

# WINTER 2023/24

## Henry County Agriculture Extension News

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### TIMELY TIPS AND NEWS FOR WINTER

People have asked me if winter is a slow time for extension, and while I only have a year under my belt, I can confidently say that winter does not slow this office down! My favorite part of the job is program development. I have several things I am excited to bring Henry County this winter, and many more ideas bouncing around my head. January is also conference time in the state, and there are several that are worth the short trip. The Kentucky Cattlemen's Association Conference, the Fruit and Vegetable Conference, and the Organic Association of Kentucky Conference are all excellent events. Conferences are a chance to learn from other producers across the state and are where new and innovative ideas are shared.

A program I have started and hope to keep is free feed testing (up to \$100.00 through Dairy One) for Henry County farmers. Forage testing is essential for understanding how your livestock will perform. The idea behind this program is to streamline your forage testing experience. The process is simple: borrow the hay probe, bring me back the sample, and we handle the rest; easy! Dry hay, corn silage, baleage, and TMR samples can be tested under this program. Write the office a check if the total plus shipping exceeds \$100.00. Sample results will be emailed. It typically takes one week from shipping to receive results.

Another exciting development is our new loan item: a Milwaukee battery-powered fence stapler (details on pg 4). I bought this tool to complement the Henry County Conservation District's new post driver. With a little planning, you can utilize both tools to make for a cheaper, more efficient fence-building job. It's also a chance to check out these tools and see if you're interested in purchasing for long-term use. I know I love a free trial when I see one.



### Forages

- Begin utilizing stockpiled pastures. Graze pastures with orchardgrass and clovers first. Save tall fescue pastures for late winter grazing.
- Using polywire, strip graze stockpiled pastures to improve utilization. Start at the water source and allocate enough forage for 2-3 days. Back fencing is not necessary since pastures are not regrowing this time of the year.
- Make plans to frost seed red and white clover onto closely grazed tall fescue pastures in February. *Seed supplies of improved varieties will be tight-purchase asap.*
- Begin hay feeding as stockpiled forage is used up.
- Supplement hay with commodity feeds as needed.
- Minimizing waste by utilizing ring feeders.

*Taken from Forage News, University of Kentucky*

### Cattle

#### Spring-Calving Cows

- Be sure that weaned heifer calves are on a feeding program that will enable them to be at about 65% of their mature weight before the start of the breeding season. Rations should be balanced to achieve gains sufficient to get heifers from their current weight to that "target" weight.
- Body condition is important, plan an adequate winter program for cows to be at least body condition score 5 (carrying enough flesh to cover the ribs) before the calving and breeding season. This will help them to breed early in the spring. Thin cows should be fed to regain body condition prior to winter. Don't let cows lose weight/condition. Supplementation will most likely be needed. Find low-cost supplemental feeds to meet the nutrient needs of cattle.
- Divide the herd into groups for winter feeding
  - weaned heifer calves
  - first-calf heifers, second-calvers and thin mature cows
  - the remainder of the dry cows which are in good body condition
  - herd sires
- Begin feeding the lowest quality forage to dry cows which are in good condition during early winter and save the best hay for calving time or for weaned calves.
- Order and number ear tags for next year's calf crop this winter. It is also a good time to catch up on freeze branding and replacing lost ear tags.

## Fall Calving Herd

- Get breeding supplies together, if using estrous synchronization and/or A.I.
- Have Breeding Soundness Evaluation (BSE) performed on bulls (even if you used them this spring).
- The fall breeding season starts. Breeding can best be accomplished on stockpiled fescue pasture; otherwise, cows with calves should be fed 25-30 pounds of good quality hay or its equivalent. Supplement with grain, if needed, and minimize hay waste. **DON'T ALLOW THESE COWS TO LOSE BODY CONDITION PRIOR TO OR DURING THE BREEDING SEASON.** It is easy to wait too long to start winter feeding. Don't do it unless you have stockpiled fescue.
- Nutrition level of cows during the first 30 days after conception is critical. Pay attention.
- Observe performance of bulls during breeding season. Watch cows for return to estrus, if you see several in heat, try to determine the cause and consider changing bulls.

## General

- Complete soil testing pasture to check for fertility and pH.
- Consider putting down geotextile fabric and covering with gravel in feeding areas before you begin hay feeding to minimize waste of expensive hay. Or, perhaps, construct concrete feeding pads for winter feeding areas.
- Monitor body condition and increase feed, if needed, for all classes of cattle.

