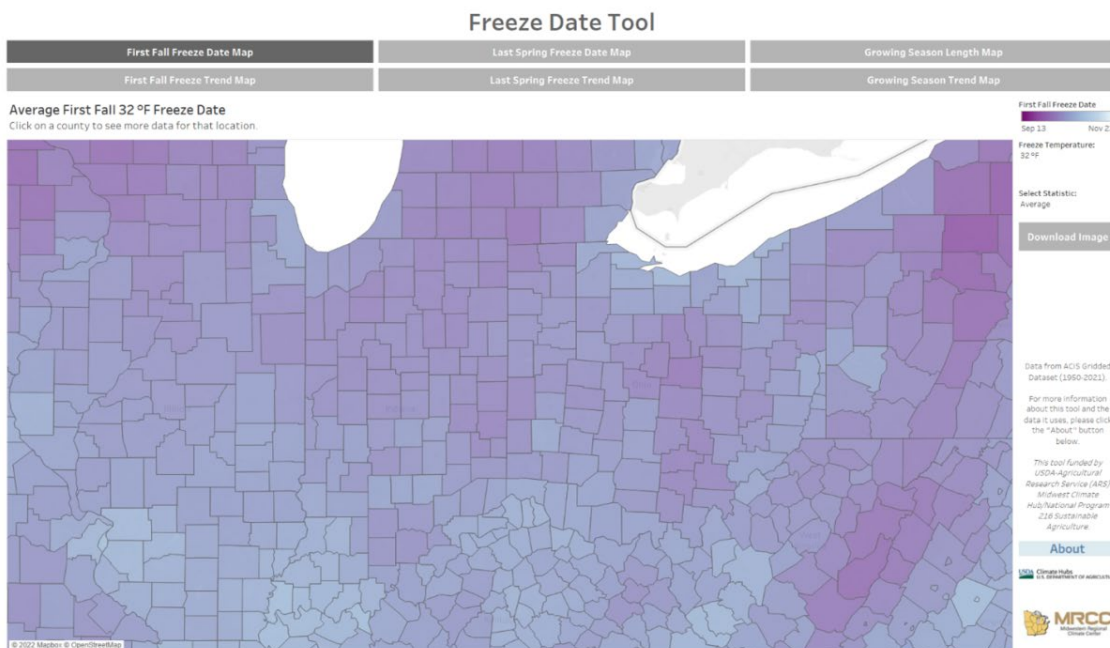
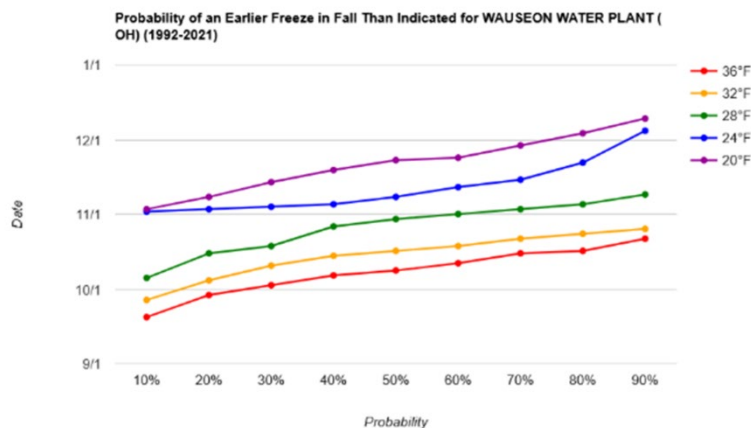


Figure 1: Average first fall freeze (32°F) for the period 1950-2021.  
Figure courtesy of the Midwest Regional Climate Center.

Temperatures are expected to flirt with 32°F on Tuesday morning and again Saturday and Sunday mornings. Still, most of the earliest dates and even the earliest 10% of dates on record occurred in late September, so we are beyond those thresholds. More recent first freeze dates have been occurring later in the year, with some counties reporting a trend of more than 3 days later per decade (~21 days later over the full period). The Freeze Tool also allows users to view these trends as well as more detailed analysis for individual counties. Other MRCC climate related tools are available with [cli-MATE](#). For instance, Figure 2 shows the probability of an earlier freeze in the fall for the Wauseon Water Plant in Fulton County using data over the last 30 years. Note that 50% of the time, a hard freeze (28°F) occurs by October 30th (green line) for this site. These graphs can be generated for stations across the state.

Figure 2: Probabilities of an earlier freeze in the fall for five temperature thresholds for the Wauseon Water Plant in Fulton, County Ohio. Figure courtesy of the Midwestern Regional Climate Center.



### ***Three Extension Professional Named as Field Specialists in Farm Management***

Bruce Clevenger, David Marrison, and Eric Richer have been hired as field specialists, farm management for Ohio State University Extension in The Ohio State University College of Food, Agricultural, and Environmental Sciences (CFAES).

The three new specialists, who previously have served as OSU Extension county educators, will begin their new roles Nov. 1, said Jacqueline Kirby Wilkins, associate dean and director, OSU Extension. "Farm management is an extremely important topic in the agriculture industry, and OSU Extension has determined that the best way to address this top priority is to install several professionals to coordinate their efforts across the state," Wilkins said. "Bruce, David, and Eric are experts in this field, and each also has a specialized area of interest that will contribute to the industry as a whole and really help meet the needs of our clientele."

"I am excited that these positions will be able to work in tandem with each other and with our other field specialists," said Sam Custer, interim assistant director, Agriculture and Natural Resources, OSU Extension. "Each of their experience in the industry and as county educators gives them firsthand knowledge about the challenges of managing a farm business and the scope of the industry throughout the state."

These new field specialists will also be key players in helping to implement the inaugural work of the college's new Farm Financial Management Policy Institute, Custer said. The Institute is a joint effort of the CFAES departments of Extension and Agricultural, Environmental, and Development Economics. Its main mission will be to find solutions to the most critical farm management and agricultural policy issues facing Ohio producers. More information about the Institute's leadership and work will be available in the near future.

Clevenger said his goal is to help Ohio farmers increase profitability with improved farm business tools that help make the best-informed decisions on the farm. "My primary focus will be teaching and developing outreach materials to meet the needs of Ohio producers and entrepreneurial ag businesses," Clevenger said. "Farm management is as diverse as crop and animal sciences, so farm managers need modern tools that help their farm business be successful today and able to transition someday to the next generation."

