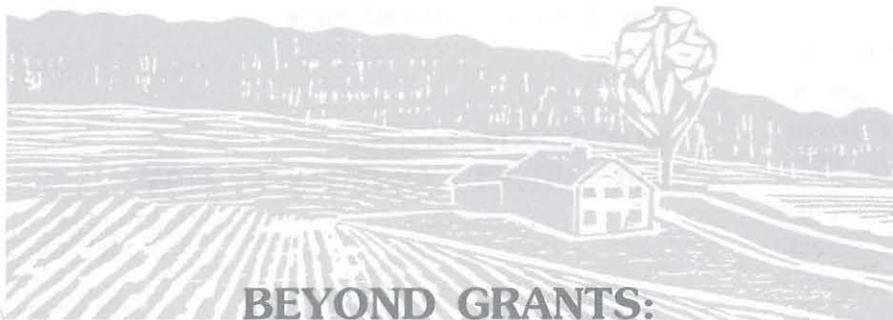


the Practical Farmer

Practical Farmers of Iowa Newsletter

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Summer 2001



BEYOND GRANTS: THE PFI LEADERSHIP CAMPAIGN

Robert Karp

Recently the PFI board of directors and staff came to an important realization. We recognized that PFI was being called to play a much larger and stronger leadership role in the state of Iowa than we have played ever before. Agriculture is in crisis, as you well know, and many more people and organizations have begun to look to PFI for sensible solutions, credible research and creative ideas. Decisive changes need to occur soon if the small and medium sized farmer will remain a part of the Iowa landscape – not to mention clean air, water and soil. More and more people can now see that this is the case.

One other thing we recognize, however, is that for PFI to play this larger role, we will need to diversify our funding sources beyond

This leadership campaign has and will involve reaching out to a wide variety of organizations and individuals. In the coming year it will also involve reaching out to you – the PFI members.

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the usual government and foundation granting agencies. Just as farms need diversity to be sustainable so do organizations. Recognizing this need, we have decided to embark on a campaign to secure upwards of \$300,000 in non-grant funding over the next three years. This money will be used to move PFI to a new level of leadership in Iowa by strengthening existing programs and services, by communicating more boldly and effectively to the public at large the knowledge and wisdom of our members, and by expanding into new program areas. This leadership campaign has and will involve reaching out to a wide variety of organizations and individuals. In the coming year it will also involve reaching out to you – the PFI members.

In the meantime, I am pleased to announce that PFI has already received its first gift in response to this effort. This past May the **Iowa Farm Bureau Federation** announced that it would support PFI's new Executive Director position over the next three years with \$50,000 a year. This money comes with no strings attached other than that it be used to help PFI move into a stronger leadership role across the state by strengthening its current programs and expanding into new program areas. This is exciting news and I hope you will find an opportunity to join me in thanking the Iowa Farm Bureau Federation for their generous support and their vote of confidence in PFI.

This particular gift, coming as it does from the Iowa Farm Bureau Federation, suggests that some new bridges are being built here in Iowa that bode well for the future. These are the kind of bridges that will be required as we seek to bring the issues and concerns that have long been close to the hearts of PFI members more strongly into the mainstream of Iowa agriculture.

... we seek to bring the issues and concerns that have long been close to the hearts of PFI members more strongly into the mainstream of Iowa agriculture.

I trust that over the next year we will be able to make many more such announcements to you as more people and organizations choose to help PFI become all we can become in the years ahead.

Obviously, it will take more than money to move PFI into this new leadership role. This summer the PFI board and staff held a two day retreat to revise our strategic plan for the coming year and I look forward to sharing with you more about our emerging sense of direction for PFI in the next issue of the newsletter. In the meantime, if you have ideas for how we can create a more diverse base of financial support that will allow PFI to move boldly into future, or want to assist us in this effort, please don't hesitate to contact me. ☺

THE NASH BASH – PFI's FIRST COMMUNITY DAY

Rick Hartmann



On Saturday June 9th, Linda and Michael Nash hosted the first ever, official, PFI Community Day at their farm – Sunflower Fields Family Farm and CSA. The community day idea was conceived to showcase innovative PFI members, reach out to new folks in the community, and give PFI members in each district another opportunity to get together. The first community day was just that – a well-rounded community of people interested in sustainable agriculture having a good time together.

The crowd was almost as diverse as Nash's farming operation, which means a lot considering the Nash's grow food for 160 CSA members. There was also a good mix of both consumers and farmers coming and going throughout the afternoon. The same held for organizations, thanks to NE Iowa Organics and GROWN Locally Cooperative for their partnership.

The day wasn't complete without a tour of the facilities. An old barn has been converted into a

packing shed with the help of some new concrete and salvaged stainless steel equipment. From there a roller conveyor leads to a large cooler unit. Just across the yard was the greenhouse facilities where plants are started under controlled conditions for replant in the field.

One of the most popular events was planting cole crops with the mechanical transplanter. Everyone who wanted a turn riding the transplanter was obliged and in no time we put in 500 feet of row. Because the planting worked so well, rumor is Michael is planning a Weeding Day, and Harvest Day next year too. 🍷



Michael Nash, left, fine tunes the transplanter, as a guest lends a hand.



Everyone got a chance to try out the planter at Nash's Community Day.

SEPTEMBER ON-FARM RESEARCH FIELD DAYS & COMMUNITY DAYS

The August PFI events will fly by faster than the ink can dry for this newsletter. But there's still an impressive array in September. (No, it's not a misprint. There really are some dates with more than one event.) Details are in the Field Day Guide. If you don't have a copy, dial 515-294-8512 and we'll send you one. All events are open to the public at no charge. So grab a neighbor and get there!

Thursday, September 6 on-farm research
Paul and Karen Mugge,
Colin and Carla Wilson,
Dan and Lorna Wilson, Paullina

Saturday, September 8 on-farm research
Tom Wahl and Kathy Dice
Red Fern Farm, Wapello

Saturday, September 8 on-farm research
Rob De Haan,
Dordt College Ag Stewardship Center
Sioux Center

Wednesday, September 12 on-farm research
Dick and Sharon Thompson, Boone

Saturday, September 15 on-farm research
Jan Libbey and Tim Landgraff
One Step at a Time Garden, Kanawha

Saturday, September 15 on-farm research
Susan and Jeff Zacharakis-Jutz
Z-J Farm, Solon

Friday, September 21 on-farm research
Jeff Klinge and Deb Tidwell, Farmersburg

Friday, September 21 community day
Colin and Carla Wilson,
Dan and Lorna Wilson, Paullina

Saturday, September 22 community day
Don Adams and Nan Bonfils
Full Circle Farm, Madrid

Sunday, September 23 community day
Francis and Susan Thicke
Radiance Dairy, Fairfield



2001 Summer Field Days Out and About - I



Lynda Haupert made yummys using fresh herbs and vegetables at Angela Tedesco's field day.



