



North Country Ag Advisor

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Photo Credit: Casey Havekes

Cornell Cooperative Extension
North Country Regional Ag Team

CCE North Country Regional Ag Team

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North Country Ag Advisor

Cornell Cooperative Extension of
Jefferson, Lewis, St. Lawrence, Franklin,
Clinton, and Essex Counties

"The North Country Regional Ag Team is a Cornell Cooperative Extension partnership between Cornell University and the CCE Associations in Jefferson, Lewis, St. Lawrence, Franklin, Clinton, and Essex counties."

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Our Mission

"The North Country Regional Ag Team aims to improve the productivity and viability of agricultural industries, people and communities in Jefferson, Lewis, St. Lawrence, Franklin, Clinton, and Essex Counties by promoting productive, safe, economically and environmentally sustainable management practices, and by providing assistance to industry, government, and other agencies in evaluating the impact of public policies affecting the industry."

Welcome Casey Havekes to the CCE North Country Regional Ag Team

Hi everyone,

For those of you who haven't met me yet, I'm your newest Regional Dairy Specialist! I am very excited to be a part of the Cornell Cooperative Extension North Country Regional Ag Team and I am looking forward to building relationships with you in the near future. I grew up on a small dairy farm in Eastern Ontario where my family milked 40 cows. During my childhood, my favorite farm tasks were feeding (and naming!) the calves and assisting with milking. My passion for agriculture led me to pursue an undergraduate degree in Animal Science at Dalhousie University in Nova Scotia. Some of my favorite courses included animal nutrition, reproduction biology, and forage management. In 2016, I ventured to the North Country for the first time as a summer intern at the William H. Miner Agricultural Research Institute. During my time at the Institute I was involved in an in-depth research project looking at adding a fat supplement to milk replacer during the summer months to combat heat stress, as well as quantifying the effects of heat stress on dairy calves housed in hutches in Northern New York. Following my time at Miner, I began working for Scothorn Nutrition, where I gained valuable skills in on-farm troubleshooting and communication. After which, I pursued my graduate degree at the University of Guelph, under the supervision of Dr. Trevor DeVries. For my thesis, I focused on transition cow nutrition, specifically manipulating the physical characteristics rather than the nutritional characteristics of high straw dry cow diets to promote consistency in intake across the transition period. While I've spent the majority of my time working with mature cow nutrition, I am also interested in the health and physiology of both lactating cows and calves. With all that said, I am very excited to be in this role and to be working with such a talented team. My main goal for the next few months is to establish good working relationships with dairy farmers across the North Country!

~ Casey



Field Crops and Soils

Dealing with Rutted Corn Fields this Fall

By Kitty O'Neil

Once damaged, there is no simple cure for ruts, tracks, and compaction left in corn fields this fall. We know the best cure is to avoid field traffic in wet weather to begin with, however, variably mature corn fields, early frosts, and a nor'easter during harvest season have caused many farms to proceed with chopping despite wet soil conditions. Right now, many NNY corn fields look to have been seriously damaged by chopping traffic. What's the best approach?

Field traffic during a wet harvest season can cause an irregular soil surface and compaction at multiple depths, from surface inches to subsoil well below tillage depth. Water acts like a lubricant between soil particles and under heavy pressure from field equipment it enables compression of soil solids. Soils at and above field capacity are at greatest risk of compaction. While surface compaction generally is not as long-lasting as sub-soil compaction, it may have more severe consequences in the season or two immediately following the compaction damage. Surface rutting, even just 2-3" deep, can cause uneven, irregular seed placement in the following spring if it's not corrected. Subsoil compaction below the rut may have long-lasting and severe impacts on subsequent crops, reducing rooting depth and overall plant development. Next year's forage and grain yields can be greatly improved with some remedial action; however, it is critical to wait until soil conditions are right for any field activity, or you can easily worsen the damage.

Often, fall soils remain too wet for corrective operations. Resist the urge to get on fields until conditions are right, even if that means waiting until spring.