Prior to this role, Clevenger served as an OSU Extension educator in Defiance County for 28 years, focusing on agriculture and natural resources. He has also served part-time as an area leader for the past four years. Marrison said his goal is to help Ohio farmers improve profitability and management regardless of farm size, location, or commodities raised and produced.

"I am excited to be transitioning into this role and help all Ohio farm families and agribusinesses to enhance their management, productivity, and profitability," Marrison said. "This industry is multi-faceted, and I'm glad to be able to use my specialization in farm succession planning and tax management to enhance the efforts of our team across the state."

Prior to this role, Marrison served as an OSU Extension educator in agriculture and natural resources since 1997. He has served in Coshocton County since 2018, and he was located in Ashtabula County prior to that. Richer said his goal is to help farmers improve their financial performance and risk management to help meet the growing needs of their farm and today's diverse consumer.

"Working in production agriculture comes with significant stressors, none more important than financial management," Richer said. "I'm excited to work with current and beginning farmers in Ohio to improve their understanding of key farm financial management tools to better their farm today and for generations to come." Richer previously served as an OSU Extension educator in agriculture and natural resources for 10 years in Fulton County. Prior to that, he worked as an agricultural education instructor at Wauseon High School for 10 years.

Clevenger, Marrison, and Richer join other OSU Extension field specialists, who each have a particular subject matter focus and provide overall leadership for a comprehensive teaching and applied research program to address statewide issues. Field specialists work to expand existing partnerships, develop new relationships,

and foster collaborations across the state, including with university researchers, to complement local Extension educators' efforts.

Other topics addressed by Extension field specialists include beef cattle; community economics; agronomic systems; dairy management and precision livestock; food, nutrition, and wellness; energy development; manure nutrient management systems; agricultural and resource law; food safety; youth nutrition and wellness; family wellness; and organizational and community leadership development.

"Please join OSU Extension in welcoming these three exceptional Extension professionals to this new role," said Wilkins. "We look forward to demonstrating how this unique collaboration will provide major assistance across the state to ag professionals who are managing a business."

## ***Ohio Laws Governing Manure and Mud on Roadways***

By: [Chris Zoller](#), Extension Educator, Agriculture and Natural Resources, Tuscarawas County; and [Peggy Hall](#), Extension Agriculture and Resource Law Program, Ohio State University Extension

Source: <https://dairy.osu.edu/newsletter/buckeye-dairy-news/volume-24-issue-5/ohio-laws-governing-manure-and-mud-roadways>

Fall brings an increase in farm equipment traveling roadways to harvest crops, haul grain, and transport silage from fields to the farm. This is also a time when tractors and manure spreaders are used to apply nutrients to harvested fields. During these operations, it is not uncommon to find mud or manure spilled on roadways. An Iowa State University Extension survey found that transportation issues accounted for 28% of manure spills. A similar study in Wisconsin determined that 30% of manure spills were attributed to transportation issues. While these happen unintentionally, they do pose potential hazards to the environment and motoring public.

### **Ohio Law**

An Ohio traffic law (<https://codes.ohio.gov/ohio-revised-code/section-4511.74>) addresses "placing injurious materials" on roadways. The law states in Ohio Revised Code (ORC) Section 4511.74 that: "No person shall place or knowingly drop upon any part of a highway, lane, road, street, or alley any tacks, bottles, wire, glass, nails, or other articles which may damage or injure any person, vehicle, streetcar, trackless trolley, or animal traveling along or upon such highway, except such substances that may be placed upon the roadway by proper authority for the repair or construction thereof." This provision has been applied to cases involving mud, manure, and even grass clippings left on roads, with enforcement by local law officials. A violation is a first-degree misdemeanor that can lead to no more than \$1,000 in fines as well as jail time.

Another section of Ohio law, ORC 5589.10 (<https://codes.ohio.gov/ohio-revised-code/section-5589.10>), also provides criminal penalties and states that "No person shall dig up, remove, excavate, or place any earth or mud upon any portion of any public highway or build a fence upon the same without authority to do so." A violation of this section can lead to a fourth-degree misdemeanor charge with a maximum fine of \$250 and jail time.

In addition, mud or manure on the roadway may result in property damage, injury, or death to people or damage to vehicles on the road. Harmed parties may bring a negligence claim and seek compensation for their personal and property damage. There was an Ohio case several years ago involving wet manure on the road that was determined to be the cause of an accident, and the farm operator was held liable under a negligence claim brought by the harmed party. Unfortunately, a person suffered physical injuries and the operator suffered a financial loss—all due to the failure to properly manage the manure on the roadway.

### **Your Responsibilities**

The best advice to avoid problems is to practice good manure and equipment management. Do not overfill tankers or spreaders, ensure that hoses are properly attached, and inspect equipment for leakages. Maintain field access points to minimize tracking mud onto the roadway. Be aware of the roads you travel and whether your operations are leaving mud or manure on the roadways. If you are, you have a responsibility to remove it

to prevent environmental damage and an accident. Where necessary, place safety cones or other warnings around the area until it's cleared. If you rely on employees to haul manure or move equipment on roadways, train your employees to follow these practices. And if you receive a call from a local official or law enforcement or a complaint from a resident, act quickly to meet your responsibilities for keeping mud and manure off the roadway.

### **OSU Extension Resources**

Ohio State University Extension has several resources if you are interested in more information related to this topic. We encourage you to visit:

- OSU Extension Ag and Resource Law Program: Roadway & Equipment Law <https://farmoffice.osu.edu/our-library/roadway-and-equipment-law>
- OSU Extension Ag Safety Program <https://agsafety.osu.edu/>

### **References**

Manure Spills: What You Need to Know and Environmental Consequences, North Dakota State University Extension, <https://www.ag.ndsu.edu/publications/environment-natural-resources/manure-spills-what-you-need-to-know-and-environmental-consequences>

Manure Spill Prevention & Management: <https://extension.umn.edu/manure-management/manure-spill-prevention>

Ohio Laws and Administrative Rules, Section 4511.74: <https://codes.ohio.gov/ohio-revised-code/section-4511.74>

### ***Fall Manure Application and Cover Crops***

By: [Glen Arnold](#), Extension Field Specialist, Manure Management, Ohio State University

Source: <https://dairy.osu.edu/newsletter/buckeye-dairy-news/volume-24-issue-5/fall-manure-application-and-cover-crops>

Corn silage harvest completion is the start of serious manure application efforts by dairy operations across Ohio. For some producers, manure application will continue through soybean and corn harvest this fall. The field application of manure, milking parlor water, outdoor lot runoff, and silage leachate is a necessary part of dairy farming. Manure transport and application is a significant expense on dairy farms and can easily approach \$125 to 150/cow annually.