In-field weed-flaming workshop led by Dave Ruden at the New Melleray Abbey.



Joe and Arlene Keenan, Ogden, scaled-up their vegetable production this year.



Pizza, anyone? Garlic drying at the Gary and Nancy Guthrie farm.



Worms, be gone! Mike Natvig and Dr. George Beran measure an herbal oil for pigs in a parasite trial.



Medicine on the prairie was gathered by Randy Kidd with the holistic livestock health group.

FAST-FORWARD THROUGH SUMMER

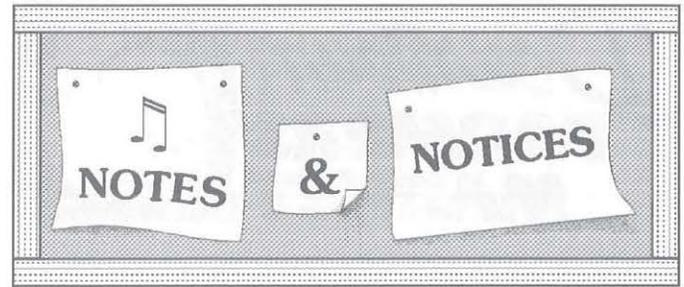
Rick Exner

When I get up now the crickets are singing, not the birds, confirming the calendar is somewhere past mid-summer. When I walk to work, the air holds ripe and maturing plant scents. Summer is on fast-forward, but what season isn't? For me, the difference with summer is the photo record that goes along with PFI events in the field. The turning point this year seems to be on roll 6-01. It starts with the first John Pesek Colloquium on Sustainable Agriculture, on March 1. The roll proceeds to a few snapshots from the Holistic Livestock Health workshop led by veterinarian Randy Kidd and supported by the Producer SARE grant received by Susan Zacharakis-Jutz. By the end of the frames, we're into the June 20 field day at New Melleray Abbey.

The field day schedule for August and September is loaded. As noted in the last newsletter, a major motivation behind on-farm research these days is markets that reward particular systems and production practices. "How do I economically produce lambschickensbeanspigs carrots for those markets?" Field days give you the opportunity to visit with people a little further up the learning curve.

With PFI staff changes this summer, it's a challenge to keep up with field days. After you come to a PFI field day, we usually send you an evaluation to see what you liked and learned. That's not happening right now, but maybe it will by later in the summer. Special thanks to our members who are making phone calls to invite non-members to field days. Fully 30 percent of PFI's membership has indicated willingness to occasionally help out with such contacts!

Before the end of September, I will miss lots of great shots of demonstrations and interactions at PFI field days. After more than 300 of these events, I still get too engrossed at the best spots and forget to take pictures. Here are a few that I didn't miss from June and July. 🍷



♪ Leopold Center Update

In the spring newsletter we alerted you to the pending funding cuts for the Leopold Center for Sustainable Agriculture. The Iowa Legislature did enact those cuts and, despite a the Governor's line item veto that reduced them by \$100,000, the Center will have a \$284,000 (15 percent) decrease in operating funds for the next year. The implications for programs are dramatic, but the Center will honor all research project and issue team commitments for this fiscal year. Thanks to all the PFI members who engaged in the dialogue; the Leopold Center is a vital partner. For more information contact www.leopold.iastate.edu.



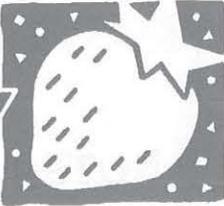
LEOPOLD CENTER

♪ Farmers' Market T-shirts Available

Do you know where your food comes from? This question is the theme for this year's Ames Downtown Farmers' Market. The answer comes easily when you shop at the market. You get to see and meet the person who grew the vegetables or the flowers, or who baked the bread or made the soap. We require that all of the vendors at our market come from an adjacent county to Story County and that they sell only their own items, i.e., no brokering. This guarantees that the items sold at the market are local and fresh, and that you always know where they come from.

This year's theme is our new t-shirt design also. The front of the t-shirt asks the question and the back answers with the logo of the Ames Downtown Farmers' Market. Angie Gordon, a student at ISU, designed and printed the t-shirts, as well as a money apron with our logo. The t-shirts and aprons are

Downtown FARMERS' MARKET



for sale out of the PFI office or at the market on Mondays, 2 - 6 P.M. in downtown Ames. We have a variety of sizes, including children's sizes, and the price is \$12 for a shirt and \$6 for an apron. Get people around you to think about where their food comes from and support a local PFI project in Story County. Contact Stacey Brown, the market manager, if you are interested at 515-232-5661. 🍓

♪ Sioux Rivers RC&D Manages Local Foods Project

"Our Rural Supermarket" is the name of a local foods project dedicated to helping independent producers market their products. Jessica Sokolowski coordinates this project from the Sioux Rivers RC&D office in Sergeant Bluff. The first phase of the project was to collect information on producers in the area; current work focuses on collecting purchasing information from businesses, restaurants, and institutions. Anyone interested in the project can get more information by calling 712-943-7882 or visiting the website www.siouxriversrcd.org 🍓

♪ PFI Annual Meeting Date is Set

Mark your calendar now for the PFI Annual Meeting and Winter Workshops, then stand by for details. The dates are January 18 and 19, 2002 at the Gateway Center, Ames. 🍓

♪ Zacharakis-Jutz Elected to SARE Council

Congratulations to PFI member Jeff Zacharakis-Jutz, Solon, on his election to The North Central Region SARE Administrative Council. Jeff will serve as the State extension representative to the Council. The NCR SARE home page,



www.sare.org/ncrsare, is a good place to start for information about publications, grants, calendar of events, and SAN, the sustainable ag network. 🍓

♪ Conservation Practices Demonstration September 8

Join John and Anne Nieland at Little Creek Farms just south of Madrid, IA for a program on tree plantings, stream buffers and prairie restoration. Trees Forever, NRCS and DNR will sponsor the event that begins promptly at 8 AM. Call 515-276-8216 for more information. 🍓

♪ Land Wanted for Veggie Production

Responsible organic farmer seeks one to ten acres prime Iowa farmland for growing vegetables, located within a twenty-mile radius of Ames for rent, purchase, or caretaking. Jay Robinson, Box 51 Ackworth, IA 50001 or jrobinso@ames.lib.ia.us 🍓

♪ PFI Joins "Taste of Iowa" Program

PFI recently joined the State of Iowa's "A Taste of Iowa" (ATOI) program. This will allow any PFI member to use ATOI



promotional materials if you raise and sell fresh produce or sell processed foods with at least 50% of the value added in Iowa. You will also be listed in ATOI directories, including an online version that is suppose to be coming soon. PFI members who want to be listed, should contact Gary Huber at 515-232-5649 or ftf@isunet.net. 🍓

♪ Free Fresh Produce Trimmings

Loffredo Fresh Produce Company in Des Moines has around 2,000 lbs of fruit and vegetable trimmings available for free each day after 3 pm six days a week, Sunday through Friday. The trimmings are mostly watermelon, cantaloupe, honeydew and pineapple rinds, plus some vegetables (celery, tomatoes, etc.). They would work best for someone

with a truck that could be loaded with an endloader. The trimmings would make good compost, or they could be fed to hogs in an open feedlot.