Surface rutting and compaction should definitely be smoothed before spring planting if it's as deep as, or deeper than, planting depth. The best approach may be to use a light tillage pass or two with a field cultivator, shallow harrow, disc, or soil finisher a week or few days before planting. If only a portion of the field is rutted, limit this effort to just the affected area to avoid recompacting subsoil across the whole field. Ideally, the goal is to shallowly smooth rutted areas, rather than a full-width tillage of the whole field down to the plow pan. Waiting until warmer weather in the spring should permit drying of surface 2-3" of soil and avoid further compaction, which is likely if tillage is attempted this fall.

Using tillage, deep or shallow, to loosen the soil and relieve compaction requires that soil be dry enough for shattering of



Photo credit: Kitty O'Neil
October 2019, St. Lawrence County

compacted layers to occur. Check soil moisture before proceeding, not just at the surface, but at deeper layers as well. Deep tillage with a chisel plow or subsoiler, either this fall or next spring, is unlikely to loosen soil effectively if soils remain wet because wet soils do not shatter. This operation could even worsen compaction if conditions are wet at depth. Remember too that depending on air temperatures and snow cover, soil moisture in the surface couple of feet will freeze and thaw, and heave and relax over the winter, and this will help loosen compacted surface soil. Attempting deep tillage, or any tillage, this fall in wet soil conditions may be counter-productive by creating much deeper soil compaction.

While we cannot change what happened this fall, consider some wider options to help avoid soil compaction and improve soil structure going forward. Farms with established no-till fields are generally able to enter fields earlier with minimal to no field rutting, compared to conventionally-tilled neighbor farms. Full-width tillage, over seasons or a single pass, reduces healthy soil structure and increases compaction due to the destruction of soil aggregation. Adopting no-till methods allows soils to rebuild and strengthen structure, which help soils drain and resist compression pressure by field traffic. Farmers can then get onto fields faster after rainy weather and it will cause less compaction. These changes do not happen overnight, however. There's an old Chinese proverb that says: "The best time to plant a tree was 20 years ago. The second best time is now." This principle is true for eliminating tillage too.



Cow Comfort Workshop Freestalls and Tie Stalls



The Cow Comfort Workshops are an educational program for farmers, employees, and agriservice professionals who work directly with dairy cows. The workshops will cover economics of improving cow comfort, stall design and management, stocking density, heat abatement, and effects of cow comfort on production.

Two separate sessions will be held: one to focus on freestall cow comfort and one to focus on tie stall cow comfort. Each session will include an on-farm portion where attendees walk through a facility assessment.

Each Cow Comfort Workshop is a day-long program held from 9:30 am to 3 pm. The program will be held in the classroom and on farm with a combination of presentations, farm walk-throughs, and discussion.

Freestall Cow Comfort Workshop

Featured Speaker

Rick Grant, PhD, President of Miner Institute

Dr. Grant is well-known for his research surrounding stocking density and time budgets for dairy cattle.

Tie Stall Cow Comfort Workshop

Featured Speaker

Dan McFarland, Penn State

Dan McFarland is known for his research surrounding heat stress abatement techniques and stall, barn and ventilation design.

Each course is \$20 pre-registration or \$25 the day of the program. This low program fee is only possible because of the generous support of the NY Farm Viability Institute.



Cornell CALS
College of Agriculture and Life Sciences

REGISTRATION REQUIRED

Freestall Cow Comfort

**Dec 6, 2019
9:30am-3:00pm
Scotty's Diner
1049 US-11, Moira, NY**

**Registration or
Questions:**
Tatum Langworthy
tlm92@cornell.edu
315.788.8450 |
reg.cce.cornell.edu/
freestall2019_10512

Tie Stall Cow Comfort

**Dec 9, 2019
9:30am-3:00pm
CCE Jefferson County
203 N Hamilton St,
Watertown, NY**

**Registration or
Questions:**
Tatum Langworthy
tlm92@cornell.edu
315.788.8450
reg.cce.cornell.edu/
tiestall2019_10512

prodairy.cals.cornell.edu

Upcoming Meeting for Herbicide Resistant Weed Control in NNY

December 6, 2019

10:45am to 12:15 pm

Smithville Fire Department

13727 County Route 63, Adams, NY 13605

Herbicide resistant marestail has been found in several fields in NNY. This weed has the potential to quickly spread to other fields and will become a much bigger problem to deal with next spring. Resistant marestail will be the most difficult to control in soybeans, but can also be a problem in corn and winter wheat as well. If you are a soybean grower, plan on attending this meeting to learn about effective herbicide-resistant weed control strategies and how to deal with resistant marestail on your farm. NYS DEC pesticide credits will be offered.

