

# MINNESOTA FRUIT & VEGETABLE GROWERS ASSOCIATION

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February 2008 Volume 22, No. 1

## A Note From The Board

By Bill Jacobson, Pine Tree Orchard – White Bear Lake, MN

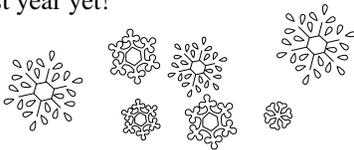
Greetings and Best Wishes for 2008.

By now I am sure you are all aware of the upcoming conference and trade show. I hope you saved the dates (February 12 & 13, 2008) so that you can participate in this wonderful event at the St. Cloud Civic Center. Coming to the conference gives you a great opportunity to not only benefit from, but to contribute to, our association and industry.

Thanks to the many people who have worked so hard to bring you this event which is one of the best of its kind in the nation. Marilyn Johnson, our Executive Coordinator, the University of Minnesota Extension and U of M Horticulture Department, the Minnesota Department of Agriculture and of course, our MFVGA Board of Directors, have once again put together a great program.

Besides the conference, our association has many opportunities to get the most value out of your membership. From group plant orders to field days and workshops, I feel that there are plenty of programs that offer real benefit to MFVGA members. Check out our newsletter and our website or talk with any Board member who would be happy to help you take advantage of your membership.

I look forward to seeing you in St. Cloud in February and hope that 2008 is your best year yet!



### Monday Night Feature: “Customers for a Lifetime”

Obtaining new customers is expensive. Developing strategies to retain and create loyal customers makes good financial sense. How do you create customers for a lifetime? What is it that your customers really want when they buy produce from you? Is it only fresh, high quality produce or are there other elements? How do customer expectations affect emotional memories?

If you're planning on arriving early for the conference and will be in St. Cloud on Monday night, February 11, 2008, you are invited to a special session beginning at 7:00 p.m. Karl Foord, University of Minnesota Regional Extension Educator, will lead an entertaining and informal discussion on how you can make your customers lifetime customers. This session will be held at the St. Cloud Civic Center.

## Grower Profile: Afton Apple Orchard Hastings, MN



Afton Apple Orchard in Hastings, MN is owned and operated by Frank and Cindy Femling. Afton Apple has 190+ beautiful acres producing delicious Minnesota grown strawberries, raspberries, pumpkins and thirteen different varieties of apples – all picked by customers at the peak of perfection.

Strawberries start the picking season in June. Apples and fall raspberries begin in early August and people visit the pumpkin patches in October. A visit on a fall weekend can include a hayride into the orchard, a stop at the large playground and seeing the friendly critters in the petting farm. Special events are also featured during Apple Festival weekends in October.

Over five miles of twists and turns boggle both the extra sharp and directionally challenged minds as young and old work their way through a huge and very popular corn maze.

In addition to various apple treats, the sales room also features pre-picked apples, frozen apple pies, a variety of jams, fruit butters, honey and maple syrup.

Afton Apple offers a pleasant, interesting and healthful way for families to enjoy a day in the country. Find out more about this family-run business on Tuesday afternoon, February 12, 2008 during the Berry Production session. The full program schedule for the Upper Midwest Regional Fruit & Vegetable Growers Conference can be found on pages 3 and 4.

## MFVGA Board Position Open

The Minnesota Fruit & Vegetable Growers Association is looking for members who are willing to serve a three-year term on the Board of Directors. Representatives from both the fruit and vegetable industries are invited to submit their names. If you are interested in serving on the MFVGA Board or would like more information, please call Marilyn at the MFVGA office (763-434-0400). Your name will be forwarded to the nominations committee.



### Dr. Henry (Hank) Taber to Speak on Peppers and Melons

Dr. Henry (Hank) Taber will be joining us for the Upper Midwest Regional Fruit & Vegetable Growers Conference in February to talk about sweet bell pepper production with an emphasis on colored peppers during the "Specialty Crops" session. He will also share information on his work with growing melons using plastic mulch during the "Pumpkins and Vine Crops" session. Both sessions will be on Tuesday afternoon, February 12, 2008. A copy of the full program can be found on pages 3 and 4.

Hank Taber is a Professor in the Department of Horticulture at Iowa State University. Dr. Taber's research is in earliness techniques, microirrigation practices and mineral nutrition with the commodity vegetables. Through the Extension Service he also assists commercial vegetable producers in production techniques (cultivars, soil management, irrigation, earliness techniques, etc.) of vegetable crops.

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## Help Us Set Up a "Market" Booth

Do you have extra apples, potatoes or squash? Do you have canned, processed or dried products or decorative hand-made items? You are invited to participate in a "Farmers' Market" booth in the trade show area. If you still have stored produce or other items to add to a display, bring them with you to the conference. The items will be used to demonstrate display techniques and participants are welcome to "rearrange" the area to give other growers new ideas.

At the end of the conference/trade show you will be able to take back what you brought – or swap with another grower. Bring some potatoes and swap for apples. Bring apples and swap for squash. The possibilities are only limited by what people bring and the fact that it's February in Minnesota. Refrigeration will not be provided in the booth.

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The MFVGA Newsletter is published five times a year (February, April, July, October and December) in cooperation with the University of Minnesota Extension Service and the Minnesota Department of Agriculture. Editorial office: MFVGA, c/o Marilyn Nysetvold Johnson, Exec. Coordinator, 15125 W. Vermillion Cir. NE, Ham Lake, MN 55304. Phone: 763-434-0400 Fax: 763-413-9585. Please address all correspondence, advertising and membership inquiries to MFVGA at the above address. Deadlines for future issues: The first day of the month preceding publication (For example: March 1st for the April issue).

The information in this MFVGA Newsletter is for educational purposes only. Reference to commercial products or trade names is made with the understanding that no discrimination is intended and no endorsement by the Minnesota Fruit and Vegetable Growers Association is implied.

## Are you "Peddling Your Pickles Safely?"

The "Peddling Your Pickles Safely" workshops are for people interested in processing and selling their home-canned foods at local farmers' markets. The "Pickle Bill," as passed by the Minnesota Legislature in 2004, has very specific requirements for products that can be sold.

These workshops will address the following "Pickle Bill" questions:

- What food safety issues are critical from harvest to processing?
- What is the Pickle Bill legislation?
- What types of home canned foods meet the requirements?
- Can your kitchen pass inspection on sanitation?
- What is acceptable home food processing and equipment?
- How do I select and document recipes?
- How do I label my product?
- What are the acid levels of vegetables, fruits and pickled products?
- How do I use a pH meter for testing? What types of meters are there?
- How do I calibrate a pH meter? How do I test my product?

These are important questions and each person who is selling home processed products must have current and accurate information on these topics. Conducting the workshops will be Deb Botzek-Linn, Carol Ann Burtness, Lou Ann Jopp and Dr. Joellen Feirtag, University of Minnesota Regional Extension Educators in Food Science. The importance of good agricultural practices from planting to harvest will also be discussed.

Three "Peddling Your Pickles Safely" workshops are planned. Workshops will be held at the St. Cloud Civic Center in St. Cloud, MN on Monday, February 11, 2008, in Staples, MN on February 27, 2008 at T Maxwell's restaurant and in Farmington, MN on March 13, 2008 at the Dakota County Extension Office. Plan now to attend the workshop closest to you and get the information you need to "Peddle Your Pickles Safely." Registration information for the February 11th workshop can be found on page 11.

A separate workshop covering jams and jellies is planned for March 26, 2008 in the St. Cloud area. An advanced workshop for people interested in learning more about pH meters and testing procedures is also being planned for July 14, 2008, also in the St. Cloud area. Details on the advanced workshop will be sent to those who have attended the "Peddling Your Pickles Safely" workshops.

A brochure with complete information on all the workshops will be mailed in January. Information will also be posted on the MFVGA website at [www.mfvga.org](http://www.mfvga.org). If you have any questions, please contact Marilyn Johnson at 763-434-0400.

The workshops are sponsored by the Minnesota Fruit and Vegetable Growers Association, the University of Minnesota Extension Service and the USDA-Risk Management Agency. These institutions are equal opportunity providers.

**Upper Midwest Regional Fruit and  
Vegetable Growers Conference  
February 12 & 13, 2008  
St. Cloud Civic Center  
St. Cloud, MN**

Sponsored by the  
Minnesota Fruit & Vegetable Growers Association  
in cooperation with the  
University of Minnesota Extension Service  
Minnesota Department of Agriculture  
USDA – RMA Community Outreach &  
Assistance Partnership Program

**Monday, February 11, 2008**

7:00 pm Customers for a Lifetime

**Tuesday morning – February 12, 2008**

7:00 am Registration Begins

**8:45 – 10:00 OPENING SESSION**

8:45 – 9:00 Welcome / Announcements  
9:00 – 10:00 Keynote Presentation by Dr. Allen Levine, Dean  
of the College of Food, Agricultural and Natural  
Resource Sciences: CFANS Initiatives and the  
Fruit and Vegetable Industry

**10:00 – 10:30 BREAK TO THE TRADE SHOW**

**10:30 – 12:00 NUTRITIONAL MARKETING**

10:30 – 11:00 Genetic Profiling & Nutrition  
11:00 – 11:30 Marketing Local, Organic Produce to Minnesota  
Grocers: What Are They Buying? –  
Gigi di Giacomo, Senior Fellow, Endowed Chair  
in Agricultural Systems, University of Minnesota  
11:30 – 12:00 Practical Marketing – Ray Clark, Leafy Greens  
Council

**12:00 – 1:15 LUNCH in the Trade Show Area**



**See You  
in  
St. Cloud**

**Tuesday afternoon – February 12, 2008**

**1:15 – 4:30 SESSION I: BERRY PRODUCTION**

1:15 – 2:15 Year in Review – Grower participation  
2:15 – 3:00 Grower Profile – Afton Apple Orchard,  
Hastings, MN  
3:00 – 3:30 BREAK TO THE TRADE SHOW  
3:30 – 4:00 Cold Hardy Kiwifruit – Bob Guthrie  
4:00 – 4:30 Small Fruit Variety Update – Dr. Jim Luby,  
Univ. of Minn. – Dept. of Horticultural Science

**1:15 – 4:30 SESSION II: SPECIALTY CROPS**

1:15 – 2:15 Sweet Bell Pepper Production with Emphasis on  
Colored – Dr. Henry Taber, Iowa State University  
– Dept. of Horticulture  
2:15 – 3:00 Herbs – Matt Eisinger, Dehn’s Garden, Inc.  
3:00 – 3:30 BREAK TO THE TRADE SHOW  
3:30 – 4:00 Cut Flower Varieties –  
4:00 – 4:30 Cut Flower Marketing

