



NAICC NEWS

Official publication of the NATIONAL ALLIANCE of INDEPENDENT CROP CONSULTANTS

VOLUME 8, NUMBER 9

The Voice of the Professional Crop Consultant

OCTOBER 1994

EPA, NAICC Discuss Crop Advisor Exemption

by Allison Jones, Executive Director

The proposed language of the EPA rule on Worker Protection Standards (WPS) would allow crop advisors more flexibility.

President-elect **Harold Lambert**, past president **Earle Raun**, and I met with EPA officials via conference call to discuss EPA's proposed language for re-opening the rule on WPS. The language states that crop advisors would be exempt from the requirement, "except for select notification requirements."

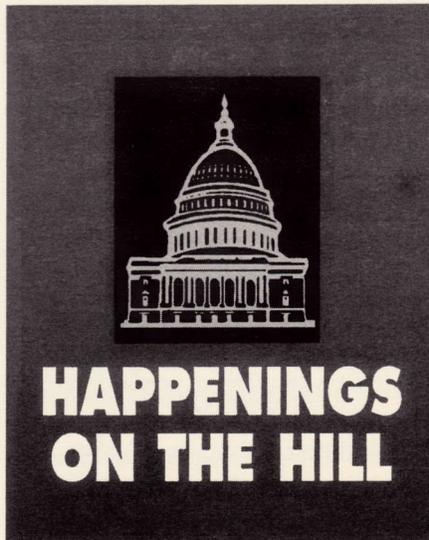
According to the proposed language, crop advisors are defined as "persons who assess pest numbers or damage, pest distribution, or the status or requirements of agricultural plants." The term does not include any person who is performing hand labor tasks.

To be considered a crop advisor, the minimum requirements are:

1. A current license as a pest control advisor, crop advisor or agricultural consultant issued by the state in which the crop advisor tasks are being performed; or
2. A bachelor's degree (B.A. or B.S.) in agricultural sciences, biological sciences, or pest management; or
3. Sixty semester units (90 quarter units) in agricultural sciences, biological sciences, or pest management.
4. In addition to either (2) or (3) above, the college level curriculum shall include the following:
 - Biological science courses including one chemistry course - 12 semester/18 quarter units;
 - Agricultural science courses including both production and pest management courses -18 semester/27 quarter units;
 - Agricultural science, biological science, pest management, and/or chemistry courses -9 semester/13.5 quarter units.

The agricultural employer must notify

all crop advisors who enter his establishment of any pesticide application on the farm or in the nursery or forest. Notification may be written or oral, but must include the information required in Section 170.122(c) of the official rule. Crop advisors must solicit information from the agricultural employer by personal contact either in writing or orally.



The decision to open the rule for comment came after NAICC met several times with EPA and USDA officials; submitted numerous examples of how crop advisors are capable, by virtue of specialized education and experience, to make sound decisions; and reiterated that the appropriate caution and care would be utilized when working near pesticides. NAICC also signed a petition organized by the National Association of State Departments of Agriculture (NASDA) which also has communicated to EPA at various meetings that crop advisors should be exempted.

(Continued on Page 6)

EDUCATION

Seminar Slated for Consultants

You asked for it. You got it.

When asked what they want and need from their national professional association, NAICC members consistently list three items: representation, recognition, and education. Having made huge strides in the first two categories in recent years, the Alliance is putting major emphasis on broadening the educational opportunities for members.

The first step will be a seminar immediately prior to the Beltwide Cotton Conference in San Antonio, Tex. on Jan. 3, 1995. The seminar, jointly sponsored by Argus Agronomics, the National Cotton Council (NCC), and NAICC, will be specifically geared to the needs of cotton consultants from all areas. It will begin at 1 p.m. at the Marriott Rivercenter.

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PRESIDENT'S MESSAGE

What's Best for One May Not Even Be Good for All

by Maggie Alms, NAICC President

My truck went in for service the other day and the mechanic discovered it was out of alignment. I must have hit a hole in the road, he suggested. I couldn't imagine how that happened since the truck rarely goes anywhere but back roads, dirt trails, and highways pitted by Minnesota winters. The mechanic said he could fix it. He would align the wheels so the tires wouldn't wear down and the truck would steer correctly.