To best capture the nutrients, manure should be incorporated during application or as soon as possible afterwards. Livestock producers should also consider using cover crops to capture more of the manure nutrients, especially the nitrogen, and to also prevent soil erosion. Another benefit of cover crops that overwinter is the uptake of nitrogen early in the spring when fields are not yet suitable for traffic in March and April.

The most common cover crops used with livestock manure are cereal rye, wheat, and oats. However, farmers have also used radishes, clover, annual ryegrass, Sudan grass, or almost anything they are comfortable growing. If a farmer is participating in the H2Ohio program, be sure to work with your Soil and Water Conservation District to be certain your cover crop mixture meets the requirement to live through the winter months.

A cover crop that is excellent at recycling nitrogen is wheat. Like cereal rye, wheat germinates at low soil temperatures, overwinters, and is an easy cover crop to control the following spring or become a forage crop as wheatlage. It will capture large amounts of the available nitrogen from fall applied livestock manure. Dairy producers can spur growth with one or two applications of manure as the wheat grows next spring. Cereal rye is the most commonly planted cool-season grass for capturing excess nitrogen. Because rye overwinters, research has shown it can capture and hold 25 to 50 lb/acre of nitrogen, in the organic form as roots and plant tissue. It germinates at lower temperatures than oats so it may be planted later, but less nitrogen will be recycled the later in the fall the rye is seeded. This is another cover crop that could be used as a forage crop in the spring.



Oats are sometimes used as a cover crop in the fall and need to be planted soon after silage harvest. Drilling oats improves germination and growth before frost. Some farmers in northwest Ohio have had great success surface seeding oats and incorporating with shallow tillage.

Cover crops can help livestock farmers recapture manure nutrients and conserve soil by reducing erosion. Livestock producers should consider Best Management Practices when applying manure. The goal should be to combine nutrient recovery and to protect water quality. Manure application rules in Ohio are influenced by watershed location. Check with your local Soil & Water Conservation District about the most current rules in your area.

## ***Pigeons Not Welcome***

By: [Christine Gelley](#), Agriculture and Natural Resources Educator, Noble County OSU Extension

Source: <https://u.osu.edu/beef/2022/09/28/pigeons-not-welcome/>

Feral rock pigeons and European starlings are part of a special group of farm birds that I affectionately call “rat birds”. They, along with house finches and house sparrows, can cause a list of issues around the farm related to sanitation and structure damage. They can also be a concern for residential and commercial buildings. We have been seeing issues related to pigeons around the Village of Caldwell lately, so it seems timely to elaborate a bit on why pigeons are not welcome in our spaces.

Pigeons are generalist feeders that will eat almost anything, from livestock and pet foods to agricultural crops to garbage. They will nest almost anywhere and will frequently loaf on the roofs of buildings. Where pigeons accumulate, so do feces and feathers. Pigeons are known carriers of over 30 different possible diseases that can be passed to humans. Therefore, it is important for human health and comfort to discourage pigeons from roosting near us.

Pigeons, starlings, and sparrows are some of the few birds that are not protected by state and federal law. There are multiple lethal and non-lethal strategies that are legal for control and can be employed to discourage or remove these birds from a problematic area. It is extremely important to target the correct species, because unintentional or intentional harm to a protected bird is a prosecutable offense.

In the case of pigeons, prevention is the best strategy for control. Keeping food sources in bird proof storage and feeders is key. Promptly cleaning up spilled food or garbage will help prevent attracting birds. Also, prevent easy access to water by maintaining the water level in livestock waterers so it is too deep for birds to stand in it, yet shallow enough that if a bird were perched on the edge of the waterer that it would be unable to drink.

Creating barriers for entry into structures is also critical. Methods that can be used include hanging plastic strips in doorways that allow people, larger animals, and machinery to pass through, but prevent birds from easy flight patterns into the building. Also, close all openings that exceed half of an inch. It is very important, but often overlooked to cover openings to lofts, vents, and eaves with wood, metal, glass, or wire mesh. Open or broken windows should also be addressed. Birds can also be discouraged from roosting in rafters by hanging netting beneath them.

Once pigeons have become comfortable in a space it is difficult to remove them. A combination of techniques will likely need to be used. These include modifying potential roosting sights to have a slope greater than 45 degrees, porcupine wires, electrical conductors that shock birds when they land on perches, and/or chemical perch repellents.

Slowing the reproductive rate is also important. Pigeons can breed all year round with peak brooding time in the spring and fall. They will lay eggs almost anywhere on sparse nests. The eggs can be destroyed. It will take monitoring and action every two weeks to prevent nesting. Trapping birds is another option that can be pursued with pre-baited live traps. Caught birds can then be relocated and released (permission must be granted at the release site) or euthanized. Lethal methods may be used, but issues with actions that may be

prohibited in residential spaces and potential off target deaths are concerning. Thus, deterring birds from becoming comfortable in a space is the best plan of action. Help with extermination can be sought from licensed nuisance animal control professionals if necessary.

You can learn more about controlling nuisance birds in farm settings in this fact sheet from Penn State University Extension- <https://extension.psu.edu/controlling-birds-around-farm-buildings> or from the Ohio Division of Wildlife at- <https://ohiodnr.gov>, use the search bar with the keyword “pigeon”.

## **Long-Term Care Insurance**

By: Robert Moore

Source: <https://farmoffice.osu.edu/blog/tue-09272022-743pm/long-term-care-insurance>

For people who are concerned about potential long-term care (LTC) costs, LTC insurance may be an option. Several insurance companies sell these policies that pay out to cover some or all LTC costs. There are many different types of policies and coverages available. For example, some coverages may start soon after LTC is needed while some coverages will not begin to pay for a longer period, sometimes as long as one year. Also, some policies are combined with a death benefit so that the policy holder can be sure that at least some benefit will come from the policy. The following are some, but not all, of the terms and conditions to consider when exploring a LTC insurance policy:



**Duration of Benefits.** Most policies cover at least one year and may cover up to five. Policies that cover more than five years are no longer available. Obviously, a longer-term policy is preferable but that must be balanced against the higher premiums.