*Taken from Off the Hoof Kentucky Beef Cattle Newsletter November 3, 2023. Dr. Les Anderson, Beef Extension Specialist, Department of Animal & Food Science, University of Kentucky*

## Fruit Crops

So far it has been a relatively quiet autumn, at least from my perspective. The heat of previous weeks has given way to warm afternoons and cool nights. The sunlight has shifted to more golden and there is the faintest hint fall color on maples, black gums, and hickories.

Shawn Wright sent along some info that might be of interest to growers. Production of DCPA, the active ingredient in Dacthal® has been suspended by the U.S. Environmental Protection Agency (EPA) as of September 1, 2023. The actions that led to this decision go back to last year:

<https://plant-pest-advisory.rutgers.edu/update-on-status-of-dacthal-herbicide/>. You can read more about this decision later on in this newsletter. Ric Bessin said that supplies might be getting tight since the manufacture of the technical product has been halted. If you have this product in storage, or recently purchased some, go ahead and use it.

Applications to strawberries, vegetables, and ornamentals can still be made until supplies run out. In other news, a new, redder strain of EverCrisp® from the Midwest Apple Improvement Association (MAIA) has been released. There will also be a fall Kentucky Nut Growers Association (KNGA) meeting held on Saturday, October 28 at the Marshall County Extension Office in Benton, KY.

For more information on both items see the article on EverCrisp by Dr. John Strang and the KNGA meeting program in the upcoming meetings section.

The dry weather at times this summer and so far this fall has reemphasized to me the need for consistent soil moisture during all stages of blackberry growth. Water stress during the period from flowering to ripening will reduce fruit set and berry size. Sugar accumulation is also impacted by reduced water availability and fruits harvested under such conditions are noticeably more acidic and less pleasant to eat.

Mild water stress post-harvest will slow primocane shoot tip growth. Prolonged stress will stop growth and if severe enough may even lead to death of the shoot tip. Once water becomes more available, shoot elongation may resume, but only slowly. Laterals will also begin to grow, and if the tip died will be the only source of shoot elongation (Figure 1). These laterals are an annoyance when an I-, V-, or T-trellis is used for support. When rotating cross arm or shift trellises are the training system, laterals growing off upright shoots require extra labor to remove. Trying to replace a dead shoot tip with a lateral often proves frustrating as laterals are brittle at their base and are prone to breakage with slight manipulation.

Diminished primocane growth due to drought will also affect next year's crop as the number of flower buds are reduced, and the number and size of flower primordia within buds are less. For primocane bearing cultivars this negative impact on yield can be seen as soon as late summer once harvest begins. I strongly encourage growers to think about investing in tensiometers at the start of the next growing season to monitor soil moisture.

Guidelines for installation are covered in HortFact 7003: <https://www.>

[uky.edu/hort/sites/www.uky.edu/hort/files/documents/HortFact7003.pdf](https://www.uky.edu/hort/sites/www.uky.edu/hort/files/documents/HortFact7003.pdf). 6, 12, or 18-inch sizes/depths are appropriate for most fruit crops in most soils. Tensiometers do not work well in finer textured soils. Granular matrix or gypsum block sensors and their readers are better for monitoring clay soils. I also like that these sensors can overwinter in the field and unlike tensiometers do not need to be removed ahead of freezing weather. Gypsum block sensors will last for a year or two while granular matrix sensors can last for several years.

*By Daniel Becker, U.K. Extension Associate in Kentucky Fruit Facts October-November 2023*



**Figure 1.** Blackberry lateral growth after shoot tip death. (Photo: Daniel Becker, UK)



## Garden and Ornamental

- Broadleaf evergreens will benefit from an application of anti-desiccant this month. Make sure evergreens are well watered.
- Outdoor pond inhabitants may encounter problems if the pond freezes over and gases cannot escape. A basketball floated on the surface will often keep a small spot from freezing.
- If you haven't already, empty and store flower pots for the season. Many pots, particularly clay and ceramic, will be damaged by moisture and freezing temperatures.
- Plan gardens and place seed orders. Many popular items and new offerings will sell out first.
- Use fallen leaves to mulch your vegetable garden. These can be tilled in next spring to add valuable organic matter. They will also protect the soil by preventing erosion, compaction, and to a degree inhibit cool-season weeds from germinating.
- Water is often as limited a resource for birds as food. If you enjoy feeding and watching birds try a bird bath de-icer or electric pet bowl. See if you don't attract more feathered friends than before.
- If you will be establishing a new lawn this spring, Do A Soil Test Now! New ground usually benefits from an application of nitrogen, and sometimes phosphorus, potassium or lime (only if pH is too low).
- Be careful where you throw de-icing salt, as well as the contaminated slush, snow and ice which you scoop off the walks. Most plants are easily damaged by these salts. Try using sand, sawdust, urea fertilizer or kitty litter for traction rather than the de-icing salts, or buy a brand which is labeled "safe for plants".
- Avoid walking on frozen turf as much as possible. Whenever you hear the crunch of icy grass, you are actually damaging the crown (growing point) of the frozen grass plant.
- Your landscape can be a great source of materials for holiday decorating. Light pruning will generally not harm your plants in the winter and you may be surprised at the variety in your own yard. Don't just consider evergreens, use ornamental grasses, pine cones, fruits, berries, even mosses in your decorating.

