



Mid-Columbia Small Farms & Acreage Newsletter

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November– December 2005

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Dear Small Farmer and Landowner,

Welcome to the November/December Issue of the Small Farms and Acreage Newsletter. In this issue you will find a good article by Dr. Susan Kerr, Klickitat County Extension Agent, about Home Poultry Production. Stay tuned to the next issue of the Mid-Columbia Small Farms and Acreage Newsletter for Part Two. Also in this issue is a very good article on “Loan Applications: What Lenders Look For” by Bill Hubble, Agriculture Loan Officer with Bank of Eastern Oregon in Moro.

As you look through this issue you will see a number of local workshops that are being offered in the area including the Farm Profit Seminar, Small Woodland Management, Pesticide Use Training, and Wasco County Tree and Shrub Sale. There are also some excellent regional workshops including the Small Farm School, NE Oregon Direct Marketing Conference, Oregon and Washington Tilth Conferences, Austin Family Business Center Ties to the Land: Keeping Family Forests and Farms in The family to name a few. Please see the “Calendar of Events” and the “Coming Events” sections of this issue for additional information.

As you review this issue, if you should have any questions about any of the information found in the newsletter or questions about small farming, please give us a call. You can contact your

local county extension office at the numbers found on the top of this page. Again, please let us know how we can be of help to you.

Also as a reminder, if you receive this newsletter electronically, please make sure you let us know whenever you change your e-mail address so we can make sure you remain on the mailing list.

Sincerely,

Brian V. Tuck
Mid-Columbia Extension Agent
Oregon State University
Wasco County



Example of direct seeding, an effective soil conservation effort.

Calendar of Events

2005



November

- 1 - Dec. 13** Willamette Valley Green Industry Seminars, each Tuesday at the Oregon Garden, Silverton. All classes but one scheduled for ISA continuing education credits and some have pesticide recertification credit. Information: (503) 397-3462 or chip.bubl@oegonstte.edu.
- 9 SAIF Corporation's 11th annual Agriculture Safety Seminar Series**, Red Lion Hotel, 304 SE Nye Ave., Pendleton, 9:30 a.m.-3 p.m. Free. Information: (503) 373-8000 or (800) 285-8525.
- 11-13 Washington Tilth's Techniques for Sustainable Farming & Marketing Workshop**, Wenatchee, WA. Call 206-442-7620 or www.tilthproducers.org. Please see the "Coming Events" section of this newsletter for more information.
- 12 Small Farm School**, Clackamas Community College, Oregon City, 8 a.m.-4 p.m. \$45, includes lunch. Information: (503) 657-6958 ext. 2246.
- 16-17 Pacific Northwest Vegetable Association Conference and Trade Show**, Red Lion Hotel, Pasco, WA, Information: www.pnva.org, (509) 585-5460 or snolan@agmgt.com.
- 17 Farm Profit Seminar**, Columbia Gorge Community College Auditorium. Cost \$25 per person and \$35 per management team. Pre-registration required by Tuesday, November 15. Call OSU Wasco County Extension Service at 541-296-5494.
- 19 Oregon Tilth's 31st Annual Fall Conference** will take 8:00 a.m. to 8:00 p.m. at the Salem Convention Center in Salem, Oregon. The theme of this year's conference is *Strategies for Success in the New Era of Sustainability*. The one-day event will feature practical workshops; an all-day poster session highlighting advances in sustainable agriculture research, education, and outreach; interactive table displays from other prominent, progressive organizations throughout the nation; and more! Information: www.tilth.org
- 19 Wasco County Soil and Water Conservation District "Forestry 101" Workshop**, Mosier Grange, Mosier, 9:00 AM – 4:00 PM. To pre-register call 541-296-6178 ext 3 or e-mail tammy.tripp@oacd.org.
- 22 Pesticide workshop**. Columbia Gorge Community College Auditorium, 8:30 a.m.-1 p.m., presented by Oregon State University Extension Agents. \$5 fee collected at the door. Register in advance by calling Wasco County Extension 296-5494 or Sherman County Extension 565-3230 by Nov. 18.
- 29 SAIF Corporation's 11th Annual Agriculture Safety Seminar Series**, Port of Morrow, Riverfront Room, 2 Marine Drive, Boardman, 9:30 a.m. - 3 p.m. Free. Information: (503) 373-8000 or (800) 285-8525.
- 30 SAIF Corporation's 11th Annual Agriculture Safety Seminar Series**, Discovery Center, Wasco County Historical Museum, 5000 Discovery Drive, The Dalles, 9:30 a.m.-3 p.m. Free. Information: (503) 373-8000 or (800) 285-8525.
- 30 OSU Austin Family Business Center "Ties to the Land: Keeping Family Forests and Farms in the Family" Workshop**, OSU Food Innovation Center, Portland, 8:00 AM – 12:00 PM. See http://www.familybusinessonline.org/programs/workshop_calendar.aspx for more info.
- 31-Dec. 2 32nd annual Hermiston Farm Fair and Trade Show**, Hermiston Conference Center, 415 S. Hwy. 395. Seminars, exhibitors, banquet and auction. Information: <http://oregonstate.edu/Dept/hermiston/index.php>