Our national farm policy needs an alignment. The federal government, elected officials, agricultural groups, farmers, bankers — everyone thinks so. But nobody knows exactly how. So the various groups have gotten together to think it through. NAICC is one of the groups at the table. The first thing we're asked is, "What is our farm position?" That seems to be shorthand in Washington and certain governmental circles for figuring out where people stand on the 1995 Farm Bill. It isn't enough these days to flip off, "Oh, NAICC stands with the farmer." Too much is at stake. Government policy — the whole focus of national farm policy has hit some potholes in the road and the direction we're taking needs re-aligning. The 1995 Farm Bill is one way to correct the steering and prevent wear and tear on the farmers who carry the weight of our production agriculture system.

To help verbalize our position, I drew up an NAICC position paper on the 1995 Farm Bill and the Executive Board approved it. The paper owes many of its ideas to a talk given by one of our NAICC annual meeting speakers last year, Dr. Peter Nowak of the University of Wisconsin and the Rural Sociology and Environmental Resources Center. The NAICC paper

has been presented so far — and well received — to the Board of Directors for the National Foundation for IPM Education, USDA's Farm Bill Roundtable, and the Keystone National Policy Dialogue on Agricultural Management Systems and the Environment. Not only are federal agencies at these tables, but so are commodity groups such as the National Cotton Council and our fellow agricultural professionals.

The foundation of the paper states that helping a farmer adopt the new management systems necessary for economically and environmentally sustainable plans is best provided by the hands-on, one-on-one service of trained professionals. The idea is that every farmer in this country is an individual with different needs, different circumstances. Each of the farmer's fields is different from its neighbor. Generalizations and programs built on generalizations just don't work well.

The NAICC paper suggests six broad action categories: increase awareness of the consulting profession and its role in agricultural information delivery; eliminate public sector competition and disincentives for consulting professionals in favor of practical incentives; develop crop practitioner educational curricula; encourage accountability to professional certification standards; do an inventory of farm-gate sustainable practices that others can share and build on; and increase systems-based research.

The first category seeks to make everyone from the policy makers to the general public aware of the contribution crop consultants make to a strong American agriculture.

Once the awareness level is raised,

the public sector should avoid policies that discriminate against or compete with the private sector. We have come out strongly against the public providing services that private industry can do! Even subsidized programs using consultants are often ineffective. After all, farmers become accustomed to free or subsidized advice or service and are unwilling, in either the short or long term, to pay the true cost of private consulting. People who aren't willing to pay for service — to put their money where their mouths are — haven't really changed their minds about management practices. True behavioral change on the part of the farmer only happens when he or she voluntarily recognizes the need to change and is willing to change.

A farmer who pays a fee is making a strong commitment to change.

Furthermore, we have urged the government to eliminate programs that discourage effective use of private consultants such as excessive paperwork, and acreage limitations. We have requested that the private sector be included in the initial planning of such programs.

To encourage the use of consultants the government could underwrite Errors and Omissions insurance coverage and provide a "safety net" for farmers trying new farming techniques.

A third action item is one **Dan Bradshaw** and many others have worked for and espoused for years: having colleges and universities adopt a multidisciplinary approach to agricultural education and revise the current curricula.

The fourth action item addresses the need for certification to establish professional standards and recommends that the federal government support existing certification programs.

Sharing what has been learned at the farm gate level with everyone in agriculture is a large part of the fifth action item. The NAICC paper suggests creating a task force to design a program to inventory new IPM ideas.

Finally, we have urged including consultants in developing research

priorities, land grants and other incentives for research that cut across disciplines and research with long term results. We would also like to see the government financially support research that doesn't happen in the

private sector, and especially bio-intensive IPM.

If you'd like a copy of this paper please contact the NAICC office in Memphis. NAICC members have worked on most, if not all, these ideas

in the past. Sometimes those in authority heard, but most of the time they didn't.

This time they are listening carefully. And perhaps this time the Farm Bill will steer us down the right road.

In My Opinion

Economics, Not IPM, Rule Consultants

by Dan Roach

Each time I read about integrated pest management (IPM), and its role in reducing pesticide use, it seems to agitate me more and more.

The new governmental push for IPM on every acre implies that we as agricultural professionals are reckless and thoughtless in our use of agricultural pesticides.