**1:15 – 4:45 SESSION III: PUMPKINS & VINE CROPS**

1:15 – 2:00 Perimeter Trap Cropping – Dr. Jude Boucher,  
Univ. of Connecticut  
2:00 – 2:45 Diseases of Squash and Other Cucurbits –  
Michelle Grabowski, Univ. of Minn. Extension  
2:45 – 3:15 BREAK TO THE TRADE SHOW  
3:15 – 4:00 Growing Melons on Plastic Mulch – Dr. Henry  
Taber, Iowa State University – Dept. of  
Horticulture  
4:00 – 4:45 Varieties – Terry Nennich, Univ. of Minn.  
Extension

**1:15 – 4:30 SESSION IV: HIGH TUNNEL PRODUCTION**

1:15 – 2:00 Nutrient Management – Dr. Shengrui Yao, Univ.  
of Minn., NCROC & Dr. Carl Rosen, Univ. of  
Minn. – Dept. of Soil, Water & Climate  
2:00 – 2:30 Organic Production – Terry Nennich, Univ. of  
Minn. Extension  
2:30 – 3:00 BREAK TO THE TRADE SHOW  
3:00 – 3:30 Fertigation Systems for Drip Irrigation –  
Jerry Wright, Univ. of Minn. Extension  
3:30 – 4:30 Our Experiences with High Tunnels –  
Grower Panel

**4:45 MFVGA Annual Business Meeting  
5:15 Social Hour in the Trade Show Area  
6:30 Minnesota Grown Banquet**

**Wednesday morning – February 13, 2008**

- 8:00 – 9:15 OPENING SESSION:**  
**Emergency Response Planning**  
 Dr. John Shutske, Professor and Extension  
 Agricultural Safety Specialist, University of  
 Minnesota
- 9:15 – 10:00 BREAK TO THE TRADE SHOW**
- 10:00 – 12:00 SESSION I: BERRY PRODUCTION**  
 10:00 – 11:00 Taking the Next Step – A Different Way to  
 Produce Strawberries – Dr. Emily Hoover and  
 Steve Poppe, Univ. of Minn.  
 11:00 – 11:30 What Berries Can Do For You...Nutritionally  
 Speaking – Dr. Jim Luby, Univ. of Minn. –  
 Dept. of Horticultural Science  
 11:30 – 12:00 Pesticide & IPM Update – Dr. Thaddeus  
 McCamant, Northland Community & Technical  
 College
- 10:00 – 11:30 SESSION II: ASPARAGUS**  
 10:00 – 10:30 Asparagus 101 – Terry Nennich, Univ. of Minn.  
 Extension  
 10:30 – 11:00 Insects – Dr. Bill Hutchison, Univ. of Minn. –  
 Dept. of Entomology  
 11:00 – 11:30 Disease Identification and Management in  
 Asparagus –  
 Michelle Grabowski, Univ. of Minn. Extension
- 10:00 – 12:00 SESSION III: SWEET CORN ROUNDTABLE**  
**Participants:**  
 Dr. Vince Fritz, Dr. Bill Hutchison,  
 Dr. Carl Rosen, Terry Nennich  
**Topics:**  
 Population, Rootworm, Earworm, Varieties &  
 Canopy Density, Biodegradable Mulches
- 9:45 – 12:00 SESSION IV: APPLES**  
 9:45 – 10:30 Year in Review – Grower participation  
 10:15 – 10:45 Overview of New Apple IPM Manual –  
 Dr. Thaddeus McCamant,  
 Northland Community & Technical College  
 10:45 – 11:15 Replant Disease – Dr. Shengrui Yao,  
 Univ. of Minn., NCROC  
 11:15 – 12:00 Maintaining Consistent Honeycrisp Quality  
 Throughout Your Orchard – David Bedford, Univ.  
 of Minn., Hort. Research Center
- 12:00 – 1:15 LUNCH in the Trade Show Area**

Note: As far as we know, this educational program will be presented as printed. However, there may be some changes. If you have any questions, call the MFVGA office at 763-434-0400. Program updates can also be found on the MFVGA website at [www.mfvga.org](http://www.mfvga.org).

**Wednesday afternoon – February 13, 2008**

- 1:15 – 4:30 SESSION I: LOCALLY-GROWN/ORGANICS**  
 1:15 – 2:00 Marketing Organic Apples – Dr. Chengyan Yue,  
 Univ. of Minn., Dept. of Horticultural Science  
 2:00 – 2:45 Minor but Troublesome Vegetable Pests –  
 Dr. Jude Boucher, Univ. of Connecticut  
 2:45 – 3:00 BREAK TO THE TRADE SHOW  
 3:00 – 3:45 Bees & Colony Collapse Disorder – Dr. Marla  
 Spivak, Univ. of Minn. – Dept. of Entomology  
 3:45 – 4:30 Weed Management – Milt Haar, Univ. of Minn.  
 Extension (SWROC)
- 1:15 – 4:30 SESSION II: ALTERNATIVE ENERGY OPTIONS**  
 Why Wind Energy? – Lisa Daniels,  
 Executive Director, Windustry  
 Introduction to Wind Development  
 Know Your Wind  
 Know Your Land  
 Know Your Business Structure  
 Know Your Economics  
 Know Your Options  
 Legal Issues in “Farming the Wind”  
 General Energy Conservation Tips
- 1:15 – 4:30 SESSION III: EMPLOYEE RELATIONS – Can Seniors and Teens Work Together?**  
 Workshop led by Norine Larson on how to work with teenagers and senior citizens and how the two groups can work together.

**Send your registration form in today for the  
 Upper Midwest Regional  
 Fruit and Vegetable Growers Conference.**

*Registrations received before  
 January 18, 2008  
 qualify for the “Early Bird” Drawing –  
 A gift certificate for  
 a night at the Kelly Inn.*

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

**TRADE SHOW HOURS:**  
**Tuesday – Feb. 12: 8:00 a.m. – 6:30 p.m.**  
**Wednesday – Feb. 13: 8:00 a.m. – 1:30 p.m.**

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

# Upper Midwest Regional Fruit & Vegetable Growers Conference & Trade Show

February 12 & 13, 2008 – St. Cloud, MN

All educational sessions will be held at the St. Cloud Civic Center.

Sponsored by: *Minnesota Fruit and Vegetable Growers Association, University of Minnesota Extension Service, Minnesota Department of Agriculture, USDA-Risk Management Agency, Community Outreach & Assistance Partnership Program*



Attendee's Name (Please print)

Attendee's Name (Please print)	Full Registration Conference & Trade Show (Tuesday & Wednesday) February 12 & 13			Tuesday Night Banquet	One-day Registration Circle One			Trade Show Only	Total
	First member* from farm/company	Each additional mbr. from farm/comp.	Non-member (Per person)	Per person	First member* from farm/company	Each additional mbr. from farm/comp.	Non-member (Per person)	Per person	
	\$85.00	\$20.00	\$160.00	\$25.00	\$65.00	\$20.00	\$90.00	\$10.00	

\*Member registration rates are available to members of the MFVGA. Pre-registration is encouraged. There will be an additional \$10.00 per person charge for those registering at the door. Registration forms must be received in the MFVGA office by Friday, February 8th to be considered pre-registered.

Individual or Farm Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

( \_\_\_\_\_ ) \_\_\_\_\_ Phone \_\_\_\_\_

What is your primary crop?  Vegetables  Berries  Apples  Other \_\_\_\_\_

Tuesday and Wednesday registration includes admittance to all educational programs, trade show and a copy of the *Proceedings* book. It does not include the Tuesday banquet. Trade show only registrations do not include admittance to the educational sessions or a copy of the *Proceedings* book.

TOTAL ENCLOSED \_\_\_\_\_

Please indicate method of payment:

Check (payable to MFVGA)  VISA®  MASTERCARD®

Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Signature \_\_\_\_\_

*Return this form with payment to:*

**MFVGA**  
15125 W. Vermillion Cir., NE, Ham Lake, MN 55304



**Beginning Grower Workshops**  
**February 11, 2008**  
**St. Cloud Civic Center – St. Cloud, MN**



Sponsored by the  
**Minnesota Fruit & Vegetable Growers Association**  
**University of Minnesota Extension Service**  
**USDA – Risk Management Agency**  
**Community Outreach & Assistance Partnership Program**

The Beginning Grower Workshops are designed for people thinking about starting or expanding a commercial berry operation or producers looking to add a high tunnel component to their vegetable operations. The workshops are for people with no experience in farming, people transitioning from other types of agricultural production and people already in commercial production who are looking for a good review of the basics.

**Beginning Berry Production**

- So, You Want to Start a Berry Farm.... Introductions and Goals
- Location, Location, Location – Soil, water, drainage, etc.
- Assessing and Accessing Your Market
- Being a Business – Accounting, licenses, permits, tax numbers, etc.
- Getting Ready for Planting – Pre-plant preparation, variety selection, planting tips, setting up a field
- Strawberry Production Basics
- Raspberry Production Basics
- Blueberry Production Basics
- Marketing Tips & Tricks – Grower Panel
- Question & Answer Session

**Getting Started in High Tunnel Production**

- Getting Started in High Tunnel Production – The Why’s and How’s
- Using Drip Irrigation in High Tunnels
- Pricing Your Product: Do I sell too cheap?
- Soils and Plant Growing Media – Managing and Amending Soils for Productive Yields in High Tunnels
- Planting Options for High Tunnels
- Markets, Labor and Other Unexpected Issues
- What Has Worked and Problems Encountered in the High Tunnel

More information on the topics and speakers will be posted on [www.mfvga.org](http://www.mfvga.org).

The Upper Midwest Regional Fruit & Vegetable Growers Conference & Trade Show will be held on Tuesday and Wednesday, February 12 & 13, 2008 at the St. Cloud Civic Center. We encourage you to review the schedule in this newsletter and attend those sessions also. Scholarships are available for the Beginning Grower Workshops and the main conference. For more information contact the MFVGA office at 763-434-0400 or [mfvga@msn.com](mailto:mfvga@msn.com). Registration confirmations will be sent with the full agenda including starting and ending times. Plan for a full-day workshop.