Taken from "By the Yard Horticulture Newsletter." Jamie Dockery Fayette County Extension Agent for Horticulture

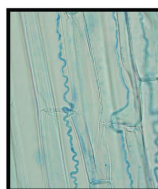


PHOTO BY JIMMY HENNING

THE SECOND ANNUAL

# Equines & ENDOPHYTES WORKSHOP

JANUARY 31,  
2024



 Martin-Gatton  
College of Agriculture,  
Food and Environment  
University of Kentucky.

 ALLIANCE for  
GRASSLAND  
RENEWAL

FAYETTE COUNTY EXTENSION OFFICE  
1140 HARRY SYKES WAY  
LEXINGTON, KY 40504

\$40 | Advanced Registration Required: <https://ecw24.eventbrite.com>  
Includes lunch and materials



*Organic Association of Kentucky*

# ANNUAL FARMING CONFERENCE

Advancing Organics In Kentucky:  
Adopting Practices, Increasing Resilience and Strengthening Systems

## JANUARY 25-27, 2024 | Frankfort, KY

# County ANR Loan Items

- Bale moisture tester
- Windrow moisture tester
- Grain moisture tester
- Soil probes
- Hay sampler with drill
- \*NEW\* Milwaukee battery-powered Fence Stapler

Call (502) 845-2811 to reserve use of these items.



## Milwaukee Fence Stapler

- \$300.00 deposit- will be returned when tool is returned
- Rent for one week
- Must purchase staples separately.
- 2 batteries and charger included with rental.

**Brunch & Loans**  
COOPERATIVE EXTENSION SERVICE  
KENTUCKY STATE UNIVERSITY

**Basic Equipment For A Cow-calf Operation**

**Dec. 20th**  
8:30-9:25 (before the weekly sale)

United Producers, Inc.  
86 Bramblett Ln  
Owenton, KY 40359  
502-484-5703

COOPERATIVE APPROVED

**HENRY COUNTY CATTLEMEN'S ASSOCIATION**

**2024 Meetings**

**February 26, 6:30pm**

**April 22, 6:30pm**

**June- Date and time TBD; Mini Field Day**

**Regional Beef Field Day. Date TBD. (September or October) Shelby Co.**

**TBD (November), 6:30pm; Annual Meeting**

**KENTUCKY CATTLEMEN'S ASSOCIATION**

**State Convention**  
**January 11-12, 2024**  
**Central Bank Center - Lexington, KY**



# RATION BUILDING CRASH COURSE

PRESENTED BY JEFF LEHMKUHLER, UK BEEF NUTRITIONIST.



**January 25th, 6:00pm**

**Henry County Extension Office**

## Program Overview

- **FREE feed testing is provided through January 11th as a class participant**
- **Ration building basics**
- **Build your own custom ration**

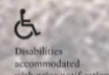
**Meal provided. Must RSVP to  
(502) 845-2811 or scan the QR code.**

Cooperative  
Extension Service

Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or receipt or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English.  
University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.  
Lexington, KY 40506



REGISTRATION DEADLINE: JANUARY 15

REGISTRATION FEE: \$80

Mondays-weekly, 5:30-9 p.m. at  
local Extension Offices



# Louisville Area Master Cattleman Program

January 29	Marketing	Shelby County Extension
February 5	Facilities	Trimble County Extension
February 12	Nutrition	Henry County Extension
February 18	Reproduction/ Record Keeping	Henry County Extension
February 26	Health	Shelby County Extension
March 4	Genetics	Trimble County Extension

\*Participants will also be required to complete BQCA training and to complete one additional session related to forages. The forage requirement can be met by attending a forages class we will offer or one of the yearly grazing schools offered by UK. More info will be shared with those who register.