Instead, quite the opposite is true. The majority of the consultants and farmers I know do not want to apply abusive amounts of pesticides because it would be cost prohibitive.

Although IPM is an important tool agricultural professionals use, it is not the oldest, the most widely used or the most effective pest management system — economic pest management is.

As an independent rice consultant,

every decision I make with a farmer is an economic decision. Every chemical application changes that grower's bottom line. Pesticides are inputs, inputs are expenses, and expenses subtract from profit.

Don't get me wrong. I am not against IPM, but I am against the implication that we are just throwing pesticides into fields without prior consideration of both their effects and cost.

I believe the majority of consultants and farmers are conscientious about their pesticide application decisions, not only for environmental reasons, but most importantly for economic reasons.

In reality, which do you use most, integrated pest management or economic pest management? Which one actually reduces pesticide use? I think

most of us make the economic decision.

I also want to reduce our use of pesticides, not only for environmental reasons, but most importantly for economic reasons.

Do we really need government mandated integrated pest management to accomplish this? Personally, economic pest management works for me and my clients.

As a group, we need to express the effectiveness of economic pest management. We need to spread the word that pesticide applications are carefully made economic decisions. We are not reckless and thoughtless users of pesticides.

(Dan Roach of Rice Pest Control in Cleveland, Miss. is a voting member of NAICC).

**DON'T
FORGET THE
ANNUAL
MEETING
AT THE
U.S. GRANT
HOTEL
JAN. 25-29**

Shopping, Culture Top San Diego's List

Are you a theater lover? A sports fan? A museum browser? Then San Diego, site of the Jan. 25-29, 1995 NAICC annual meeting, is the place for you.

And to help you afford these musicals, concerts, plays, and exhibits with money to spare for shopping, San Diego has Times Arts Tix at the Horton Plaza ticket booth in Horton Plaza, centerpiece of the downtown area and right across the street from the U.S. Grant Hotel, NAICC meeting headquarters. The Tix sells half-price, day of performance tickets on a first-come, first-served basis. Also available are discounted admissions for such popular attractions as Sea World, San Diego Zoo and San Diego Wild Animal Park. A satellite location is available in the

San Diego Convention Center at the Restaurant Reservation Booth.

In addition to the San Diego Symphony, the San Diego Civic Light Opera, the San Diego Opera, the city offers dozens of theatrical productions ranging from musicals to drama and melodrama. For art lovers the Museum of Contemporary Art is open downtown and its La Jolla location will re-open Jan. 1, after closing for renovation and expansion. The San Diego Museum of Art and the Museum of Photographic Arts will interest art lovers while the Reuben H. Fleet Space Theatre & Science Center, the San Diego Museum of Man, and the San Diego Natural History Museum offer exhibits for those interested in earth, sky, and history.

San Diego is home to such professional sports teams as baseball's Padres, football's Chargers, indoor soccer's Sockers, and ice hockey's Gulls. San Diego will also host the America's Cup races in May, 1995. However, San Diego likes participatory sports best and the city offers excellent facilities for racquetball, tennis, golf, sport fishing, swimming, snorkeling, and boating.

For those who like to shop, the Paladion San Diego is downtown's upscale fashion center featuring such stores as Tiffany & Co., Gucci, Mark Cross, Cartier, and Alfred Dunhill.

The Grant Hotel has been a San Diego landmark since 1910. It has been restored to its former glory and proudly takes its place in the historic Gaslamp Quarter, a 16 1/2 block National Historic District that dates back to the close of the Civil War. Visitors can take a 90 minute audio walking tour of the quarter. The tour is narrated by Gaslamp Quarter saloon owner and legendary gunslinger, Wyatt Earp.