- 1.25 NYS DEC pesticide credits (categories 1A, 10, 21, 23)
- 1.0 CCA CEU

FREE!

To register contact Tatum Langworthy at (315)788-8450 or email tlm92@cornell.edu. Pre-registration allows us to communicate any cancellations or changes in arrangements

Private Pesticide Applicator Certification Training

Do you want to buy and apply restricted use pesticides for your own farm?

This is short course will provide an overview of the certified pesticide applicator laws and regulations. It will also cover the key concepts that pesticide applicators need to learn prior to taking the applicator certification exam.

December 11, 2019

12:30pm to 2:45pm

Cornell Cooperative Extension of Lewis County
7395 East Road, Lowville, NY 1336

FREE!

To register contact Tatum Langworthy at (315)788-8450 or email tlm92@cornell.edu. Pre-registration allows us to communicate any cancellations or changes in arrangements.

Office Hours

The Farm Business

Management Specialist will be hosting regular "Office Hours" in each county! These give farmers a chance to bring their questions on any of the following topics:

- Accounting
- Financial Statements
- Budgeting
- Business Plans
- Decision Making
- Employee Hiring
- Employee Handbooks
- Human Resources
- Diversification
- Regulation
- Grant Applications
- Project Evaluation
- Book Keeping Systems
- Farm Transition Planning
- Retirement Strategies

Please note that all office hours are from 10AM to 3PM. It is not necessary to make an appointment, however, you can by contacting:

Kelsey O'Shea at
kio3@cornell.edu or
315-955-2795



Cornell Cooperative Extension
North Country Regional Ag Team

Clinton County

Dates: Sept 18th Oct 22nd
Nov 5th, & Dec 11th

Location: CCE Office
6064 NY-22 Suite 5,
Plattsburgh, NY 12901

Essex County

Dates: Sept 16th, Oct 25th,
Nov 8th, & Dec 12th

Location: Hub on the Hill
545 Middle Road
Essex, NY 12936

Jefferson County

Dates: Sept 20th, Oct 16th
Nov 15th, & Dec 9th

Location: CCE Office
203 N Hamilton St
Watertown, NY 13601

Lewis County

Dates: Sept 19th Oct 15th
Nov 14th, & Dec 10th

Location: CCE Office
7395 East Road
Lowville, NY 13367

Franklin County

Dates: Sept 25th Oct 23rd
Nov 13th, & Dec 13th

Location: CCE Office
355 W Main St #150
Malone, NY 12953

St Lawrence County

Dates: Sept 24th Oct 24th
Nov 12th, & Dec 6th

Location: CCE Office
2043B NY-68,
Canton, NY 13617

Cornell Cooperative Extension

Dairy Day



Join us for the main dairy program offered by Cornell Cooperative Extension this winter in the North Country. This 1-day seminar will provide the latest information on dairy production and management, emerging trends, local research updates, and a keynote address about milk prices and markets.

Agenda:

- 10:00am-10:45am: **Creative Feeding with Less Inventory**, *Erin Churchill (CCE Jefferson)*
- 10:45am-11:30am: **Labor Updates: Compliance and Management Strategies**, *Kelsey O'Shea (North Country Regional Ag Team)*
- 11:30am-12:15pm: **North Country Research Updates**, *Lindsay Ferlito, Casey Havekes, and Kelsey O'Shea (North Country Regional Ag Team)*
- 12:15pm-12:45pm: **Lunch**
- 12:45pm-1:45pm: **Keynote - Dairy Markets and Policy**, *Chris Wolf (Cornell University)*
- 1:45pm-2:00pm: **Update on The FARM Program 4.0**, *Lindsay Ferlito (North Country Regional Ag Team)*
- 2:00pm-2:15pm: **An International Perspective on Dairy Cattle Welfare**, *Casey Havekes (North Country Regional Ag Team)*
- 2:15pm-2:45pm: **Animal Welfare on Your Farm**, *Eileen Jensen (New York Animal Agriculture Coalition)*
- 2:45pm-3:00pm: **Wrap up**

Registration Options:

- https://reg.cce.cornell.edu/dairyday2020_10512
- Scan QR Code
- Contact Tatum Langworthy, NCRAT

Cost of program is: \$10 if pre-registered (paid prior to event) or \$20 at the door. Lunch is provided.