- ◆ Registration fee of \$80 includes meals and supplemental course materials
- ◆ Registration is due in advance or at the first session. Make checks payable to **Trimble County Extension**
- ◆ Meals begin at 5:30 pm and programs promptly at 6:00 p.m.
- ◆ Space is limited. Contact your local extension agent to register before January 15th.

Henry Co Cattlemen's Assc. members can attend the regular meeting and still earn credit for Master Cattleman

For more information or to register, contact one of the hosting agents:

Henry County Megan McCoun 845-2811  
 Shelby County Corinne Belton 633-4593  
 Trimble County Regina Utz 255-7188



Cooperative  
Extension Service

Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
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MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Extension programs of the University of Kentucky are available to all people regardless of race or ethnicity, sex, age, marital status, religion, political beliefs, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, and national origin, physical or mental disability, or genetic information. Reasonable accommodations of disability may be available with prior notice. Program information may be made available in language other than English. University of Kentucky, the study farm, and Kentucky's Department of Agriculture, and Kentucky's Cooperative Extension Service. Lexington, KY 40506.



Events are  
accommodated  
with prior notification.



**Get affordable  
health care  
for your business**



You could save on an Anthem plan just for being a member of the Kentucky Horticulture Council

Choose from 21 different Anthem health insurance plans and additional benefits offered through Anthem and Delta Dental



Employers can offer comprehensive benefit plans with a minimum group size of 2. Call today for more information about eligibility and participation requirements.

Cassie Grigsby  
(502) 875-1573  
cgrigsby@kyretail.com



Melissa Hinton at  
(606) 209-0163  
melissa@hintonagency.com

**Group Health Insurance for Kentucky Vegetable Growers**

If you are a member of KVGA, you are most likely eligible through the Kentucky Horticulture Council (KHC) to join the KY Ag Health Care Trust.

*Why would I be interested in this program?*

Small employers can join the plan to leverage the purchasing power of a large group. Often this results in access to better plans and better pricing.

*How do I know if I'm an eligible business?*

If you are engaged in a horticulture-related operations, have at least two employees (including yourself), and are a member of one of the KHC member organizations, you are most likely eligible.

*What are the plans like?*

There are 21 different Anthem health insurance plans and additional benefits offered through Anthem and Delta Dental.

*Where do I start?*

- Check with your respective member organization that your membership is up-to-date.
- Make a list of your employees.
- Contact Melissa Hinton (The Hinton Agency; 606-209-0163) to fill out the paperwork to get started on a quote.
- Review and analyze quote to determine if the option is suitable. Complete paperwork and join KHC as an employer-member (\$25; download the application to join KHC)

*How much will my premiums be?*

Premiums will depend on your unique business. Call Melissa Hinton (The Hinton Agency; 606-209-0163) to get started on a quote.

*I just signed up for insurance coverage in December. Do I have to wait until open enrollment next year?*

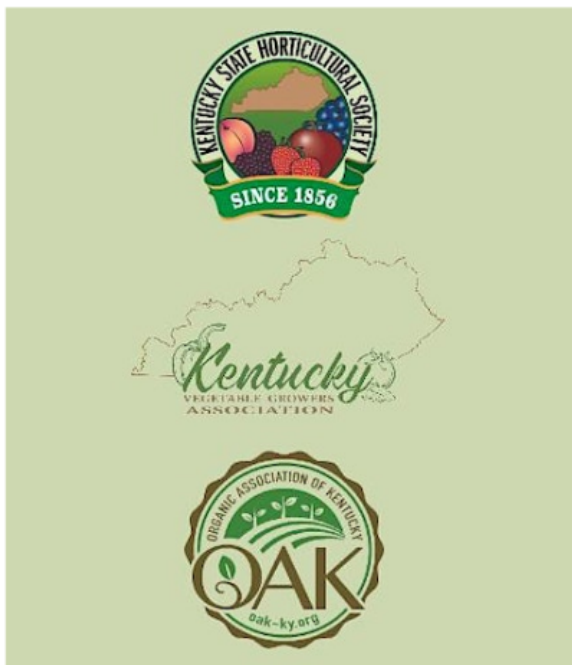
No, access to KHC's program is a qualified event and you can change to a different plan now. Renewals will be in December of each year.

*My business is a single operator with a few part-time seasonal employees, can I join the program?*

Probably not. At this time, the plan requires at least two full-time (30 hours or more) employees. Please note that these two employees can be from the same family – for example, an owner and spouse being paid by the business.

*Can my personal agent get me into one of the health insurance plans?*

No, only authorized brokers can quote and write these policies. Call Melissa Hinton (The Hinton Agency; 606-209-0163) to get started on a quote.