Loffredos would be willing to work with more than one farmer so the farmers could take turns picking up. The facility is located on SW 63rd Street, most easily reached by people to the south and west of Des Moines. If you are interested, contact either Dave Dennis at Loffredos 515-285-3367 or dennis@loffredofresh.com or Gary Huber at PFI 515-232-5649 or ftf@isunet.net 🐾



Nancy munches her way to health and vitality.

WELCOME NANCY DUNDATSCHECK – PFI'S MEMBERSHIP SERVICES COORDINATOR

Editor's note: Nancy officially joined the PFI staff in late July. She works out of the office in Agronomy Hall on the ISU campus where her phone number is 515-294-8512. Her primary responsibilities focus on managing the databases for PFI membership and farming systems program, but we know her many talents will exceed any job description we might concoct. Here she provides a glimpse of her eclectic personage. Welcome, Nancy!

My roots are in the Northeast, and my first encounter with 'agriculture' was with a garden that would sprout up every summer in my New Jersey back yard with the help of my father's spare time and Germanic hands. Somehow those bulk seed packets he'd fumbled with would magically transform so something fresh would almost inevitably accompany Sunday dinner.

Oh, those tomatoes. How could one forget those tomatoes? An Italian woman can do many things with this most sensuous fruit, and my mother was no exception. The arduous task of making pasta sauce, however, is the most tortuous of all, and in her later years, my mother would start to develop an intimate relationship with Signor Ragu. And a small amount of table sugar. (This was an affair my father would discover, but grudgingly forgive.)

My attraction to beauty and nature has drawn me to studies in the arts (an Applied Science Degree at the Fashion Institute, a personal passion for nature photography), but my idealism and rancor for injustice inevitably attracted me to the social sciences (BA at SUNY Purchase). The connections I saw between environmental problems and faulty social, economic and political structures led me to pursue an MA in Social Ecology at Goddard College. My previous work with non-profits such as Association on American Indian Affairs, Fellowship of Reconciliation, AFT, Bank Street College Environmental Workshop and Weis/Audubon Ecology Center reflects my interest in advocacy, educational programming and outreach.

Over the years I have come to realize that environmental problems are really 'people problems,' and that health problems are often caused by unwholesome food. I was excited by the idea that part of the solution could be brought about by bringing people closer to their food sources. Naturally I have been attracted to the CSA model, which I experienced firsthand at Magic Beanstalk

Dundatscheck continued on p. 14

My attraction to beauty and nature has drawn me to studies in the arts...but my idealism and rancor for injustice inevitably attracted me to the social sciences.



Curtis Balmer leads the way at the Ledges State Park (left).

Mighty teen counselors on their leadership trek (right).



2001: A PFI CAMP ODYSSEY

Seren Shank, Rhodes

This year has been a pretty big year for me. I graduated from high school, decided on a college, and will soon be moving out of the house I've lived in all my life. Also, after being at PFI Camp for five years, this was the first year I became a staff member. Although this was our 7th annual PFI Camp, 2001: A PFI Camp Odyssey, was also full of firsts.

This year saw the first teen leadership trip, a backpacking trek in The Ledges State Park. Although we have had teen leadership days in the past, this was the first year we featured an in-depth, two-day training experience. While at The Ledges, the teens participated in leadership and team building activities. Both the counselors and the staff members commented that the trip was great, and we hope to continue it next year. PFI has some really amazing teens who did an outstanding job as counselors and role models and they will surely continue as leaders in the future.

I, and many others I assume, traveling through time was a first at camp. We boarded the time machine and wound up in several different periods of Iowa's past, present, and future. While in the different eras, we met the inhabitants of the period, and learned about the culture and agriculture of the time. While in the Neolithic era, the campers had the chance to make a bow drill fire, learn about native Iowa plants, and the native Iowa peoples. In the Pioneer era, the campers made their supper of buffalo, beans, and cornbread over an open fire and

in Dutch ovens, learned about what it would be like to travel the Oregon Trail, and even met a real pioneer woman.

In the present, they visited a farm that has incorporated the "Full Circle" of agricultural life with the lessons of the past and goals of the future. Thanks to Don and Nan and Harold! Finally, in the future, the campers got to design their farm of the future, and think about what they hope to bring to agriculture in Iowa.

Yes, this camp was full of firsts. It was the first time our group was so large that we had to charter a bus for the field trips. It was the first year at camp for the Hogg family, including one-year-old Isabella, who I hope enjoyed her first camp experience as much as we all enjoyed having her and her family there.

PFI Camp has been a very special part of my teenage years. It has given me experiences and memories that I will carry with me wherever life takes me. Most importantly, it has given these youth a chance not only to have fun and interact with other PFI kids, but also to think about where they fit in and what role they have now and will someday have in Iowa's future. It is my firm hope that this camp will be here to give the PFI youth that chance for many years to come 🍷

Editor's note: The 7th Annual PFI Youth and Family Camp, celebrated on these two pages, took place June 17-20 at the Y-Camp in Boone County. Congratulations and thank you to Shelly Gradwell for pulling together such a great crew and program.



June in Iowa – the girls of Wildwood sampling their strawberry harvest.



Meg Johnston and Robert Hogg discover it's not easy to make a bow drill fire.



Having a blast at the Circle dance with live music from Von Kaster, Mary Sand and friends. Celebrate!



Don Adams brings hay racks, campers, and stewardship Full Circle at a visit to his farm.



Jessi Thompson shares her future farm poem (printed on the right) on the last day of camp.