How To Attend the Annual Meeting

by Dan Easton

If your little consulting business is anything like mine, the trip to the NAICC annual meeting makes a noticeable impression on your time and financial budgets. Planning to get the most out of the meeting is a good investment for your company and for the consulting profession in general. I suppose each person has his or her own style of attending these meetings, but let me share a few ideas that I have picked up through my experiences that added value to my efforts:

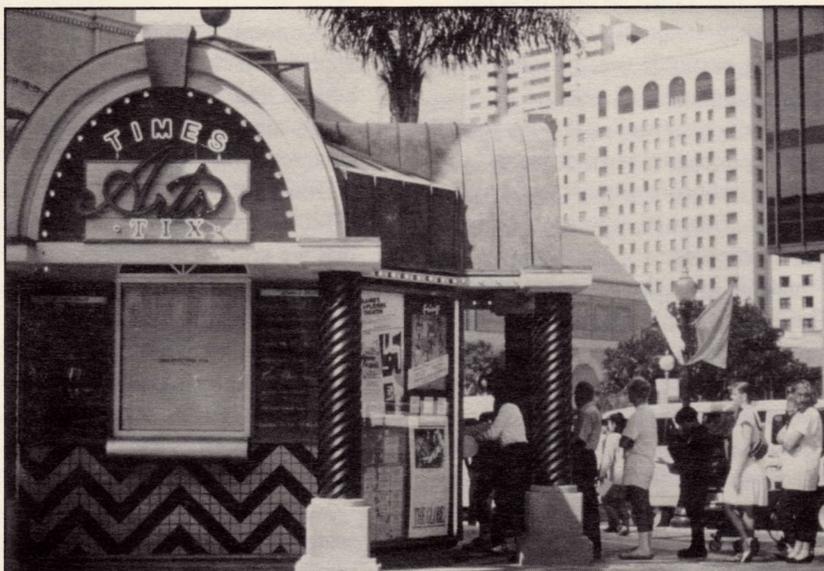
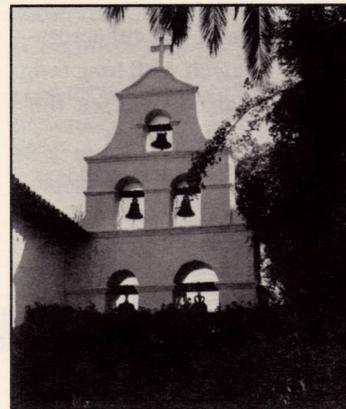
1. Reach Out and Touch Someone. Making contacts with other members well before the meeting really adds meat to the structure of this annual event. Useful contacts can be made with local peers, active members, and

Mission San Diego De Alcala

Spanish architecture and culture dot San Diego, reminding visitors of the city's history. This mission is one of four in the city and part of a 21-mission link founded shortly before America's Declaration of Independence was signed. (Photo Courtesy of San Diego Convention & Visitor's Bureau).

Times Arts Tix Center

For half-priced tickets to many of San Diego's cultural events, visitors can go to the Times Arts Tix Center. (Photo Courtesy of San Diego Convention & Visitor's Bureau).



fellow professionals.

Getting to know your local peers can be rewarding. Making arrangements to travel or share rooms with other consultants in your area can add fun, improve informational exchange, and reduce costs for all involved. If you have been doing this, you might consider rotating your travel companions to freshen the experience. Invite local members, or non-members, who have not been attending to join you on the journey. Take time to fill them in on issues that you are familiar with and help direct them to greater participation in areas where they express an interest.

Whether you have been actively involved with NAICC throughout the year or have been busy doing your own thing, it is time well spent to make a few calls to some of the movers and shakers in the Alliance to get up to speed on current issues and events before arriving at the meeting. Whether it be the president, a board

member, a person on a committee that might interest you (listed at the back of the membership directory), or a random selection among the membership, call a few members and quiz them on current affairs. Understanding what's happening at the meeting is an important step to being a participant, rather than a bystander who wonders what's going on.

Throughout the year I find it valuable to call other members to exchange ideas about my work. Sometimes I have a specific need in mind, sometimes it's just refreshing to break out of my local perspective. I will occasionally call local consultants to review a recent infestation, political event, or state consulting issue. Sometimes I have questions about protocols or business issues and prefer to protect personal information (or my pride) from local members who seem to think I have it together, so I grab the NAICC directory and call a member at random

a few states away. This outreach has been extremely helpful, both in problem solving and in cultivating valuable new associations at annual meetings.

2. Attend the committee meetings.

Many members feel that the committee meetings at the annual meeting are only for committee members. While it is true that the committee members had better be there, I encourage all interested members to participate. I feel that this is the most effective way to get involved, learn about the Alliance, and to make it what you want it to be.