**2024 KENTUCKY  
FRUIT & VEGETABLE  
CONFERENCE**

Jan. 3rd-4th, 2024  
Pre-conference events Jan. 2nd

**Sloan Convention Center  
Bowling Green, Kentucky**

# Cost- share corner ...and other programs for farmers

NRCS

FSA

Conservation  
District

CAIP

## Natural Resource Conservation Service (NRCS)

1125 Campbellsburg Rd. New Castle  
Monday-Thursday 8:00-4:30, Friday by appointment  
502-845-3052 or 502-845-2890 ext. 2

- Environmental Quality Incentives Program (EQIP): flagship conservation program that helps farmers, ranchers, and forest landowners integrate conservation into working lands. **Applications are year-round. Call for more information.**
- Conservation Reserve Program (CRP): provides a yearly rental payment to farmers who remove environmentally sensitive land from agricultural production and plant species that will improve environmental health and quality. **Applications are year-round. Call for more information.**

## Farm Service Agency (FSA)

1125 Campbellsburg Rd. New Castle  
Monday & Tuesday 8:00-4:30  
(502) 845-2820

- Variety of farm loans with competitive interest rates (ownership, operating, microloans, youth loans, etc.)
- December 2023 Rates:
  - Farm Operating Loans (Direct): 5.750%
  - Farm Ownership Loans (Direct): 5.875%
  - Farm Ownership Loans (Direct, Joint Financing): 3.875%
  - Farm Ownership Loans (Down Payment): 1.875%
  - Emergency Loan (Amount of Actual Loss): 3.750%
  - Commodity Loans(less than one year disbursed): 6.375%
  - Farm Storage Facility Loans:
    - Three-year loan terms: 4.750%
    - Five-year loan terms: 4.625%
    - Seven-year loan terms: 4.625%
    - Ten-year loan terms: 4.625%
    - Twelve-year loan terms: 4.750%
- Deadline to report fall seeded, small grains **December 15, 2023** (wheat, rye, barley, etc.)
- Livestock indemnity: provides benefits to livestock producers for livestock deaths in excess of normal mortality caused by adverse weather (i.e. \$1,618.00/head for 800+ beef calves). **File notice of loss within 30 days. Please take a picture of the animal ASAP.**
- Noninsured Crop Disaster Assistance Program (NAP) covers losses from natural disasters on crops for which no permanent federal crop insurance program is available, including forage and grazing crops, fruits, vegetables, floriculture, ornamental nursery, aquaculture, turf grass and more.
  - Hay and pasture **3/1/24**
  - Honey **12/31/23**
  - Variety of horticulture and row crops **03/15/2024**

## Henry County Conservation District

1125 Campbellsburg Rd. New Castle  
Monday-Thursday 8:00-4:30  
502-845-3052 or 502-845-2890 ext. 2

- Lime cost-share: 50/50 up to \$500. Must provide soil test results. **Open year-round.**
- Cover crop cost-share: 50/50 up to \$500. **Open year-round. Crop must be planted by Nov. 1st, 2023**
- Post driver and drill available for rent



# County Agriculture Investment Program (CAIP)

In previous newsletter issues, I explained how CAIP works. I will answer some frequently asked questions and updates for 2024.

## FAQ

**Q:** Can we cost-share items from 2023 in 2024 since we did not have a program last year?

**A:** Items can only be cost-shared a maximum 6 months prior to a signed legal agreement with an entity. In years past, that date typically was sometime in June. If Henry County's program were to return to that same timeline, the deadline for retroactivity would be January 2024.

**Q:** Since we didn't have a program last year did we lose all the money?

**A:** No, that money remains with the county. The local Ag Development Council decides how it will be used each year.

**Q:** What items/services are cost-shareable?

**A:** This information is found in the "investment area" documents. I have a link below or call the office and I can send them to you. Cash purchases are NOT eligible and proof of payment is required (canceled check, copy of relevant credit/debit card statement, financing paperwork).

## Changes for 2024

Every year the state Agricultural Development Board meets to discuss and update program policies. Here are the big ones for 2024:

- Applicants must provide proof of KY residency (driver's license & utility bill)
- Implementation of a tiered system in CAIP. Meaning each eligible item in CAIP has been given a cost-reimbursement percentage (75%, 50%, or 25%) denoted in each Investment Area Guideline in red. For example, in the Large Animal Investment Area **bulls and heifers are 50%** cost-shareable, **AI equipment is 75%** cost-shareable, and **vaccines are 25%** cost-shareable. This applies to all 11 investment areas. You can find all official CAIP documents here: <https://tinyurl.com/9hx2znhh>.