FUTURE FARMS

Jessi Thompson, Boone

In the year 3001 what will my farm be like?
 I'll try to use natural resources and maybe ride a bike.
 Chickens and cows, horses and pigs. I'll own a little of each.
 I'll work hard all day to meet my goal and then I'll go to the beach.
 No chemicals, no problem, I'll do it an old fashioned way.
 I hope people will enjoy my food and then come back in May.
 I'll farm the land the way it's there. I'll farm it good so its not bare.
 Prairie grass, tall green trees, little shrubs and honey bees.
 I hope I can bring back all kinds of animals and make the land a better place.
 In the future, farms will still be here because of choices we make.
 Future farms here we come, we're ready to take our place. 🐾

FOOD SYSTEMS PROGRAM UPDATE

Editor's note: As part of our Food Systems Program, PFI staff are working with several organizations on a project titled "Expanding Local Food Systems through Direct Marketing to Iowa Institutions," which is funded in part by a grant from the USDA Federal-State Marketing Improvement Program (FSMIP). One partner in this project is the Iowa Farm Bureau Federation (IFBF), which makes an effort to serve foods from Iowa farmers at the cafeteria in its West Des Moines headquarter. The following story is reprinted from the March 24, 2001 Iowa Farm Bureau Spokesman with permission from IFBF.

Iowa Growers Cater to Institutional Cafeterias

Teresa Halvorsen

Iowa farmers who grow fruits and vegetables have traditionally relied on two methods to sell their produce: setting up a stand at a local farmers market or delivering to the customer's front door. But a new market for Iowa produce is beginning to develop and shows great potential for growth. It's the institutional market, which includes school, hospital and corporate cafeterias.

The Iowa Farm Bureau headquarters in Des Moines houses a dining area that serves more than 400 employees and guests daily. Last year, the Farm Bureau cafeteria served 46 cases of asparagus, 48 cases of melons, 86 cases of strawberries, 1,000 pounds of beef and 120 pounds of pork



Tom Singer, food service director for Sodexho Marriott at the Iowa Farm Bureau Cafeteria, is in veggie ecstasy. (Reprinted with permission of IFBF.)

chops – all which were raised in Iowa. And those items represent just the top of a long list of Iowa-grown foods that the cafeteria purchases.

The Farm Bureau dining area has served Iowa-grown foods since it first kicked off the state's "A Taste of Iowa" program back in 1999. The label, "A Taste of Iowa", is given to foods that are at least 51 percent grown or processed in Iowa,

"You do have to take the extra time to tell people, 'Here's something locally grown.' But if it is marketing right, our guest count goes up," says Tom Singer with Sodexho Marriott Services, the catering business that prepares and purchases food for Farm Bureau.

The Farm Bureau dining area is one of five Iowa institutions being studied as part of a state project to help growers learn how to market to institutions. Last summer, the State of Iowa received a \$55,000 grant from the U.S. Department of Agriculture to conduct the project.

The Farm Bureau dining area was selected as a model for the project because of its unique system for obtaining Iowa-grown produce, says Gary Huber, co-director of the Practical Farmers of Iowa Food Systems Program. Instead of selling directly to the cafeteria, growers work through Farm Bureau's main produce distributor, Loffredo Fresh Produce Company in Des Moines.

"The advantage is that farmers don't have to own all the transportation, because Loffredos has trucks basically six days a week go to all corners of the state delivering fresh produce, and they are willing to pick it up," Huber says.

Growers may be hesitant to have a middleman handle their produce and take a share of the profits, but Singer says institutions prefer to work through distributors to minimize their risk. For instance, if bad weather destroys a grower's lettuce crop, and Sodexho Marriott had planned in advance to serve taco salad, then Loffredos can turn to one of its other suppliers, such as Dole foods, for lettuce.

Also a concern is food safety. Singer says all of Sodexho Marriott's vendors must have liability insurance to supply food to the Farm Bureau dining area. "With the things that you've seen in the recent past with e.coli, not only on meat but also on produce, liability has been a major, major issue for anybody that's serving food," Singer says.

Even though Iowa is well-known as the top corn and soybean state, more and more Iowa farmers are expressing an interest in marketing produce to institutions, Huber says. "There's a growing number of farmers that are sort of tired of being bigger in order to be able to farm and are starting to think differently about their operations and diversifying it by trying to become part of the food system, as opposed to just the farming system."

But before producers start planting an acre of red potatoes along side their corn and soybean rows, they need to educate themselves about the food service industry. This includes learning the lingo. Huber says producers may be used to selling sweet corn by the dozen, but food service customers buy produce in cases. A case of sweet corn from Loffredos contains 50 to 55 ears.

Huber says growers should also make sure that they receive a fair market value for their produce. He suggests that growers work together to supply institutional markets, rather than competing against each other by offering prices lower than the cost of production.

Additionally, producers should keep in mind that not all institutions can afford to pay premiums for Iowa-grown produce. "Corporate food services, hotels and restaurants are some of the more lucrative compared to other ones such as nursing homes, hospitals, and public school systems," says Huber.

Singer says "A Taste of Iowa" has been such a success with Farm Bureau employees that Sodexho Marriott is looking into expanding the

program to its other corporate accounts in the Des Moines area.

And Steve Winders, Loffredos food service sales manager, says Loffredos is willing to work with more Iowa growers. Currently, four Iowa growers supply produce to the Farm Bureau dining area.

PFI and the State of Iowa plan to distribute in April a set of educational materials about marketing to institutions, based on the findings of the grant project.

"If you are a corn and soybean farmer, there's also opportunities if your willing to think about farming in a way other than what you may have thought about your entire life," Huber says. ☪

Enthusiastic Response to Local Food Workshops

Robert Karp

This past spring and early summer Practical Farmers of Iowa held five day long workshops around the state called "Iowa CAFE." The word CAFE stood for "Community Agriculture and Food Enterprises." It also stood for a spirit of community we wanted to create in the workshops; an invitation to diverse people to come together and think honestly about where we have come from and where we are going with agriculture in Iowa.

Though the evaluations are still being tabulated it doesn't seem too early to declare the workshops a success. Upwards of fifty people attended each workshop and much enthusiasm was expressed. It is amazing to consider that only five years ago most people in Iowa would probably not have taken much interest in a workshop on local food systems. **Matt Russell** of the *National Catholic Rural Life Conference*, one of the workshop's sponsors, described the workshops in a follow up letter. He said they:



Local food continued p. 14

DIRECT MARKETERS CONSIDER LIABILITY INSURANCE

Rick Hartmann

Direct marketing farm products is a business like any other in that it exposes farmers to risks against which they may want to buy insurance. Insurance is a contract between you, and typically an insurance company, where you give them money (premiums) in exchange for compensation for a loss or harm from an agreed upon event. For example, a typical farm liability insurance policy is bought by the farmer in order that he or she might be held harmless in the event that someone is accidentally injured on the farm.

With the increase in direct farm marketing, farmers are often faced with new and added risks. Selling vegetables, fruits, meats, crafts and processed foods to customers directly on the farm, at local restaurants, through a CSA or farmers markets create different risks than selling hogs to the buying station. Many direct farm marketers are asking whether they need to purchase new or additional liability insurance that covers some of these new risks. The typical farm liability or homeowner policy may not cover direct marketing activities, or the full range of activities in which you are engaged.