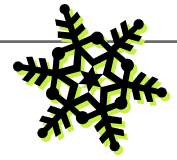
December

- 7 Opportunities in Agricultural Organics Recycling and Use Conference**, Kittitas County Fairgrounds, Ellensburg. Washington Organic Recycling Council with exhibitors and keynote speakers. Information: www.compostwashington.org.

Calendar...continued

- 7 Reduced Tillage Under Irrigation Workshop.**
9 a.m.-5 p.m. Moses Lake. Information: Andy McGuire, WSU Extension, (509) 754-2011 ext. 413,
amcguire@wsu.edu, brochure available at <http://www.grant-adams.wsu.edu>.

January



- 11 SAIF Corporation's 11th Annual Agriculture Safety Seminar Series,** Hood River Best Western, 1108 East Marina Way, Hood River, 9:30 a.m.- 2 p.m. Free. Information: (503) 373-8000 or (800) 285-8525.

Coming Events



Small Farm School
Saturday, November 12, 2005
8 a.m. - 4 p.m.
Clackamas Community College • Oregon City, Oregon
Horticultural farms of the urban fringe . . . healthy and growing

Small Farm School 2005 will present some of the 'best of the Northwest' through lecture and small group format. Here is your opportunity to get questions answered about starting or improving your own growing operation. Join us with other Washington and Oregon landowners as we explore the production and market potential for crops that have proven to be lucrative enterprises for either part-time or full-time operations.

Registration & Details

<http://www.oan.org/associations/4440/files/pdf/events.farm.school.pdf>

Hands-on Cheesemaking Class

Port Townsend, WA

November 13

WSU Jefferson County Extension and Olympic Peninsula's newest cheesemaking facility in Port Townsend, Mt. Townsend Creamery, will host Vermont cheesemaker for a hands-on cheesemaking class on Sunday, Nov 13, from 8am to 5pm. Peter will be teaching the basics of artisan cheesemaking. This one-day workshop will allow participants to experience all aspects of the cheesemaking process, from the heating of the raw milk to the hooping of the curds and finally the aging of the cheese in the coolers.

Each participant will be making and taking home cheese as well as learning about the history and science of cheese craft. A variety of different cheeses will be made from raw and pasteurized milk.

The workshop is limited to twelve participants and there is an application process to get into the class. Class Fee is \$125. The class begins promptly at 8am and will end around 5pm. Lunch and snacks will be provided.

For an application or more information, contact Harvinder Singh at WSU Extension Jefferson County, 360-379-5610 x 230 or email Harvinder@jefferson.wsu.edu



Coming Events....continued

PROFIT SEMINAR HELPS FARMERS AND RANCHERS REDUCE RISK



If a profitable ranching business is a goal of yours, then join other farmers and ranchers and presenter Dave Pratt for a dynamic three hour presentation entitled “Generating Wealth: Keys to a Profitable Farm Business” on November 17th, from 6-9 pm, in The Dalles, Oregon.

“This seminar is the first of a series we plan to offer to farm and ranch managers in conjunction with our Farm and Ranch Survival Kit program,” says Brian Tuck, OSU Extension in Wasco County. Sponsored in part by the Western Center for Risk Management and in partnership with WSU, this seminar will give participants a concentrated look at creative ways to solve everyday challenges that arise from farming and ranching in today’s changing environment.