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Cornell Cooperative Extension is an employer and educator recognized for valuing AA/EEO, Protected Veterans, and Individuals with Disabilities and provides equal program and employment opportunities.

Dates and Locations:

January 3, 2020

10am - 3pm
Brushton-Moira Legion,
Moira, NY

January 22, 2020

10am - 3pm
Lowville Elks Lodge,
Lowville, NY

January 24, 2020

10am - 3pm
Watertown Elks Lodge,
Watertown, NY

Registration Info:

Tatum Langworthy
t1m92@cornell.edu
315-788-8450



Lameness, Injuries, and Lying Behavior on NY Tiestall Dairies

By Lindsay Ferlito, CCE North Country Regional Ag Team, and Betsy Hicks, CCE South Central NY Dairy and Field Crops Team

Several studies have been completed in the US looking at freestall cow comfort, but very little work has been done focusing on lameness, injuries, and lying behavior on tiestall dairies in New York. With about 25% of the dairy cattle in the US clinically lame, and lameness being one of the costlier issues impacting dairies, a recent Cornell Cooperative Extension research project aimed to fill this gap and provide farmers with valuable farm-specific data.

Dairy Specialists from the CCE North Country Regional Ag Team and the South Central NY Dairy and Field Crops Team secured two rounds of funding from the New York Farm Viability Institute. A total of 22 tiestall dairies (11 in Northern NY and 11 in South Central NY) were enrolled, and data was collected during the summer of 2017 and the summer of 2018. Each herd was visited at least twice to collect the management and facilities data, and the animal-based measures. On each farm, 8-9 random stalls throughout the barn were assessed for stall dimensions, bedding amount, and bedding cleanliness. Forty random cows were assessed on each farm for injuries (hock, knee, and neck), lameness, BCS, hygiene, and lying behavior. After the on-farm assessment, each farm received a report highlighting their summarized data, how they compared to the benchmark of the 22 participating farms, and some strengths and areas of opportunity were identified. After 6-12 months, dairies were visited again, and if there were any management or facility changes, a reassessment was completed, and improvements were documented.

Overall, most dairies had stalls that were too small based on their cow size. Only 4 of the 22 herds met the requirements for stall length, 11 dairies met the requirement for stall width, and only 2 had a tall enough tie rail (Figure 1 and Figure 2).

<i>Figure 1. Measurements (inches)</i>									
<i>Herd Average</i>	<i>Cow</i>		<i>Stall</i>						
	Rump Height	Hook Width	Length	Width	Tie Rail Height	Tie Rail Position	Tie Chain Length	Manger Curb Height	Space Over Water
<i>Average</i>	58.6	23.8	66.3	49.2	38.1	5.8	23.3	6.8	20.7
<i>Minimum</i>	52.5	19.2	57.8	42.1	31.7	0	16.4	4.4	17.5
<i>Maximum</i>	62.4	25.9	77	64.2	46.8	10.9	39.1	10.4	28.9

<i>Figure 2. Stall Size Recommendations</i>	
<i>Stall Measure</i>	<i>Recommendation</i> (Ceballos et al., 2004; Anderson, 2007; Anderson, 2008)
Stall width	> 2x cow hip width
Stall length	> 1.2x cow rump height
Tie rail height	> 0.8x cow rump height
Tie rail position	> 13 inches from the inside of manger curb at head of stall
Chain length	> the tie rail height minus 8 inches
Manger curb height	< 8 inches
Space over water	> 30 inches

Overall, there were large differences between herds in lameness, injury prevalence, and lying behavior (Figure 3).