**Benefit Triggers.** The LTC policy will only start to pay out when certain triggers, or conditions, are met. Before paying out, most policies require the policy holder to need assistance with at least two of the following activities: bathing, dressing, toileting, eating, transferring and continence. Be sure to understand what conditions are required for payout to be triggered.

**Waiting Period.** Policies will include a waiting period. The waiting period may be a few days or as long as one year. The longer the waiting period the lower the policy premiums will be.

**Daily Benefit Amount.** A LTC policy will include a daily benefit amount. Some policies may pay 100% of the daily LTC costs. Other policies may only cover 50% of the LTC costs. The policy can be used to cover only that portion of LTC costs that income does not.

**Inflation Protection.** Like any cost, LTC costs will increase over time. Some policies will have inflation adjustment built in and automatically increase over time. Other policies will offer the holder the ability to increase the coverage to keep up with inflation but this will also increase the premium. It is important to know what type of inflation adjustment provision is in a policy.

Depending on the type of policy and robustness of coverage, LTC policies can be expensive. Not everyone will be able to fit LTC policy premiums into their budget. Also, not everyone is insurable. People with significant pre-existing health care issues may not be able to obtain a LTC policy.

If a policy can be obtained to cover all LTC costs or at least cover the deficiency that income does not cover, all assets will be protected. Therefore, the owner can keep all their assets and continue to enjoy and use them for the remainder of their lives. LTC insurance policies, in many ways, provide the most flexible LTC plan.



It is worthwhile to at least explore incorporating a LTC insurance policy into a LTC management plan. Many insurance agents and financial advisors can provide free estimates for policies without too much difficulty. They can also help with a risk assessment to determine what policy may be needed for a given circumstance. Before assuming that assets must be gifted or transferred to protect them, the possibility of LTC insurance should be explored.

## ***A Farm Advisory Team Can Help You Succeed***

By: [Chris Zoller](#), Extension Educator, Agriculture and Natural Resources, Tuscarawas County, Ohio State University Extension

Source: <https://dairy.osu.edu/newsletter/buckeye-dairy-news/volume-24-issue-5/farm-advisory-team-can-help-you-succeed>

(Originally published in Farm and Dairy, September 22, 2022)

Managing all the complexities of a dairy farm is no easy task. Weather, animal nutrition and health, crop variety selection, managing people, and monitoring financial performance are just a few of the items that add to the complexity. Fortunately, there are several people available as a team of advisors to help you address the challenges and contribute to your success.

### **Farm Advisory Team**

You likely are meeting and working with many of the potential team members already, just on an individual basis. Your veterinarian, nutritionist, agronomist, lender, attorney, and Extension Educator are a few of these people. Each brings their own set of knowledge, skills, and experience to the table to analyze, diagnose, and provide recommendations to address challenges and the direction of your farm.

### **Initial Planning**

Before assembling your advisory team, develop a list of questions, issues, or concerns you want assistance and guidance from your team members. Divide the list into immediate, short-term (less than one year), medium-term (one to five years), and long-term (greater than five years) goals or issues you wish to address.

If you've never done it before, completing a Strengths, Weaknesses, Opportunities, and Threats (SWOT) Analysis of your farm business may be beneficial. This analysis can help guide discussion and direction.

This is also a time to consider who would be a good person to be the facilitator of the team. A good facilitator supports the use of teams, is a good listener, can work with groups, and is well organized. The role of the facilitator is to guide discussion, keep the team focused on their task, and communicate accomplishments and expectations. The facilitator may also assist with periodic check-ins to monitor progress.

### **Getting Started**

Forming the advisory team is not difficult. Again, you are already working in some capacity with each potential team member. The goal here is to bring all the members together at the same time.

After you have developed your list of goals and completed your SWOT Analysis, now it's time to invite team members. A phone call or personal visit with each member is suggested. This allows you to discuss your reason(s) for inviting them, what you hope to accomplish, gauge their level of interest, discuss time commitment, and identify potential meeting dates and times. A call or face-to-face visit with the person who you identify as the facilitator is important. This person is key to the success of the team and needs to understand their role and expectations.

### **First Meeting**

A written agenda is strongly encouraged. This helps everyone see the task at hand and keeps the team focused and on track.

Begin the first meeting with an introduction of members, including their role. While most may think they have a good understanding, a brief overview of your farm operation gets everyone on the same page. Describe farm size, cow numbers, animal housing, etc.

Following introductions, share with the team your SWOT Analysis and the concerns you've identified previously. Allow members to review, digest, and react to these. The beauty of an advisory team is that each member will approach an issue from a different perspective and provide possible solutions that others might not have otherwise considered. Remember...two heads are better than one. The facilitator will take notes and lead much of the discussion among members.

### Wrapping Up

As the established ending time approaches, the facilitator needs to summarize the discussion, reference notes they have taken, and identify next steps. The next steps include the date, time, and location for the future meetings and tasks to complete (along with the person responsible). These should be sent to all team members. Depending upon the complexity and number of topics you wish to address with the team, the frequency of meetings may vary. I believe you should meet with your advisory team at least once a year.

### Summary

Farm advisory teams can bring together those with diverse knowledge and skills all focused on your long-term success. Devote time to completing a SWOT Analysis, developing your goals and areas of concern, and invite team members to join you.

If you have questions about advisory teams, I encourage you to consult the resources listed below. Your local Extension Educator is a great resource to help you navigate the process.

### Sources

An Advisory Team Approach to Your Farm Management, ResearchGate, [https://www.researchgate.net/publication/273124170\\_An\\_Advisory\\_Team\\_Approach\\_to\\_Your\\_Farm\\_Management](https://www.researchgate.net/publication/273124170_An_Advisory_Team_Approach_to_Your_Farm_Management)

Conducting a SWOT Analysis of Your Agricultural Business, Ohio State University Extension, <https://ohioline.osu.edu/factsheet/anr-42>

Dairy Advisory Teams Tools for Facilitators, Penn State University Extension, <https://extension.psu.edu/dairy-advisory-team-tools-for-facilitators>

What are Dairy Advisory Teams? Penn State University Extension, <https://extension.psu.edu/what-are-dairy-advisory-teams>

### ***Should Dairy Farms Use 2022 Profitability as a Catalyst or Retirement Savings?***

By: [David Marrison](#), Professor and OSU Extension Educator, Coshocton County, Ohio State University Extension

Source: <https://dairy.osu.edu/newsletter/buckeye-dairy-news/volume-24-issue-5/use-2022-profitability-catalyst-retirement-savings>

Typically as we move into the final quarter of the year, farm managers will start to examine their financial records in order to estimate the potential net farm income for the year and make plans on how to avoid the proverbial "tax-man."