**Beginning Grower Workshop Registration Form:**

Name \_\_\_\_\_

Farm Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Names of Additional Participants:

\_\_\_\_\_

\_\_\_\_\_

**Method of payment:**

Check (payable to MFVGA)

VISA     MASTERCARD

Number \_\_\_\_\_

Exp. Date \_\_\_\_\_

Signature \_\_\_\_\_

Berry Workshop \_\_\_\_\_ @ \$60 = \_\_\_\_\_

High Tunnel Workshop \_\_\_\_\_ @ \$60 = \_\_\_\_\_

Return this form with payment to:

**MFVGA**  
**15125 W. Vermillion Cir. NE**  
**Ham Lake, MN 55304**

There will be an additional \$5 per person charge for those registering at the door.

## Dr. Allen Levine to Give Keynote Presentation on February 12th



Dr. Allen Levine is the Dean of the College of Food, Agricultural and Natural Resource Sciences (CFANS) at the University of Minnesota. He will be sharing information with us on new CFANS initiatives and how those initiatives will impact fruit and vegetable production and consumption.

Dr. Levine's expertise and interests span several departments at the University of Minnesota. Prior to this position, Dr.

Levine was Head of the Department of Food Science and Nutrition. He was the Associate Director of Research and a Senior Career Scientist at the Minneapolis VA Medical Center. He is also Director of the Minnesota Obesity Center, a National Institutes of Health funded collaborative research group of over 55 federally funded investigators from the University, the Mayo clinic, the Minneapolis VA Medical Center, Health Partners, and Hennepin County Medical Center.

Dr. Levine is a Professor in the Departments of Food Science and Nutrition, Psychiatry, Neuroscience, Medicine, and is a member of the nutrition, food science, and the neuroscience graduate faculties at the University of Minnesota.

### Conference Scholarships Available

A limited number of scholarships are available for the Upper Midwest Regional Fruit & Vegetable Growers Conference to help defray the registration fees for commercial growers and students attending the Tuesday and Wednesday educational sessions. Scholarships may also be requested for the Beginning Grower workshops to be held on February 11, 2008. The MFVGA scholarship fund was established with dollars from the USDA-Risk Management Agency and our Special Crops Grant. Scholarships cannot be applied to trade show admittance.

Scholarships will be used to pay a portion of the registration fee. Scholarships will be available to commercial fruit and vegetable growers who have not attended the conference in the last five years. A limited number of scholarships are also available to high school and college students currently studying horticultural science.

Completed scholarship applications for the 2008 conference must be received in the MFVGA office and approved before January 26, 2008. Scholarship applications will not be accepted with at-the-door registrations. Scholarships will be awarded to qualified applicants on a first-come, first-served basis.

For additional information and an application form, contact the MFVGA office at 763-434-0400 or e-mail your request to [mfvga@msn.com](mailto:mfvga@msn.com).

## MFVGA MEMBERSHIP APPLICATION October 1, 2007 - September 30, 2008

Farm/Company Name \_\_\_\_\_

Phone (\_\_\_\_\_) \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Crops \_\_\_\_\_

Primary Crop \_\_\_\_\_

### Names of Direct Members:

(grower, spouse, employees, partners)

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

### MEMBERS

Gross Sales	Dues	
Up to \$25,000	\$ 75.00	
\$25,000 - \$75,000	125.00	
\$75,000 - \$225,000	225.00	
Over \$225,000	325.00	\$ _____

Direct membership includes a subscription to one of the following periodicals. Please indicate which publication you would like to receive. Choose one.

- \_\_\_\_\_ American Fruit Grower  
\_\_\_\_\_ The Fruit Growers News  
\_\_\_\_\_ American Vegetable Grower  
\_\_\_\_\_ The Vegetable Growers News

### ASSOCIATE MEMBERS:

(Dues are \$25.00 per year.)

Associate members are related agri-business firms, educators, and suppliers. \$ \_\_\_\_\_

Contributions or gifts to MFVGA are not tax deductible as charitable contributions; however, they may be tax deductible as ordinary and necessary business expenses.

### MAKE CHECKS PAYABLE TO MFVGA

Mail to: MFVGA  
c/o Marilyn Nysetvold Johnson, Exec. Coordinator  
15125 W. Vermillion Cir. NE  
Ham Lake, MN 55304  
Questions? Call 763-434-0400

## ERP Workshops Planned for Spring 2008

**Floods and drought in 2007, tornadoes in 2006, fresh spinach E-coli O157:H7 in 2006 -- You never think it will happen to you until it does.**

If an unexpected natural disaster or an emergency happened, as a grower or farmers' market manager, would you know what actions to take? Would your employees know what to do? What would happen to your family? Your business?

As growers and markets, we benefit from consumer interest in locally produced vegetables, fruits, and other food products. Consumers have increased their intake of fresh fruits and vegetables thanks to health promotion efforts. We know our customers prefer locally-grown products and are increasingly willing to support our efforts to bring fresh and wholesome products into their homes and communities.

We also face a variety of hazards and risk-filled situations such as natural weather-related disasters, employee or personal injuries, fires, theft, vandalism, or product tampering. Some disasters trigger additional damage and bad outcomes like power outages; damage to equipment, buildings, or plants; or injuries to employees or customers.

Emergency Response Planning (ERP) is a grower-centered/manager-centered process to help you identify the types of supplies and other things you need to take appropriate action in certain situations, the key actions that need to be taken in those situations and important people who can assist. Emergency Response Planning can help you keep an event from becoming a disaster that could potentially ruin your business.

Boost your ERP "IQ." Learn how to protect yourself, your business and your assets from emergencies and disasters. Attend one of the MFVGA Emergency Response Planning workshops to learn about developing your own business emergency plan. The workshops include fun activities and many opportunities for participation. You will leave with a baseline plan that will be immediately useful for your business. Your insurance company will also be happy that you have a business emergency plan!

The Minnesota Fruit & Vegetable Growers Association will sponsor three Emergency Response Planning workshops in the spring of 2008. The workshops will be led by John Shutske and Michele Schermann, Agricultural Safety Specialists from the University of Minnesota. John and Michele developed the curriculum and workbook for the workshops through a partnership agreement with MFVGA and the USDA Risk Management Agency .

Dates and locations are still in the works. A brochure with complete information will be mailed in January. Information will also be available at the Upper Midwest Regional Fruit & Vegetable Growers Conference in St. Cloud in February.

## Upper Midwest Regional Fruit & Vegetable Growers Conference & Trade Show

St. Cloud Civic Center, St. Cloud, MN  
February 12 & 13, 2008

### Beginning Grower Workshops Beginning Berry Production Getting Started in High Tunnel Production

St. Cloud Civic Center, St. Cloud, MN  
February 11, 2008

### "Peddling Your Pickles Safely?"

St. Cloud Civic Center, St. Cloud, MN  
February 11, 2008

Accommodations are available at:

#### Best Western – Kelly Inn 320-253-0606

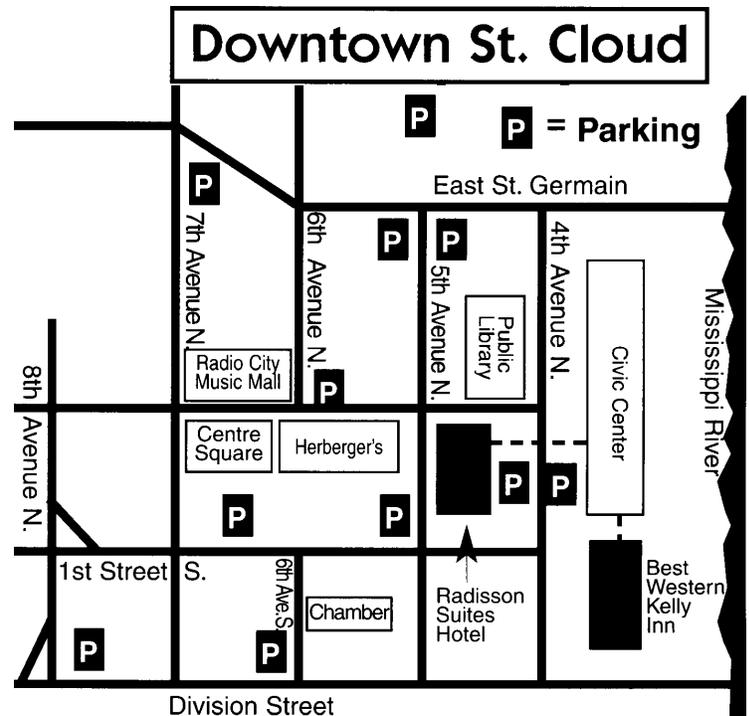
Single Rate - \$78 Double Rate - \$84

There is direct access to the Civic Center from the Best Western-Kelly Inn.

**Mention "Minnesota Fruit & Vegetable Growers" to receive conference room rates.**

#### The Radisson Suites Hotel 320-654-1661

The Radisson Suites Hotel is connected by a skywalk to the St. Cloud Civic Center.



**UPPER MIDWEST REGIONAL FRUIT AND VEGETABLE GROWERS CONFERENCE  
2008 TRADE SHOW EXHIBITORS**

The following vendors are currently signed up to exhibit at the 2008 Upper Midwest Regional Fruit and Vegetable Growers Conference and Trade Show. The Trade Show will be held at the St. Cloud Civic Center in St. Cloud, MN on Tuesday, February 12, 2008 from 8:00 a.m. to 6:30 p.m. and on Wednesday, February 13, 2008 from 8:00 a.m. to 1:30 p.m. We expect additional exhibitors to sign up before the conference. Come to the Trade Show, visit with the exhibitors and order your seeds, equipment and supplies for the 2008 growing season.

