



# Newsletter



May 2, 2013

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## Risk Management Following a Drought By: Jason Worthington—Western Sales Manager

Everyone knows that risk is involved when we are in the business of agriculture, but where that risk is at is not always so clear. If there was a crystal ball that told us nothing of the future but weather farming would become far less risky. Unfortunately the future remains unclear, and growers must make decisions without knowing the end result. When making these decisions, several factors must be taken into account, and one of those major factors is risk management.

When many hear the term risk management they automatically think about cutting cost and limiting inputs. This is often a serious error. The very thing they want to limit, risk, is often increased. “Saving a nickel to lose a dime,” is a common cliché many growers may be tired of hearing, but it is often true. Below are two examples that illustrates the risk associated with cost cutting and limiting inputs on fertility alone. They illustrate how much money can be saved in a year like last year by cutting cost, but also shows the risk when an average to above average year is experienced.

Assume the Following Grain and Fertilizer Prices:

- Corn @ \$6.00
- N @ \$0.60/unit
- P @ \$0.46/unit
- K @ \$0.46/unit
- S @ \$0.45/unit
- Zn @ \$2.65/unit

Insurance pays 70% of 100 bushel proven yield.

**Scenario 1:** Severe Drought with Corn yields of 30 bushel Fertilized at 100-0-0

\$420(Insurance plus grain sold)  
- \$60(cost of fertilizer)  
\$360 Return over fertilizer

(Continued on page 2)

# Risk Management Following a Drought

(Continued from page 1)

Fertilized at 150-75-55-10-2  
 \$420(Insurance plus grain sold)  
-\$159.60 (cost of fertilizer)  
 \$260.40 Return over fertilizer

Risk of over fertilization in a drought.  
 $\$360 - \$260.40 = \$99.60/A$

## Scenario 2: A Good Year with Potential Yields of 150 bushel

Corn yields of 100 bushel due to lack of fertility  
 Fertilized at 100-0-0  
 \$600(grain sold)  
- \$60(cost of fertilizer)  
 \$540 Return over fertilizer

Corn yields of 150 bushel with proper fertility  
 Fertilized at 150-75-55-10-2  
 \$900(grain sold)  
- \$159.60(cost of fertilizer)  
 \$740.40 Return over fertilizer

Risk of under fertilization  
 $\$740.40 - \$540 = \$200.40/A$  Yield risk of under-fertilization in dollars, on top of dollars lost from removing stored nutrients that were not replaced due to under fertilization.

Risk of over fertilization in a drought= \$83.20/A  
 Risk of under fertilization in a good year= \$200.40/A

The bottom line from this example is farming for a good year in a drought is not even half as risky as farming for a drought year in a good year. Though the example above only outlined fertility risk, the same can be said when selecting high quality seed hybrids and varieties, as well as chemical programs. Cost savings up front may be riskier in the long run. There are always areas where money can be saved wisely, but wisely is the key word here. Before blindly cutting expenses educate yourself with **soil samples, nutrient recommendations built with yield monitor maps, plot yield data, crop consultants, and the other resources available to make cuts or additions in the wisest area. MFA can help you in ALL these areas!**



The River Valley MFA newsletter is coordinated by Aaron Skinner. If you have any agronomy, feed, seed, animal health, or grain topics you would like us to address, please call Aaron at 660-584-3676 or send an e-mail to [askinner@mfa-inc.com](mailto:askinner@mfa-inc.com).



*We are a now Precision Planting Dealer*

Let us help you ensure that you have the best level of performance that your equipment needs to plant your crop. Test your corn meters on our Meter Max machine to know exactly how accurate your meters are and how much improvement you can achieve by upgrading to Precision Planting components.



*Visit River Valley MFA for all your fencing needs*

A large advertisement for Herdsman Brand products is set against a background of vertical wood planks. At the top, the text "QUALITY PRODUCTS BUILT TO LAST" is written in red. Below this, the word "HERDSMAN" is written in large, bold, red letters with a distressed texture. Underneath, the word "BRAND" is written in green, flanked by two red wing-like symbols. At the bottom, the slogan "NOTHIN' WORKS HARDER." is written in large, white, bold letters. In the bottom right corner, there is a small logo for MFA Agri Services, which includes the MFA shield and the text "MFA AGRI SERVICES".

## Upgrades

The installation of a New Truck Scale is complete in Odessa. Bulk Plant Manager Mark Kleoppel is pleased to have this project complete after having the Elevator scale out of commission for several days. The new scale is the same length and a foot wider. In addition to this the Scale has a pitless design and will drain naturally. A ticket delivery tube will be installed in the near future.