All indications point to positive income returns to the dairy sector for 2022. The September WASDE (World Agricultural Supply and Demand Estimates) released on September 12 forecasted the 2022 all milk price at \$25.45/cwt and estimates the 2023 all milk price at \$22.70/ cwt. The remainder of the year looks favorable due to the shrinking U.S. dairy herd and increasing demand for dairy products.

Additionally, operations may have seen increased revenue due to cash grain sales, in spite of rising input costs. So, if 2022 is looking profitable, what can I do to reduce my income tax obligation? For many farm managers, it typically means prepaying expenses for the upcoming year or by investing in buildings, machinery, and equipment.

While these strategies all are useful as tax mitigation strategies, I would remind you that it is not a bad thing to have a profitable year and to pay taxes. As an added bonus, earning income and paying self-employment taxes as a farm manager has an impact on future social security retirement benefits.

For many farmers, social security will make up a sizable portion of their eventual retirement income. To qualify for future benefits under Social Security, an individual must earn 40 quarters or 10 years of wages or net profits. For 2022, the minimum earnings per quarter is \$1,510. Individuals can earn up to four credits per year, making the total minimum earnings equivalent to \$6,040 for 2022. Getting to 40 credits makes you eligible for benefits, but how much you will receive for retirement benefits is based on your 35 highest years of earnings. If you pay in at the minimum level, your social security retirement will be minimal. In high profitability years, managers should maximize the wages or profit that is subject to social security tax (to help with 35 high year average).

According to the Social Security Administration, the average (2022) social security income per month for a retired worker is \$1,657 or \$2,753 for a couple. If a retired couple has a family living of \$60,000, then social security provides only 55% or \$33,036 of the needed retirement income. So, this leads to the question, how will you make up the remaining amount needed for retirement and account for inflation?

So, if this year has been profitable for you, I would challenge you to examine ways to invest into retirement for you and your employees. In fact, many would contend the best investment you can make for the junior partner of a farming operation is by putting money in their retirement account, early and often. In a time when labor wage inflation is increasing, having a retirement plan as part of your compensation package is also an excellent employee benefit.

It is recommended that farmers work with a financial planner who specializes in retirement planning to discuss options. The following is offered as a primer on retirement planning options:

**Individual Retirement Options-** Individuals can invest after-tax dollars into certificates of deposits, bonds, stocks, and mutual funds which could serve as income sources for retirement. Individuals can also make contributions to a traditional or Roth individual retirement account (IRA) to help fund their retirement years. Let's take a closer look at the IRAs:

**Traditional IRA-** With a traditional IRA, individuals contribute pre- or after-tax dollars and the money grows tax-deferred. The 2022 contribution limit is \$6,000 unless the individual is over the age of 50. If over the age of 50, the individual can contribute up to \$7,000. Individuals need over \$6,000 of earned income to be eligible to contribute to a traditional IRA. There are phase out limitations if the individual is eligible to participate in an employer retirement plan. Withdrawals are subject to penalty if withdrawn before 59.5 years old. Minimum distributions are required once an owner is 72 years old (70.5 if you reached this age by 1/1/2020). Withdrawals are taxed as current income. A person's yearly IRA contribution may qualify for a deduction on the individual's tax form.

**Roth IRA-** A Roth IRA is an Individual Retirement Account to which you contribute after-tax dollars. While there are no current-year tax benefits, the contributions and earnings can grow tax-free, and can be withdrawn tax and penalty-free after age 59½ and after the account has been open for five years. The 2022 contribution limit is \$6,000 unless the individual is over the age of 50. If over the age of 50, the individual can contribute up to \$7,000. There are no required minimum distributions.

**Business Retirement Options-** Several vehicles exist for small businesses to use to help build retirement for both owners and employees. Let's take a quick look at a few business options for retirements.

**Savings Incentive Match Plan for Employees (SIMPLE) IRA-** Simple IRAs are for businesses with under 100 employees. These plans allow for an employee to defer up to \$14,000 of wages with an additional \$3,000 if the person is over the age of 50. The employer must match the employee's contribution (dollar for dollar) up



to 3% or make a nonelective contribution of 2% of the employee's compensation. Income taxes are paid upon distribution. These IRAs can fund retirement for both owners and employees.

**401(k) Plan-** 401(k) plans allow for the elective deferral of up to \$20,500 (\$27,000 for over 50) of salary. Employers can match 5%, 10%, 20%, or more to bring total contributions to \$61,000. The employee's deferral is limited to 100% of their wages. Employers have the option of adding Roth 401(k)s. It should be noted the percentage match that is made for a contributing owner must be the same for qualified employees.

**Solo-401(k)-** These 401(k) plans are for farm sole proprietorship. These plans are for a one-person business that has no full-time W-2 employees. Spouses can also contribute if they work for the business. The overall contribution limit is \$61,000 for 2022 (\$20,500 employee and \$40,500 as employer).

**Simplified Employee Pension Plan (SEP)-** These plans allow for employers to set aside retirement for themselves and their employees. Employer contributes an equal percentage for all employees up to 25% of their pay limited to \$61,000 in 2022. The percentage for employees has to match what is contributed for the owner. Employer contribution for employees is tax deductible. Employers do not have to make contributions every year, allowing the business some flexibility based on business conditions.

Retirement Contribution Limits	< 50 years old	> 50 years old
Regular IRA	\$6,000	\$7,000
Roth IRA	\$6,000	\$7,000
SIMPLE IRA	\$14,000	\$17,000
401(k) Elective Deferral	\$20,500	\$27,000
Overall 401(k) Contributions (Employee + Employer)	\$61,000	\$67,500
SEP Contributions for employee (up to 25% of wages)	\$61,000	\$61,000
SEP Contributions for self-employed individual	\$61,000	\$61,000

More information about retirement choices for small businesses can be found at: <https://www.irs.gov/pub/irs-pdf/p3998.pdf> and more information about the different type of retirement plans can be found at: <https://www.irs.gov/retirement-plans/plan-sponsor/types-of-retirement-plans>

**Other Retirement Sources:** Besides social security benefits and individual and business retirement accounts, farm managers can also explore other options for income to fund their retirement years. Some of these options can be found below:

- Earnings from work while "retired"
- Rental of land, facilities & machinery
- Sale of land, facilities & machinery
- Crop share lease arrangements
- Spouse's retirement program
- Off-farm pensions plans
- Saving accounts
- Dividends from investments
- Sale of stocks & bonds
- Sale of personal assets & collectibles
- Sale of personal residence (downsizing)
- Off-farm rental properties
- Reducing expenses
- Consulting agreements
- Loans from life insurance
- My kids will provide support!

