



NAICC NEWS

OFFICIAL PUBLICATION OF THE NATIONAL ALLIANCE OF INDEPENDENT CROP CONSULTANTS

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NAICC and Crop Decisions Partner to Broaden Reach for Both Groups

The growth of an organization is not only apparent in its membership size, number of activities or positive press. The growth of an organization is best measured by the number of alliances it's invited into by other respected organizations.

Such is the case with the NAICC. *Crop Decisions* magazine has recognized the value of partnering with us to continue the growth of both parties and to build on the credibility each provides.

As you know, *NAICC News* will now appear as a full four-page section within *Crop Decisions* magazine. Of course, the integrity of *NAICC News* will not change; the staff who puts the Alliance's newsletter together will continue to do so, driven by NAICC's leadership. In no way will *Crop Decisions* magazine influence the content

of our newsletter. Instead, we'll be able to deliver our newsletter in a timely, highly professional and high quality format.

More importantly, we'll gain by reaching a bigger circulation of potential members and decision makers/influencers in our business through *Crop Decisions'* publication list, as our newsletter will now be distributed to our membership and to the magazine's entire circulation. This will allow us to retain and attract new NAICC members – and make prospective clients and the agriculture industry at large aware of our activities. Our credibility as a critical component of today's food and fiber production system will be raised.

About the Agreement

Crop Decisions magazine is published eight times a year, September through March, plus one summer issue, by **Doane Agricultural Services Company**. It is the only publication serving the unique needs of Crop Consultants and Professional Farm Managers.

The magazine is mailed to 1,500 Crop Consultants, including all NAICC members and members of state crop consulting associations who are not members of NAICC. Others on the mailing list include:

- 2,000 professional farm managers, including all ASFMRA members and others who manage farms for absentee owners/investors but are not members of ASFMRA
- 13,000 Certified Crop Advisers
- 1,000 corporate agribusiness executives.

Within the agreement between the two parties, *Crop Decisions* will donate four full-color pages in each issue of the magazine for exclusive use by NAICC. The NAICC pages are to be used to communicate with its members, prospective members, prospective clients, etc.

Besides benefiting from a broadened audience and use of an established credible vehicle to communicate to our members and other key decision makers in our industry and in agriculture in general, NAICC will also save printing and postage

costs, which will allow the Alliance to use these resources for other programs.

Both organizations will gain by eliminating any duplication of information formerly provided by both vehicles – and *Crop Decisions* will experience greater exposure and traffic through NAICC's content. *Crop Decisions* will also have increased advertising/sponsorship revenue potential within this heightened exposure.

Looking Back

Combining the *NAICC News* with *Crop Decision's* magazine is a major coming-of-age event for NAICC. Remember when the newsletter was a total of two pages, written solely by NAICC member **Randy Van Haren**?

In 1992 Great Lines Public Relations assumed management of NAICC, and former Executive Vice President Dancy Kepple spearheaded NAICC's public relations issues. She became editor of the *News*.

In 2000, President **Roger Carter** added the Newsletter Involvement Committee to help the NAICC Executive staff solicit articles from members and steer the direction of the newsletter. The current committee chair, **Denise Wright**, together with her fine group of writers and volunteers, will continue to solicit articles written by NAICC members for NAICC members.

Going from a two-page, black and white newsletter with limited production and circulation to an eight-page, one-color, newsletter that reaches over 750 NAICC members and friends has helped NAICC turn the corner. The newsletter's scholarly look worked well for NAICC "insiders", and now the new look will be even more inviting for those who don't already know and love NAICC. To complement the increased level of exposure, a boost in readability will come from the addition of color.

NAICC is excited about the possibilities that abound by combining forces with *Crop Decisions* magazine. We encourage all members to submit articles and be a part of the new experience.

INSIDE THE NEWS

President's Message	2
Happenings On The Hill	2, 3
New Member Profiles	3, 4
A Need For Public Awareness	4, 5
FEAE Awards 2001 Jensen Memorial Scholarship	5
Making Technology Work	5, 6
Skilled At Building Wealth, Less So	
At Passing It On	6, 7
Members In The News	7
New Members	7, 8
Calendar Of Events	8

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Successful Networking



BY
PHIL COCHRAN
NAICC PRESIDENT



Anytime a group of NAICC members get together, the idea of networking is never far from our minds. The very nature of networking requires a friendly, cordial atmosphere, something that comes naturally to us.