Presenter Dave Pratt owns and operates the “Ranching for Profit School and Executive Link Program,” a school that has changed many farming and ranching operations from losing money to profitability in a very short time. In this three hour segment, Mr. Pratt will cover topics including how to analyze your financial performance for making profitable financial decisions, how to drought proof your business, how to increase the livestock carrying capacity of your ranch without added expenses, and how to identify family and business goals. Ideas presented in this workshop will be applicable for all agriculture-based businesses.

“Generating Wealth: Keys to a Profitable Ranch Business” will be held on Thursday, November 17th from 6-9 pm at Columbia Gorge Community College, Building 2, Room 2.384. Participant costs are \$25 per person or \$35 per management team. To insure your seat, please **pre-register by Tuesday, November 15th**. To register contact OSU Extension Service, 400 East Scenic Dr., #2.278, The Dalles, Oregon 97058 Phone: (541)296-5494 e-mail: Brian.Tuck@oregonstate.edu.

You’ve got your woodland dream home. Now what?

One of the most important aspects of being a woodland steward is seeing to its' health. Fire is nature's way of insuring a healthy woodland environment. Through fire, weak and diseased trees are removed, pests are curtailed, thick understory and species competition are removed or eliminated. Because we have removed fire from our management decisions, alternative methods need to be explored in order to insure your forest stays healthy.

Forestry 101 will present 4 simple tools to use to better understand your forest and what it needs to be healthy; how to minimize fire risk and reduce its devastation should you have a fire; how to create wildlife habitat that will insure that animals will continue to play a part in your forest woodland; and finally, how to create a Master Plan that will allow you to plan and implement these management tools over a period of time in a manner you can afford.

Come join us for the day and learn the ways of the woodland steward.

WHEN: November 19, 2005
WHERE: Mosier Grange, Mosier
TIME: 9:00 AM to 4:00 PM
COST: \$8.00

Pre-register with Tammy at 541-296-6178 ext 3, or email her at tammy.tripp@oacd.org. Spaces are limited.

9:00 - 9:45 Introduction—Topics, Master Plan Overview
 9:45 - 10:30 - Forest Ecology/Pests—Ole Helgerson, Area Forester, WSU Extension Service
 10:30 -10:45 - BREAK
 10:45 - 11:30 - Fire: Creating Defensible Space/Fuels Reduction—Mel Gard, Oregon Dept of Forestry
 11:30 -12:30 - LUNCH
 12:30 - 1:15 - Attracting Wildlife and Creating wildlife habitat in a fuels reduced forest—Bill Weiler, Wildlife Biologist, WA Dept of Fish & Wildlife
 1:15 - 1:45 - Summary/Practical application/Q&A—Josh Thompson. Conservation Planner/Tech, Wasco Co. SWCD
 1:45 to 2:00 - BREAK
 2:00 - 4:00 - Hands on Workshop: Creating a Master Plan

Incorporate the topics of discussion into a 10 year Master Plan—Karen Lamson, Conservation Planner; Jennifer Clark, Mosier Watershed Council; & Tammy Tripp, Wasco Co. SWCD

Coming Events....continued

Pesticide Workshop to Assist New and Experienced Applicators

A pesticide workshop designed to assist both the experienced applicator and those wishing to obtain their applicator's license will be offered Tuesday, November 22, at the Columbia Gorge Community College Auditorium. The program is scheduled to begin at 8:30 am and run until 1 pm.

Presented by Oregon State University Extension Agents Sandy Macnab and Brian Tuck, the class has been approved for five hours of recertification credits. Four hours may be counted as a Core credits if an applicator needs that level and the additional hour will assist in meeting their 16 hours of required credits. If an applicator has already participated in a Core class, the session will count for five hours of "other" certified pesticide safety training.

The class is also a good refresher for those needing to obtain an applicators license for any application. Following the class, there will be an exam proctor available to offer any of the state certification exams for pesticide applicators.

Those taking the exam should know that their new license will not officially begin until the new year so they still have five years to complete their recertification credit training.

The program is open to the public. A \$5 registration fee will be collected at the door. Participants are asked to pre-register by contacting the Wasco County Extension Office (296-5494) or the Sherman County Extension Office (565-3230) by November 18.