Here's a list of claims made in 1999 and 2000 to policyholders of an insurance company specializing in direct farm market insurance.

Customer fell, sprained ankle

Bell in corn maze fell, broke customer's hand

Child fell off hay wagon, was run over

Customer fell, broke leg

Customer fell, broke arm

Overflow parking in corn stubble field; fire started, 31 cars destroyed

Insurance policies can be crafted to provide coverage for any combination of different risks; every farming enterprise has different risks associated with it. For those reasons, there is no one insurance policy for direct farm marketers. One direct farm marketer may sell meat, another flowers. One may attend five different farmers' markets, and another may have a 'u-pick' operation.

To determine whether extra liability coverage is needed for your direct farm marketing activities, it is important to determine if your current policy covers such activities. Insurance policies can be especially difficult to understand, so you should definitely consult your agent. What your agent *tells* you about your policy is most generally binding to the agent and/or company. Meet your agent and thoroughly and honestly tell your agent the process by which you direct market your farm products. Not disclosing all your activities could result in inadequate insurance coverage.

If you find that your direct farm marketing activities are not fully covered by your existing insurance policy, an insurance agent may suggest adding excess liability coverage to your existing policy as a rider, or purchasing a commercial business policy. One local agent shared that their regular farm liability policy covered the selling of vegetables off the farm at a farmers' market stand if total annual gross sales were less than \$20,000 and vendor space was less than 700 square feet. However, selling more than \$20,000 worth of vegetables, or any amount of meat or processed food products would require purchasing a commercial liability policy. Commercial business policies might include both a personal and products liability component. A products liability policy generally insures against harm caused by your product.

Several direct farm marketers in central Iowa have added commercial liability policies (including product liability) in addition to their existing farm liability policies for fees ranging from as low as \$100 to \$600 per year. The differences in premi-

The typical farm liability or homeowner policy may not cover direct marketing activities, or the full range of activities in which you are engaged.

The differences in premiums are due to differences in products, how they are marketed, the process involved, and amount of sales generated.

ums are due to differences in products, how they are marketed, the process involved, and amount of sales generated. If you are interested in more information on liability insurance from **Farm Bureau Financial Services**, you can contact agent Layne Brown at 515-967-8976 who was particularly helpful in writing this article. Layne's office is located in Altoona, Iowa. You can find your nearest Farm Bureau Financial Services Agent at www.fbs.com and go to 'contact center'.

The **North American Farmers Direct Marketing Association** offers a one-stop one million dollar liability insurance plan, including products liability, that covers hay rides, petting zoos, pick-your-own, school tours, mazes, farmers markets, poultry, beef, baked goods and other activities and products. Their premiums run \$3.25 per \$1000 gross receipts, minimum premium is \$325. To qualify, you have to be a member of NAFDMA. Membership is an additional \$75. To contact NAFDMA, call 1-888-884-9270, or visit on-line at <http://www.nafdma.com/>.

One reason farmers are acquiring extra liability coverage is because retail outlets such as restaurants, cafeterias, and farmer markets are requiring farmers to have adequate insurance coverage before they directly buy products from them. One of the more successful direct meat marketing family farms in central Iowa was spurred to secure extra insur-

... this article doesn't replace the need for advice or consultation with professional insurance or legal representatives; nor do I endorse any insurance company.

ance because one of their restaurant customers required it. Through their independent insurance agent they found appropriate liability coverage for about \$400 from **Allied Insurance**. In this case, they had to meet three requirements before their insurance company would issue them insurance. They were first required to: 1) slaughter their animals at a federally approved facility, 2) transport their primal condition product in a temperature-controlled vehicle, and 3) have the final cuts made at a state-inspected facility. To learn more about Allied Insurance and find an agent, go to their website at www.alliedinsurance.com.

Even large suppliers, chain retailers and food management companies are jumping on the local/natural/organic food bandwagon to profit from its recent demand. Although this may provide some fresh opportunities to value-added farmers, there are usually strict requirements on having insurance. One local farmer had considered becoming a vendor at their local Wal-Mart store. They found out that their application would not be accepted without proof of current commercial liability insurance – including 2 million dollars in product, 2 million in personal and 2 million each occurrence. We found a similar situation existed for those wanting to be an approved vendor to supply fresh fruits, vegetables, or meat to the management company of a local agribusiness cafeteria.

For an excellent discussion on insurance and liability in the context of direct marketing, read Neil Hamilton's *The Legal Guide For Direct Farm Marketing*. Copies can be purchased by sending \$20 to Drake University Agricultural Law Center, Des Moines, IA 50311.

Please note that this article doesn't replace the need for advice or consultation with professional insurance or legal representatives; nor do I endorse any insurance company. It is intended to begin educating direct farm marketers on the subject of liability insurance. As mentioned above, the important first step is to determine whether your existing insurance policy covers your direct farm marketing sales. This can only be done by reading your policy and consulting your insurance agent. ☺

Dundatscheck continued from p. 7

CSA. I also apprenticed at a New York CSA farm through Americorps.

In addition, I am of the opinion that one should have one's own hand in creating something healing for others, so I have studied Chinese Medicine (Midwest College for the study of Chinese Medicine) and am currently apprenticing part time with herbalist Pam Montgomery. I am working with herbs and learning how to cultivate them, using a friend's land as my classroom. I also try to grow foods that taste good and feel good, whenever possible. So I am an eclectic mix of artist, social ecologist, alternative medicine researcher, and home-style gardener, while I have used my organizational, administrative, educational programming and development skills to assist non-profits in furthering their vision.

I discovered the beauty of Iowa while driving cross-country three summers ago. My first strong impression occurred along I-35 on a late August afternoon. I passed row upon row of sunlit, blessed corn. It seemed to never end. It awakened me to the reality of where much of the nation's food comes from, and I was shocked by the immense technology that creates this food. (My relationship to Fritos and my morning sausage would never be the same!) But at the same time, I have been impressed by the incredible number of people doing the 'right thing' in agriculture, and what appears to be a growing, community-oriented movement in Iowa. I am excited to be here, and feel privileged to be a part of what PFI is doing. I look forward to aligning with its vision to help serve its constituents – the local and global community. I hope to meet many PFI members at field days and other future events. 🍷

Local food continued from p. 11

Brought together a diverse array of people with different perspectives and world views regarding food and agriculture systems: farmers, food service professionals, USDA and Extension staff, community economic development advocates, and members of the faith community.

Facilitated discussions about how to reintegrate production, processing, distribution, retailing, and community in the food system.