According to the evaluation forms from the 2001 NAICC Annual Meeting, networking is one of the most important benefits of our meetings. Our research members depend on the opportunity to network not only to learn more about new developments in the industry, but also to line up business for the coming years.

In response to the increased need to network with sponsors and management companies, the Research Education Committee and Executive Board have developed the idea of Sponsor Interaction Centers at the NAICC Annual Meeting. The details are yet to be worked out, but the NAICC is committed to the expansion of networking opportunities for our members.

Apparently, some of those in attendance at the 4th Annual Dads in D.C. Crawfish Boil also enjoy our style of networking. At the "Dads" reception this past March in Washington, DC, I was told that our reception is one of the most unusual and enjoyable events that congressional staffers attend all year.

First on the list of compliments of our reception was the very unique and delicious Cajun cuisine served up by "De Cook," Jim Braught and his able assistant Kevin Tubbs. I quote, "Food like this can be found nowhere else in D.C."

Another frequent compliment heard about Dads in D.C. was the cordial, relaxed atmosphere of the event. I was somewhat astounded to hear, "you allow us to sit down and relax." Evidently most receptions are conducted on a standing room only basis without the comfort of table or chairs. While we not only encourage our guests to sit down, relax and enjoy the food and company, we do not press them with our agenda.

I came to understand how rare it is that these extremely busy people, especially Hill staffers, get the opportunity to visit (network) with each other in this manner. I was told several times how much they appreciated the opportunity to talk shop amongst themselves.

The resounding success of Dads in D.C. is yet another reminder to the dedicated and determined work of everyone involved to not only tell but to actually demonstrate to the people in D.C. that we are sincere in our desire to work with them on a personal basis. Although this was only the fourth year for Dads, it's reputation and popularity is growing much faster than normal, based on the

feedback we are receiving. Keep in mind these people are invited to multiple dinners and receptions virtually every night of the week, so they have many choices. More and more are choosing to join us each year.

The goal of the NAICC Executive Board members and staff who act as hosts at the reception is to meet the policy makers and thank them for their attendance at our function. Of course, the crawfish provide one of the best ice-breakers imagined. It's easy and great fun for our Cajun instructors to invite those who have never had the pleasure of eating crawfish to manage without too much mess! Once past the "hands on" demonstration, we have an opportunity to leisurely share information about the NAICC, its membership and our reasons for visiting Washington.

Networking on a different scale:

We have recently entered into an agreement with **Doane Agricultural Services** and *Crop Decisions* magazine to insert the *NAICC News* into *Crop Decisions* starting with the summer issue. The primary benefit of this change is the massive copy circulation that the magazine has, which gives NAICC much more exposure and networking opportunities to prospective members and friends of all types.

Please watch for your July copy of *Crop Decisions* and be sure to look for your old friend the *NAICC News* inside the magazine. As always, please send your thoughts and/or comments on this or any other issue to me at pcochran@tigerpaw.com. Your Executive Board depends on your input to help us make the decisions you are comfortable with.



HAPPENINGS ON THE HILL

President Announces Intent to Nominate Ag Representatives to Administration

President George W. Bush recently announced his intent to nominate several individuals to serve in his administration, including James R. Mosely, Allen Frederick Johnson, Joseph J. Jen and Bill Hawks.

The President intends to nominate Mosely to be Deputy Secretary of Agriculture. Mosely is currently the President of a farming operation in Clarks Hill, Ind. He served as Assistant Secretary

of Agriculture from 1990 to 1992, and from 1989 to 1990 he was Agriculture Advisor to the Administrator of the EPA. Mosely is a graduate of Purdue University and a former recipient of the NAICC Service to Agriculture Award.

Allen Frederick Johnson will be nominated as Chief Agriculture Negotiator for the Office of the United States Trade Representative with the rank of ambassador. He is now the president of the National Oilseed Processors Association. From 1988 to 1991 Johnson served as executive director of the Iowa Soybean Association – and at the same time he was executive director of the Iowa Soybean Promotion Board. Johnson also served as a legislative aide to Senator Charles Grassley, and he is a graduate of

George Mason University. He earned a Master's degree and M.B.A. from Stanford University.