**Summary:** Increased profits may be realized by dairy farms in 2022. As we enter the last quarter of the year, it is recommended that farm managers crunch their financial numbers to determine whether funding retirement accounts would be a sound and wise investment for their operation. Managers are encouraged to seek professional council from financial professionals in analyzing the pros, cons, and risk of individual retirement

options.

### Sources:

World Agricultural Supply and Demand Estimates, WASDE 628. September 12, 2022. Access at: <https://www.usda.gov/oce/commodity/wasde/wasde0922.pdf>

Choosing a Retirement Solution for Your Small Business. Source: <https://www.irs.gov/pub/irs-pdf/p3998.pdf>

Publication 560 – Retirement Plans for Small Businesses. Access at: <https://www.irs.gov/pub/irs-pdf/p560.pdf>

Publication 225 – Farmers Tax Guide. Access at: <https://www.irs.gov/pub/irs-pdf/p225.pdf>

## Licking County Hosting Lambing & Kidding School

By: Dean Kreager

OSU Extension in Licking County and the Licking County Sheep Improvement Association are providing a Lambing and Kidding School on Thursday, October 20th from 10:00 a.m. to 1:00 p.m. There will be no fee for this class, but we do require registration by October 17th. Call 740-670-5315 to make your reservation. The location will be the Licking Valley Church of Christ at 158 Dayton Rd NE, Newark OH 43055.

With lambing and kidding seasons approaching, now is the time to prepare. Our class will discuss nutrition needs for nannies and ewes, pregnancy management from beginning to end and delivery techniques using hands on birthing simulators. Lunch will be included!

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### Lambing and Kidding School



**DATE & TIME**  
October 20, 2022  
10:00-1:00

**LOCATION**  
Licking Valley Church of Christ  
158 Dayton Rd NE  
Newark OH 43055

**REGISTRATION**  
Call: 740-670-5315  
Registration needed by Oct 17

## Beginner & Small Farm College in Coshocton

Source: <https://u.osu.edu/ohioagmanager/2022/09/18/osu-extension-offering-beginner-small-farm-college-in-coshocton-and-greene-counties/>

The Extension offices in Coshocton and Greene counties will be hosting the **2022 Beginner & Small Farm College** on October 24, 31 and November 7 from 6:30 to 9:00 p.m. This college is designed to help landowners examine potential ways to increase profits on their small acreage properties. The program is open to all new or aspiring farmers, new rural landowners, small farmers, and farm families.

During this college, participants will be challenged to develop realistic expectations for their new farm business. They will receive information on getting started, identifying the strengths and weaknesses of their property, and developing a farm business plan. Information on farm finances, insurance, liability, labor and marketing will be covered during the college. The topics included in this workshop include:

### October 24th-Getting Started on Your New Farm Business

- Developing real-life expectations for your farm.
- Examining the available resources and opportunities for your property.
- Developing a farm business plan, including setting your family and farm mission, goals and objectives.
- An introduction to marketing and selling agricultural products.

### October 31st-Money, Money, Money! Managing your Farm Finances

- Developing a family and farm balance sheet.
- Using enterprise budgets to project farm income.
- Recordkeeping for farm businesses and farm taxes.
- Managing family and farm income and expenses.

### November 7th-There's More to Farming than Just Growing Stuff!

- Farm Management for New Farms
- Setting up your farm business, including choosing a business entity and obtaining employer identification numbers.

- Farm taxes.
- Obtaining farm financing.
- Insurance and liability for farms.
- Licenses and permits needed for a small farm business.
- Employer responsibilities related to farm labor and labor laws.

### **Farm Tour (Date & Location TBD)**

Each site host will be planning a farm tour so participants can visit with a successful local farming operation to learn how they started and what they have learned during the development of their farm business.

**Registration:** The cost is \$30 for the first person and \$15 for each additional. Registration is limited to the first 50 registrants per location. Registration deadline is October 17th. There are two methods to register for this college. Registration on-line can be made at: [go.osu.edu/smallfarmcollegeregorgor](https://go.osu.edu/smallfarmcollegeregorgor) Registration can also be made by mailing in a registration form to the site host for the location you plan to attend.

#### Mail Registrations for Coshocton County Site to:

OSU Extension –Coshocton County  
c/o David Marrison  
724 South 7th Street, Room 110  
Coshocton, OH 43812

#### Mail Registrations for Greene County Site to:

OSU Extension –Greene County  
c/o Trevor Corboy  
100 Fairground Road  
Xenia, OH 45385

### **More Information:**

For more information about the Coshocton County location, contact David Marrison at [marrison.2@osu.edu](mailto:marrison.2@osu.edu) or (740) 722-6073

### ***Sheep Production Tour in Knox, Licking & Crawford Counties***

By: Mark Badertscher, OSU Extension in Hardin County

Source: <https://u.osu.edu/sheep/2022/09/27/2022-ohio-statewide-sheep-tour/>

A statewide sheep production tour of Knox, Licking, and Crawford Counties has been planned for Ohio Sheep Producers the weekend of Saturday, October 15 and Sunday, October 16, 2022. This year's tour is jointly sponsored by the Ohio Sheep Improvement Association and Hardin County OSU Extension. Join us for a drive your own, sheep production tour focusing on dry lot/confinement sheep operations. There will be four tour stops on this year's statewide tour, with each farm stop only being offered at the time listed.

The first farm stop will be at Cable Family Lamb Feedlot (10491 Canal Road, Hebron, Ohio 43025). This Licking County stop will be at 10:00 am Saturday, October 15. The Dave Cable family is the host of this stop which includes a large contract lamb finishing feedlot in Ohio feeding several thousand lambs from all over the United States. This farm has more recently added a dry lot/confinement ewe flock to produce additional lambs for the Cable Farms feedlot. Primary facilities include hoop buildings. Lunch will be on your own at 11:30 am.