## River Valley MFA Welcomes Clinton Hund

River Valley Agriservices would like to welcome Clinton Hund as our new Full Time Crop Consultant. He worked for several ranchers and farmers in the Flint Hills while attending Kansas State University. Following graduation, Clinton spent time with a not for profit farm in Colorado growing food for those in need. Clinton also has experience as an agronomist with a Large COOP in North Central Kansas working with alfalfa, corn, cover crops, milo, soybeans, sunflowers and wheat in both irrigated and dry-land production.

When not scouting, assisting farmers with chemical and fertilizer decisions or working with precision agriculture Clinton owns and operates his own operation where he grows corn, soybeans and wheat in NE Kansas. He also enjoys looking for morrells, quail hunting, and fishing. Clinton looks forward to working with the area customers and believe he can add value to their operation by effectively working with growers to tailor BMP's and decisions for their specific operation.



## Planning For A Strong Finish

By: Seth Swindler

The winter meeting and training sessions have pretty much run their course for this off-season and it seems one of the common points was about planning your upcoming year. Most of the discussion, aside from the drought, was aimed at staying progressive and making changes in the way you farmed yesterday. At the risk of sounding a little blunt, I'll share with you my take from a meeting this past winter. I'd like you to scrutinize your practices and implement a plan for how you will achieve a higher yield goal each year. I know it is pretty easy to get complacent with doing things the same way as in the past, but doing so condemns us to achieving the same results.

Planting season is upon us so we may be somewhat limited by mechanical upgrades although I would urge you to bring your corn meters in to the Lexington location to have your meters checked on the MeterMax Ultra test stand. You should be getting 98% or better accuracy from your meters, but typical meters run at only 92%-97%. When each additional percentage point is worth another bushel or two for every acre, there's plenty of room for improvement. Don't let good seed go to waste with poor placement. Call the Lexington location for more information or to schedule a test day.



Another area I would like to bring attention to falls into the plant health category. There are a lot of things under this umbrella so I'll quickly touch on a few. You may not think that weed pressure fits into this so I'll share why I've included it here. Anytime we spray any herbicide on a crop, that plant has to metabolize it. If we do this too late in the season then we interfere with the reproductive stage in that plants life , i.e. tassel stage of corn or bloom stage of soybeans. In perfect growing conditions this may not take much away from the plant, but in stress years I would prefer my plants are using energy to enhance yield instead of trying to survive. Letting weeds compete while the crop is in very early growth stages has the same drain on plant vigor. Pre-emerge herbicides and scouting will minimize these loses.



Insect and disease pressure are the more thought of detractors of plant health. While corn primarily gets the attention of these, you can unknowingly be sacrificing yield in wheat and soybeans fields also. Detection or identification seems to play a large part in why these problems are often untreated. Applying fungicides, insecticides and foliar fertilizers need to happen in a certain window of plant growth and are often missed, leading to wasted dollars and the belief that these inputs aren't beneficial or economical. A trained agronomist from the MFA Crop-Trak program, looking at your crop every week, will take this crucial factor off your mind. This brings me back to the title of this article "**Planning** for a strong finish". All of the management items I've discussed work best when a mindset is made to try something new or make a change in your practice. The proven products and practices are available to increase yields, so I would suggest, select one field and sit down with your River Valley MFA Manager or agronomist and make a plan for a strong finish.

## Timing Is Key For Nitrogen Application On Winter Wheat University of Missouri

Source: Peter Scharf, 573-882-0777

COLUMBIA, Mo.— With winter wheat coming closer to green-up, producers need to consider fertilizer management options. A University of Missouri Extension nutrient management specialist says proper timing of fertilizer application is important.

“Producers need to be thinking about how to deliver nitrogen to that crop in April and early May when it is taking up nitrogen like gangbusters,” said Peter Scharf. “The key issue is the earlier you apply it, the more risk that it won’t be there in April and May.”

February is when a lot of producers top dress, but that might not be the ideal time. “In our research, March is a considerably better time,” said Scharf, who is also a professor of plant science in MU’s College of Agriculture, Food and Natural Resources.

In 17 tests comparing nitrogen application in February versus March, the March application averaged seven more bushels of wheat yield per acre. March beats January by 20 bushels, so even though it helps logistics to apply earlier, Scharf says it probably hurts in terms of delivering that fertilizer to the wheat crop.