President Bush intends to nominate Joseph J. Jen to serve as Under Secretary of Agriculture for Research, Education and Economics. Jen is currently the Dean of the College of Agriculture at California Polytechnic State University. Previously, he was the Division Chairman and Department Head of the Division of Food Science and Technology at the University of Georgia. Jen graduated from Taiwan University and earned a Master's degree from Washington State University. He holds a Ph.D. from the University of California at Berkeley and an M.B.A. from Southern Illinois University.

Bill Hawks is expected to be nominated

as Under Secretary of Agriculture for Marketing and Regulatory Programs. Hawks is the managing partner of Hawks Farming, which produces winter wheat, soybeans and corn. He also owns DeSoto East, Inc., a residential development company. Hawks represented DeSoto County in the Mississippi State Senate from 1994 to 1999. He earned both his undergraduate and graduate degrees from Mississippi State University, and he is a veteran of the National Guard.

Secretary of Agriculture Emphasizes Global Markets for Ag Industry

Last month, Secretary of Agriculture Ann M. Veneman spoke at the 9th Annual Food & Agriculture Policy Conference in Washington, D.C., sponsored by the Sparks Companies. Secretary Veneman began her address by raising the challenges she and others in agriculture have experienced recently. She cited issues such as Foot and Mouth disease, BSE, Starlink, food safety, trade issues and rising energy prices.

The Secretary stated that the President is committed to ensuring all regulation be based on sound science and common sense and that research be employed to increase food safety and efficiency in the food chain. She said the President's top priority for U.S. agriculture is expanding trade. Among the initiatives to back this effort, the Secretary mentioned working to secure Trade Promotion Authority and regional trade agreements.

"A sound agricultural policy for a country that is extremely efficient and very competitive in world markets is one that expands export opportunities, rather than reduces our ability to compete.

"That's not to say we shouldn't help farmers and ranchers when prices and income plummet unexpectedly. But when we do, we should help in ways that aren't counterproductive."

She stated that the Administration supports the creation of Farm and Ranch Risk Management Accounts, known as FARRM accounts." These accounts can provide a mechanism for producers to protect themselves from low prices and incomes, reducing the reliance on the Federal government and the distortions that may arise."

Veneman shared President Bush's key objectives:

- Pursuing an aggressive trade policy that includes new trade negotiating authority, a new trade round in the WTO, a Free Trade Area of the Americas (FTAA), resolving trade conflicts and aggressively monitoring policies that distort trade;
- Reducing the tax and regulatory burden on farmers and ranchers while continuing to protect America's natural resources;
- Conducting research addressing food safety, the environment, biotechnology, energy and new uses for agricultural products;

- Providing a safety net for farmers and ranchers that is consistent with the free market and that gives them the opportunity to prosper in an evolving and dynamic global marketplace.

She talked about how technology is constantly transforming world markets, resulting in improved transportation, storage and food technology so that more fresh food can be moved further and faster at lower costs. The Secretary also emphasized that biotechnology is generating new products to make farmers more productive and consumers healthier.

The Secretary also discussed conservation and the importance of it - but she mentioned there isn't consensus on how conservation programs should look. She raised the question: are we spending conservation assistance dollars the right way now, given that 85 cents of every dollar is spent idling environmentally-sensitive cropland?

Veneman emphasized the need to work with Congress and other government agencies so that when regulation becomes the last resort, "those regulations are based on sound science and allow for the utmost flexibility in addressing environmental problems."

She finished her speech by again emphasizing the interdependencies of the food chain and the need to work together.

NEW MEMBER PROFILES

JON STUTZMAN Stutzman Crop Care Kutztown, Penn.

New NAICC member Jon Stutzman was raised on a small dairy and crop farm in southeastern Pennsylvania. In 1980, the cows were sold and the farm has since been used for cash grain and hay production.

Jon graduated from Penn State University in 1989 with a Bachelor of Sciences degree in Agriculture Science. After graduation he worked as an agronomist for an independent crop consulting firm serving his hometown area. Jon started his own independent crop consulting business in the fall of 2000.

In addition to operating his own consulting firm, Jon is still active on his father's farm. He believes his direct involvement with the home farm provides

insight and perspective, which is invaluable to his grower clients.

Jon's consulting firm, Stutzman Crop Care, provides full service integrated crop management services. Crop scouting, soil testing and nutrient management are points of emphasis.