The second stop on the tour will be Lone Pine Ranch (25267 Blanchard Road, Howard, Ohio 43028). This Knox County stop will be at 1:00 pm Saturday, October 15. Greg and Bev Miller are the host of this stop which is in the prime sheep producing area of Knox County. Historically known for their pasture-based sheep production systems, but for the purpose of this production tour, we will be concentrating our educational efforts on their buildings and facilities, where they lamb out their 160 commercial ewe flock and feed out their own lambs for market.

The third stop on the tour will be Skyline Farms (14501 Skyline Drive, Danville, Ohio 43014). This Knox County stop will be at 3:00 pm Saturday, October 15. The Don Hawk family will be the host of this stop, which is a large contract lamb finishing feedlot in Ohio feeding several thousand lambs from all over the United States. This operation has more recently added a dry lot/confinement ewe flock to produce additional lambs for the Skyline Farms feedlot. The primary facilities include renovated turkey barns. There will be a scheduled overnight stay in the Mt. Vernon area. If you need hotel accommodations, contact Hardin County OSU



Extension Educator Mark Badertscher at [badertscher.4@osu.edu](mailto:badertscher.4@osu.edu) or 419-767-6037 for details. Dinner will be on your own.

The second day of the tour will feature a stop at Hartschuh Livestock (6348 Parks Road, Sycamore, Ohio 44882). This Crawford County stop will be at 10:30 am Sunday, October 16. The Greg Hartschuh family will be the host of this stop, which has recently added a dry lot/confinement commercial and Club Lamb operation in combination with their confinement dairy herd. The recently built confinement/lot building has new and innovative methods of feeding the ewe flock and concentrate many resources to high quality forages due to the dairy cattle part of the operation.

Producers and others who are interested in participating on this statewide sheep tour should register at <https://www.ohiosheep.org/osia-programs.html#tour> to let the tour hosts know how many people to expect at each stop. Hotel reservations need to be made in advance to assure room availability. Tour participants will be responsible for their own hotel room and meals.

### ***2023 Coshocton/Tuscarawas Lamb & Wool Queen Sought***

The Coshocton and Tuscarawas Lamb and Fleece Improvement Committee is now accepting applications for the 2023 Coshocton/Tuscarawas Lamb and Wool Queen. The duties of the queen are to promote the lamb and wool industries at fairs and festivals and special events.

Candidates must be a youth who has an interest in the sheep industry and is a resident of either Coshocton or Tuscarawas County. The application is available online at [coshocton.osu.edu](http://coshocton.osu.edu) or [tuscarawas.osu.edu](http://tuscarawas.osu.edu). Applications are also available at both Extension offices. They are due Friday, October 14 by 5:00 p.m. and interviews will take place Wednesday, October 19 at the Coshocton Extension Office beginning at 6:30 p.m. Applications can be found on-line at [Coshocton.osu.edu](http://Coshocton.osu.edu) or [Tuscarawas.osu.edu](http://Tuscarawas.osu.edu). For more information contact David Marrison at 740-622-2265 or [marrison.2@osu.edu](mailto:marrison.2@osu.edu)

### ***2023 For the Love of Lamb Dinner Tickets on Sale***

The Coshocton and Tuscarawas Lamb and Fleece Improvement Committee is hosting the 6th Annual “**For the Love of Lamb Dinner**” on Saturday, November 5 beginning at 6:00 pm. The Chef Prepared Local Farm to Plate Dinner will be held at the Heritage Vineyard Winery near Warsaw. Tickets are \$30.

The meal will be prepared by Chef Mike Cichon and will highlight the versatility of delicious lamb. Chef Cichon will share his inspiration for the meal as well as tips for cooking with lamb. Wine tastings will be available and Heritage Vineyard wine can be purchased separately for dinner. Raffle tickets for baskets filled with lamb and wool items are also available. Cost is \$1 per ticket or 6 for \$5. Raffle tickets may be purchased prior to the event, even if you do not attend the meal. Tickets may also be purchased at the dinner.

Meal tickets and raffle tickets may be purchased from the following committee members until sold out: Elaine Ashcraft at 740-622-1573, Nancy Wells at 740-754-1247 and David & Emily Marrison at 740-622-1179.

### ***Fall Coshocton County Beef Quality Assurance Trainings Scheduled***

The Coshocton County Extension office will be offering two **Beef Quality Assurance (BQA)** re-certification meetings to help producers renew their BQA certification. These sessions will be held in Room 145 at the Coshocton County Services Building located at 724 South 7<sup>th</sup> Street in Coshocton County. Producers can choose the session which best fits their schedule. Sessions will be held on: Monday, October 10 and Wednesday, November 16. Each will be held from 7:00 to 8:30 p.m. 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. Online certification and recertification is also available and can be completed anytime at <https://www.bqa.org/beef-quality-assurance-certification/online-certifications>.



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# BEEF QUALITY ASSURANCE



## ***Re-certification Trainings for Livestock Producers***

Coshocton County will be hosting two Beef Quality Assurance re-certification programs to allow beef and dairy producers to re-certify their beef quality assurance during the fall of 2022. Pre-registration is required for each session as space is limited.

### **Sessions Will Be Held:**

Monday, October 10, 2022

or

Wednesday, November 16, 2022

7:00 to 8:30 p.m.

Coshocton County Services Building  
724 South 7<sup>th</sup> Street - Room 145, Coshocton, OH 43812

Seating is limited, so please RSVP  
Register by calling: 740-622-2265

Other Sessions are being offered in neighboring counties or can be completed on-line anytime at [bqa.org](https://bqa.org).



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For an accessible format of this publication, visit [cfaes.osu.edu/accessibility](https://cfaes.osu.edu/accessibility).

# Lambing and Kidding School

**DATE & TIME**

October 20, 2022  
10:00-1:00

**LOCATION**

Licking Valley Church of Christ  
158 Dayton Rd NE  
Newark OH 43055

**REGISTRATION**

Call: 740-670-5315  
Registration needed by Oct 17

- Granville Milling presentation on nanny and ewe nutrition
- Dr Sarah Preston from Bailey Veterinary Clinic speaking on early pregnancy management.
- Jacci Smith from OSU in Delaware County will be working with deliveries using birthing simulators.
- Lunch sponsored by Granville Mill

**Brought to you by:**

Licking County Sheep  
Improvement Association

*Granville*  
Milling Co.  
est. 1953





# Statewide Sheep Production Tour



**October 15-16, 2022**

**Sponsored by:**

Ohio Sheep Improvement Association  
and Hardin County OSU Extension



To register online,  
visit [ofb.ag/sheeptour](https://ofb.ag/sheeptour) or  
scan the QR code below!