Provided tools, gave hope, and offered support to those developing community based agricultural enterprises.

Connected people to the vision that small, diverse farms do have a future in Iowa.

Addressed moral and ethical issues in the food system mainly due to the presence of the faith community at all five CAFE workshops.

Will continue to build a supportive network among the nearly 300 people who attended the five workshops."

I couldn't have said it better myself.

I want to extend special thanks to the people and partner organizations who contributed so much time and energy and resources to help make the workshops a success: **Tanya Meyer** of the *USDA Natural Resource Conservation Service*, **Rich Pirog** of the *Leopold Center*, **Jan Libbey** of the *Iowa Network for Community Agriculture* and **Shelly Gradwell** and **Mary Swalla Holmes** of *ISU Extension*. 🍷

Iowa CAFE Training Manuals Still Available



Participants at the Iowa CAFE received a training manual loaded with helpful information and resources on all aspects of direct marketing and local food systems. The manual has won high praise already in its short life from both farmers and agency personnel. You can order a copy of the Iowa CAFE manual from PFI for \$20 plus \$5 shipping and handling. To order or get more information on the manual contact: Robert Karp, PFI, 300 Main St., Suite 1, Ames, IA 50010 or by phone at 515-233-3622.

PFI 2000 ON-FARM TRIAL RESULTS – III

Editor's note: This is the third installment of PFI on-farm research results from 2000. First, take a look at what Jeff and Susan Zacharakis-Jutz and their family have been up to with their goats. Among the health issues for the animals are the gastrointestinal worms that can sap the vitality of healthy animals and kill weaker ones. Are there ways to control these parasites without synthetic chemicals? The other report pertains to CSA's. Jan Libbey and Tim Landgraf are documenting the economics and labor demands of vegetable production for a small, rural-based community supported agriculture program. Their observations provide food for thought and ideas for improvement.

ZJ Farm Organic Wormer Project

Solon members Jeff and Susan Zacharakis-Jutz and their children maintain sheep and dairy goat herds that they raise using a minimum of synthetic chemicals. They find internal parasites to be one of the more difficult challenges to manage nonchemically. Jeff reports below on their second year of research on alternative treatments.



Frances Zacharakis-Jutz counts parasite eggs.

Reading Numbers, Knowing Terms

When you see the outcome of a PFI trial, you also see a statistical indication of the strength of the difference observed. The following information should help you to understand the reports of the trials contained in this report. The symbol “*” shows that there was a “statistically significant” difference between treatments; that is, one that likely did not occur just by chance. We require ourselves to be 95% sure before we declare a significant difference. If instead of a “*” there is a “N.S.,” you know the difference was “not significant” at the 95 percent confidence level.

Comparing Two Practices Many on-farm trials are of a straightforward “A versus B” type. These trials, which are easy to design and analyze, correspond to the typical experimental question “Is alternative ‘B’ better than, worse than, or the same as my customary practice ‘A’?” This approach can be used to evaluate individual practices or whole systems of practices.

There is a handy “yardstick” called the “LSD,” or “least significant difference,” that can be used in a trial with only two practices or treatments. If the difference between the two treatments is greater than the LSD, then the difference is

significant. You will see in the tables that when the difference between two practices is, for example, 5 bushels (or minus 5 bushels, depending on the arithmetic), and the LSD is only, say, 3 bushels, then there is a “*” indicating a significant difference.

Multiple Treatment Trials The LSD doesn't work well in trials with more than two treatments. In those cases, letters are added to show whether treatments are statistically different from each other. (We usually use a statistical test called a multiple range grouping.) The highest yield or weed count in a trial will have a letter “a” beside it. A number with a “b” next to it is significantly different from one with an “a,” but neither is statistically different from a result bearing an “ab.” A third treatment might produce a number with a “c” (or it might not), and so on.

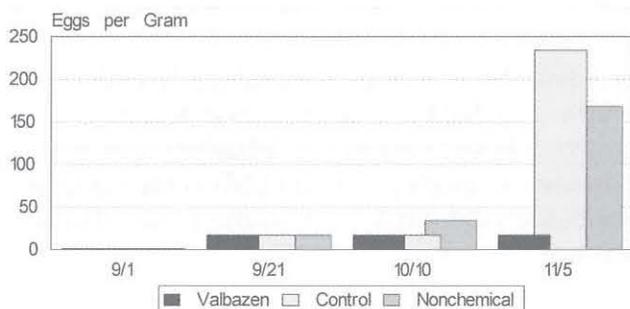
Economics Average 2000 statewide prices for inputs were assumed in calculating the economics of these trials. Average fixed and variable costs and time requirements were also used. These can vary greatly from farm to farm, of course. The calculations use 2000 prices of \$1.35 per bushel for corn, \$4.25 for soybeans, and \$1.15 for oats, and \$77 per ton for grass-

“At the end of August, 2000, we selected fifteen lambs off pasture and put them on a cement patio. We selected our smallest lambs because our heavier lambs were close to market weight and ready to sell. They were born in May, in our barn. Why did we wait until the end of summer to conduct the study? Our goal is to raise a natural lamb, which means that it is desirable to leave the lamb on the ewe and on pasture as long as possible. If we weaned the lambs early, say, after 8-10 weeks, it would defeat the purpose of our grazing program.

We gave Valbasin, a commercial wormer that is effective on tapeworm, to all lambs. We took fecal samples, but much of our decision to worm is based on body condition, and feces appearance. We

Lamb Parasite Treatment Study

Zacharakis-Jutz farm, 2000



Combined numbers of parasites in fecal samples: Moniezia (tapeworm), trichostrongyles, Trichuris, Strongyloides, Nematodirus.

Figure 6. parasite egg counts in the three groups.

probably don't worm as often as other flocks around here. We collected the first batch of fecals on September 1, one week after the initial treatment of all lambs.

On September 15, we divided them into three groups, a control group, a group that received Valbasin, and a group that received a nonchemical wormer and tonic sold by 7mFarm & Herbals, Mona, Utah. The natural wormer was administered every day for seven days, then once a week thereafter. For the study, the groups were kept in separate pens, on cement; however, they had nose contact

between the pens, and rain could wash material from one pen to the other. We collected fecals seven days after the start of the trial, on September 21. We then collected fecals on October 10, and again on November 5 to complete our study.”

As Figure 6 shows, parasite pressure was similar among the three groups until the last sampling period. The last samples show parasite eggs at levels suggesting some treatment might be advised in the control and the natural wormer groups. Since all animals were treated with the chemical just

Our goal is to raise a natural lamb, which means that it is desirable to leave the lamb on the ewe and on pasture as long as possible.

before the trial, it is likely that the residual effect of Valbasin kept differences between the groups from appearing until near the end of the trial. But it's not possible to say for sure. Jeff discussed with Dr. George Beran, ISU veterinary microbiologist, several things that can be done differently if the trial is repeated. First, do not pre-treat the lambs. Second, use younger (2-3 mos. old) lambs in order to focus in on the period of highest risk. Finally, if possible, link fecal samples to specific individuals using their ear tags.