Austin Family Business Center Family Business Development Workshop *Ties to the Land: Keeping Family Forests and Farms in the Family*

November 30, 2005

Time: 8:00 AM - 12:00 PM

Location: OSU Food Innovation Center,
1207 NW Naito Parkway, Portland OR

Cost - \$35 first person; \$10 per additional family
member

Registration Information - http://www.familybusinessonline.org/programs/workshop_calendar.aspx

Few challenges family forestland owners, farmers, wine-makers, and other land-based family businesses face are more important than the issue of passing the business and its supporting land base on to the following generation. Today, 95% of Oregon's small landowners are 65 or older. Many small landowners want to preserve their family lands but don't know how to involve family members in ownership and operation of their small land-based businesses. Lawyers and accountants are skilled at addressing technical aspects of inter-generational transition through business and legal mechanisms, including trusts, estates, and family corporations. But for families, the real challenge may not be technical issues, but communication. Without informed communication, personal relationships and family emotions may prevent full and honest exploration of the options, and families may fail to meet their goal of passing the land on intact. This Forum explores the human side of estate planning, focusing on ways to maintain family ties to the land from generation to generation. This Forum will build awareness of key challenges facing family businesses and motivate families to address them. Practical exercises will teach families necessary tools to address tough issues. Professionals will learn techniques for helping families bridge communication gaps.

Wasco County Tree & Shrub Sale

Wasco Co. SWCD has published it's 2006 Tree sale list. The conservation district offers a wide selection of drought tolerant, native and naturalized, bare root tree and shrub seedlings, as well as cuttings. New additions this year include: Vine Maple, River Birch, Oregon White Oak, Purple Lilac, Noble Fir, and Western Larch. For those who have missed the ever popular (no pun here) Theves Poplar, we are happy to report they are back. Weather incidences at the nurseries the past couple of years severely limited availability of this successful windbreak species. To get a copy of the tree sale list you can visit www.swcd.oacd.org, call Tammy at 541-296-6178 ext3, or email her at tammy.tripp@oacd.org



Resources



Publications

OSU Extension Publications

The following are new publications from Oregon State University. Please see the OSU Web Site at for more information on these and other publications at: <http://eesc.oregonstate.edu>

EM 8896-E, Insects: Taking a Deeper Look at the World of Bugs, new August 2005, 46 pages, no charge (available online and from Rural Science Education Program, 541-737-9038) <http://eesc.oregonstate.edu/agcomwebfile/EdMat/em8896-e.pdf>

TB 152, Biology, Ecology, and Management of Western Juniper, new June 2005, 84 pages, no charge (now available to download individual chapters) <http://eesc.oregonstate.edu/agcomwebfile/edmat/html/tb/tb152/tb152.html>

The Oregon State University Extension Service recently released "Landmarks in Conservation," a DVD designed to help rural landowners, farmers, ranchers and foresters develop sustainable natural resource plans for their operations. "It is available through Experiment Station Communications for \$19.95 per copy plus \$4 shipping and handling. To order the DVD, visit <http://extension.oregonstate.edu>, call toll-free, 1-800-561-6719, or fax your request to 541-737-0817.

Other Publications

Recommended Urban Trees can be found at <http://www.hort.cornell.edu/uhi/outreach/recurbtree/index.html>

Updated WSDA direct farm marketing book available

With today's increasingly competitive food and agricultural markets, more farmers are turning to direct market sales to capture a higher percentage of the retail food dollar. To help farmers who want to enter this growing market, the Washington State Department of Agriculture (WSDA) has updated its guide to direct farm marketing.

Commonly called **The Green Book**, for its green cover, the 116-page handbook provides regulatory and marketing advice for farmers interested in selling at farmers markets and roadside stands or directly to local consumers, grocery stores, cafeterias and restaurants. "This is a valuable resource for farmers, county health

departments, farmers market managers, agricultural professionals and anyone who wants to know the ins and outs of selling farm products direct to consumers," said Kelli Sanger, coordinator, Small Farm and Direct Marketing Program at WSDA.

