Fruit crops, the buds are at their hardest stage at present, but some of the more tender fruit crops may have sustained some reduction or even complete bud death—they may fail to flower in spring or may flower only to not be able to set fruit.

With the frigid temperature blanketing the state, damage to fruit crops is likely. We were fortunate in having good snow cover prior to cold temperatures to protect roots from damage. Trying to predict the amount of bud/tree/vine damage we might expect is a little complicated because damage is influenced by many factors including minimum temps, duration of cold temps, acclimation and previous season’s crop load.

The temperature in West Lafayette and across much of the Midwest has been as low as \(-15^\circ F\) or so. What damage can we expect at these temperatures?

**Apples and Pears** are very hardy but we’re close to the temperatures where we could start to see some bud damage. It seems unlikely that bud damage will be severe enough to reduce crops.

**Peaches and Nectarines**—The rule of thumb I learned from Dick Hayden is that you start to see some flower bud kill at \(-10^\circ F\) and for every degree before \(-10^\circ F\) you lose 10% of your flower buds. At \(-20^\circ F\) expect complete flower bud mortality. Given that the temperature here right now is \(-13^\circ F\) (and assuming this is as bad as it gets), we expect to have some early thinning occurring but crop reduction shouldn’t be too severe.

**Sweet and Tart Cherries**—Tart cherries are a little more hardy than sweets, but we could see a little bud damage to both, but at current temps this is unlikely to limit 2014 crops.

**Blueberries**—Highbush blueberries are generally more tolerant of temperatures down to \(-15^\circ F\), but the extended period of cold will likely lead to some flower bud kill.

**Blackberries**—Thorny and thornless blackberries are not hardy below \(-10^\circ F\) so we would expect to see considerable damage to vascular tissue in canes and potentially buds themselves. In severe cases we would expect all above ground growth to be killed. Blackberries commonly exhibit a delayed winter injury response where the buds may have survived the winter cold and begin to grow in the spring, but the damage to the vascular tissue in the canes results in collapse of the new growth a few days or weeks after the start of growth.

**Raspberries**—Red and black raspberries are fairly cold hardy and we would expect minimal damage to varieties that are adapted to the Midwest. Some red raspberry varieties from the Pacific Northwest are not very cold hardy and may have been damaged.

**Grapes**—Varieties will vary widely in amount of damage. Grapes have a compound bud, with primary, secondary and tertiary growing points. The primaries are usually the first to show cold damage. We would expect hardy hybrid and American varieties to have 0-25% primary bud damage at the temperatures we experienced. That is manageable as we can adjust pruning severity to account for those losses. Less hardy hybrids may have 50% or more bud damage, which could lead to some yield reduction and potentially cane and cordon damage. Cold tender vinifera varieties likely have experienced considerable damage to buds, canes, and cordons and possible damage to trunks above the snow line.

The extended duration of cold temperatures expected may increase the amounts of damage we see. We’ll know more in a week or so. Right now there’s nothing growers can do except stay inside, keep warm, and keep their fingers crossed.
The Business of Agriculture: Understanding Lines of Credit

Steve Allard, Vice President of Credit, Farm Credit Mid-America

Whether they’re beginning farmers or well established operations, many producers use lines of credit as an effective agricultural financing tool to help smooth out the variable cash flow of the typical annual production cycle. Particularly at the beginning of the year, grain farmers need significant amounts of money for seed and other inputs, and then reap the reward come harvest; cattle stocker operations need to buy calves, pay to feed them during their growth cycle, and then have an influx of cash when they sell their herd to the feedlot; produce growers have expenses throughout the growing season, but receive income during the short harvest season.

A line of credit is effectively a short-term farm loan, but one that the borrower doesn’t receive in a lump sum. Instead, withdrawals and payments can be made throughout the year. Once the line of credit is approved, the money is available for use and the borrower doesn’t need to have any further conversations or approvals to use the funds; instead, the funds may be deposited in to a checking account or the farmer may write drafts against the line of credit as needed. There are typically no limits to how many times the funds are accessed, or how much is drawn out at any one time.