**Ag Resource, Inc.**

David Birky – 218-847-9351 or 800-288-6650  
35268 State Highway 34, Detroit Lakes, MN 56501  
*Products available include plants (strawberry, raspberry, blueberry, asparagus) as well as irrigation supplies (trickle, solid set, traveling guns), plastic mulch and mulch layers, row covers, greenhouse film, sprayers, transplanters, tillers, mulchers, demulchers, foliar fertilizer, soil amendments, organic supplies, tine weeders, Imants Spading Machine, compost turners.*

**AgStar Financial Services**

Chris Meyer – 320-251-8850 or 866-577-1831  
806 3rd St. South  
PO Box 608, Waite Park, MN 56387  
*Crop insurance (including AGR-Lite).*

**Agro-K Corporation**

Larry Shafer – 763-780-4116 or 800-328-2418  
8030 Main St. NE, Minneapolis, MN 55432  
*Agro-K offers a complete line of fertility products, including a variety of N-P-K, calcium, micronutrients and biological based products, as well as soil amendments, spray adjuvants and other specialty products to assist growers in maximizing plant health and crop quality. Besides these conventional products, Agro-K also offers a complete line of organic products.*

**C.S.I. Chemical Corp.**

Barry Kane – 515-967-4297  
10980 NE Hubbell Ave.  
P.O. Box 39, Bondurant, IA 50035  
*Nutrical – chelated liquid calcium.*

**Emma Krumbees Pie & Bread Co.**

Jeff Morris – 952-758-7021  
306 2nd Ave. SW, New Prague, MN 56071  
*Frozen retail baked goods for orchards and markets. Complete programs including freezer, samples and advertising available.*

**Farm Service Agency**

Nigatu Tadesse – 651-602-7705  
375 Jackson St., Suite 400, St. Paul, MN 55101  
*Crop insurance.*

**Farmer's Choice Food Brands**

Kim Ziegler – 608-539-2090 or 800-551-5708  
N15721 Schubert Rd., Galesville, WI 54630  
*Complete line of preserves, fruit butters, dressings and relishes for farm markets.*

**Isanti County Equipment, Inc.**

Mark Nordrum or Jim Hall – 763-444-8873  
233 Cajima St., Isanti, MN 55040  
*Full line John Deere lawn & garden, commercial mowing, compact & utility tractors, gators, skidsteers, tractor loader backhoe & equipment for same. Numerous 3rd party vendors for attachments.*

**J.R. Johnson Supply, Inc.**

Roger Hintze – 651-889-3504  
2582 Long Lake Road, St. Paul, MN 55113  
*Greenhouse structures & equipment, soils, fertilizers, pesticides, irrigation supplies, sprayers and propagation supplies.*

**Johnny's Selected Seeds**

Howard Anderson – 207-861-3900  
955 Benton Ave., Winslow, ME 04901  
*Seeds and farming supplies.*

**Minnesota Dept. of Agriculture**

Jean Ciborowski – 651-201-6217  
625 Robert St. North, St. Paul, MN 55155-2538  
*Information on the Minnesota Department of Agriculture's (Agricultural Resources Management and Development Division) Integrated Pest Management (IPM) Program.*

**Exhibitors continued on page 10**

Exhibitors continued from page 9

**Minnesota Dept. of Natural Resources**

Nick Reindl – 218-833-8630

1601 Minnesota Drive, Brainerd, MN 56401

*The Minnesota DNR will provide information on wildlife damage management techniques and information on assistance available to growers experiencing wildlife damage.*

**Minnesota Grown Promotion**

Paul Hugunin – 651-201-6510

625 Robert St. North, St. Paul, MN 55155-2538

*The Minnesota Grown program offers promotional services and opportunities for farmers and processors. They include the Minnesota Grown logo and the annual farmer to consumer directory.*

**Olson Power & Equipment, Inc.**

Tyler Olson – 651-674-4494

38560 14th Ave., North Branch, MN 55056

*We sell a wide variety of compact and construction equipment. We also carry landscape products and recreation toys. We proudly represent brands such as Kubota, Ski-doo, Can-am, ASV, Gehl, Simplicity, Ferris, Argo and Felling trailers.*

**Rispens Seeds, Inc.**

Ian Jenkins – 920-623-3277

P.O. Box 310, 1357 Dutch American Way, Beecher, IL 60401-0310

*We offer professional variety recommendations, the highest quality seed available and outstanding service to commercial vegetable growers of all sizes. Rispens Seeds is a family-owned business serving growers for over 73 years.*

**Roeters Farm Equipment, Inc.**

Mark or Tim Roeters – 231-834-7888

565 E. 120th St., Grant, MI 49327

*New and used fruit & vegetable equipment.*

**Seedway, LLC**

Mark Pflumm – 913-645-4545

12713 England Street, Overland Park, KS 66213

*Seedway is a full-line vegetable seed distributor offering a complete line of varieties available from world class suppliers, exclusive varieties with excellent performance for your region's climate and field conditions. Competent, knowledgeable salespersons will recommend varieties to meet your individual needs with service you demand and expect from your quality seed company.*

**Smurfit Stone Container Corporation**

Leon Smith – 320-252-3660

655 41st Ave. N., St. Cloud, MN 56301

*Waxed corrugated containers for the fruit and vegetable industry.*

**Stark Brothers Nurseries & Orchards**

Shawn Bixby – 800-435-8733

PO Box 398, Louisiana, MO 63353

*Wholesaler of fruit trees, ornamentals, shade trees, landscape roses, small fruits, annuals, perennials, herbs and vegetables.*

**Stokes Seeds, Inc.**

Ken Wagner – 317-578-7906

13265 Howe Road, Fishers, IN 46038

*Stokes Seeds has a full line of vegetable and flower seeds for the commercial and small grower. We also carry a full line of Harris Moran vegetable seeds, including new powdery mildew tolerance pumpkins. Please call us to let us talk with you about new varieties for 2008.*

**UAP Distribution, Inc. – Big Lake, MN**

Jerry Langmade – 763-263-2518

20190 West Highway 10

P.O. Box 337, Big Lake, MN 55309

*Quality manufactured fertilizer, crop protection chemicals, crop consulting and support services.*

**UAP Distribution, Inc. – Galesville, WI**

Roger Spittler or Brian Nelson – 608-539-2090 or 800-551-5708

N15721 Schubert Rd., Galesville, WI 54630

*Apple orchard crop protection, labels, pruning equipment, harvest equipment, road side market supplies, jams, jellies, strawberry containers.*

**USDA-NASS, Minnesota Field Office**

Dan Lofthus – 651-296-2230

8 East 4th St., Ste 500, St. Paul, MN 55101

*Minnesota's Agricultural Statistics, providing timely, accurate and useful statistics in service to U.S. agriculture. Make sure you are "Counted" in the 2007 Census of Agriculture.*

# Peddling Your Pickles Safely?

Learn about the requirements of the Minnesota "Pickle Bill" legislation related to the sale of home processed / canned foods:



- pH meters & testing
- Labeling
- Recommended recipes
- Equipment
- Sanitation

**February 11, 2008 – St. Cloud, MN (St. Cloud Civic Center)**

**February 27, 2008 – Staples, MN (T Maxwell's Restaurant)**

**March 13, 2008 – Farmington, MN (Dakota Co. Ext. Office)**

**9:30 a.m. – 3:30 p.m.**

*Look for more information on page 2*

**Space is limited, register today!**

## Peddling Your Pickles Registration Form:

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

Farm name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Other attendees: \_\_\_\_\_

Sign up for:

Feb. 11 – St. Cloud \_\_\_\_\_ @ \$40.00 \_\_\_\_\_

February 27 – Staples \_\_\_\_\_ @ \$40.00 \_\_\_\_\_

March 13 – Farmington \_\_\_\_\_ @ \$40.00 \_\_\_\_\_

Total Enclosed \$ \_\_\_\_\_

Please indicate method of payment:

Check (payable to MFVGA)  VISA  MASTERCARD

Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Signature \_\_\_\_\_

Return this form with payment to:

**MFVGA**

15125 W. Vermillion Cir. NE, Ham Lake, MN 55304

Instructors are University of Minnesota Extension Educators in Food Science.

**Sponsored by:**

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**Extension**  
SERVICE



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# Upper Midwest Regional Fruit and Vegetable Growers Conference

## 2008 Speaker Directory

The following individuals are scheduled to speak at the Upper Midwest Regional Fruit and Vegetable Growers Conference in St. Cloud, MN on February 12 & 13, 2008. We anticipate the educational program will be presented as scheduled, see pages 3 and 4, but unexpected changes are sometimes necessary.

**David Bedford** has been an apple breeder and research scientist at the University of Minnesota Horticultural Research Center / Arboretum for 28 years. He has helped develop and introduce 17 fruit varieties including strawberries, raspberries, blueberries, pears, plums and apples. He also has been involved in the development and introduction of five apple varieties, including Honeycrisp, Zestar! and the latest U of M introduction, SnowSweet. During apple season, it is not uncommon for David to sample up to 500 apples per day as part of the job. He also owns and operates a small commercial apple orchard.

**Dr. Jude Boucher** is an Agricultural Educator in Commercial Vegetable Crops with the University of Connecticut Cooperative Extension System. He specializes in Integrated Pest Management in vegetable crop production.

**Ray Clark** is one of the founders of the National Spinach Association which later became the Leafy Greens Council. The National Leafy Greens Council provides market, nutritional and educational information to consumers, produce growers and produce buyers. Promotional materials such as the Leafy Greens Lesson Plans encourage younger consumers to understand the nutritional benefits and cancer-fighting and prevention elements of leafy greens; and hopefully to encourage the increase in consumption of leafy greens at home.

**Lisa Daniels** is the Executive Director of Windustry, a non-profit organization working to increase wind energy opportunities for rural landowners and communities by providing technical support and creating tools for analysis. Windustry's areas of special focus include: economic development from wind energy; landowner rights, risk and benefits; and community-based wind energy.

**Gigi diGiacomo**, Senior Fellow, Endowed Chair in Agricultural Systems with the University of Minnesota, is a consultant specializing in farm business management, marketing and planning. She is a co-author of "Building a Sustainable Business: A guide to developing a business plan for farms and rural businesses." Gigi will be sharing the results from their first state-wide, organic retail survey of grocery stores.

**Matt Eisinger** represents Dehn's Garden, Inc. in Andover, Minnesota. Bob and Bonnie Dehn and their family have been growing and marketing fresh herbs for many years. Dehn's Garden has become well known for their pesticide free farm produce, herbs and herb plants galore which they sell from the "heart of the Minneapolis Farmers' Market." Dehn's Garden has also been featured in the Pioneer Press and on KARE-11 and HGTV.

**Frank & Cindy Femling** own and operate Afton Apple Orchard in Hastings, MN. Afton Apple's 190+ beautiful acres produce delicious Minnesota grown strawberries, raspberries, pumpkins and thirteen different varieties of apples that can be picked by customers at the peak of perfection. Other attractions include fall hayrides into the orchard, a huge corn maze, a large playground and a petting farm.