The expanded version of The Green Book explains the basics of what growers need to know about food safety, health, business, labor and tax issues. There are sections on selling specific products, such as eggs, fish and shellfish, fruits and vegetables, honey, milk and dairy, and information on food stamps, nutrition programs, signage and labeling. It also covers direct marketing strategies that farmers can use to sell their products, such as selling to restaurants, at farmers markets, on-farm sales, Internet sales, and Community Supported Agriculture programs. An extensive list of publications and organizations related to the topics is included.

Herbs: Organic Greenhouse Production (Summary)

This publication looks at marketing channels for and assesses the economics of small-scale organic production of fresh-cut herbs. Certified organic production differs from conventional methods chiefly in fertility management and pest control. Propagation methods differ for annuals and perennials. <http://attra.ncat.org/attra-pub/summaries/gh-herbhold.html>

Herb Production in Organic Systems (Summary)

The emphasis of this publication is on research into organic herb production in the U.S. and implications for herb production under the National Organic Program regulations. It addresses harvesting wild herbs, as well as organic production of annual and perennial herbs, and presents current research abstracts. <http://attra.ncat.org/attra-pub/summaries/om-herb.html>

Web Pages

WSU Organic Agriculture Project

Database. The WSU Center for Sustaining Agriculture and Natural Resources (CSANR) has developed a web database of organic agriculture projects. The goal is two-fold: Improve access for those seeking information on organic agriculture in the state; Create a record of organic agriculture projects to track institutional involvement and public investment over time. The website can be found at: <http://forestcat.tfrec.wsu.edu/CSANR/index.php>



Resources... continued

Newsletters

Here is the latest issue of **Northwest Gardeners¹ eNews**, an online newsletter from OSU Extension and Experiment Station Communications.
<http://extension.oregonstate.edu/gardening/>

Current issue of the **Sustaining the Pacific Northwest - Food, Farm, & Natural Resource Systems** quarterly electronic newsletter can be found at: <http://csanr.wsu.edu/whatsnew/SPNW-v3-n3.pdf>.

Feature Articles

The Home Poultry Flock, Part 1

*by Susan R. Kerr,
 WSU Klickitat County Extension Agent*

More and more people express interest in learning how to raise their own home flock of chickens, turkeys and other poultry. Generally speaking, poultry raising is within the realm of possibilities for most small acreage owners. Poultry produce two sources of high quality protein (meat and eggs) while requiring relatively little space or intensive care. If allowed to forage, birds can help keep insects and weeds under control and fertilize soil with their droppings, too.

In Parts 1 and 2 of this article, we will adapt and include excerpts from excellent publications from the Mississippi State University Extension Service. We'll also provide a list of additional helpful resources that contain much more detailed information for home poultry enthusiasts.

The Home Flock

The "home flock" usually consists of 20 to 40 chickens kept to supply eggs and meat. An average family of five persons will require about 30 hens. To produce 30 pullets (hens less than a year old), start with 100 straight-run (unsexed) chicks or 50 sexed pullet chicks. Purchase pullet chicks only if you want layers. Chicks can be started any time during the year. Baby chicks started in March or April are the easiest to raise up to laying age (6 months). However, these birds begin production in late summer or early fall and therefore generally do not lay as many total eggs as birds started in November to begin production in April. The disadvantage of starting birds in November is that they are harder to raise through the winter months to laying age in April.

Recommended breeds for a small home flock include Rhode Island Red, New Hampshire, Barred Rocks, Sex-Link and White Plymouth Rock. These birds lay brown-

shelled eggs. They are dual-purpose breeds used to produce both meat and eggs. They have large bodies and eat more feed than the egg-laying types. They are gentle and easy to manage. You can buy straight-run chicks or you can pay more and buy pullets. When chicks are about 9 to 10 weeks old, separate the pullets and cockerels (young males). Keep the pullets and sell or use the cockerels for meat.

The Egg Flock

For an egg-producing flock, recommended breeds are production-type Rhode Island Red, Leghorn, Leghorn-crosses and Sex-Link. These birds have smaller bodies than broiler chicks and they do not eat as much feed. They also lay more eggs. This type of bird weighs 4 to 4½ pounds when fully grown. It takes about 4 pounds of feed to produce a dozen eggs with this type of bird. They lay white-shelled eggs.

The Broiler Flock

Cross-bred chicks and commercial broiler strains are used for broiler production; these have been developed by genetic selection for high meat-producing traits. These chicks grow fast and produce broilers in six to seven weeks. A pound of meat is produced on less than two pounds of feed. The principles of brooding broilers are the same as for other chickens.