Lines of credit for production agriculture are typically tied to a particular farming or ranching activity and the value of the crop or product that’s being produced. For example, a line of credit taken out to cover crop input expenses is expected to be paid back using the profits from the sale of that crop.

Like a loan, when seeking a line of credit your lender will expect a business plan or a projection of how the money will be repaid. Collateral to secure the line is also likely to be needed, though this collateral can be as simple as a lien on what’s going to be sold. And interest is only accrued on the money that’s been drawn out, not on the entire amount available.

A producer can often have more than one line of credit, each designed for a particular use or particular year’s crop. This is often the case for commodity farmers whose crops can be stored waiting for better prices: the line of credit for one year may wait to be repaid before second line of credit for the next year’s inputs is needed. Some ranchers like the clarity of having separate lines of credit for distinct groups of animals: this line of credit goes with that pen of calves.

Beyond offering liquidity when it’s needed, one of the benefits of using lines of credit is the strength of the relationship built over time between the borrower and the lender. Particularly with a 12-month line of credit, the annual meeting helps deepen the understanding of the borrower’s operation and creates a foundation of trust that can help both borrower and lender weather unexpected situations. For Farm Credit, this builds on our commitment to provide consistent and dependable financial support to U.S. agriculture through good times and bad.

Cold Injury Advice from Rosie Lerner

Regarding Ornamentals: I think it is too soon to know how much damage our ornamental plants will sustain. The good news is that plant were fully dormant prior to this episode so most plants that are considered hardy to your area should have been in pretty good shape going into this severe weather. Snow cover is a big help, providing considerable insulation. The severe lows coupled with high winds may cause some dieback of twigs and winter burn on evergreens.

Species that are marginally hardy will likely suffer dieback or possibly death, but may not be obvious until spring thaw. One might want to delay major pruning until after the winter damage can be assessed. And of course, there is much more weather to get through before we know the rest of the story.
Everyone seems to agree that family members need to talk about potential changes in health, inheritance, and estate planning issues before there is a crisis or someone is not able to communicate. But more often than not, spouses, aging parents/in-laws, siblings, and adult children too often fail to initiate these important conversations. Communicating and advance planning can reduce feelings of burden, guilt, and misunderstandings. It can also lessen the potential for conflict that family members often experience when they are put in the position of making decisions for others.

**So Why Don’t We Talk?**

Denial of our own or other’s mortality is often the reason conversations about inheritance can be so sensitive. Few family members want to give the impression that a family member might die or that they would want someone to die. Talking about human losses or changes in health can be emotional and filled with legal and financial complexities that many find overwhelming. In some cases, a family history of conflict among parents, in-laws, and siblings will influence if and how family members can communicate about later life transitions of aging parents.

Helping family members talk about issues that they normally do not want to address—or even acknowledge—is the focus of my research on inheritance issues. This research has been utilized to develop tools to help family members begin thoughtful communication about the complex inheritance issues of personal possessions.

**Talking About Inheritance**

Here are ten tips for talking about inheritance:

1. Be clear about your own motives for raising the issue. What are your concerns, what do you want to have happen, and why?
2. Respect the fact that others may not be ready or able to face their own or another’s death. For example, making decisions about personal property immediately after a funeral may be too difficult given feelings of grief and loss.
3. Remember that listening is the part of communication we too often forget.
4. Ask “what if” questions. For example, “Dad, what would you want to have happen with the things in the house if you and Mom were no longer able to live here?”
5. Look for natural opportunities to talk. For example when a friend or relative is dealing with transferring personal possessions when someone moves or dies, use the situation to introduce a discussion. Ask, “What would you have done if you were in that situation?”
6. Recognize that family members will have different feelings and opinions. Conversations should focus on discovering where those involved agree and disagree. [The Who Gets Grandma’s Yellow Pie Plate™ Workbook section, Watch for Blaming (246 K PDF), gives tips for minimizing blaming behavior.]
7. When another family member raises the issue, be willing to listen and talk. Adult children are just as likely to refuse to talk as parents or in-laws.
8. Not speaking up means that others will not know your opinions or feelings.
9. Use the Who Gets Grandma’s Yellow Pie Plate™ DVD as a conversation starter. It helps everyone involved hear the same messages.
10. Share worksheets from the Who Gets Grandma’s Yellow Pie Plate™ Workbook (booklet or interactive CD). Begin communicating with family members about what is most important to accomplish, what fair means, and identifying the items that have special meaning.
WHO SHOULD ATTEND?
The Young Ladies of Agriculture Forum is an evening for young ladies (grades 8-12) who have an interest in Agriculture, either through a family operation, course in school, or personal interest! It is NOT required that a young lady have a background in agriculture – just an interest in learning more about the industry!