**Dr. Karl Foord** is a Regional Extension Educator in Horticulture with the University of Minnesota Extension Service. Karl received his Master's degree in Horticulture from Rutgers University and his Ph.D. in Genetics from the University of California at Davis. He worked for a biotech

company in the San Francisco bay area for eight years where half of his assignments were international. While working in the research department, his curiosity was piqued about the way that business decisions were made. He moved to Minnesota, joined Extension, married a Minnesota woman, and earned a Master's in Business Administration (MBA) in finance and entrepreneurship. His area of emphasis is customer awareness and customer retention. Karl is based at the Regional Extension Center in Farmington.

**Dr. Vince Fritz** has been an Extension Specialist in Horticulture at the University of Minnesota, Southern Research and Outreach Center in Waseca since 1985. Working in a field-oriented research program, he investigates the physiological effects of vegetable crops on both mineral and organic soils. Recent emphasis has focused on improving stand establishment in vegetable crops grown for the fresh market.

**Michelle Grabowski** completed a B.S. in Botany and Plant Pathology at Michigan State University in 1998. While at MSU she interned with the MSU plant diagnostic clinic, the Arboretum at Flagstaff, AZ, Pioneer Hi Bred, and Americorps. Michelle completed a Master's degree in Plant Pathology at North Carolina State University in 2001. In North Carolina, she conducted on-farm research examining both organic and conventional control strategies for root rotting pathogens in strawberries. After graduating, Michelle moved to Minnesota and worked for the USDA cereal disease lab for five years, primarily working with leaf rust on wheat. Michelle began working as a Regional Extension Educator for the University of Minnesota in the spring of 2006. Her work focuses on common diseases of plants grown in yards and gardens.

**Bob Guthrie** and Jim Luby have been working on a cold hardy kiwifruit project with a small grant from the MDA Sustainable Agriculture Demonstration Grant Program. The three-year project will provide Minnesota farmers with firsthand experience in the culture and management of growing tasty and highly-nutritious cold-hardy kiwifruit using a sustainable approach that prevents soil erosion, conserves soil moisture and integrates several natural biological measures.

**Dr. Milton Haar** is an Assistant Professor at the University of Minnesota Southwest Research and Outreach Center in Lamberton, MN. His research efforts address short and long-term weed science needs for the management of integrated and diversified cropping systems in southwestern Minnesota. His goal is the development of weed management strategies that decrease the economic and environmental risks associated with a range of cropping systems and environments with emphasis on developing novel approaches for sustainable weed management in two crop rotations, alternative cropping systems and in organic production.

**Dr. Emily Hoover** teaches undergraduate and graduate courses in plant propagation, fruit production and teaching techniques and is Assistant Director at the Minnesota Landscape Arboretum. Her research has focused primarily on evaluation of winter hardiness and winter protection/adaptation to enhance profitability, efficiency and sustainability of fruit cropping systems. Areas of emphasis include using apple rootstocks to increase efficiency of apple cropping systems, and weed control strategies for strawberry cropping systems. Integrated pest management systems (IPM) for apples and berry crops are being adapted from models developed in eastern states.

Speaker Directory continued on page 13

**Dr. Bill Hutchison** is a Professor and Extension Entomologist with the University of Minnesota. He conducts IPM research that supports the productivity needs of vegetable and forage growers in the Upper Midwest. Both basic and applied research is done to implement integrated pest management (IPM) and resistance management programs for a variety of crops including sweet corn, cabbage, cucumber, carrot and alfalfa. He developed the VegEdge website for timely pest updates and fact sheets on vegetable insect pests and is a co-editor of the "Minnesota Fruit & Vegetable IPM News." He received his Ph.D. in Entomology from the University of Wisconsin.

**Norine Larson**, with advanced degrees in adolescent education, has worked with young employees and their employers for over 30 years. She has written curricula on the subject, and as a consultant she has developed corporate training programs as well as a series of best-selling training videos.

As the part-time employee pool tightened over the past few years, Norine began to focus on the largest employee pool in the country – retirees. She has now developed techniques that effectively partner teens and seniors in the workplace. Norine believes that hiring multi-age employees presents a challenge that can be both fun and rewarding.

**Dr. Allen Levine** is the Dean of the College of Food, Agricultural and Natural Resource Sciences at the University of Minnesota. Prior to this position, he was Head of the Department of Food Science and Nutrition. He was the Associate Director of Research and a Senior Career Scientist at the Minneapolis VA Medical Center. He is also Director of the Minnesota Obesity Center, a National Institutes of Health funded collaborative research group of over 55 federally funded investigators from the University, the Mayo Clinic, the Minneapolis VA Center, Health Partners and Hennepin County Medical Center.

**Dr. Jim Luby** teaches plant genetics at the University of Minnesota, Department of Horticultural Science. His research interests include utilization of wild germplasm in fruit crop improvement, genetic variation for health properties of fruit crops, development of efficient techniques to screen breeding material for resistance to cold temperature injury, and the relationship of plant growth and development to avoidance of winter injury. Active breeding programs are conducted in apples, grapes, strawberries and blueberries.

**Dr. Thaddeus McCamant** received his Ph.D. and Master's degrees from Washington State University. He is currently the Specialty Crops Management Instructor for the Northland Community and Technical College in Detroit Lakes, MN, working with direct market farmers throughout Minnesota. He has worked as a college professor, a fieldman working with cherries and apples for a packing shed on the Oregon-Washington border; a Peace Corps volunteer working with bananas in West Africa and an apple picker.

**Terry Nennich** is a Regional Extension Educator in Commercial Horticulture and Marketing with the University of Minnesota Extension Service. He has been working with vegetable and small fruit development in the northwest corner of Minnesota for many years with an emphasis on pumpkins, asparagus, carrots, onions, cole crops, wild rice and strawberries. Prior to coming to Minnesota, Terry worked with the fruit and vegetable industry in southern Michigan. Terry can be reached at the Crookston Regional Extension Center.

**Steve Poppe** is the Horticulture Coordinator at the West Central Research & Outreach Center in Morris, MN. The WCROC program provides scientific evaluations of annual and perennial flowers, strawberries, hardy shrub roses, and woody plant materials. Current strawberry research areas include: U of M Strawberry Variety Trial, Taking the Next Step-A Different

Way to Produce Strawberries, Aqua Innovations Strawberry Experiment, and Agro-K Strawberry Experiment.

**Dr. Carl Rosen** specializes in mineral nutrition of horticultural crops. His research concerns environmental assessment of nitrogen use in agricultural soils as well as nitrogen acquisition by various vegetable and fruit crops. An additional research focus is the beneficial use and recycling of various municipal wastes for horticultural and agronomic purposes. Dr. Rosen holds a joint appointment in the Department of Soil, Water and Climate and the Department of Horticultural Science. He has extension responsibilities in soil fertility aspects of horticultural crops. He is also on the graduate faculty in soil science.

**Dr. John Shutske** focuses his research, education and consulting work on issues of safety engineering, risk assessment and risk control. Dr. Shutske is a Professor at the University of Minnesota in the Department of Bioproducts and Biosystems Engineering and Adjunct Professor in the School of Public Health's Environmental Health Sciences Division. John teaches courses and conducts research with bioproducts and Biosystems Engineering, the School of Public Health and Mechanical Engineering.

Dr. Shutske also serves as the Agricultural Safety and Health Specialist for the University of Minnesota Extension Service. He has worked in food systems risk control for 21 years focusing on issues of workplace and equipment design for safety; worker education; property protection; homeland security; emergency preparedness and response and biosecurity.

**Dr. Marla Spivak** is a Professor in the Department of Entomology at the University of Minnesota. Her work focuses on honeybees and keeping bees and bee colonies healthy. Current questions include whether new classes of pesticides are contributing to bee deaths and if there is a new disease afflicting bees. Perhaps the biggest question is why are bees leaving the colony and not returning? What is the so-called Colony Collapse Disorder? Scientists across the nation are trying to figure this out.

**Dr. Henry (Hank) Taber** is a Professor in the Department of Horticulture at Iowa State University. Dr. Taber's area of research is in earliness techniques, microirrigation practices and mineral nutrition with the commodity vegetables. Through the Extension program he assists commercial vegetable producers in production techniques (cultivars, soil management, irrigation, earliness techniques, etc.) of vegetable crops.

**Jerry Wright** is an Associate Professor and Extension Engineer in the Department of Biosystems and Agricultural Engineering with the University of Minnesota Extension Service. His interests are in irrigation and drainage water management practices for agronomic and horticulture crops and associated natural resource issues. Jerry is based at the West Central Research and Outreach Center in Morris, MN.

**Dr. Shengrui Yao** is a Research Fellow in Horticulture at the University of Minnesota's North Central Research & Outreach Center in Grand Rapids, Minnesota. Her research interests include fruit and vegetable production and breeding for cold and short season climates, cold hardiness evaluation for woody ornamentals and perennials and small fruit research with strawberries and blueberries.

**Dr. Chengyan Yue** recently joined the University of Minnesota's Department of Horticultural Science and the Department of Applied Economics. She is the first Bachman Chair in Horticulture Marketing and recently received an Honorable Mention for Outstanding Ph.D. Dissertation Award at the AAEE annual meeting in Portland this year. Her current research emphasizes analysis of horticultural product trade and marketing, development of estimation methodology of technical barriers to trade, experimental economics and development of effective marketing strategies for horticultural products. Her research interests include determining how labeling can affect sales of locally-grown products. Her teaching will focus on horticultural marketing.

# U of M CLEANINGS

**Dr. Cindy Tong**  
Dept. of Horticultural Science  
University of Minnesota

Now that it's February, I'm sure everyone reading this is thinking about ..... COLD STORAGE (instead of vacationing in a warm location, right?! As a postharvest specialist, cold storage is often in my thoughts (odd, for someone originally from Hawaii). It's something that growers need to think about if they have any volume of product and want to prolong the life of that product beyond two days if the product is highly perishable, or a week if it's not.

Cold storage slows the metabolic rate of harvested fruits and vegetables, as well as the progression of any disease organism that might have attached itself to a fruit or vegetable. In slowing the metabolic rate, the rate of respiration is slowed, which in turn means that the rate of water loss and sugar, starch, protein, or fat use is slowed. Slowing all of these processes down means that the product will change less from what it was like at harvest than if you hadn't put that fruit or vegetable in cold storage. As a grower, your goal should not be to keep the product looking good only until you sell it, but until your customer uses it (assuming this is a reasonable length of time).