3. Attend the sessions.

Conversations with peers and old friends are great, and once you strike up a healthy conversation it's hard to put it down. However, the show must go on, and you don't want to miss what the meetings have to offer. Politely invite your friend to join you as the session begins and make plans to continue the visit at a later time.

4. Ask questions.

This is no time to be bashful! Our national organization has been very successful in attracting a variety of VIPs we rarely have an opportunity to meet on an individual basis. By asking questions and sharing our ideas, we can learn more about their connection with us, they can learn more about our profession, and we can all come to appreciate that we are people with the opportunity to work together.

5. Socialize.

Do plan on eating meals and lounging in the evenings with fellow NAICC members. This time adds the spice that makes it all worthwhile. Although the room costs are occasionally a bit on the pricey side, it is important to room in the selected annual meeting hotel. This keeps you in the loop so that "off time" can be a valuable exchange time, so that others who want to continue an earlier brief discussion can find you, and so you don't have to get yourself re-oriented. (I want to give you fair warning that attendees of the annual meeting can make very good use of their "off time," so be careful that you aren't among those bloodshot eyes and nodding heads!)

6. Have fun!

Believe it or not you don't need permission to combine work with pleasure. You certainly should enjoy your trip to the meeting.

My experience at the annual meetings leaves me hard-pressed to be in the company of some of our members and not have a good time. And it's lots of fun to attend the annual auction where we raise money for educational purposes. It's not only a boost to the consulting profession, but where else can you see a grown man from a warm climate bid over a hundred dollars for fur-lined ear flaps and cap? The auction is a boost to consulting, a choice opportunity to mix with peers, and a hoot of a good time. The fun-lovers will all be there and the rest of you have my permission to go, too.

(Editor's Note: the auction is a bi-annual event that will not be held in San Diego. Instead, we will have a dinner dance that will even be toe-tappin' fun for those of you afflicted with two left feet.)



7. Take it home. Don't let the meeting drop as soon as you leave the hotel. Great ideas are born here, it takes devoted individuals who are willing to follow them through to completion to bring value to yourself and to our membership. At the very least, each attendee can report back to their state organization or other local groups who may have a concern about events that took place.

8. Last, but not least, give 'em a piece of your mind. Consider writing an article for the newsletter on a topic that interests you. This will help you network with others who have similar interests. It will also be a great conversation piece at the next annual meeting as you introduce yourself to a new acquaintance and that person says, "Easton....Easton... haven't I heard that name before?"

(Dan Easton of Easton Agri-Consulting, Inc. in Bagley, Iowa is a voting member of NAICC.)

Do You Belong to a Group — and Do You Support It?

by Bruce Allemand

Have you ever seen a field that is planted too thickly? There will be plenty of plants in the field, but the desired yield may never be achieved. The field may look good from a turnrow, but the plants will be thin and spindly and will not be able to withstand even moderately bad weather.

Just like those plants, an organization without the support of all its members will look good on paper, but may not be able to withstand many storms.

When you join an organization you should be willing to accept the responsibility of lending it your support. Your support can be shown in more ways than just sending in the annual dues and attending a meeting every now and then. Don't get me wrong, annual dues and attendance at meetings are important, but I feel that once you have joined an organization you have a certain obligation to give it more than just the minimum.

Maybe you have a knack for writing and want to contribute to the newsletter or perhaps you know the answer to another member's questions or maybe you want to run for an office. It's not what you do that is so important, but that you are doing something.

NAICC is quickly becoming one of the front-runners in changing the way agriculture and crop consultants/contract researchers as a group are perceived. I know this has not been an easy — nor calm — task at times and I wish to commend those who saw a need for a national organization and have brought it to its present day status. I only hope that I will be able to carry on this tradition.

NAICC has done a lot for us as a group and I believe that as a group we can and will do more. So ask yourself this question, "Why did I join NAICC?"

For me the answer is simply that I believe NAICC can and will make a

difference in the way consultants and agriculture professionals are perceived in the future and I want to be part of that future.

(Bruce Allemand of Pest Management Enterprises Inc., in Cheneyville, La. is a voting member of NAICC).

BOARD NEWS

Gruber Resigns; Reddy Appointed

NAICC Executive Board member **John Gruber** of AG Consultants, Inc., in New Holland, Ohio has resigned from the Board.