Figure 3. Herd-Level Lameness and Injury Prevalence and Lying Behavior				
Variable	Mean	SD	Min	Max
In-Stall Lameness – Overall (%)	16.1	11.2	0.0	42.5
Moving Lameness – Mild (%)	17.9	10.6	2.5	40.0
Moving Lameness – Severe (%)	2.5	4.0	0.0	15.0
Hock Injury – Mild (%)	52.5	22.0	15.4	92.5
Hock Injury – Severe (%)	7.4	7.3	0.0	22.5
Knee Injury – Overall (%)	5.9	6.3	0.0	22.5
Neck Injury – Mild (%)	17.6	17.0	0.0	50.0
Neck Injury – Severe (%)	6.4	9.1	0.0	40.0
Lying Time (h/d)	10.5	1.7	7.0	12.8
Lying Bout Frequency (bouts/d)	10.0	2.3	6.4	15.3
Bout Length (min/bout)	69.5	9.7	52.5	82.9

In most cases, farms that did not meet stall recommendations on a certain dimension or practice commonly had injuries correlating to that stall recommendation. For instance, herds that had too aggressive of a tie rail often had a high prevalence of neck injuries. Herds that used less bedding often times had higher rates of hock injuries.

Even though most dairies did not meet recommendations for stall size, the farm's management of stalls and cows often was able to overcome, or at least counteract, the pitfalls of poor stall design. Some farms that lacked a soft mattress added more bedding to stalls to help cushion the surface, or lengthened the tie chain to give cows more freedom of movement while tied. Others utilized an exercise yard or pasture daily so that cows can move about, minimizing joint stiffness and helping mobility. Perhaps the most interesting data that herds received was related to lying behavior on their farm. Some herds had already retrofitted a portion of their barn, and wanted to compare lying times to original stalls. Some herds wanted to compare pasture lying times with winter (barn) lying times. Others even used the data to determine that one end of the barn was more comfortable than another and made changes accordingly.

In all, properly sized stalls and good management of cows and stalls are pillars of cow comfort. Increasing cow comfort increases productivity of the herd, and can increase a cow's longevity in the herd. All of these things positively impact profitability of the dairy. A whole-system approach to cow comfort will bring about the most impactful changes: improving management skills, access to pasture, focusing on heat abatement, and stall renovations can all help cow comfort. There is no "cookie-cutter" solution. Changes can be extensive or low-cost; both will help a dairy achieve their goals of improved cow comfort and profitability.



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Farm Business

Is Salary Pay the Answer? Myth and Possibilities

By Richard Stup, Ag Workforce Development, Cornell University

Beginning on January 1, 2020, farm employees in New York will no longer be exempt from overtime pay. A new law passed by the state will require that farm employers pay overtime (1.5 times the regular rate of pay) to eligible farm employees for hours worked over 60 in a week (except for immediate family members). This requirement will encourage employers to adopt strategies that minimize paying overtime. One strategy that employers are considering is moving employees to salary pay, but the answer is not quite that simple.

Myth: “Employees paid on salary don’t have to be paid for overtime; they can work until the job is done.” This is a popular myth, but it’s just not true. An employer can choose to pay a farm employee by salary (which means a regular, pre-determined amount of pay not directly based on hours), but the employer may still be required to pay at least the minimum wage, to pay weekly, to keep track of hours worked, and to pay overtime above 60 hours/week. Simply paying by salary has little to do with whether or not overtime pay is required. The need to pay overtime depends on whether or not an employee is “**exempt**” or “**not exempt**” from the overtime law provisions.

Farm employees will no longer be exempt as an entirety, but both New York and federal law identifies several other types of employees who may be employed on farms and may be “exempt” from overtime. The federal [Fair Labor Standards Act \(FLSA\)](#) provides these exemptions for specific types of employees and the federal guidelines are generally followed by New York. The types of exempt employees who might possibly be employed on a farm include: [executive](#), [administrative](#), [professional](#), and outside sales employees. For a farm employee to be classified into one of these overtime “exempt” positions, they must meet **all** of a number of “tests” about the nature of the job.

Executive

Some farm managers may fit into this description, especially if they are truly supervising two or more other employees.

- The Employee’s primary duty consists of the management of the enterprise.
- The Employee customarily and regularly directs the work of two or more other employees.
- The Employee has the authority to hire or fire other employees.

- The Employee’s suggestions and recommendations as to the hiring, firing, advancement, promotion, or any other change of status of other employees have particular weight.
- The Employee customarily and regularly exercises discretionary powers.
- The Employee is paid on a salary basis, inclusive of board, lodging, and allowances.