On the other hand, some fruits and vegetables are very sensitive to the cold, so growers need to be careful to store those commodities at COOL, not cold temperatures. These products include basil, beans, cucumbers, eggplant, melons, pumpkins, okra, peppers, summer squash, tomatoes and winter squash. A lot of farms raise ten or more different commodities, including a mix of products that need cold storage and some that need cool storage. So, what's a poor grower who needs to store product to do?

Well, you could buy a used refrigeration unit. I've been told by growers that they've purchased refrigerated cases, walk-in coolers, or refrigerated trucks from restaurant supply outlets, auctions, Craigslist, and commercial operations. This past summer I visited a grower who built his own walk-in cooler with plywood and insulation, and used the CoolBot (see <http://www.storeitcold.com/>) unit to adapt an air-conditioner to pull the temperature in the cooler down to 40°. This temperature is a good compromise for short-term (2 days or less), multiple-product storage. It's not too cold for a short enough time period so cold-sensitive product won't be hurt, and it is cold enough to prolong the life of products that do need cold storage. If you decide to try the CoolBot, be sure to read the caveats on their web page about who should NOT buy a unit. The insulated room you build will need to be gap-tight and well-insulated, and the air conditioner unit you use should have the appropriate cooling power for the size of the room. Also, the CoolBot-controlled air conditioner will cool the room quickly to 50°, and then at a slower rate to lower temperatures, so you can't fill the room with a large load of hot produce and expect instant

cooling. You also have to be diligent about checking your room every day to make sure that everything is working well, but this should not be a problem if you are loading and unloading product every couple of days, and not too busy to notice if something is going wrong.

Whatever type of refrigeration unit you use, be sure to use it with a **thermometer**. A thermometer is a cheap tool that can tell you a lot. However, make sure that the thermometer is accurate. If you stick the thermometer into water with ice, it should read 32°. If it doesn't, then it was too cheap and not worth the dollar you spent on it, and you should upgrade to a better thermometer.

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## What Is Perimeter Trap Cropping and How Can It Work For You?



Perimeter trap cropping (PTC) involves planting a crop that pests prefer along the border of a field so that it completely encircles a cash crop like fortress walls. Trap crops are used to protect the main cash crop from a pest or complex of pests. The trap crop can be a different plant species, variety, or just a different growth stage of the same species as the main

crop, as long as it is more attractive to the pests when they are present.

Vegetable IPM Educator Jude Boucher (University of Connecticut Cooperative Extension System) is working to refine and popularize a PTC system to protect squash and cucumbers from a destructive pest of cucurbits: the cucumber beetle. With funding from Northeast SARE, research was conducted both in replicated plots and in growers' fields to evaluate Blue Hubbard squash as a perimeter trap crop. Results clearly demonstrated the benefits of this novel pest control approach. Plots that were surrounded by Blue Hubbard had no more pest damage than conventionally managed plots, though insecticide use was greatly reduced. Ten growers that implemented PTC on their farms reduced their insecticide use by a dramatic 96%, while at the same time saving labor and increasing their gross income by \$1,100 per acre due to reduced pest damage!

Will Perimeter Trap Cropping work for your operation? What do you need to know about your crop and potential pest pressure before you plant? Are trap crops economical? Will they work for any crop and any situation? Will they work for you?

Dr. Boucher will discuss Perimeter Trap Cropping and share his IPM research with us on February 12 & 13, 2008 during the Locally-grown/Organics and Pumpkins & Vine Crops sessions at the Upper Midwest Regional Fruit & Vegetable Growers Conference in St. Cloud, MN. The full conference schedule can be found on pages 3 and 4.



## Order Your Minnesota Grown Bags Early

MFVGA is planning the sixth annual order of the Minnesota Grown bags. Originally designed to hold a dozen ears of sweet corn without tearing, more than one million of these bags have been used by a wide variety of Minnesota Grown producers to hold a wide variety of Minnesota Grown products.

The bags are a heavy 1 mil white plastic t-shirt style bag printed with a dark green "Minnesota Grown" logo that includes the

"Fresh From Your Neighbor" tag line. The bags are 23" x 7" x 12" and the bags are recyclable. Bags must be ordered in increments of 1,000. The bags can be customized to include your farm name, market name, etc. The minimum for customized orders is 5,000 bags. You have the option of having the bags drop-shipped directly to you for an additional charge, or you can pick them up at a location in the Twin Cities area.

If you have ordered bags in the past or have expressed an interest in the bags, you will receive an order form. The order information will include pricing and ordering deadlines. Please note, in order to ensure timely delivery, your order must be received by the order deadline. This is a group order which means MFVGA compiles the individual orders and places one large order with the manufacturer in early spring. We plan for bags to arrive in early May. MFVGA does not stock an inventory of the bags, so if you are interested in using the bags next year, you need to place your order by the stated deadline.

Samples of the bags and order forms will be available at the Upper Midwest Regional Fruit & Vegetable Growers Conference and Trade Show at the St. Cloud Civic Center in St. Cloud, MN on February 12 & 13, 2008. Samples can also be requested from the MFVGA office. **You must be licensed to use the Minnesota Grown logo to order the bags.**

Order information will be mailed in early January. If you are interested in the bags and want more information, please contact the MFVGA office at 763-434-0400 or [mfvga@msn.com](mailto:mfvga@msn.com). If you contact the office via e-mail, please reference the "MN Grown bags" in the subject line.

## Strawberry & Raspberry Plants

MFVGA is planning a group order of strawberry and raspberry plants for the 2008 growing season. If you are on the berry plant order mailing list, you will automatically receive additional information and an order form for the coming year. We are currently working on the pricing and forms will be sent out as soon as details are finalized. Please note the deadlines and place your orders early to guarantee that you will be able to get the plants you request. Certain varieties have been selling out very early.

If you would like to be added to the berry order mailing list, call the MFVGA office at 763-434-0400 or send an e-mail to [mfvga@msn.com](mailto:mfvga@msn.com).

## MFVGA Policy on Conference Registration Cancellations and Refunds:

MFVGA will refund registration fees for the 2008 Upper Midwest Regional Fruit and Vegetable Growers Conference in full if the MFVGA office is notified before Monday, February 4, 2008. If the MFVGA office is notified after February 4, 2008, but before February 8, 2008 75% of the registration amount will be refunded. No refund will be issued if registrations are cancelled after February 8, 2008.

## Coming Attractions...

*The Integrated Pest Management Manual for Minnesota Apple Orchards, 2nd Edition, 2007 and the Integrated Pest Management Manual for Minnesota Strawberry Fields, 2nd Edition, 2007* have been revised and rewritten by Dr. Thaddeus McCamant, Northland Community & Technical College, Detroit Lakes, MN. The 2007 manuals were developed and published by the Minnesota Department of Agriculture. Funding for the revised manuals was provided through a partnership agreement with the Minnesota Fruit and Vegetable Growers Association (MFVGA) and the United States Department of Agriculture – Risk Management Agency. These institutions are equal opportunity providers.

Copies of the revised manuals will be distributed to MFVGA members at the Upper Midwest Regional Fruit and Vegetable Growers Conference in February.

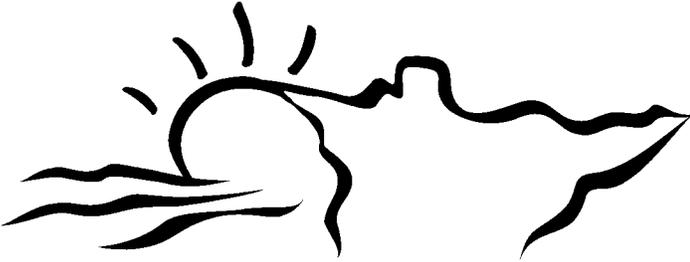
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This issue of the MFVGA Newsletter is sponsored, in part, by the USDA – Risk Management Agency, Community Outreach and Assistance Partnership Program.

For more information on the Risk Management Agency visit their website at [www.rma.usda.gov](http://www.rma.usda.gov).

Information on the Farm Service Agency can be found at [www.fsa.usda.gov](http://www.fsa.usda.gov).



# MINNESOTA GROWN

Fresh From Your Neighbor

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## Don't Miss the 2008 Minnesota Grown Directory

Submit your listing for the 2008 *Minnesota Grown Directory* by March 1st to make sure your farm or market is included. No less than 180,000 copies will be printed and the new pay-per-click campaign has TRIPLED the number of consumers searching the on-line version of the Directory compared to last year.

In 2008 we are adding a non-metro advertising campaign to increase consumer awareness of the Directory outside the 11-county metro area. Plus, our on-line Directory is undergoing a dramatic overhaul that will make our site much more user-friendly for the consumer and more effective at delivering new customers to your business.

The cost of advertising in the Directory is still just \$40 per listing. Coupled with the \$20 license to use the Minnesota Grown logo, the \$60 investment in Directory advertising is an amazing bargain! If you weren't listed in the 2007 edition you can contact Brian Erickson at 651-201-6539 for an application by mail or register on-line at [www.minnesotagrown.com](http://www.minnesotagrown.com) (just click on the blue "Members" box on the left side of the page).

## Join us on March 11!

The Minnesota Grown Program is thrilled to be able to provide members with the opportunity to hear an exciting presentation from internationally acclaimed author, speaker, and management advisor Joe Pine.

Joe is himself Minnesota grown, now living in Dellwood, with two daughters who worked at the Costa Farm & Greenhouse, one of whom also worked at the Pine Tree Apple Orchard. He is co-founder of Strategic Horizons LLP, which helps businesses conceive and design new ways of adding value to their economic offerings. Mr. Pine is the author of three path-breaking books, *Mass Customization*, *The Experience Economy*, and his latest, *Authenticity: What Consumers Really Want*.

Today, goods and services are no longer enough; what people desire most of all are *experiences* – memorable events that engage them in an inherently personal way. We're shifting into an Experience Economy where experiences are becoming the predominant economic offering.

That's bad enough news for most goods manufacturers and service providers, but what does it mean for Minnesota Grown farms, orchards, vineyards, and other purveyors of specialty ag products? It means they have to understand and apply a basic principle of the Experience Economy: that the experience IS the marketing. The best way, in other words, to generate demand for agricultural commodities is to stage an engaging retail experience that forces consumers to pay attention – and then pay up by buying the grown output. Many members already create experiences like corn mazes, hay rides, and pick-your-own-fruit activities, but are they living up to their potential? Do they hit the sweet spot that truly engages? Are they compelling, robust, and memorable enough to charge explicitly for them?