Henry County  
Conservation  
District  
Shared-Use  
Equipment



IDEAL ID210 trailer-mounted post driver with electric start

\$200.00/day rental fee

Haybuster 77c with legume and native grass box. 7ft 7in width

\$6.00/ac

Minimum charge of \$60.00/day



Call the Henry County Conservation District to reserve use  
(502) 845-3052

# ECONOMIC & POLICY UPDATE

VOLUME 22, ISSUE 8

Editors: Will Snell & Nicole Atherton

AUG  
2022

## Relating Farm Financial Terms to Real Life

*Author(s): Kayla Brashears*

*Published: August 30th, 2022*

A producer that works with any type of lending institution may hear their lender use words like liquidity, solvency, and profitability. Their banker may tell them their Term Debt Coverage Ratio is less than 1:1, so the new farm purchase is off the table. A producer may know that their Debt-to-Worth is good or their Current Ratio is bad. However, oftentimes there is a disconnect between paper ratios and the daily farm operation. Outlined below are five pillars of financial health and their effect on daily operations.

### Liquidity

Liquidity is the ability to get your hands on cash quickly. It is your ability to meet financial obligations as they come due by generating enough cash for family living expenses, taxes, and making debt payments on time. Ratios that are used to measure liquidity include working capital and current ratio, which both measure the ability to meet short-term obligations without disruption to the business.

A farm that does not have strong enough liquidity feels the effects of timing more than a farm that is better situated. A farm with limited liquidity may need a short-term operating line increase at year-end to bridge the gap until January grain sales. Outstanding accounts at suppliers can mark more moderate liquidity problems because there isn't cash on hand to satisfy the balance. Late or non-existent equipment payments, bouncing payroll checks, and cash infusions from unlikely sources like family or retirement accounts are other markers of severe liquidity problems.

A farm with strong liquidity will have cash available for expansion, such as new land or equipment. The farm may not need to utilize an operating loan and may opt to use cash for large purchases. Another indicator of a strong liquidity position is freedom within grain marketing decisions – the farm is not beholden to cash flow stressors.

### Solvency

Solvency is the overall health of the business. If everything was sold tomorrow – could all debts be paid? Two measures used to calculate solvency are Net Worth (assets minus liabilities) and Debt/Equity which compares the bank's ownership to your ownership. A ratio of over 100% means



the bank has more invested in the business than the operation does. This is common in beginning farmers that have not had the opportunity to grow their Net Worth. A farm with solvency problems may have issues borrowing money or refinancing. A farm with a strong solvent position will have more flexibility to handle profitability or liquidity problems.

## **Profitability**

Profitability is the difference between the value of produced goods and the expenses used to produce them. Net Farm Income is the hallmark measure of profitability; it is what the owner's time, energy, and money generates. An operation with probability problems may have wasteful spending either on the farm or on family living. They may have old, unreliable equipment, or poor family labor efficiency. The farm may be cropping ground that is poor performance or in general have subpar production practices.

## **Repayment Capacity**

Repayment capacity is your ability to pay your debts on time. A very common measure used to calculate this is Term Debt Coverage Ratio, which divides term payments against business income. If the term debt coverage ratio is less than 1, it means the farm did not generate enough income to service its debt. A farm experiencing repayment capacity problems may sell grain at a less optimal time to make the annual farm real estate payment. They may borrow money, sell equipment, or leave a supplier bill outstanding in order to make scheduled payments.

## **Financial Efficiency**

Financial efficiency is the measure of how effectively your business uses assets to generate income. It is less likely to show an exact manifestation, but farms with poor financial efficiency will experience liquidity, repayment capacity, and solvency problems. One of the more common measures of financial efficiency is Interest Expense/Gross Farm Returns. If this number is 7-10% or higher, many operations will experience difficulty meeting cash flow needs. A ratio this high indicates the farm has a lot of outstanding debt, and in some instances, may be experiencing very high operating interest rates.

Every farming operation, every year, is unique. A farm with strong liquidity this year may not be as well off the following year, as 2022 has taught us with skyrocketing input prices. Conversely, farms experiencing repayment capacity problems or solvency concerns one year may course-correct and improve their financial position the next year. If you are a producer, working with a trusted source like your lender or KFBM specialist, can help you understand financial measures and their unique relation to the farm.

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### **Recommended Citation Format:**

Brashears, K. "[Relating Farm Financial Terms to Real Life](#)." *Economic and Policy Update* (22):8, Department of Agricultural Economics, University of Kentucky, August 30th, 2022.