Administrative

Some farm office employees may meet all of these tests, especially if they have specialized training or knowledge and exercise their own discretion.

- The Employee’s primary duty consists of the performance of office or non-manual field work directly related to management policies or general operations.
- The Employee customarily and regularly exercises discretion and independent judgment.
- The Employee regularly and directly assists an employer, or an employee employed in a bona fide executive or administrative capacity or who performs under general supervision, work along specialized or technical lines requiring special training, experience, or knowledge.
- The Employee is paid for their services on a salary basis, inclusive of board, lodging, and allowances.

Professional

This possible category might include highly educated professionals such as a veterinarian who is employed by a farm. For the professional exemption to apply, the job must meet both a primary duty and a nature of the work test. First, the employee’s **primary duty** consists of the performance of work that:

- Requires knowledge of an advanced type in a field of science or learning customarily acquired by a prolonged course of specialized intellectual instruction and study, as distinguished from: a general academic education, an apprenticeship, or training in the performance of routine mental, manual, or physical processes. Or, is original and creative in a recognized field of artistic endeavor, and produces a result that depends primarily on the invention, imagination, or talent of the employee.

Second, the **employee’s work**:

- Requires the consistent exercise of discretion and judgment in its performance.

- Is predominantly intellectual and varied in character (as opposed to routine mental, manual, mechanical or physical work).
- Is of such a character that the output produced or the result accomplished cannot be standardized in relation to a given period of time.

Outside Salesperson

Some large or specialized farm businesses may employ an outside salesperson, this position is exempt from overtime if it meets the following definition: "The term outside salesperson means an individual who is customarily and predominantly engaged away from the premises of the employer and not at any fixed site and location for the purpose of: making sales; selling and delivering articles or goods; or obtaining orders or contracts for service or for the use of facilities."

Salary Minimum Wage

In addition to the tests required to qualify a job as overtime exempt, salaried positions must also meet [New York's minimum wage requirements](#) (see page 3 of the linked document for weekly salary for executive and administrative positions). Weekly salary minimums for upcoming years are:

- For most of upstate: \$885.00 per week on and after December 31, 2019; \$937.50 per week on and after December 31, 2020.
- For Nassau, Suffolk and Westchester counties: \$975.00 per week on and after December 31, 2019; \$1,050.00 per week on and after December 31, 2020; \$1,125.00 per week on and after December 31, 2021; The New York State Department of Labor provides an [FAQ document](#) that defines these types of employees in more detail. Farms should make sure that employees they want to classify as "exempt" from overtime have an updated job description and real duties that meet one of the categories above.

Submitted by Richard Stup, Cornell University. Permission granted to repost, quote, and reprint with author attribution. The post [Is Salary Pay the Answer? Myth and Possibilities](#) appeared first in [The Ag Workforce Journal](#)

2019 Feed Dealer Seminars

The Feed Dealer Seminars are targeted for nutritionists, veterinarians, crop and management consultants, extension educators, and dairy producers with interest in nutrition-oriented topics. They blend the latest concepts in feeding and other management aspects of dairies with field-level application.

Dec 11, 2019, 6:30-9:00pm
Miner Institute, Chazy, NY

Dec 12, 2019, 12-3:00pm
Ramada Inn, Watertown, NY

Register with Tatum Langworthy

315-
788-



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Central New York Farmer Testimonial

By Janice Degni, CCE South Central NY Dairy & Field Crops Team

Rick has farming in his blood. He is a proud owner of the farm that he began working on as a young man. He has two jobs, one as a mechanic and the other as a crop farmer. In his cropping role, he grows oats, corn, and soybeans, as well as vegetable crops including sweet corn, pumpkins, cabbage and other cole crops. He farms on the edge of a valley enjoying a few level, well drained acres. Although, a majority of the acreage he farms is rolling hills with steep slopes underlain with silt loam soils that are vulnerable to erosion.

Nearly ten years ago, after speaking with a trusted fellow grain farmer who recommended crop insurance, he decided to give it a try. A larger farm might be able to dilute their losses, but in Rick's case he values the insurance for the risk protection it offers since he is farming only a couple hundred acres. He believes as a small farm, there is a great benefit from using insurance to protect the cost of crop establishment when the season's weather and pests' impact on the crop cannot be predicted and they can have a huge impact on the final crop yield and quality.