This six-hour workshop, conducted by the man who discovered the Experience Economy, ensures that you gain the full benefit of such opportunities for generating demand for your agricultural output. Further, through the frameworks and ideas in his latest book, he will show you how to render all your offerings authentic. Here is where businesses that gather harvests have a powerful advantage over all others, for few experiences are considered more authentic by consumers today than those that connect them with the earth itself. Learn how to harness that advantage, developing specific ideas for what you should do differently to prosper in the Experience Economy.

Mark your calendars today and join us for this presentation on March 11, 2008 at the Continuing Education & Conference Center on the U of M's St. Paul Campus. Registration details are available in the Members section of [minnesotagrown.com](http://minnesotagrown.com). Contact Paul Hugunin for more information at 651-201-6510. A cooperative agreement with the USDA Risk Management Agency is providing partial funding for the conference and is allowing us to make this opportunity available for just \$50 per attendee. Registrations include continental breakfast and lunch.

## Coming Soon: A Minnesota Grown Organic Logo

Minnesota farmers who are certified organic will soon have another marketing tool available to them. The Minnesota Grown Program will be introducing a new version of the Minnesota Grown logo that also incorporates the USDA organic logo. This will make it much easier and more efficient for farmers to market their products as both "local" and "organic". We hope to have a draft of the logo available for viewing at the MFVGA conference in St. Cloud. Stop by our booth and check it out!

Minnesota Grown continued on page 17



## NOTICE TO NON-MEMBERS

**In return for receiving the MFVGA newsletter, we ask a \$10 donation per year to cover printing and mailing costs.**

**Thank You!**

### PLEASE NOTE:

**If you no longer wish to receive our newsletter, please let us know.**

## Updated Pay-per-click Results

“Pay per Click” (PPC) advertising is an exciting new tool used by the Minnesota Grown Program for the first time this fall. Our pay-per-click advertising began on September 1st and in just four months the results have been amazing. Over 48,000 people have searched for one of the key words we picked (i.e. “apples”, “local foods”, “wineries”, “farmers markets”, “CSA farms”) and have clicked on our ad to search the on-line *Minnesota Grown Directory*. Our sponsored links appear on Google, Ask and Yahoo. The average “cost per click” was 30 cents.

Here’s a look at results from a few key specific ad variations we ran during 2007:

- Apples: . . . . . 23,300 clicks
- Christmas trees . . . . . 7,800 clicks
- Wineries: . . . . . 6,000 clicks
- Fall fun (hayrides, farm tours, etc.): . . . . . 3,500 clicks
- Local foods (CSA’s, farmers markets, etc): . . . 1,600 clicks
- Meats (Beef, Pork, Lamb, Elk, Buffalo) . . . . . 1,600 clicks

## Stand Up and Be Counted

Have you ever thought that agriculture wasn’t considered a valued and important industry? Do you feel like agriculture just doesn’t count with a lot of people? Taking part in the 2007 Census of Agriculture is your opportunity to be heard. By accurately filling out your Census form, you are helping tell America about the value of the U.S. farms and ranches.

You have the power to positively impact U.S. agriculture at both the local and national levels by influencing economic developments that impact local and national decision-making about:

- Competitive market pricing.
- Farm services.
- Transportation and marketing locations.
- Environmental and conservation issues.
- Farming trends.
- Production practices.
- New and changing technologies.
- And many other key issues facing you and your community.

## Your Future

The 2007 Census of Agriculture will collect information concerning all areas of farming and ranching operations, including production expenses, market value of products and operator characteristics.

Your responses help provide information that is used for all types of agricultural planning and decision-making. The information helps USDA work with other organizations to develop short-term and long-term improvements, strategies and safeguards. Your input can make a real difference.

- Your county extension office uses the data in community planning to ensure you are getting the services you need.
- Companies use the statistics to see where to put the next feed store or equipment dealer.
- Lending institutions use the information to provide sufficient funds for operational loans.
- USDA uses the information to determine if its service centers are staffed at appropriate levels to assist farmers and ranchers.

## Free Marketing Materials Available!

One of the advantages of being licensed to use the Minnesota Grown logo is the free stickers, price cards and other promotional materials. Ordering can be done on-line in the Members section at [www.minnesotagrown.com](http://www.minnesotagrown.com) or by calling us at 651-201-6510.

If there is something that you’d like added to the line of POS materials, please let us know. We are adding new items over the next several months and would love to hear your suggestions!

## New Boxes, Bags or Labels?

Receive up to \$100 by simply including the Minnesota Grown logo on your new bags, labels, tags or boxes. We can provide your printer with artwork of the logo in whatever file format they require and reimburse you for a portion of the plate charges, design charges and other one-time fees associated with printing. Call Paul at 651-201-6510 for details.

## Your Responsibility

As a member of the U.S. farming and ranching population, it is your responsibility to stand up and be counted. Through the USDA Census of Agriculture you provide USDA with vital information that cannot be collected by other means.

To be as helpful as possible, this information needs to be accurate and you are asked to carefully complete your 2007 Census of Agriculture form. Because you understand it best, YOU are the most important resource for this information.

Your response to the Census of Agriculture is required and protected by law, Title 7, U.S. Code. This law safeguards the privacy of your responses. Federal law requires that your individual answers be kept completely confidential. Data about an individual farmer’s or rancher’s operation will not be disclosed. No individual information is shared with any other Federal, State or local agency. USDA publishes the data totals for statistical purposes only, and the information cannot be used for purposes of taxation, investigation, or regulation.

## Respond Today

The U.S. Department of Agriculture (USDA) is currently conducting the 2007 Census of Agriculture, and they need your help to make it the most effective tool it can be! The Census is only conducted once every five years and they need farmers and ranchers like you to complete the Census as accurately and quickly as possible. Your responses, combined with those of your fellow agricultural producers across the country, provide the only source of uniform, comprehensive agricultural data for every county in the Nation.

You should have received your 2007 Census of Agriculture report form in early January 2008. Please submit your completed report form no later than February 4, 2008. For more information about the Census of Agriculture, or if you are involved in agriculture and did not receive a report form by January 10, 2008, please call toll-free 888-4AG-STAT or 888-424-7828 or visit online at [www.agcensus.usda.gov](http://www.agcensus.usda.gov). You can also contact the Minnesota Field Office in St. Paul at 800-453-7502 or 651-296-2230 or e-mail at [nass-mn@nass.usda.gov](mailto:nass-mn@nass.usda.gov).

# Balance Sheet – A Financial Management Tool

By Larry N. Langemeier and Danny Klinefelter, Extension Agricultural Economist, Kansas State University Agricultural Experiment Station and Cooperative Extension Service; and Professor and Extension Economist, The Texas A&M University System. This article is re-printed from the Ag-Risk Management Library website.

A balance sheet is a statement of the financial condition of a business at a specific time. It is one of the principal reports provided by a good accounting system. The balance sheet shows what is owned by a business, what is owed, and the owner's share (or net worth) of the business. By comparing past balance sheets with the present balance sheet, the growth or decline of assets, loans and net worth can be determined.

The balance sheet shows the amount of funds the owner has in the business. To determine this amount, the assets owned are listed and a value is placed on them. Liabilities and their values are also listed. The difference between assets and liabilities equals net worth, or the owner's equity in the business. The balance sheet is often called a net worth statement. The net worth is the value which would be left if all of the business's debt obligations were paid in full.

Assets may include cash on hand, bank accounts, accounts receivable, feed supplies, livestock, equipment, buildings, land and other items. Although each asset may not be completely paid for, its full value is listed. The unpaid accounts, notes and mortgages are listed as liabilities.

In many farm businesses, there is no sharp distinction between business and family assets and liabilities. This is particularly true where the farm and family expenses are paid for out of the same bank account. Funds may flow back and forth from farm to nonfarm items. In this situation the balance sheet may include both farm and nonfarm items.

The relationship of assets, liabilities and net worth is expressed as follows:

$$\text{Assets} - \text{Liabilities} = \text{Net Worth (Equity)}$$

Or

$$\text{Assets} = \text{Liabilities} + \text{Net Worth (Equity)}$$

This accounting equation is expressed in the example balance sheet.

A current asset is cash or other assets that can be quickly converted into cash in the normal business processes within 1 year. The value of current assets may vary greatly over time. Crops may be harvested but held for a better market. Feeder livestock may be purchased or sold, resulting in a continual cash flow of funds into the business and out again.

Noncurrent assets are those resources that are used mainly to support farm production. Unlike current assets, they are not expected to be sold in the normal business process. These assets have a more permanent value. They are needed to produce income, but may not be converted to cash easily. They include breeding livestock, machinery and equipment, buildings, and real estate.

Current liabilities are notes payable within a year, and include accounts payable, accrued interest and other expenses, income taxes payable, and the current portion of deferred taxes. When they become due, they are usually paid from cash on hand or by creating another loan.

Noncurrent liabilities include the noncurrent portion of notes payable, as well as land contracts and mortgages on land and buildings/improvements. Portions of the noncurrent liabilities that are due within 12 months are current liabilities because they are due in the current year of the business. From the example balance sheet statement, it may be noted that some of the assets are either in the form of cash or can be quickly converted to cash. Others would be more difficult to convert to cash. Some of the liabilities are debts that must be paid in a short time. Others, such as mortgages, are due over a period of years. Classifying assets and liabilities according to time helps in planning purchases and payments.

## Uses of the Balance Sheet

The balance sheet has many important uses. Lending agencies use balance sheets to evaluate the financial positions of most loan applicants. The balance sheet statement also can be extremely useful to the owner of the business because it indicates the business's net worth. Comparing balance sheets over time shows how much the business net worth is growing or decreasing. A balance sheet can be used by the owner of a business to support a request for borrowed funds.

The balance sheet gives information on how best to meet liabilities. If liabilities are due in a short time, cash will be needed to pay them. If the sale of current assets will not raise sufficient funds and the loan cannot be renewed, then the owner may need to negotiate a long-term loan on the basis of noncurrent asset values.

Comparing total current assets to total noncurrent assets helps determine if too much or too little capital is tied up in permanent investments. A farm business, consisting primarily of noncurrent assets, has less flexibility than one which has sufficient current assets. Some flexibility in the business should be maintained. A balance sheet provides the information for making these comparisons.

## Asset Valuation

One of the most important issues in completing and using the balance sheet is the method used to value assets. The two most common are current market value and cost. Market value is the estimated amount the asset would sell for on the date of the statement, less selling costs. Cost is the original cost or basis of the asset, less any accumulated depreciation. The method used to determine asset value affects financial ratios derived from the balance sheet and the amount of deferred taxes. Most importantly, it affects farm equity.