The Executive Board has appointed **Yella Reddy**, consulting agronomist with Crop Technology Co. in York, Neb., to fill the vacancy.

Gruber resigned, citing professional demands due to rapid growth of his crop consulting and contract research business. "It's the kind of problem you like to have, but a problem nonetheless," he said.

The Executive Board met by conference call Sept. 6 and appointed Reddy to serve on the board through January, 1996.

Reddy, a member of NAICC for six years, is past president of the Nebraska Independent Crop Consultants Association. He has served on the NAICC Research Coordination Committee and currently serves on the Membership Recruitment and Rules Committee.

Gruber said he regrets having to resign from the Board, and apologizes to the members who elected him. "I've never been comfortable doing anything unless I give it 100 percent," he said. "My first responsibility has to be to my family and to my employees, and with the business growth we are experiencing, I simply don't have any other choice."

Gruber said he plans to remain active in NAICC. "I have gained new respect for the time and energy the elected leadership give to this organization."

Another Change

NAICC past president **Bruce Nowlin** of Hydro, Okla. was looking for a change and some challenges. So he accepted the position of senior crop

management specialist with **Madeline and Charles Mellinger** of Glades Crop Care in Jupiter, Fla.

Thanks to networking through NAICC, Nowlin has just moved to Florida. His address for members who need to reach him is:

1120 Bari Street East, Lehigh Acres, Fla. 33936. His telephone number is 813/369-0519 and fax number is 813/369-4383.

Recovery

Executive Board Secretary **Roberta Spitko** of New England Fruit Consultants in Montague, Mass. is feeling somewhat better after an illness that had forced her to take a leave of absence from the board.

She attended the Board meeting in Washington in October and resumed her Board responsibilities.

Happenings on the Hill (Continued from Page 1)

While on the conference call, concerns were voiced to EPA that the proposed language did not address the exemption of scouts, nor did it take into consideration that not all states have a program in place to identify crop advisors. Suggestions for remedying this dilemma included considering scouts as "employees" or having a provision for personnel under the direct supervision of the crop advisor.

EPA is currently considering these changes and has agreed to submit language addressing these issues before the rule is published in the *Federal Register*. Once language has been approved at this level at EPA, it will need EPA agency approval, USDA approval, and Office of Management and Budget (OMB) approval. OMB has up to 90 days from receipt to approve. After approval, the language would be printed in the *Federal Register* with a 30-day comment period. This is when all NAICC members need to submit comments in favor of the exemption for crop advisors. After the close of the comment period, a final verdict will be announced.

Seminar Slated For Consultants (Continued from Page 1)

The meeting is open to anyone, but preference will be given to NAICC and NCC members. Registration for the seminar is \$50 for members and \$100 for non-members.

Faculty for the seminar will be: Dr. David Guthrie, agronomist and physiologist, National Cotton Council; Dr. Tom Kerby, technical director of Delta and Pine Land Co., formerly Extension cotton specialist in California; Dr. Derrick Oosterhuis, cotton physiologist, University of Arkansas; and Dr. Jeff Silvertooth, University of Arizona Extension agronomist-cotton.

"When the National Cotton Council approached us with this idea, we surveyed a group of our members who typically attend the Beltwide," said **Daney Kepple**, NAICC executive vice president. "The response was overwhelmingly enthusiastic. The faculty and presentation topics were chosen based on input from this group."

The overall title of the seminar is, "Integrating the Sciences to Improve Client Profitability." Topics will include information from all the major scientific disciplines that affect cotton production, with an emphasis on how each can be integrated and manipulated to create a positive impact on the grower's bottom line.

The theme was chosen to reflect what NAICC members have said they wanted in an education program: a better feel for how everything works together and not just another session on entomology or weed control.

"We are delighted to participate in this program with NAICC," said Dr. Andrew Jordan, director of technical services at NCC. "We have long recognized the importance of crop consultants to the cotton industry since they serve a key role in disseminating information to cotton producers. So we regard activities of this type as efficient ways of helping to improve the profitability of our producer members."

Billy McLawhorn of McLawhorn Crop Services, Inc. in Cove City, N.C., said, "Send me a registration form as soon as they're off the press. I was just wondering where I could go this winter to get this kind of information."