However, if there is a very thin stand coming out of the winter, Scharf recommends that producers get out soon and apply fertilizer to stimulate new tillers.

“Each plant should have the main stem that was the first leaf coming up, but it should also have at least two good tillers on it,” he said. “Those are side shoots that come off to the side of the plant, and they will form heads that will have grain on them. They are a very important part of the total grain production. If there are not enough of them, grain production will be substantially limited by that.”

Tiller formation has ended by the middle of March. Nitrogen applied between mid-February and March will stimulate the formation of new tillers.

While nitrogen supports rapid shoot growth and grain fill as well as new tillers in the spring, applying phosphorus in the spring has little effect on yield, Scharf said. Although wheat is the most phosphorus-demanding grain, phosphorus is needed in fall application.

To receive nightly grain bids and comments via e-mail, send your e-mail address to [askinner@mfa-inc.com](mailto:askinner@mfa-inc.com) and request bids be sent either nightly or once a week. To receive grain bids via TEXT on your cell phone, please e-mail your cell phone number to [askinner@mfa-inc.com](mailto:askinner@mfa-inc.com).

## Crop-Trak Scouting By: Chris Blake

As a new growing season illuminates the horizon, a farmer's mindset most often shifts to the things that need to be ready for planting. Is all the equipment serviced? Do I have all my seed? Do I have a chemical plan for the growing season figured out? Farmers know these are only a handful of questions needed for planting preparation, however once the seed is in the ground the farmer's role often switches to that of a scout.

Many times the role of a crop scout is underestimated or underperformed. A common scenario I hear is that growers drive by a field each day and once in a while pull in and walk about 50 feet into the field to see how things are going. Many times this is enough to ease a grower's mind or possibly stress a grower out finding a huge problem. But, either one of these outcomes can be a false perception as to what is really going on in the field.

Every single field is different when it comes to crop scouting. Disease, insect, and weed issues vary widely from one field to the next and even between neighboring fields. These issues vary within the field as well. For example, Black Cutworms are a migratory insect. They come up from the Gulf and reach the central Missouri area in April. Cutworms lay their eggs which have a minimal developmental temperature of 50° F and need 300 growing degree days (GDD) to hatch. However, these GDD don't start until the adults are detected by pheromone traps. This sporadic dispersal of cutworms means that one field may have them and a neighboring field may not. Planting date is also a factor in potential cutworm damage as well. Corn planted in late April or May is susceptible to cutworm damage due to the migration patterns. One aspect that causes variability of infestation within fields is the vegetation along the field borders. Fields with cool season grasses or coming out of grass give cutworms' food. Eliminating cool season grasses along the field edge can starve out young caterpillars.

Often the situation above with cutworms can be said of many other insect pests. Fields having different food sources than other fields can facilitate specific insect pressures in one field, but not necessarily a neighboring one. This is the same for disease issues too. Stem rust in wheat has an alternate host, barberry, which facilitates the spread of stem rust to wheat. Also, stem rust is floated up from wheat fields in southern states. This makes rust a sporadic infection. It may be much further along in one field and not too far along in another.

Crop scouting should be an intensive process that always strives to keep a grower ahead of the game rather than a mad dash to save what yield may be left from serious infestations or infections. It's important to check many areas of a field, weekly if possible, to stay ahead of problems that may arise. This is why the drive by method and the 50 foot walk give false results. The middle or backside of the field may have large infestations where the front of the field may not have them yet and vice versa.

Crop scouting can be time consuming and confusing at times. This is where MFA's Crop-Trak program can be a huge benefit for growers. Crop consultants have specialized training and education to spot yield limiting issues and monitor them before they become serious problems. Problems like the ones illustrated above are part of their everyday job and they possess the skills to handle them properly.



# Investing in Your Herd:

## Alan Wessler, DVM

### Vice President Feed Operations and Animal Health

Today's cattle herds are worth significantly more than years past. In 1995, 550# calves were bringing 55-60 cents/# and replacement females were in the \$500 range. Today, Cattle Fax projects 2013 values to average \$1.75/# for a 550# calf, and bred replacement females can be worth \$2000, maybe more with a little rain and the sign of green grass.

The U.S. marketplace tells us there is not enough cattle. Herd expansion has yet to begin in earnest. Consumers are still stepping up to the meat counter despite high beef prices, and Japan has announced that they're opening their borders to U.S. beef from cattle up to 30 months of age. Those are positive things for beef demand.