Two factors influenced Jon to become a member of the NAICC: the ability to keep up to date with legislation that affects crop consultants and agriculture in general and the accessibility to ideas of other crop consultants throughout the country who provide similar services.

When asked where he thinks agriculture is going over the next 10-20 years, Jon responded, "Consolidation is happening now and will continue to affect the type and size of clients that we serve. Unfortunately, government regulation will probably provide some degree of job security for the independent crop consultant in the coming years. It is unfortunate because regulation is not needed to prove the benefits that an

independent crop consultant can provide to farmers."

DANIEL CURTIS AgSolutions, Inc. Corvallis, Ore.

Daniel Curtis, employed by AgSolutions, Inc., in Corvallis, Ore., since 1995, is a new member of the NAICC. He is a research associate III, which entails being a principal investigator on both efficacy and residue studies conducted by this contract research facility.

AgSolutions, Inc., is a GLP field laboratory providing field research for cropping systems in the Pacific Northwest, EPA Regions 11 and 12. Research is available for a wide variety of crops, ranging from grass seed to hops, row crops to greenhouse roses, ornamentals to winter wheat and wine grapes to tree fruits.

Dan graduated from Oregon State University in 1988 with a Master of Science in Horticulture (Plant Nutrition, minor in Plant Pathology), where he had previous-

(cont.)

ly obtained his Bachelor of Science degree, also in Horticulture (Fruit Production and Viticulture, with minor in Soils) in 1985. He held numerous positions in the ag industry prior to joining AgSolutions in March of '95. Some of his previous work experience included a position of field representative for Agripac, Inc., a vegetable processor in Oregon, where he scheduled planting and harvesting for 38 growers.

Dan was also a Research Assistant (post-college) in the Department of Horticulture/Extension Weed Control coordinating company pesticide use policies, and conducting IR-4 residue studies involving herbicides currently on the market. Dan held a variety of ag-related positions prior to his employment with AgSolutions – he's now in his seventh season there.

Jim Calkin, AgSolution's President, has been a NAICC member since 1994. Jim

took Dan to Washington, D.C., in '98, where he attended the NAICC annual meeting. That trip provided Dan the impetus to become a member, and the Memphis and Portland meetings in 1999 and 2000 just added to that positive experience. This past season's membership drive provided the economic incentive he needed to complete the membership. In Dan's words, "The NAICC has proven to be an excellent way to network with business methods to keep abreast of both industry standards and new directions in GLP research." Dan would like to become involved with the Research Electronic Data Task Force in the future, especially now that CROMERRR (Cross-Media Electronic Reporting and Recordkeeping Rule) has been initiated.

When asked how ag industry mergers and buy-outs have affected him and his profession, he gave the following viewpoint: "The buy-outs and mergers that

have affected growers I work with have involved companies which contract to purchase and process agricultural commodities in the Willamette Valley of Oregon. These industry downturns have left Oregon farmers with the worst profit year since 1983. This loss of income to growers has affected the research industry and the commodity commissions saved far fewer dollars than in the past to fund research. Also, growers are somewhat disenchanted, and are thus not as willing to cooperate with researchers and our strange demands. The effect has been a reduced volume of work compared to past years. With each merger or buy-out, it seems to take the receiving company some time to decide how to operate again. Many times this process seems to push projects into the future and causes us to somehow adjust to operating with an extremely variable workload and in consequence, gross in-

A Need for Public Awareness

By Wendy Shoffner, Shoffner Farm Research, Inc. Newport, Ark.

Not too long ago, I was asked by our local Kiwanis Club to speak about our research organization. I reluctantly agreed to do so even though I had thought many times about the benefits of giving such a presentation. First of all, such a presentation gives organizations, such as ours, recognition.

Even though I live in a rural community in which everyone is touched by agriculture, most folks are unfamiliar with the workings of agricultural research. They don't know that agricultural research companies like us exist. Most of what the public hears is environmentalist sensationalism promoted naturally by the media.

This leads me into the second benefit of such publicity, to educate the public as to the process by which a pesticide or transgenic crop comes to market and to tell of the tremendous potential in the future of agriculture.