"If this works out as well as we expect it to, we will approach other commodity groups, particularly our cooperative members, with the goal of broadening the effort to serve the needs of most of our members," said Kepple.

Ag Consultants Need to Get Involved

by Mike Brubaker

A private agricultural consultant has only one product to market—himself or herself. Selling your time to our nation's food producers is a challenging job, even if you dedicate 100 percent of your time to this task. With a clear understanding of how hard a practicing private ag consultant must work to generate new clientele and hold on to established customers, can any career private consultant honestly recommend to other consultants to stay working with your existing clients, stop following up on leads for a couple of days per year, and work at developing your relationship with local, state, and federal governmental agencies?

Well, yes. I do recommend just that, although I must admit that when I think about meeting with farm clients or going to a meeting with a governmental agency, I can't honestly tell you I always eagerly choose the latter.

An experienced agricultural consultant is a valuable resource for environmental and agricultural policy-makers. My recommendations for governmental involvement by agricultural consultants are as follows:

1. Understand what you have to offer and never try to be an expert within an area of our complex field that you're not comfortable with.

2. Make a list of all local, state and federal agencies and persons involved within your area of expertise. You usually do not have to have a specific issue or agenda with local committees. The fact that you are a local tax-paying constituent will be sufficient. This task will take some time. Use resources that are available to you such as county

agents, county commissioners, local civic leaders, your local Chamber of Commerce, and elected officials.

3. Attend a few carefully selected meetings. Go easy at first. Do not overpower people during your first few meetings. Use the first two or three meetings to identify who the key people are and understand their thought processes.

4. Identify which committees, groups, Board of Directors, elected officials you believe to be the most productive. Mention to a few key people that you would like to serve as a resource for that particular committee. Drop the meetings that appear to be non-productive.

5. Share the information you glean with others who share the same mindset — especially NAICC. Build coalitions and networks to win discussions and votes.

6. Report your successes at coalition building and information gathering with others that possess the desire to bring additional expertise to the decision-making process.

7. Pat yourself on the back and feel good about the contributions you have made to a particular issue or governmental committee.

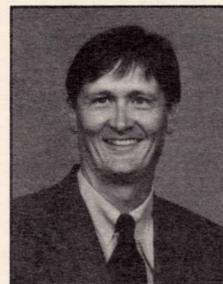
It is your responsibility to use your experience to help policy-makers make decisions with only the best information available. Who else but the independent agricultural consultant is better prepared to inform local, state, and federal bureaucrats of critical issues currently influencing the environment and landowners?

Even though our clientele participated very little in SP-53 programs, government interaction has helped our independent consulting firm substantially over the last five years. Go ahead, get involved. I guarantee your investment in time will be returned to you several fold.

(Mike Brubaker of Brubaker Agronomic Consulting Service, Inc., in Ephrata, Pa. is a voting member of NAICC and a member of the NAICC Legislative Advisory Task Force).

Good Business Practice: Planning to Retire?

by Dwain Reed



Are you planning on retiring one day or are you planning on working until you die?

If you anticipate retirement, you

probably need to start making plans for that day now! I started looking into retirement programs a few years ago and I will share with you what I found.

First, I talked to my accountant and he suggested seeing a tax attorney. The attorney discussed profit-sharing and KEOGHs. After a \$75 per hour fee, we determined these two programs, writing a plan for each, and yearly administration fees would take up a lot of what I was planning to invest each year. The attorney suggested calling brokerage firms for their retirement programs. Expensive advice for something I had already done.

The easiest retirement investing is the Individual Retirement Account (IRA). This plan only allows for a maximum of \$2,000 a year tax deferred contribution. If you and your spouse have earned income and he/she has an existing employer-sponsored plan, then you can contribute \$4,000 tax deferred.

I found two other plans that should meet most consultants' needs. The Simplified Employee Pension or SEP-IRA is an employer contributing plan. The employer can be a sole proprietorship, partnership, corporation, or S corporation. The employer can contribute up to 15 percent of each employee's compensation for the year or \$30,000, whichever is less. All employees, with some exceptions, must be included in the plan. This is the plan I use.