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### **Author(s) Contact Information:**

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## Chainsaw Skills Training Course: Introduction to Chainsaw Safety and Directional Felling

This intensive two-day training is appropriate for any woodland owner or farm worker operating a power chainsaw. The course introduces basic chainsaw maintenance, saw chain sharpening, personal protective equipment, professional tree felling techniques, limbing, and bucking trees to length.

*\*Limit 4 participants per workshop.*

Cost: \$75

Format: Each day, this training begins and ends in the shop and practice area where key discussion topics are covered; the practical portion of the course takes place in the woods.

JAN 13-14

FEB 3-4

MAR 2-3  
Women's  
Only

MAR 23-24

## Chainsaw Skills Training Course: Advanced Tree Felling

This intensive two-day training is appropriate for farm woodland owners and farm workers interested in advancing their power chainsaw use to include felling difficult trees, bucking stems to maximize value, extraction of logs with a farm tractor and forestry winch, and removal of storm damaged-and-downed trees. *\*Limit 4 participants per workshop.*

Prerequisite: completion of the Introductory workshop or permission of the instructor.

Cost: \$75

Format: Each day, this training begins and ends in the shop and practice area where key discussion topics are covered; the practical portion of the course takes place in the woods.



Register here

FEB 17-18

All Low-Impact Forestry Courses take place at  
The Berry Center Farm | 8462 Maddox Ridge Road, Turners Station, KY



**North American Honey Bee Expo**  
Jan 4-6th KY Expo Center Louisville KY

Trade Show and many different speakers visit [www.nahbexpo.com](http://www.nahbexpo.com) for tickets and more information

CAIP-ED APPROVED WITH PEER APPROVAL



**UK Beef Management Webinar Series**

Registration is necessary, however, if you received this email directly from Darrh Bullock then you are already registered. If you received this from another source, or have not registered previously, then please send an email to [dbullock@uky.edu](mailto:dbullock@uky.edu) with Beef Webinar in the subject line and your name and county in the message. You will receive the direct link with a password the morning of each meeting. This invitation will directly link you to the site and you will be asked for the password which can be found just below the link. Each session will be recorded and posted for later viewing. **All meeting times are 8:00pm ET/7:00pm CT.**

December 12, 2023

**Shooting the Bull: Answering all your Beef Related Questions!** – Updates and Roundtable discussion with UK Specialists

January 9, 2024

**Management decisions that impact reproductive efficiency in beef herds** – George Perry, Professor, Texas A&M University

February 13, 2024

**What's the Cost of a Cheap Mineral** – Katie VanValin, Assistant Extension Professor, University of Kentucky

2024

**47th Annual  
Kentucky Turf &  
Landscape  
Management Short  
Course**

February 20-22, 2024

Hardin County Extension Center  
111 Opportunity Way  
 Elizabethtown, KY



**Venison  
Meat Loaf**

This institution is an equal opportunity provider. This material was funded by USDA's Supplemental Nutrition Assistance Program – SNAP.

University of Kentucky  
College of Agriculture,  
Food and Environment  
Cooperative Extension Service

**Cook Wild Recipe**

**Venison Meat Loaf**

- 2 pounds ground venison
- 1 cup low-sodium beef broth
- 3 eggs, slightly beaten
- 1 teaspoon minced garlic (approximately 2 cloves)
- 2 cups plain, soft bread crumbs
- ½ cup chopped onion
- 1 tablespoon Italian seasoning
- ¼ teaspoon salt
- ¼ teaspoon pepper
- 1 (15 ounces) can crushed tomatoes

**Tomato Juice Sauce**

- 2 cups low-sodium tomato juice
- 1 tablespoon vinegar
- 1 tablespoon brown sugar
- 1 teaspoon dry mustard

Preheat oven to 325 degrees Fahrenheit. Grease two 9x5 loaf pans and set aside. In a large mixing bowl, combine first 10 ingredients; mix well. In a separate bowl, combine tomato juice, vinegar, brown sugar, and dry mustard. Place equal amounts of meat mixture in each pan. Pour equal amounts of the sauce over each loaf. Bake 1 hour to an internal temperature of 165 degrees Fahrenheit. Let stand 10 minutes before serving.

**Yield:** 8 servings

Nutrition Facts	
8 servings per container	
Serving size	4 ounces (301g)
Amount per serving	
<b>Calories</b>	<b>230</b>
% Daily Value*	
Total Fat 5g	6%
Saturated Fat 1.5g	8%
Trans Fat 0g	
Cholesterol 180mg	53%
Sodium 320mg	14%
Total Carbohydrate 15g	5%
Dietary Fiber 2g	7%
Total Sugars 7g	
Includes 2g Added Sugars	4%
Protein 31g	
Vitamin D 0mcg	0%
Calcium 57mg	4%
Iron 5mg	30%
Potassium 800mg	15%

\* The % Daily Value (DV) tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.