Considerations When Ordering Chicks

Debeaking is an optional management practice that helps prevent cannibalism and feed wastage in large, confined flocks. This can be done at the hatchery or when they first arrive at their growout facility, but is not necessary for typical home flocks. Make sure any chicks you buy have been vaccinated in the hatchery for Marek's disease and at four days old for Newcastle disease, fowl pox and/or bronchitis.

Brooding Chicks

The brooding period is from the day the chicks hatch until they are eight to ten weeks old. The brooder is an "artificial mother" to the chicks and keeps them warm

Feature Articles...continued

and comfortable during their first four to six weeks. Prepare the brooding area in advance of the chicks' arrival. Allow at least one square foot of floor space per chick. The brooding house should be clean and dry and protect the chicks from cold or rainy weather as well as entry by rats, dogs, cats and wild animals. It should be well ventilated but free from drafts. The house should have electricity and water. Two common types of brooders are infra-red heat lamps and the hover-type, gas fired brooders.

Thoroughly clean and disinfect the brooding area and equipment at least two days before the chicks arrive. After the area has dried thoroughly, cover the floor with four to six inches of dry litter material. Pine wood shavings or sawdust is recommended. Hardwood litter allows the growth of harmful fungus organisms that cause a disease called aspergillosis or brooder pneumonia.

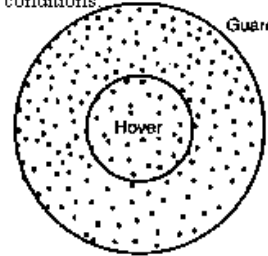
Turn on the brooder and adjust it to the proper temperature so the temperature will be up to 90°F two-and-a-half inches from the floor or litter when the chicks arrive. Fill the waterers so the water will become warm; baby chicks do not like cold water. An 18" high cardboard or wire mesh guard ring around the brooder will help keep the chicks near the heat, feed and water, so they don't freeze or starve. The guard ring should be large enough to allow three feet of space between the ring and the outer edge of the brooder. Remove the ring after four to seven days.

Reduce the brooder's temperature five degrees each week until you reach 70°. You should maintain a 70° brooder temperature until the broilers are marketed or pullets reach eight weeks of age. Beyond eight weeks, keep the brooder temperature between 60 and 65° until the pullets reach maturity.

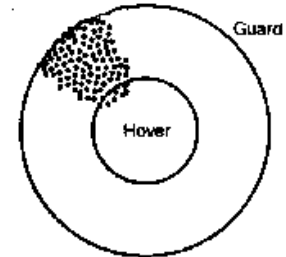
If chicks are evenly distributed over the floor and are eating and drinking well, the temperature is adequate. If the chicks are huddled together beneath the brooder, the temperature is too low and you should increase it. When the chicks are gathered near the brooder guard and panting, they are too hot and you should reduce the brooder temperature. Refer to Figure 1. If you need to increase the temperature, lower the bulb. Raise the bulb to reduce the temperature. After the bulb is adjusted for starting the chicks, you can raise it an inch once a week to provide the right temperature. Don't let the chicks become either chilled or over-heated. Close the brooder house on cool nights and allow plenty of ventilation on warm days.

Figure 1.

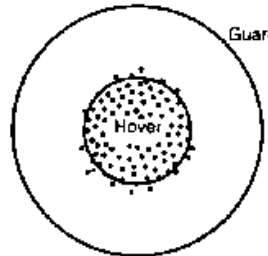
Just Right
A contented peep and evenly distributed chicks around the hover indicates comfortable conditions.



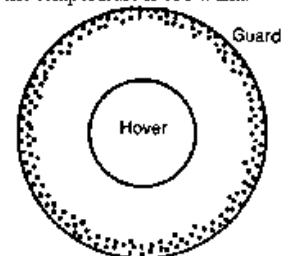
Too Drafty
When the chicks chirp and wedge behind the hover, there is a draft.



Too Cold
If too cold the chicks will chirp and pile up under the hover.



Too Hot
If the chicks move away from the heat source and are drowsy, the temperature is too warm.