In my talk, I described my background and the history of Shoffner Farm Research, Inc. I spoke generally about the type of pesticide work we do, including a brief description of what residue testing is all about and how rigidly EPA regulates it. I also spoke of biotechnology, as it exists today, reminding them of the already familiar Roundup Ready soybeans, Roundup Ready/BT cotton and corn and the Liberty-Link corn, and the benefits

our local farmers have reaped from such technology.

I stressed that, in the not too distant future, farmers will have crops tolerant to adverse growing conditions, such as high salt or acid soils, drought or flood, or with tolerance to other pests and diseases.

I then detailed some of the future benefits of biotechnology in the human health areas, like boosting the nutritional values of common foods. We will soon see foods enhanced with beta carotene to eliminate Vitamin A deficiencies, which can lead to childhood blindness.

Other malnutrition problems like deficiencies in iron, iodine and zinc can be eliminated by genetically enhanced food. There is also speculation over the production of medicines like insulin in plants in the near future. Persons with diabetes may be able to eat bananas genetically enhanced with insulin instead of giving themselves shots. This is exciting technology and the public needs to be aware of the truth, not just the bad press. The truth of the matter is that genetically enhanced plants do not pose risks different from traditional methods of breeding.

The public must understand that land must be made more productive if we are going to meet the food and fiber needs of the world in the 21st century. By 2050, it

is predicted, the world population will peak at 8 to 8.5 billion people. This translates to a possible demand of two to three times as much farm output as we harvest today. Not only will we have more people to feed but also affluence will demand higher quality diets full of meat, milk and eggs.

There are a lot of very influential groups out there, made up mainly of folks who, incidentally, are affluent and well fed, which oppose research efforts to increase the productivity of land. The world's most advanced societies are attempting to legislate low-yield agriculture. All over the First World, government funding for agricultural research is being cut back, or shifted to low-yield sustainable agriculture.

Governments in affluent countries subsidize low-yield organic farming, while regulators are responding to public opinion by trying to deprive farmers of their tools. The folks like you who are involved in agriculture and those from agricultural communities must be the ones to tell the urban public about the benefits of modern agriculture. You must pass the word that biotechnology will allow farmers to produce more food and foresters to produce more tree products on available acres, thereby eliminating the need to clear wetlands and destroy wildlife habitat. Conservation tillage may

require an increase in the use of herbicides, but significantly reduces erosion, a big issue with environmentalists. If we fail to meet the food needs of the world in the 21st century, it will not be because

we didn't have time but because we were not able to make the public understand what needs to be done.

The next time you are asked to speak to the public regarding your business or

the future of agriculture in general, I strongly encourage you to take the opportunity. The agricultural industry will certainly benefit from the public awareness of the truth.

Increasing Awareness and Understanding of Bt Technology

One of many NAICC education goals includes broadening awareness and understanding of the Bt technology and the importance of managing resistance. As part of this effort, the National Cotton Council recently donated to NAICC several copies of the publication, "Bt Cotton & Management of the Tobacco-Bollworm Complex."

The book is published by USDA's Agricultural Research Service and authored by DD. Hardee, J.W. Van Duyn, M.B. Layton and R.D. Bagwell. The publication arose from a collaborative multi-state and multiagency effort to provide a timely guideline for cotton producers, crop consultants, extension and industry personnel, and agricultural agency administrators on recommended ways to

deploy Bt cotton technology.

Copies can be obtained from the NAICC headquarters or from the National Technical Information Service, (703) 605-6000.

Americans Uninformed about Biotech Enhanced Foods

Americans know little about biotech enhanced (BE) foods, according to a recent survey by Pew Initiative on Food and Biotechnology. The study also found Americans are uncertain about the safety of BE foods, and that they change their views about safety when more information about widespread use of BE foods is provided. Some of the survey statistics include:

- 46 percent of consumers do not know what to think about safety of BE foods.
- Of respondents who didn't have a definitive opinion on BE foods, 29 per-

cent think they're safe while 25 percent feel they're unsafe.

- One in five people who felt BE foods were unsafe early in the study changed their minds after learning that more than half of the foods in supermarkets are biotech enhanced.

Executive Director of the Pew Initiative on Food and Biotechnology, Mike Rodemeyer, believes most Americans do not have strong or well-informed opinions about biotech enhanced foods. He stated, "...public opinion is 'up for grabs' because this new technology has moved faster than the public's ability to fully understand it and its implications."