With today's high prices, invest in the production potential of your beef herd accordingly. Investing now in highly efficient products (nutrition/health/technology) has the most opportunity for return. That's because the value of gain today is worth more than it costs. Every opportunity used to improve your management will pay more than ever before. We're talking about doing the basics of cow vaccination programs, pregnancy checking, condition scoring and forage testing. When we do those things right then good conception and weaning rates are more easily accomplished.

I liken success in a beef operation to a chain with many links; links with names like nutrition, health, environment, genetics, and management. We have often been told that a chain is only as strong as its weakest link. In my visits to farms and ranches over the years, I've found reproduction to often be the weakest link.

The result of strengthening the reproduction link is to 'front end load' your calf crop. This means having more calves born in the first 21 days of the calving season. Calves born then stand the best chance of providing profits to the operation's bottom line.

How do we accomplish this?

Start with these steps:

1. Ensure cows and heifers are in good body condition at both breeding and at calving. Heifers need a body condition score (BCS) of 6, with adult cows at 5-5 ½. Good scores here at breeding help ensure good pregnancy rates. Thinner animals have dramatically lower results (see graph). MFA feed products like TrendSetter, Stock-Grower and 20% Breeder cubes can help. MFA livestock consultants can help you with a herd BCS evaluation.

### Percent Cows Pregnant at Various BCS

(Wikse, Texas A&M University)

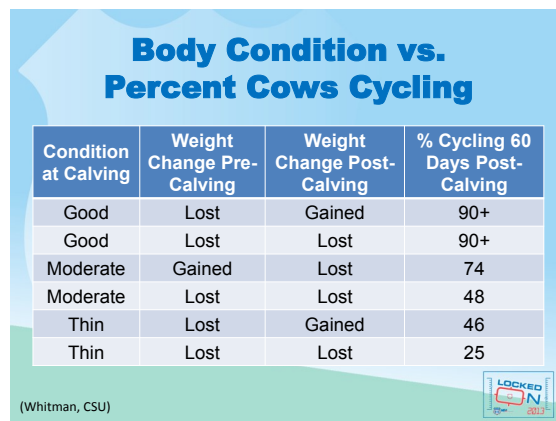
BCS	% Pregnant
5 & 6	96
4	76
3	51



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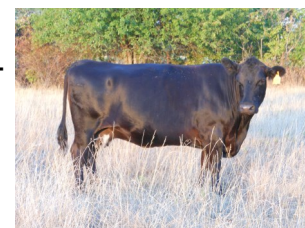
- After calving, adequate nutrition and health ensure that females experience full reproductive recovery and begin cycling 60 days post calving. The attached graph shows the benefit for cows and heifers that calved in good BCS, regardless if gaining or losing weight pre or post calving. This is exemplified by excellent percentage of females cycling by day 60. Heifers and thin cows take significantly longer to recover reproductively. (Thin heifers take dramatically more time to get started cycling after calving.) Delays here will move her later and later into the next breeding season - a problem for the herd's financial bottom line.



- Treat your heifers differently (better than the cowherd) and plan accordingly. Kansas State research shows heifers that were born in the first 21 day period of the calving season (versus those arriving later) had reached puberty earlier prior to the 1<sup>st</sup> breeding season, were more likely to become pregnant in the first breeding season, and captured greater weaning weights than their herd-mates.

Plus, heifer calves born to these initial set of heifer calves were more likely to cycle early and become pregnant early in their first breeding season as well. This tells us to pick our replacement heifers from those born in the first 42 days of the calving season. Properly cared for, animals that calve early are likely to cycle early after calving and breed early with the next breeding season. Plan on breeding your heifers 42 days ahead of the cows, so they're calving at least 20 days ahead of the cow herd. This allows you opportunity to give them a little extra attention as well.

- Once bred, heifers should be fed to grow  $\frac{3}{4}$  to 1#/day for the 283 days from breeding to calving (the fetal weight including fluids are in addition to that). Recall even after heifers have that first calf, they still need to add approximately 15% of their mature body weight (needs protein), supply milk for her calf (needs energy), cycle early and conceive and carry to term. We're asking a lot.
- Last summer's drought took a real toll on our cowherd when it came to reproductive performance. Many herds had 25-35% open cows at pregnancy check time. At today's prices, you can't afford the opportunity cost of having several open cows, and not know it.