Feeders and Waterers

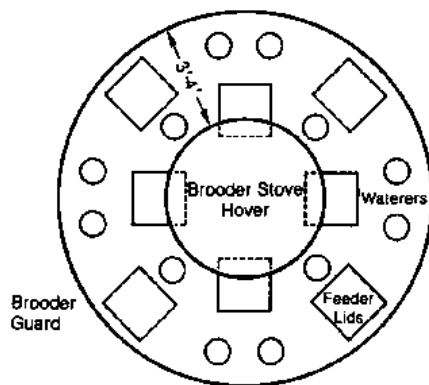
Start your chicks on a starter mash. Feed the starter mash for the first 6 weeks, then change to a growing mash. Continue feeding the growing mash until the pullets start to lay eggs. Clean feed is essential, so keep dirt, manure and litter out of the feeders. Use a commercial feed so you can be sure the chicks are receiving a balanced diet.

Place feed and water around the brooder before placing the chicks on the litter. See Figure 2. During the first three weeks, 50 chicks will require two, two-foot long baby chick feed troughs and three half-gallon water fountains. If you use trough-type waterers, provide at least one three-foot waterer for 100 chicks. Allow at least 3/4 inch of watering space per chick throughout the brooding period. For the first few days, also place feed on egg flats or sheets of paper so chicks start to eat sooner. Fill feed troughs full the first few days but thereafter not more than one-half to two-thirds full to reduce feed wastage. Place the water fountain on a short piece of board (1" x 6" x 6") to help keep the water clean. Wash the waterers at least once each day and disinfect them at least once each week to help prevent diseases.

Feature Articles... continued

Use broiler-size feeders after chicks are three to four weeks old. Adjust the feeder size and height to always keep the rim of the feeder the same height as the bird's back. Allow three inches of feeder space per bird until they are 10 weeks of age. Calculate feeder space by measuring one side of the feeder and multiplying by two. For example, one four-foot feeder measuring 48" on one side can be used to start 96 chicks. If tube feeders are used, use three tube feeders per 100 chicks. Provide your chicks with clean, fresh water at all times!

Figure 2.



In Part 2 of this article, we'll discuss feeding pullets and laying hens, managing broilers, disease prevention, record keeping and educational resources. We'll also explain why Northwest home flock owners play a vital role in monitoring the domestic Avian Influenza situation.

The majority of this information was obtained from Mississippi State University Extension Service Publication 268 (The Home Flock) and 255 (Poultry Unit One). Copyright by Mississippi State University.

Loan Applications: What Lenders Look For

(Note this is one of the feature articles developed for the OSU/WSU "Farm and Ranch Survival Kit" All the articles currently developed for this program can be found on the OSU Small Farms Website at: <http://extension.oregonstate.edu/wasco/smallfarms/RiskManagement.php>)

An entire article could be written on almost any single piece of information that a lender needs in order to

make a loan decision. The information contained in the 5 Cs, character, repayment capacity, collateral, capital and conditions are considered keys to evaluating any type of loan. In this article, we will apply this formula to agricultural lending.

First, a lender must have a complete application package before a lending decision can be made. Contrary to popular opinion, loan officers are no more fond of paperwork than are applicants. Therefore, only that information which is absolutely necessary for a complete analysis and quick-as-possible decision is needed. Remember that most lenders do not make any money until a loan is approved and funded, so lenders are just as interested as applicants in quick decisions. Simplistically, lenders are in the rental business. They just rent money! If they do not "rent" money from depositors and "rent" money to borrowers, they are not going to be in business very long. Lending can be a beneficial and profitable relationship between lenders and applicants.

If this is your first application to this lender, the loan officer is going to ask for what seems like an exorbitant amount of information. Not only will this information be used for the current request, but it will establish a foundation for future requests. Most requested information is directly related to the loan request. Other information is required to meet the regulatory requirements placed on the lender. Lenders, like other businesses, must comply with applicable regulations.

We're not going to discuss regulations here, just what lenders look for in order to make a decision on an application. As mentioned earlier, the lender concentrates on the 5 Cs of credit, character, repayment capacity, collateral, capital and conditions. They are in this order for a reason. We're going to briefly discuss each of them. When it comes to lending, an applicant's **character** is defined by the applicant's credit score, which is based on the applicant's credit history. Even for those lenders who still define "character" the old fashioned way, credit history is still extremely important. The majority of agricultural loans are to sole proprietorships and partnerships. Loans to other entities normally require individual guarantors. Therefore, personal (consumer type) credit and the business credit can not be separated when a loan request is being considered. Both show on the credit report. Both are critical to the loan decision.