For more information about this survey and about Initiative, a new effort to bring reliable information about agricultural biotech to national debate, visit www.pewagbiotech.org.

FEAE AWARDS 2001 JENSEN MEMORIAL SCHOLARSHIP

*By Dean E. Wesley
FEAE Scholarship Committee*

The Foundation for Environmental Agriculture Education has awarded its scholarship to Rudy Van Mersbergen of Cedar, IA. The \$1,000 scholarship is in memory of charter member Richard L. Jensen, Ph.D. Mr. Van Mersbergen is currently a junior at Iowa State University, Ames, IA where he is pursuing a degree in Agronomy. He currently has a 3.84 grade point average.

He has worked for NAICC member

Brad Buchanan, Crop Tech Serv., Inc., Cedar Rapids, Iowa, as a crop scout.

The selection committee was made up of Earle Raun, Pest Management Co.; Steve Wiedman, Mowers Soil Testing Plus, Inc.; Dean Wesley, Key Agricultural Services, Inc.

The deadline for the 2002 scholarship is October 1. Applications can be obtained from the NAICC headquarters or at www.naicc.org.

Attention: Get Certification Dues in by May 31, 2001

The NAICC Executive Board has adopted a recommendation made by the Certification Board to move the CEU reporting period to a calendar year. Therefore, for one time only during this renewal cycle, certified members will not be required to submit 36 CEUs with your renewal fees. However, get your certification dues in by May 31, 2001.

Your 2002 renewal fees will be due no later than February 1, 2002, and can be paid with your NAICC dues payment. Your 36 CEUs will also be due at that time and for one time only will cover an 18 month period (July 2000-Dec. 2001).

MAKING TECHNOLOGY WORK

By Jerry Gitchel

Virus Protection – Be Safe or Be Sorry

My wife Janet was very upset. "This is the first year I didn't get a flu shot!" Of course she got the flu. She's fine now, but it took four weeks for her to return to her happy, cheerful self. Feeling the "slight pinch" of a flu shot could have saved her

weeks of agony.

How about your computer? Have you put off buying and installing Anti-virus software because of the "slight pinch" of time and money involved? Investing in an Anti-virus program is well worth avoiding the grief of a virus attack.

Cute Names For A Deadly Problem

A Virus (like Stoned) is a computer program that attaches to other computer files, then replicating itself repeatedly. While attaching to your files, the virus modifies or replaces the original file. A Macro Virus (like Melissa) attaches to a

(cont.)

Word or Excel document. The more you use the program, the greater the infection. A Trojan Horse (like Cutie) is a malicious program that pretends to be a benign application. Cutie renames system files which may force you to reload your operating system. And finally, Worms are parasitic computer programs that replicate, but unlike viruses, do not infect other computer program files. Worms (like Hybris) can create new files and send the copies to other computers via a network.

Here are some answers to common Anti-virus questions:

How are viruses transmitted? Through any external access to your computer, including floppy disks, software you downloaded from the internet and particularly e-mail messages.

How can I survive a virus attack?

Protection - Install Anti-virus software on your computer (including your handheld). Configure it to protect all points of entry. Next, update it on a monthly basis with the latest virus definitions.

Prevention - Exercise caution when accessing your Inbox. Macro viruses like to hide in e-mail attachments. Ask yourself

two questions before opening any attachment. Is it from a trusted source? Is it something you were expecting? If you answered no, don't open the attachment! If it's from someone you know, call them for confirmation before opening the file.

If you download software from the web, make sure you are working with a responsible source. Start by scanning the download before installation. When you receive a disk from an associate, your first step is to scan the disk before copying files to your hard drive. I use a product named McAfee VirusScan. When someone sends me a disk, I launch Explorer to view the files before copying. Next, I right-click the A:\ drive and choose Scan for Viruses. It takes about 20 seconds of "prevention" to eliminate hours affecting a "Cure."

How do I get started? Use the link below to visit my Public Resource Center. There you will find links to the major Anti-Virus software publishers. Visit their sites, review the information, then choose one. Next, follow the publisher's quick start installation instructions. Finish by using the Setup Properties or Preferences function to configure the

software to protect you from floppies, downloads and e-mail attachments.

How do I stay current? Configure your Anti-virus software to automatically visit the publisher's web site on a regular basis to download and install updates (generally free for the first year).