The National Farm Financial Standards Council recommends that the balance sheet should be prepared on both a market and a cost basis. The cost basis indicates the amount of earned and contributed owner equity. The market value indicates the additional amount of equity that has resulted from the change in asset values due to inflation or deflation. The portion of total equity that has resulted from market value changes is the difference between the market value and cost basis owner equity.

## Evaluating the Balance Sheet

A balance sheet of a farm business can be evaluated by:

- Comparing it to balance sheets of the same business in previous years.
- Comparing it to balance sheet data from other farms.
- Using ratios.
- Using a "common-size" statement.

## Comparison to Previous Years

One of the most effective methods of evaluating the balance sheet is comparing one year to previous years for the same business. Comparing balance sheets between years directs attention to changes that have occurred in the relationship between assets and liabilities and the resulting growth or decline in net worth of the business.

## Comparison to Other Farms

Comparing the balance sheet of a farm business to balance sheet data from successful farms of a similar type may give evidence of weak or strong points in the business.

**Balance Sheet** continue on page 19

**Example Balance Sheet (farm business only) and  
Common-Size Statement of a Farm Business  
John P. Recorder – December 31, 1998**

	Amount	Percent		Amount	Percent
<b>ASSETS:</b>			<b>LIABILITIES</b>		
Cash on Hand	0	0.00	Accounts Payable	0	0.00
Cash on Deposit in Bank	31,140	3.97	Notes Due Within One Year	118,975	15.18
Marketable Securities	0	0.00	Current Portion of Term Debt Due Within 12 Months	11,125	1.42
Market Livestock	232,650	29.67	Accrued Interest	8,500	1.08
Crops Held for Sale and Feed	17,980	2.29	Income Taxes Payable	3,200	0.41
Fertilizer and Supplies on Hand	7,625	0.97	Current Portion-Deferred Taxes	55,910	7.13
Accounts Receivable	10,000	1.28	Other Accrued Expenses	4,000	0.51
Prepaid Expenses	0	0.00	Other Current Liabilities (List)	0	0.00
Cash Investment in Growing Crops	9,000	1.15	<b>TOTAL CURRENT LIABILITIES</b>	<b>\$ 201,710</b>	<b>25.73</b>
Other Current Assets (List)	645	0.09	Noncurrent Portion – Notes Payable	20,790	2.65
<b>TOTAL CURRENT ASSETS</b>	<b>\$ 309,040</b>	<b>39.42</b>	Noncurrent Portion – Real Estate Debt	83,025	10.59
Breeding Livestock (Market)	25,500	3.25	Noncurrent Portion – Deferred Taxes	71,275	9.09
Auto-Trucks (Market)	13,520	1.72	Other Noncurrent Liabilities	0	0.00
Motorized Equipment (Market)	70,700	9.01	<b>TOTAL NONCURRENT LIABILITIES</b>	<b>\$ 175,090</b>	<b>22.33</b>
Machinery & Equipment (Market)	37,605	4.80	<b>TOTAL LIABILITIES</b>	<b>\$ 376,800</b>	<b>48.06</b>
Investments in Capital Leases	0	0.00	Retained Capital	280,160	35.73
Investments in Other Entities	6,000	0.76	Valuation Equity	127,105	16.21
Investments in Cooperatives	18,000	2.30	<b>OWNER EQUITY</b>	<b>\$ 407,265</b>	<b>51.94</b>
Real Estate (Market)	198,750	25.35	<b>TOTAL LIABILITIES AND OWNER EQUITY</b>	<b>\$ 784,065</b>	<b>100.00</b>
Buildings-Improvements (Market)	104,950	13.39			
Other Assets (List)	0	0.00			
<b>TOTAL NONCURRENT ASSETS</b>	<b>\$ 475,025</b>	<b>60.58</b>			
<b>TOTAL ASSETS</b>	<b>\$ 784,065</b>	<b>100.00</b>			

**RATIOS:**

**Current Ratio** = Total Current Farm Assets / Total Current Farm Liabilities  
 $\$309,040 / 201,710 = 1.53$

**Debt/Asset Ratio** = Total Farm Liabilities / Total Farm Assets  
 $\$376,800 / 784,065 = 0.48$

**Equity/Asset Ratio** = Total Farm Equity / Total Farm Assets  
 $\$407,265 / 784,065 = 0.52$

**Debt/Equity Ratio** = Total Farm Liabilities / Total Farm Equity  
 $\$376,800 / 407,265 = 0.93$

**Working Capital** = Total Current Farm Assets – Total Current Farm Liabilities =  $\$309,040 - 201,710 = 107,300$

**Use of Ratios**

Ratios may be used in evaluating balance sheets. A ratio is a comparison of two numbers which are expressed as a numerical ratio of one number to the other or as a percentage of one to the other. Examples of balance sheet ratios are:

Current Ratio =  $\frac{\text{Total Current Farm Assets}}{\text{Total Current Farm Liabilities}}$

Debt/Asset Ratio =  $\frac{\text{Total Farm Liabilities}}{\text{Total Farm Assets}}$

Equity/Asset Ratio =  $\frac{\text{Total Farm Equity}}{\text{Total Farm Assets}}$

Debt/Equity Ratio =  $\frac{\text{Total Farm Liabilities}}{\text{Total Farm Equity}}$

Working Capital = Total Current Farm Assets – Total Current Farm Liabilities

In the example balance sheet, the Current Ratio of the farm business is 1.53 (\$309,040 to \$201,710). The Debt/Asset Ratio is 0.48 or approximately 1 to 2.1 (\$376,800 to \$784,065). The Debt/Equity Ratio is 0.93 or approximately 1 to 1.1 (\$376,800 to \$407,265). Expressed in another way, the example balance sheet shows \$1.53 of current farm assets for each \$1 of current farm loans, \$0.48 of total farm liabilities for each \$1 of total farm assets, and \$0.93 of farm liabilities for each \$1 of farm equity.

Some ratios compare an item from the balance sheet to a measure of net income:

Net Farm Income to Equity =  $\frac{\text{Net Farm Income}}{\text{Total Farm Equity}}$

Net Farm Income to Total Assets =  $\frac{\text{Net Farm Income}}{\text{Total Farm Assets}}$

**Common-Size Statement**

When different size operations are compared, using percentages rather than actual dollars has some advantages. This approach is called a common-size statement. Each farm is put on a “common-size” basis; that is, the various assets, liabilities and equity are expressed as percentages within the business.

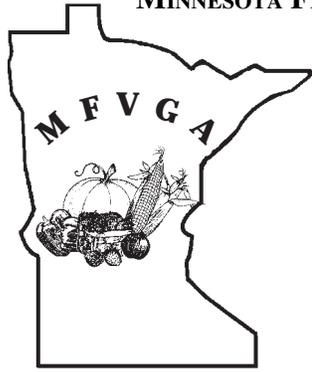
An example of data for a common-size statement is shown in the example balance sheet where the individual assets are listed as a percent of the total assets and the individual liabilities and equity are listed as a percent of the total liabilities plus equity.

## MINNESOTA FRUIT & VEGETABLE GROWERS ASSOCIATION

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### Wind Power – Is it an option for you?

Lisa Daniels, Executive Director of Windustry, will address some of the basic issues related to wind energy and what farmers should know before making any final decisions or financial commitments. She will give a brief history of wind energy and an introduction to wind development. She will also talk about the importance of knowing your wind, knowing your land, knowing your business structure, knowing the economics and knowing your options.

Windustry is a non-profit organization working to increase wind energy opportunities for rural landowners and communities by providing technical support and creating tools for analysis.

Windustry has provided high quality wind energy information to varied audiences of farmers, rural landowners, elected officials, utility representatives, community planners, farm management educators, and bankers since the mid-1990s. Windustry was originally developed as a project of the non-profit Sustainable Resources Center based in Minneapolis, funded by the Legislative Commission on Minnesota Resources for two bienniums. In 1999, Windustry began a transition to broaden its scope and expand its target audience beyond the state of Minnesota. Windustry is now a non-profit, 501(c)(3) organization partnered with the Institute for Agriculture and Trade Policy (IATP), another non-profit organization that promotes resilient family farms, rural community and ecosystems around the world through research and education, science and technology and advocacy.

The fast-paced expansion of the wind energy industry leads to new challenges daily and Windustry is committed to seeking solutions that benefit rural landowners and communities. Not only does wind energy provide clean, emissions-free, locally produced electricity, but it also creates economic development in the form of new jobs, new industry, new revenue through electricity sales, and associated growth and spending. Windustry seeks to promote wind energy in ways that help capitalize on these opportunities to diversify and revitalize rural economies.

### Can teens and seniors work together? Norine Larson to Conduct Workshop on Employee Relations

Innovation is necessary in today's market if you are to find and train sufficient qualified people to work on your farm. The problem of finding good part-time workers continues to increase. You have to look to new sources of recruitment and new training methods to build a productive workforce out of a variety of generations.

Senior citizens are now regarded as our fastest growing population. They are also the healthiest, most active group of seniors our country has ever seen. Raised under the influence of the depression, this generation is known for its great work ethic. They are people you want for wonderful part-time workers. They are also great partners with today's young people, now labeled as Generation Next who come to the workplace with little knowledge of a work ethic. Their success as working partners depends on the clever manager who trains them together with a specific plan that moves them from curiosity to understanding to respect of each other.

This session will give you usable hints to understand, recruit and hire both of these populations as well as the tools for a training program to turn them into productive partners.

Norine Larson, with advanced degrees in adolescent education, has worked with young employees and their employers for over 30 years. She has written curricula on the subject, and as a consultant she has developed corporate training programs as well as a series of best-selling training videos.

As the part-time employee pool tightened over the past few years, Norine began to focus on the largest employee pool in the country – retirees. She has now developed techniques that effectively partner teens and seniors in the workplace. Norine believes that hiring multi-age employees presents a challenge that can be both fun and rewarding. Her presentation on Wednesday, February 13, 2008 will give you the tools to make you believe the same.

## ATTENTION TRADE SHOW EXHIBITORS

The 2008 Upper Midwest Regional  
Fruit and Vegetable Growers Conference and Trade Show  
will be held February 12 & 13, 2008 at the St. Cloud Civic Center in St. Cloud, MN.

Have we received your application? Return it as soon as possible to reserve your booth(s).

If you need an application or more information, contact the MFVGA office at 763-434-0400.