Feature Articles... continued

Repayment capacity is measured by ability to repay all financial obligations **after** loan approval. The lender wants the applicant/customer to pay all financial obligations from normal business income, not the liquidation of assets. Balance sheets, credit reports, historical and projected income, expenses and production are not only important to the applicant's business, but critical to the lender's analysis. Balance sheets (commonly referred to as financial statements) are compared to credit reports. Interestingly enough, many applicants do not include personal assets or liabilities on the balance sheets with their applications for business credit. The lack of this information is normally not a character issue, but is usually just a misunderstanding on the part of the applicant. Applicants who do not include personal assets (family vehicles, household, etc.) and/or personal liabilities (family vehicles, credit cards, charge accounts, etc.) normally understate their net worth. They also misrepresent their repayment capacity. Incomplete information requires the loan officer to make assumptions, and assumptions normally do not favor the applicant. When in doubt, ask your loan officer for assistance. It will help you both!

In the repayment analysis, the lender is looking at some key ratios. One is the "**current ratio**," which compares the current assets (CA) to the current liabilities (CL). Are the current assets sufficient to repay the current liabilities and have a margin for the unexpected? A 1:1 ratio means all current assets equal current liabilities. There is no margin. Less than a 1:1 current ratio **may** indicate a weakness. A second comparison is total assets to total liabilities; a representation of the applicant's overall financial strength. The lender prefers that the applicant own more of the business than do the creditors. Net worth needs to exceed total liabilities. The reverse, again, may reflect a weakness. The word "may" is used here because this is only part of the total analysis. But any potential weakness must be considered in the final loan decision. The emphasis is to include **all** financial information so the lender can use the tools available to provide the applicant with the best financial package available.

Collateral is only a type of insurance policy for the lender. If the lender misjudges character and/or income becomes insufficient to meet all financial obligations, those assets pledged as security for the loan become the means by which the loan, hopefully, is paid in full. The applicant must realize that assets pledged are part of the contract with the lender. If the applicant is not prepared to use those assets for loan repayment, then the assets should not be pledged as collateral. This is an "old fashioned" measure of character.

Capital, noted on the balance sheet, represents the owner's financial stake in the business. It is the difference between the total assets and total liabilities, or net worth. The net worth represents the applicant's ability to meet all liabilities, regardless of type, and provide risk protection to the lenders. A greater net worth (in relation to the total assets) provides greater ability to meet the applicant's financial obligations, thereby decreasing the risk of the lender. The lender's comfort level on any loan has a direct correlation with the risk.

Conditions simply state the terms under which the lender is willing to make the loan. Some conditions are pertinent to all loans, i.e. repayment amount and terms. Others relate to weaknesses, actual or potential, which are discovered during the loan application analysis.

A condition can relate to collateral. A common example is the lender may be willing to approve the loan subject to specific assets offered as collateral and the value of said assets offered. The applicant may offer only crops to secure the loan. The lender may also require equipment with a specified minimum value. If the applicant agrees to the conditions, then the lender can approve the loan. If the applicant has concerns and options, he/she should always discuss those with the lender. Alternatives may exist. Only when the applicant and the lender agree can the requested loan be approved and funded.

An article could be written on each of the 5 Cs of credit and how each relates to information needed by lenders. This has been a short discussion of those. The applicant must remember that he/she, not the lender, is the expert. The lender must remember that the applicant is not normally an expert in completing financial information. Each must help the other if a complete application is to be achieved. The completeness of the application has a direct correlation to the speed of the credit decision. The loan decision is only as good as the information provided by the applicant and gleaned by the lender. The applicant should not hesitate to ask for assistance; neither should the lender. If your loan officer seems unwilling to assist you, you may want to shop for a lender the same as you shop for fertilizer, fuel, equipment, etc. Loan officers are being paid to (a) find a way to make, not decline, loan requests and (b) do so in a way that is the least risk to the lender and, subsequently, the applicant. The plan and the hope is that by working together, the applicant and the lender both become successful.

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