Finally, on the question of treating the animals after this trial, Jeff responds:

“There were several reasons why we decided not to worm these study lambs in December. Typically worm pressure goes down in the winter, especially with this extreme cold weather. Also, we have several customers who are chemically sensitive; therefore when we worm we try to do it so there is as long of a withdrawal period as possible. Hence, if the lambs look OK, and seem to be steadily growing, we don't worm.” 🐑

Farm Economic Analysis - A 2000 PFI on-farm research project

Farm: One Step at a Time Gardens, 1465 120th St., Kanawha, IA 50447

Farmers: Jan Libbey & Tim, Andrew, and Jessica Landgraf

Tool: Standardized Analysis of Farming Economic Benefits †

developed by David Washburn of Red Cardinal Farm, Stillwater, MN

Washburn's tool involves using eight "economic facts" to generate eleven "economic ratios". The tool is to

- Increase understanding of a farm's economics
- Help with comparisons between two different fiscal years on the same farm in monitoring progress toward financial goals.
- Provide a tool for comparison between different farming operations
- Allow meaningful comparisons without revealing the actual dollar amounts where privacy is a concern
- Aid in evaluating relative efficiency based upon scale of operation.

Goal of economic analysis project: evaluate the economic condition of our direct marketing operation.

This has been our second season using Washburn's economic analysis tool with our data. This tool was shared in a 1998 Upper Midwest Organic Farming Conference Workshop. The workshop was presented by two farms — Spring Hill Farm and Common Harvest (identified as SHF and CH, respectively, in the charts below). These two farms' data provide us benchmarks for comparing to our own data from One Step at a Time Gardens (OSTG in the charts below). Both SHF and CH farms serve larger population centers, are larger scale (SHF data was based on farming 3.5 acres and CH, 7 acres), and have a longer history of operation than our own farm. Our OSTG farm is located in a very rural part of northcentral Iowa, we farm 1.5 acres, serve 33 CSA families and two small farmers markets. The 2001 season will be our sixth.

We used Washburn's tool to compare both between the three farms and between two different years on our own operation.

Farm Economic Analysis, continued on page 18.

† David has developed this tool so farms have a standardized measure of their financial health. He has copyrighted this tool and requests that copyright be honored. If you are interested in running your farm numbers through this tool, he would like you to consider sharing your data with him to be used as part of an expanded study he is doing with the Minnesota Department of Agriculture.

David can be reached at: 651/653-8038 or by e-mail: redcardfarm@earthlink.net



Tim and Jan at their September field day.

Overview:**Comparison between farms**

The areas of greatest similarity between the three farms are related to production practices. In comparison to the two benchmark farms, this affirms our productivity of land use and labor utilization.

ECONOMIC RATIOS	OSTG 1999	OSTG 2000	SHF 1997	CH 1997
Gross Income to # Acres Farmed (\$/acre)	\$9,885	\$10,982	\$13,714	\$10,429
Total Person Days to # Acres Farmed	99.8	91.1	114.3	82.6
Total People/Acre/Season using Full Time Equivalency (FTE) †	1.08	1.18	0.94	1.30
Gross Farm Income to FTE ‡	\$10,642	\$12,963	\$12,900	\$13,577

† Total people/acre/season using Full Time Equivalency (FTE) – one measure of productivity related to the land used and labor required.
(FTE is based on 10-hour days, 5 days per week, 4.3 weeks per month from May 1 – Sept. 30).

‡ Gross farm income to Full Time Equivalency (FTE) – a quick analysis of relative productivity of labor between farms, but tells only part of the story.

As we look at the areas of difference, the three farms differ most in income generation (market) and scale. In comparison to the two benchmark farms, the amount of income we spend on fixed costs consumes a larger portion of our gross income. In order to generate larger gross income from which to take those fixed costs, we need to sell more produce and/or get a higher dollar for what we do sell.

ECONOMIC RATIOS	OSTG 1999	OSTG 2000	SHF 1997	CH 1997
Farmer Income to # Acres Farmed †	\$2,154	\$2,143	\$7,429	\$5,286
Net Farm Income to FTE ‡	\$4,058	\$4,511	\$8,761	\$9,225
Net Farm Income to Gross Farm Income §	38%	35%	68%	68%
Farmer Income to Net Farm Income ¶	57%	56%	80%	75%
Farmer Income to Length of Farm Season # (\$/week)	\$93	\$100	\$619	\$881
x 52 weeks (\$/year)	\$4,853	\$5,200	\$32,190	\$45,810
Payroll Expense + Farmer Income to GFI †	37%	39%	68%	63%

† Farmer income to # acres farmed – tells how much “take home” pay per acre.

‡ Net farm income to FTE – shows how efficient is the use of labor for generating net income.

§ Net farm income to gross farm income – measures efficiency of converting gross income to “take home pay”. Larger number, operation is more efficient.

¶ Farmer income to net farm income – compares how much spent on assets vs. income. As a farm matures, one would expect the ratio to move above one and continue to grow year to year.

Farmer income to length of farm season – The result is the dollar amount earned per week.

† Payroll expense + farmer income to gross farm income – This is the percentage that actually directly benefits the people who work the farm, as opposed to off the farm suppliers. David Washburn uses 100% as an indicator of achieving sustainability. However, if we understand interdependence to be a valuable characteristic, this measure doesn't define sustainability for the community.

Farm to Farm Comparison Summary

The similarities between our farm and the two benchmark farms affirms our land and labor use. The differences between our farm and the two benchmark farms are rooted in income generation (market) and scale. The data indicates that we face two significant dynamics: the challenge of an underdeveloped local market and a small size that gives us an efficiency disadvantage.

Comparison Between Two Different Fiscal Years on the Same Farm

As we look at the data between 1999 and 2000, we find we did make progress in the area of income generation (market), in spite of a slight drop in CSA membership. Both the gross income/acres farmed and the gross income to FTE (see the chart of similarities) indicate improvement. In 2000, we increased our farmers market pricing to reflect cost of production more accurately. We also expanded sales of a post-season Holiday Box.

One area of notable decrease from 1999 to 2000 was payroll expense to gross farm income. We do not use volunteer or intern labor. We did increase the field hand wage paid and hired an extra person for a short portion of the summer. We have since purchased a cultivating tractor this fall to help alleviate the extra labor we felt we needed to hire this summer.