SCHEDULE OF EVENTS...(all times are Eastern Standard Time)
4:00-4:50pm: Registration
4:50-5:20pm: Session 1: Working as a Young Woman in Agriculture
   A recent college graduate will explain how she got to where she is today in her dream job title!
5:20-5:50pm: Session 2: Spending Time With Our Sponsors

5:50-6:20pm: Hearing from the Women in Agriculture
   Join the 2014 Midwest Women in Agriculture Conference attendees in a discussion of agriculture, their roles in the industry, working on a family farming operation, and advice for the future of agriculture.
6:30pm: Dinner and words from Allie Abney
   The current Indiana FFA State President will speak to the conference attendees to inspire us as women in agriculture to begin our leadership early, promote activities for younger women in the industry, and to encourage us to celebrate National FFA Week, February 15-22, 2014.

THANK YOU to our sponsors!

Interested in Attending? You MUST RSVP by (Enter date)
$10 registration due at the event - 40 spots available
Call Purdue Extension – Kosciusko County at (574) 372-2340 to register or e-mail Kelly at kheckaman@purdue.edu with your contact information.

Each young lady is welcome to RSVP one (1) adult guest free of charge.
for more information, visit www.agriculture.purdue.edu/wia

Purdue University is an equal access/equal opportunity institution
Women In Ag Upcoming Programs

Annie’s Project will be available in the following location:

Carroll, Cass, & Howard Counties: February 27th through April 3rd on Thursday evenings from 5:30-8:30 PM at the ACDC Community Center. Contact Paul Marcellino at (765)-456-2313 for more information and to register.

Want to be a Women In Agriculture Foundation Sponsor?
Contact Kelly Heckaman, Purdue Extension– Kosciusko County
kheckaman@purdue.edu or 574-372-2340
Upcoming Events

February 12-15 National Farm Machinery Show – Louisville, KY  
www.farmmachineryshow.org

February 19-20 Women in Agriculture Conference – Jeffersonville  
www.agriculture.purdue.edu/wia

February 20-22 Small Farms Conference – Danville  
www.ag.purdue.edu/extension/smallfarms

March 7-8 Indiana Farm Bureau Spring Conference – Indianapolis  
www.infarmbureau.org

March 13 Indiana Livestock, Forage and Grain Forum - Indianapolis  
www.indianasoybean.com/forum

April 12-13 Purdue Spring Fest – West Lafayette  
www.purdue.edu/springfest

Quick Books Workshop

Tuesday, February 25, 1-4 p.m. and Tuesday, March 4, 1-4 p.m.  
Whitley County Extension Office  
115 South Line Street, Columbia City, IN 46725

Featured Presenter  
Denise Schroeder, Purdue Extension—White County  
Health & Human Sciences Extension Educator

What will you learn?  
⇒ New to QuickBooks?  
⇒ Looking to computerize your record keeping for your farm or small business?  
⇒ This class will take you through the basics of setting up a company, paying bills, writing checks, paying payroll and payroll taxes, and reconciling bank statements.

If you have questions or need more information, please contact:  
David Addison, Purdue Extension—Whitley County  
(260) 244-7615   email: addison@purdue.edu

Registration is required by Tuesday, February 18 to insure adequate materials are available for attendees.  
Registration Fee is $50/person (after February 18 please add a $10 late fee)—includes refreshments and notebook. Limited to 20 participants!