How do I know if it's for real? When a virus spreads rapidly, it's said to be "In the Wild." If you receive an e-mail that warns of impending doom, use a virus hoax resource to check it out. Because of hysteria and media fearmongering, hoaxes spread faster than the real thing. Avoid the embarrassment of becoming a new addition to the Virus Hoax Zoo.

You too can remain virus free. Just remember to use Anti-virus software, update it on a regular basis and use common sense while accessing the internet and e-mail. When it comes to virus protection, value security over expediency.

For more information about the products, services and resources mentioned in this article please visit www.jerry-gitchel.com/resources.

Many thanks to **Tom Mueller** and **Denise Wright** for suggesting this article.

Skilled at Building Wealth, Less So At Passing It On

By Matthew Tuttle, MBA

During the past 10 years we have seen one of the greatest wealth shifts in history. The rising stock and real estate markets, along with new opportunities in internet marketing, have created a new group of millionaires and multi-millionaires. The history books are also full of success stories: The Carnegies, the Rockefellers, the Vanderbilts and the Morgans, to name a few. One would assume that their success in building wealth would carry over to all their financial affairs, including passing that wealth on to those they love most. Often this is not the case.

When we think of some of the companies we might feel comfortable entrusting our own financial affairs to, names like JP Morgan, Dean Witter, and Ernst & Young might come to mind. It would not be surprising to learn that the founders of these companies created great wealth during their lifetimes. What is shocking is that they allowed most of their wealth to be left to the IRS instead of their families.

JP Morgan was considered one of the foremost bankers of the first part of the 20th Century. Because of this he was able to amass a fortune of more than \$17 mil-

lion. How could he let close to \$12 million of it go to the government? Alwin Ernst built one of the largest accounting firms in the world. Many people trust Ernst & Young to help reduce taxes-how did Mr. Ernst allow taxes to take over \$7 million from his \$12.6 million estate?

The list goes on and on — Carnegie, Vanderbilt, Rockefeller, Woolworth — all shared more than half of their wealth with the IRS. Wouldn't these people have preferred to leave this money to their family or charity instead? Did they really believe that the government was the best entity to use their wealth?

What causes such a dichotomy? How can people who are so skilled at building wealth fail to arrange their affairs to avoid the destruction of a lifetime of achievement after their death? Often the problem is caused because it is more pleasurable to attend to the building of wealth than to take the long term view of making sure it is available for generations to come.

Many families lack a planning team skilled in these areas—an attorney, a CPA and a planner all versed in wealth preservation issues. An effective team usually

has a "team leader" who can facilitate discussions within the family to uncover family values and educate family members on the effect of doing little or no planning. The main points that are often overlooked include:

Liquidity: Taxes, debts and fees can exceed 50 percent of the total value of an estate. If the family does not have liquidity available to pay these taxes the result is the forced sale of assets and general disorder. There are many families that were forced to sell assets worth millions to pay estate taxes, assets that would be worth billions today.

Ownership: It is not necessarily better to own an asset than it is to have complete control over it without the tax and liability burden.

Taxes: It is the right of every American to do whatever they can within the law to avoid taxes. Any tax burden can be shifted to charity or an insurance company; for the truly informed, estate taxes are indeed optional.

Liability: Many affluent families unwittingly risk their wealth on the whims of a judge and jury. In this litigious society, you can be held liable for events you

didn't even participate in or where you were not even at fault. Many people are familiar with the case of the woman who successfully sued McDonalds because their coffee was too hot or the widow who successfully sued a gun company because her husband accidentally shot himself while trying to drive under the influence of alcohol and move his shotgun from the front seat to the back seat at the same time. While it may be impos-

sible to avoid being sued, it is possible to become an unattractive target.

Family Discord: When planning is not done during the lifetime of the family leader, discord is often the result. Family feuds can be long lasting and can destroy the family along with its wealth.

The assembly of a planning team to address these issues is the most valuable investment an affluent family can make. Proper planning can avoid the discord

and loss of assets that inevitably come from letting the chips fall where they may.

Matthew Tuttle, MBA, is President of Wealth Advisors, a Stamford, Conn., based planning organization specializing in wealth preservation, business succession and executive benefits. He welcomes your questions and can be reached at (203) 609-9077 or tuttlem@earthlink.net. For more information, visit www.wealthadvisors.bigstep.com.