Henry County Family & Consumer Sciences  
Presents

# Cook Wild

A 6 week program presented by a special guest each week designed to teach you about wild game and how prepare and cook the following species:

- venison
- duck
- fish
- dove
- squirrel
- goose
- rabbit
- mushrooms
- turkey

**Thursdays beginning February 8th through March 8th  
6-7pm @ the Extension Office**



# KY COMMODITY CONFERENCE

**Thursday, January 18, 2024**

HOLIDAY INN UNIVERSITY PLAZA & SLOAN CONVENTION CENTER  
1021 Wilkinson Trace • Bowling Green, KY 42103 Phone: 270.745.0088

## DEAD ANIMAL REMOVAL SERVICES

**Blue Line Outdoor LLC- (502) 645-9829**

**Conboy Enterprises - (859) 221-6998**

**\*Call for pickup and fee structure**

## UK Vet Diagnostic Lab - (859) 257-8283

No pickup available for this service. Farmers must transport animals to the UKVDL in Lexington during business hours. UKVDL does not provide euthanasia services. UKVDL does not dispose of animals except in the case of a paid necropsy. Call the lab before bringing an animal.

Food Animal Adult Necropsy: \$182.50

Equine Adult Necropsy: \$427.50

**Monday to Friday 8:00AM - 5:00PM**

**Saturday 9:00AM - 5:00PM**

**Sunday 1:00PM - 5:00PM**

**For any questions about the UKVDL please call the number above or the Henry Co Extension Office.**



# DECEMBER 2023

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20 Basic Equipment for Cow-Calf 8:30am-9:25am Owenton Stockyards	21	22	23
24	25 Christmas	26 Office Closed	27 Office Closed	28 Office Closed	29 Office Closed	30
31						

# JANUARY 2024

SUN	MON	TUE	WED	THU	FRI	SAT
	1 Office Closed New Year's Day	2	3 KY Fruit & Veg Conference Bowling Green, KY	4 KY Fruit & Veg Conference Bowling Green, KY	5	6
7	8	9	10	11 KCA Convention Central Bank Center Lexington, KY	12 KCA Convention Central Bank Center Lexington, KY	13 Chainsaw skills course Berry Center Farm
14 Chainsaw skills course Berry Center Farm	15 Office Closed M L King Day	16	17	18 KY Commodity Conference Sloan Convention Center Bowling Green, KY	19	20
21	22	23	24	25 Ration Building Short Course 6:00pm Henry Co Extension	26 OAK Conference KSU Research Farm Frankfort, KY	27 OAK Conference KSU Research Farm Frankfort, KY
28 Henry Co Cattlemens Meeting 6:30 pm Henry Co Extension	29 Master Cattleman 5:30pm Shelby Co Extension	30	31 Equines and Endophytes 11:30am-5:00pm Fayette Co Extension			

# FEBRUARY 2024

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5 Master Cattleman 5:30pm Trimble Co Extension	6	7	8 KY Alfalfa- Conference 8:00-3:30 CST Warren Co Extension	9 Cook Wild 6:00-7:00 Henry Co Extension	10
11	12 Master Cattleman 5:30pm Henry Co Extension	13	14 Farm Machinery Show Opens KY Expo Center Louisville KY	15 Cook Wild Series 6:00pm-7:00pm Henry Co Extension	16	17 Farm Machinery Show Closes KY Expo Center Louisville KY
18 Master Cattleman 5:30pm Henry Co Extension	19 Office OPEN Presidents' Day	20 Turf & Landscape Conference Hardin Co Ext	21 Turf & Landscape Conference Hardin Co Ext	22 Turf & Landscape Conference Hardin Co Ext	23 Cook Wild 6:00-7:00 Henry Co Extension	24
25	26 Master Cattleman 5:30pm Shelby Co Extension	27	28	29 Cook Wild Series 6:00pm-7:00pm Henry Co Extension		
	March 4th Master Cattleman 5:30pm Trimble Co Extension					

Henry County Extension  
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New Castle, KY 40050  
502-845-2811

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Extension

## Cooperative Extension Service

Agriculture and Natural Resources  
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4-H Youth Development  
Community and Economic Development

## MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

Lexington, KY 40506



Disabilities  
accommodated  
with prior notification.