Another plan is the Salary Reduction-Simplified Employee Pension or

SAR-SEP. It allows employees to defer a portion of their compensation into an employer-sponsored retirement plan. This plan is available only to businesses with 25 or fewer employees and at least 50 percent of those eligible must elect to participate in the salary reduction. An employee may defer 15 percent of compensation or \$7,000, whichever is less.

You direct where the money will be invested in all three plans. The account executive at the brokerage firm you select will give advice, but you must do a little research and know exactly what you are investing in. If an investment goes south, the account executive will always say, "You made the final decision." And always check fees before settling on a brokerage firm. These will vary a lot from firm to firm.

This information just hits the high spots of retirement planning and, of course, there are more regulations that govern each plan. For example, you might incur penalties if you withdraw money from a retirement plan too soon. As always, before you do anything, check with your accountant. He/she must also get a cut of the action.

(Dwain Reed of Clark and Reed Consulting Services Inc., in Courtland, Ala. is a voting member of NAICC).

OCT. 25-27, 1994

California Conference on Ecosystem Management, "Designing with Nature," Hilton Inn, Sacramento, Calif. For more information in California call (800) 752-0881. For information out of state call (916) 757-8777.

JAN. 3, 1995

National Cotton Council and NAICC, "Integrating the Sciences to Improve Client Profitability," Marriott Rivercenter, San Antonio, Tex. For more information contact NAICC at (901) 683-9466.

JAN. 25-29, 1995

NAICC Annual Meeting, "Maintaining Clear Vision on Agriculture's Information Highway," U.S. Grant Hotel, San Diego, Calif. For more information call NAICC at (901) 683-9466.

CALENDAR OF EVENTS

OCT. 24-27, 1994

Geological Society of America annual meeting in Seattle, Wash.. For more information call (303) 447-8850.

NEW MEMBERS

VOTING

Daryl Monasmith M.S.
(Pest Management/Agronomy)
Pest Management Company-West Crop Consulting
843 Blake Street
Wray, CO 80758
Office: (303) 332-3135
Home: (303) 332-3135
Crops: Field corn, dry beans, wheat, oil seeds, and alfalfa.
Services: Pest management with some irrigation and fertility testing.

Shawn Dalton B.S. (Agronomy)
IACC of CO
Pro-Agronomics, Inc.
63245 CR 18
Holyoke, CO 80734
Office: (303) 854-4942
Home: (303) 854-2105
Crops: Corn, dry beans, sunflowers, popcorn, and wheat.
Services: Soil sampling, fertility, herbicide, insecticide, and plant variety recommendations, irrigation scheduling, weed insect, disease scouting. Equipment calibration (sprayers, chemigation units, insecticide/herbicide boxes).

VOTING

Mark Wooldrik B.S. (Ag-Business)
NICCA
Elkhorn Valley Agronomics
1952 Highway 32
West Point, NE 68788
Office: (402) 372-3569
Crops: Corn, soybeans, and alfalfa.
Services: Soil testing, herbicide and fertilizer recommendations, insect scouting, weed scouting, disease scouting, variety recommendations.

Darrin Biediger M.S. (Weed Science)
WSSA, SWSS, ASA, CSS, TAAC
Hopkins Agricultural Services
11325 III 37, #3303
Corpus Christi, TX 78410
Office: (512) 241-4629
Home: (512) 241-4629
Crops: Cotton, corn and grain sorghum.
Services: Management and consulting on various crops. Perform and manage agricultural chemical performance and regulatory trials.

ACADEMIC

John Impson Ph.D. (Entomology)
USDA Extension Service
3351 South Building
1400 Independence Ave., SW
Washington, DC 20250-0900
Office: (202) 720-6506
Home: (202) 720-3806
Fax: (202) 720-4924
Services: National Program Leader for Pesticide Education.

PROVISIONAL

Angela Harrison Ph.D. (Plant & Soil Science) TACA, SWSS
West TN AG Research and Consulting Services
3107 Salem Road
Milan, TN 38358
Office: (901) 686-7689
Home: (901) 686-7689
Crops: Cotton, corn, soybeans and wheat.
Services: Contract research, insect and weed management, production management, soil testing.

STUDENT

Mark Nemec
Nemec Agriservices, Inc.
P.O. Box 467
Snook, TX 77878
Office: (409) 272-8022
Home: (409) 846-4277

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