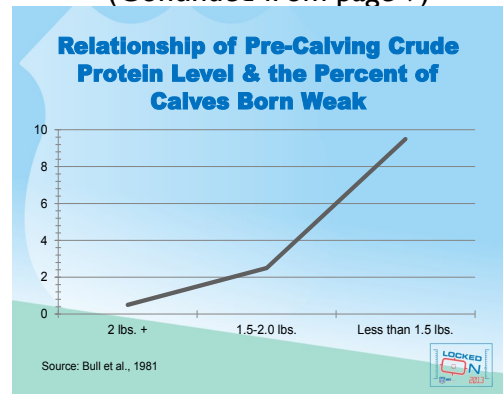
Make sure your feed and mineral programs are up to snuff. Colostrum quality will be substandard from females that are stressed (summer drought and restricted nutrition, especially if we're stretching forage supplies too much without additional supplement). You can't look over the fence or the pickup and tell what an individual animal's mineral status is. Levels can fall from stressful seasons, leaving subclinical levels of deficiency that are silently, adversely affecting fertility levels and reproductive success, and the immune status of that animal.

(Continued on page 10)



7. Studies show (see accompanying graph) that cows fed 1.5#/day of crude protein pre-calving (just 1/2# below the recommended amount of 2#/day) had 10% more weak calves than their herd-mates (more scours, more respiratory problems, more calf deaths and more of your time taking care of them). MFA products like our Ricochet Mineral and Ricochet cubes can help prevent problems and ensure cows are providing good quality colostrum - a basic to getting calves started right.

(Continued from page 9)



Doing the basics right is paramount to long term success. MFA stores and sales staff can help.

### MFA Mineral Program

The MFA Mineral Program is a complete program to meet mineral needs year-round. MFA Gold Star minerals are designed to give optimum performance to all types of cattle. Here are some suggested minerals to meet a specific need.



#### Reduce Effects Of Endophyte-Infected Fescue & Minimize "Summer Slump":

- Fescue Equalizer Mineral
- Fescue Equalizer Max Mineral
- 5% Maximum Pasture Gainer (MPG)

#### Promote Growth:

- Fescue Equalizer Mineral
- Fescue Equalizer Max Mineral
- Stocker BT Mineral
- 5% Maximum Pasture Gainer (MPG)

#### Help Prevent Grass Tetany: MagADE Meal

#### Help Control Flies:

- Fescue Equalizer Max Mineral
- 5% Maximum Pasture Gainer (MPG)

#### Aid in Preventing Pinkeye & Respiratory:

- Fescue Equalizer Mineral
- Fescue Equalizer Max Mineral
- 5% Maximum Pasture Gainer (MPG)

SPRING		SUMMER			FALL		WINTER		
HI-MAG MINERAL							HI-MAG MINERAL		
MAG-ADE MEAL							MAG-ADE MEAL		
		FLY CONTROL MINERAL							
		FESCUE EQUALIZER MINERAL							
		BREEDER 12 MINERAL							
		SUPER 10 MINERAL							
		STOCKER BT MINERAL							
		GREAT 8 PASTURE MINERAL							
		XI CATTLE MINERAL							
		ALL PURPOSE 5 MINERAL							

Contact Chad James at 573-823-2272 to design a mineral program specific for your operation.



**Every cow counts.  
Every calf counts.**

**MFA**  
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**Ricochet  
Breeder Cubes**  
Feed 2 lbs per head per day

**Ricochet Cattle Cubes**  
Feed 5-7 lbs per head per day to  
replace 7-10 lbs of forage

**Ricochet Mineral**  
Offer free choice, 4 oz per head per  
day expected consumption

**Brand new from MFA,**

Ricochet cubes or mineral gets your cows through the calving season with thriving healthy calves. Ricochet leverages a balance of vitamin, energy and protein along with new nutrition technology to boost colostrum quality in calving cows. Good and plentiful colostrum helps calves fend off clostridia, *E.coli* and salmonella. Calves spend their energy nursing and growing instead of fighting off sickness.

Feed Ricochet for 60 days before calving and 60 days after. You'll see quicker breed back, healthy live births and stronger calves that are quicker to nurse.

**Ricochet helps make healthy calves. Healthy calves make more money. Make your herd more profitable. Feed Ricochet.**



[www.mfa-inc.com](http://www.mfa-inc.com)



We wish all graduating seniors the best of luck and send special encouragement to those individuals receiving MFA scholarships. Many MFA scholarships will be awarded in upcoming days and we are happy to be a part of helping to further the education of these eager students. We will be recognizing Scholarship recipients in subsequent newsletters.

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