In 2009, after planting his soybeans, a hard thunderstorm caused the soil to form a hard crust. Rick was worried that his beans would not successfully germinate. Fortunately, he was able to locate a cultivation tool to break up the crust to allow his beans to emerge. With that experience in mind, he bought his first policy the following year when he purchased revenue protection for his soybean and corn grain acres using individual farm numbers.

Rick had bought catastrophic insurance from the Farm Service Agency (FSA) prior to 2009. Although the price was right at \$250 per crop, the coverage was minimal and required nearly a complete crop loss before a loss would qualify for an indemnity. Rick advises that it's tough to learn the policy details from the school of hard knocks. He advises anyone with insurance to stay in contact with their insurance agent and to keep them up-to-date with any problems. He reports his yields to both FSA and his insurance company. He laments that when he sold his corn grain harvest one year, he ran the truck loads over a neighboring farm's platform truck scales. Initially, crop insurance would not accept his weights because the scales were not certified. He wished that he knew that detail ahead of time to avoid unnecessary aggravation. Eventually the weights were accepted as verification of his yield, but he now has the loads run over certified scales. Rick recommends asking questions until you understand all the moving parts of your insurance policy. For example, one of the first decisions is how the land will be sectioned and it's important to understand the costs and benefits of using individual farm numbers vs enterprise units.

Rick explains that he doesn't buy crop insurance expecting a pay back. He would prefer an uneventful crop season with reasonable yields, but he knows as a small farmer he cannot afford the risk of crop loss or underperformance. Rick explains that crop insurance is another tool in his management tool box. He explains that, "a small farmer cannot afford not to have insurance. It's a management tool. It's a tool when things are not good, usually weather related." For grain farmers who forward contract it offers protection if the harvested yield isn't sufficient to meet the amount contracted. The insurance payment would offset the cost of the grain to be purchased to fulfill the contract.

He appreciated the federal subsidy for premiums which makes crop insurance affordable. The value of the subsidy is about 3 times the cost of the premium charged to the grower. He paid a \$400 premium for his 2018 policy for insuring 68 acres of corn grain. The portion of the premium covered by the government subsidy was \$1200 or 3 times his out of pocket cost. Rick likes to cover 70% of his yield. At that level, premiums are affordable and the crop is protected from wildlife damage in addition to the vagaries of weather. There have been several years when conditions resulted in Rick receiving an indemnity or payment from crop insurance to cover a loss. The payments were critical for keeping finances out of the red. He received a much-needed

payment in a drought year when yields were poor. Another year he planted 6 rows of corn around a field before a heavy rain storm rolled in, preventing him from finishing planting in that field.

Rick reports that he sleeps better at night knowing he has crop insurance. This year in 2018 there was a tremendous advantage to buying revenue protection for soybeans. No one could have predicted last winter that a trade war would cause soybean prices to plummet. The base price set for soybean in March of 2018 was \$10.19, and the harvest price was set at \$8.60. Protection this year will be greatly appreciated by anyone who had the foresight to insure. The difference in corn prices was not as dramatic with a base price of \$3.96 and a harvest price of \$3.68, but at least there is potential for some additional help in a soft market.

For more information:

To find a crop insurance agent, visit the RMA online locator at: <http://cli.re/gzPVWY>.

For more information on crop insurance options in New York, visit: <https://agriskmanagement.cornell.edu>.

Cornell University delivers crop insurance education in New York State in partnership with the USDA, Risk Management Agency. This material is funded in partnership by USDA, Risk Management Agency, under award number RM18RMETS524C018. Diversity and Inclusion are a part of Cornell University's heritage. We are an employer and educator recognized for valuing AA/EEO, Protected Veterans, and Individuals with Disabilities.

It's great how farming brings people together.

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We offer Nationwide farm and ranch insurance and would welcome the chance to discuss it with you.

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Tammy Bell-Martin

(518) 561-7000

tammyb@northerninsuring.com



*2015 SNL Financial Report. Based on statutory data.