ECONOMIC RATIOS	OSTG 1999	OSTG 2000	SHF 1997	CH 1997
Payroll Expense to Gross Farm Income	14.80%	19.50%	14.00%	12.50%
(restaurants average 28-35%)				

Conclusion

In preparation for the 2000 season, we made a number of changes that have improved our system:

- Improved the logging of data collected - direct computer input
- Attended a 5-day Organic Vegetable Production Workshop in Feb. 2000 that gave us a number of new tools
- Improved our irrigation system
- Purchased a new mower specifically to help manage paths between our vegetable beds
- Scheduled Tim to work on-farm two half days/week June through August to assist with maintenance

The market factor we face is even clearer after using this tool a second year. We expect market development to continue to be very gradual in northcentral Iowa.

In preparation for the 2001 season, we plan to continue to improve efficiencies while improving how we serve existing markets and exploring new market opportunities. We are already pursuing two key areas:

- We purchased a tractor to help mechanize our cultivation.
- We are working on CSA box redesign that is in response to member feedback and hopefully will have broader appeal in our area.



AMERICAN LIVESTOCK BREEDS CONSERVANCY NEWS

Rick Exner

If you love farm animals and have a sense for the history of livestock breeds, the ALBC News may be on your shelf. The heading on this newsletter says “conserving rare breeds since 1977.” “Conserving,” as you find by reading the publication, requires respect for the integrity of these old and often endangered livestock strains. It does *not* mean breeding for the cutest Caspian pony or sneaking some Holstein blood into the gene pool of the Milking Shorthorn. This serious approach distinguishes the ALBC News from publications you may have seen aimed at the acreage or the novelty producer.

In an article on Jacob sheep in the May-June, 2001 issue, Fred Horak wrestles with some of the sticky realities of conservation. Jacobs, imported from England and Scotland beginning in the 1950s, are not rare in the U.S. However, it seems the U.S. flock is really based on a small number of closely related animals, so there isn't much genetic diversity. Additionally, U.S. selection for novelty traits has further narrowed the genetic bottleneck. The article describes how the Jacob-owning community has begun to address these deficiencies, and it looks ahead to genetic analysis of the U.S. flock.

I sense that if you have, say, Navajo-Churro sheep, you are part of a community of Churro owners. ALBC News seems to bring together all the individual breed communities. The latest issue contains news of the ALBC annual conference as well as profiles of candidates for the ALBC board of directors. There is evident overlap between the rare breeds community and that of sustainable agricul-

ture, with genetic diversity one of the issues in common.

The ALBC News comes with membership (basic membership \$30). For a sample copy of the newsletter, contact ALBC News, P.O. Box 477, Pittsboro, NC, 27312. (919) 542-5704, albc@albc-usa.org, www.albc-usa.org. 🐾

STAY CONNECTED WITH STAFF

With so many new PFI members these days, and some internal staff changes, we're running this text as a reminder of who's who and how to find them. This information also appears, albeit in small print, on the back of every newsletter. You can find contact information for PFI board members on the back of the newsletter too.

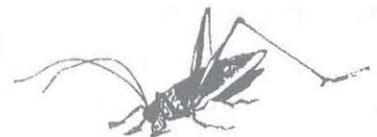
PFI has two offices. **Robert Karp**, Executive Director, works at 300 Main Street - Suite 1, Ames, Iowa, 50010. You can reach him at **515-233-3622**; rkarp@isunet.net

The Food Systems Program office is also located at the Main Street address above. You will reach **Gary Huber** and **Rick Hartmann** there. Gary's phone is 515-232-5649; ftf@isunet.net Call Rick Hartmann at 515-232-5661; rick@isunet.net

On-farm research and membership services operate out of 2104 Agronomy Hall, ISU, Ames, IA 50011. That's the mailing address to use for **Rick Exner**, Farming Systems Coordinator. His phone is 515-294-5486; dnexner@iastate.edu

Nancy Dundatscheck coordinates membership services from the same campus address above. (Her photo and article start on page 7 of this newsletter.) Call Nancy at 515-294-8512; ndundat@iastate.edu

What happened
to **Nan Bonfils**?
See next page. 🐾



THE EDITOR MUSES

I'm delighted to find, amidst the reshuffle of staff duties around here, that putting together the PFI quarterly newsletter is a task that remains on my tray. Still, readers can anticipate changes, although I cannot predict the exact nature of their content. I only know that a quarterly newsletter ranging from 22 to 30-something pages is a big expenditure for PFI, competing with other PFI communication needs and projects.

For example, currently our Annual Report is folded into our Annual Meeting Program. That's tidy, but if you're a member of PFI and don't make it to the Annual Meeting, you only get the Annual Report if you happen to squeak for it. That strikes me as neither fair nor friendly.

And what about reaching out to non-members to tell our stories? Shouldn't we spend some of our publication dollars on a series of tight, concise, but appealing presentations about PFI that target a variety of audiences - including and especially non-members?

Just how attached are regular newsletter readers to such features as Information Overload, Bits of Sustenance, or Footprints of a Grass Farmer? Resistance to change seems to be part of human nature. How might people react to reconfigurations of a newsletter they enjoy?

These questions and others are all up for grabs. I welcome your opinion on communication strategies as PFI moves into "The Leadership Campaign" (see Karp's lead article p.1). I'll be pondering possibilities among the Romas and Big Boys.

And I'll look forward to hearing from you. Try me at PFI's west wing at 515-432-2389. By email it's FullCircleFarm@opencominc.com

Or just send your thoughts on a breeze.



P.S. Fall newsletter deadline is October 15. Remember, deadlines amuse me. And here's a final note.

♪ Iowa Organic Conference, November 29, 2001

The 1st Annual Iowa Organic Conference will be Thursday, November 29 at the Des Moines Area Community College (DMACC) in Ankeny. PFI members will receive a brochure in the mail. Contact Margaret Smith (515) 294-0887. ☘

PFI Membership Application and Renewal Form

Name _____

Address _____

City _____

County _____

State _____

Zip Code _____

Phone # (_____) _____

This is a _____ new membership
 _____ renewal

Do you derive a significant part of your income directly from farming in Iowa?
 _____ yes _____ no

Individual or family membership: \$25 for one year, \$75 for three years plus a PFI cap.

Please enclose check or money order payable to "Practical Farmers of Iowa" and mail to:

**Practical Farmers of Iowa
 2035 190th St.
 Boone, IA 50036-7423**

CORRESPONDENCE

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Mark Tjelmeland 12461 650th Ave. McCallsburg, IA. 50154-8026 (515) 434-2440.

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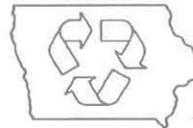
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