Join us for a statewide sheep production tour focusing on Dry Lot/Confinement sheep operations.  
There will be multiple tour stops including in Knox, Licking and Crawford counties.  
Each tour stop will only be offered at the time listed.

## **Saturday October 15, 2022**

- **10 A.M. | Cable Family Lamb Feedlot (10491 Canal Rd., Hebron, OH 43025) Dave Cable Family | Licking County**  
Large contract lamb finishing feedlot in Ohio feeding several thousand lambs from all over the United States. Have more recently added a dry lot/confinement ewe flock to produce additional lambs for the Cable Farms feedlot. Primary facilities include hoop buildings.
- **11:30 A.M. | Lunch on your own**
- **1 P.M. | Lone Pine Ranch (25267 Blanchard Rd., Howard, OH 43028) Greg and Bev Miller | Knox County**  
Lone Pine Ranch is located in the prime sheep producing area of Knox Co., Historically known for their pasture based sheep production systems, but for the purpose of this production tour, we will be concentrating our educational efforts on their buildings and facilities, where they lamb out their 160 commercial ewe flock and feed out their own lambs for market.
- **3 P.M. | Skyline Farms (14501 Skyline Dr., Danville, OH 43014) Don Hawk Family | Knox County**  
Large contract lamb finishing feedlot in Ohio feeding several thousand lambs from all over the United States. Have more recently added a dry lot/confinement ewe flock to produce additional lambs for the Skyline Farms feedlot. Primary facilities include renovated turkey barns.
- **Scheduled overnight stay in the Mt. Vernon area** - If you plan to need a hotel room in the Mt. Vernon area, please contact Mark Badertscher (information listed below). Dinner on your own.

## **Sunday October 16, 2022**

- **10:30 A.M. | Hartschuh Livestock (6348 Parks Rd., Sycamore, OH 44882) | Greg Hartschuh Family | Crawford County**  
Have recently added a dry lot/confinement commercial and Club Lamb operation in combination with their confinement dairy herd. Recently built confinement/lot building with new and innovative methods of feeding the ewe flock. Concentrate many resources to high quality forages due to the dairy cattle part of the operation.

**Contact:** Mark Badertscher, OSU Agriculture and Natural Resources Extension  
Educator, Hardin County (419) 767-6037 | [badertscher.4@osu.edu](mailto:badertscher.4@osu.edu) for tour details.

## Registration Information

Limited to the first 50 registrants per location.  
Registration deadline is October 17<sup>th</sup>.

**Cost: \$30 for the first person and  
\$15 for each additional person.**

### Two methods to register:

#### 1) Online with a credit card

Go to [go.osu.edu/smallfarmcollegereg](https://go.osu.edu/smallfarmcollegereg) or use the QR code found in this brochure.

#### 2) Complete the registration form and mail it with a check to the site host for the location you plan to attend.

##### Coshocton County

OSU Extension – Coshocton County  
c/o David Marrison  
724 South 7<sup>th</sup> Street, Room 110  
Coshocton, OH 43812

##### Greene County

OSU Extension – Greene County  
c/o Trevor Corboy  
100 Fairground Road  
Xenia, OH 45385



## 2022 College Locations

### **Coshocton County**

Roscoe Village Visitor's Center  
Lock Landing Meeting Room  
600 N. Whitewoman Street  
Coshocton, OH 43812  
Site Host: David Marrison  
[marrison.2@osu.edu](mailto:marrison.2@osu.edu) or (740)722-6073

### **Greene County**

Ohio State University Extension Office  
Buckeye Room  
Greene County Fairgrounds  
100 Fairground Road  
Xenia, OH 45385  
Site Host: Trevor Corboy  
[corboy.3@osu.edu](mailto:corboy.3@osu.edu) or (937)736-7203



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## 2022 Beginner & Small Farm College

**October 24<sup>th</sup>, 31<sup>st</sup> & November 7<sup>th</sup>**

**Coshocton & Greene County, Ohio**



This college is designed to help landowners examine potential ways to increase profits on their small acreage properties. The program is open to all new or aspiring farmers, new rural landowners, small farmers, and farm families looking for new ideas.

During this college, participants will be challenged to develop realistic expectations for their new farm business. They will receive information on getting started, identifying the strengths and weaknesses of their property, and developing a farm business plan. Information on farm finances, insurance, liability, labor and marketing will be covered during the college.



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## 2022 Beginner & Small Farm College Schedule

**6:30 p.m. to 9:00 p.m.**

### October 24<sup>th</sup> - Getting Started on Your New Farm Business

- Developing real-life expectations for your farm.
- Examining the available resources and opportunities for your property.
- Developing a farm business plan, including setting your family and farm mission, goals and objectives.
- An introduction to marketing and selling agricultural products.



### October 31<sup>st</sup> – Money, Money, Money! Managing your Farm Finances

- Developing a family and farm balance sheet.
- Using enterprise budgets to project farm income.
- Recordkeeping for farm businesses and farm taxes.
- Managing family and farm income and expenses.



### November 7<sup>th</sup> – There's More to Farming than Just Growing Stuff! Farm Management for New Farms

- Setting up your farm business, including choosing a business entity and obtaining employer identification numbers.
- Farm taxes.
- Obtaining farm financing.
- Insurance and liability for farms.
- Licenses and permits needed for a small farm business.
- Employer responsibilities related to farm labor and labor laws.

### Farm Tour (Date & Location TBD)

Each site host will be planning a farm tour so participants can visit with a successful local farming operation to learn how they started and what they have learned during the development of their farm business.



## Registration Form

**Use for mail-in registrations only.**

Limited to the first 50 registrants per location.

Registration deadline is October 17<sup>th</sup>.

**Cost: \$30 for the first person and \$15 for each additional person.**

☐ Coshocton County

☐ Greene County

**Name:** \_\_\_\_\_

**Mailing Address:**

\_\_\_\_\_  
\_\_\_\_\_

**Phone #:** \_\_\_\_\_

**Email Address:**

\_\_\_\_\_

**Names of additional attendees with your group:**

\_\_\_\_\_  
\_\_\_\_\_



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