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Ag Workforce Development Council's *Labor Road Show III*

If you have employees, then you need to be at the New York Labor Road Show III. Experts from farms, private industry and the university will focus on critical topics that affect all farm employers including: employee housing, onboarding, sexual harassment prevention, employee engagement, safety, wage and hour laws, and worker care.

Featured Speakers:

Charles Palmer- Chuck is a go-to lawyer for complex cases involving OSHA, employment law, labor negotiations, independent contractor and joint employment matters. Clients rely on his years of experience in dealing with state and federal enforcement agencies to develop human resource, safety and environmental policies and practices that prevent problems and save them significant expense.

Joshua Viau- Josh works with a variety of national and local clients including employers in agriculture, manufacturing, construction, hospitality, and retail. He is the former Chair of the Labor and Employment Law Section of the Georgia State Bar and is active in several business groups. Josh has been selected to the *Best Lawyers in America* since 2017, and was recognized as a *Georgia Super Lawyer* since 2015 and *Georgia*

Featured Topics:

- Compliance with Wage and Hour Laws – Requirements
- Unions and Collective Bargaining
- The Role of the Supervisor
- Sexual Harassment Prevention- Managing a Sexual Harassment Complaint, Incident, or Situation, Updates to the law, EEOC letters
- Safety Culture
- Compliance Priorities and Enforcement Plans for 2020, NYS Department of Labor
- Dairy Update- FARM Workforce Development Module
- Insurance, Employment Practices Liability, What is available?
- U.S. Census, How to Deal with Census Takers

Ag Workforce Development Council Member Organizations

NEDPA, Cornell Cooperative Extension, Cayuga Marketing, AgriMark, Upstate Niagara, New York Farm Bureau, New York Vegetable Growers Association, New York Animal Ag Coalition, Agri-Placement Services, New York Horticultural Society, Dairy Farmers of America, Farm Credit East

Nov. 18th, 2019

Genesee Community College-Batavia Campus
One College Road,
Batavia, NY
Room T119 Lecture Hall,
Conable Technology Building

Nov. 19th, 2019

The Lodge at Hidden Valley
Animal Adventure
2887 Royce Rd
Varysburg, NY

Nov. 20, 2019

Ramada by Wyndham, 21000 NY
State Rt 3
Watertown, NY

Nov. 21st, 2019

Hilton Garden Inn Clifton Park, 30
Clifton Country Road,
Clifton Park, NY

Nov. 22nd, 2019

Cayuga-Onondaga BOCES, 1879 West
Genesee Street
Auburn, NY 13201
Conference Rooms 1,2,3

Each day: 8:30AM—4:00PM



[Click Here to Register](#)

Or call:

315-433-0100, ext. 5595



Adding Value with Food: A WORKSHOP FOR FOOD ENTREPRENEURS

Wednesday, November 13, 2019

9:30 am to 4:00pm

\$25 - lunch included

**OneWorksource
158 Finney Blvd, Malone NY 12953**

- **Recipe Approval:** Shannon Prozeller,
Cornell University Food Venture Center
- **Regulations and Licensing:** John Luker
NYS Agriculture and Markets
- **Insurance & Risk Management**
Amy Garrand, King-Clark Insurance
Mark Palinkas, Oswego County Mutual Insurance
- **Markets and Price Point Products:**
Lindsey Pashow, Harvest NY
Kelsey O'Shea, North Country Regional Ag Team

REGISTER by 11/8/2019 : franklin.cce.cornell.edu/foodentrepreneurs

Or telephone our office at (518) 483-7403

**Cornell Cooperative Extension
Harvest New York**

**Cornell Cooperative Extension
Franklin County**



CCE North Country Regional Ag Team
203 North Hamilton Street
Watertown, New York 13601

What's Happening in the Ag Community

Adding Value with Food: A workshop for Food Entrepreneurs, November 13th, see page 15 for more information.

Cow Comfort Workshop Freestalls and Tie Stalls, see page 5 for more information.

Dairy Day, see page 7 for more information.

Office Hours, see page 6 for more information.

Labor Road Show III, see page 14 for more information.

Herbicide Resistant Weed Control Program, see page 6 for more information.

Pesticide Applicator Certification Training, see page 6 for more information.

2019 Feed Dealer Seminars, see page 11 for more information.

Modern On-Farm Preparedness Program, 6-part series starting January 23, 2020.

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