MEMBERS IN THE NEWS

NAICC member **Randy Machovec** was featured along with his growers, the Vanderlicks, in an article on growing UNR cotton in Louisiana. The piece ran in the *Delta Farm Press* on April 20, 2001.

The *Soybean Digest* ran two articles related to water quality in March, and quoted member **Maggie Jones**, owner of Blue Earth Agronomics and senior con-

sultant for the Center for Agricultural Partnerships (CAP). In the article regarding Water Quality, Maggie emphasized the importance of farmers participating in research to help reduce nutrient runoff and improve water quality. The sidebar, titled "Can Less Nitrogen Make Water Well?", was about a study on the effects of varying nitrogen levels on corn yields.

NAICC member **Bruce Nowlin**, Blue Earth Agronomics, was featured on the

front cover and in the cover story of *AgInnovator's* recent spring issue. The article focused on integration of information technology with production technology. Bruce has been working with John Engles to collect production history, which John has used to develop a database on yields and acres for whole farms, individual fields and by variety and hybrid. The ultimate goal is to use this information to help with whole-farm planning.

NAICC WELCOMES NEW MEMBERS

VOTING

Jeanine Stanis, Ph.D. (Entomology)

Crow River Research
21168 County Road 33
Paynesville, MN 56362
Office: (320) 243-3984
Fax: (320) 242-3989
Home: (320) 243-3984
E-mail: STCGN@lkdllink.net

Services: Principal investigator, efficacy studies, GLP magnitude of residue, soil dissipation, foliar and turf dislodgeables, transgenic isolations, selfing, backcrossing, processing studies.

Stanley J. Viator, M.S. (Plant Pathology)

Stanley Viator, Consultant
2119 David Duboin Road
New Iberia, LA 70560
Office: (337) 278-4887
Fax: (337) 856-7065
Mobile: (337) 278-4887
Home: (337) 255-1268

Crops: Sugarcane, soybeans, milo, wheat, corn.

Services: Pest management, soil management, certified in demo, research.

PROVISIONAL

David Carson, B.S. (Human Relations)

Chemical Dynamics
P.O. Box 486
Plant City, FL 33564
Office: (813) 752-4950
Fax: (813) 752-8639
Mobile: (813) 781-6017
Home: (813) 752-2377
E-mail: DavidC@chemicaldynamics.com

Crops: Citrus, strawberries, melons, tomatoes, peppers.

Services: Consulting on nutritional needs of plants.

Jeff A. Dolezal, B.S. (Agronomy)

GEOSYS, Inc.
509 15th Street NE
Owatonna, MN 55060
Mobile: (612) 250-1944
Home: (507) 446-0586

Services: Sales and marketing for global GIS system, expertise in Remote Sensing interpretation.

Esa Ontermaa, M.S. (Chemistry)

Agricultural Resource Associates
17680 Pronghorn Street
Alva, FL 33920
Fax: (941) 728-9811
Mobile: (941) 290-6885
Home: (941) 728-3930
E-mail: eontermaa1@ourhouse.net

Services: Plant nutrition, cultural care.

Stephen G. Redmond, B.Sc

(Agriculture/Crop Science) CCA
Redmond Agronomic Services
RR#1, 33248 Maguire Road
Ailsa Craig, Ontario, CANADA N0M 1A0
Office: (519) 293-3663
Fax: (519) 293-3769
Mobile: (519) 673-8929

E-mail: redmondsg@phibred.com
Crops: Corn, soybeans, winter wheat, livestock.

Services: Nutrient management plans, crop fertility plans, weed control, field scouting, recordkeeping for livestock farmers.

Griffin J. Vlietstra, B.S. (Ag Business)

Centrol, Inc.
RR1, Box 98
Chokio, MN 56221
Office: (320) 589-4293
Fax: (320) 324-2469
Mobile: (320) 808-5089
Home: (320) 324-2469

E-mail: gvlietstra@centrol.com
Crops: Corn, soybeans, wheat, sugar beets, alfalfa, barley.

Services: Consult with growers on all facets of crop production including fertility, varietal selection, field monitoring, and pest management.

SUSTAINING

Farms.com

Gary Kiemele
855 Ridge Lake Blvd., Suite 600
Memphis, TN 38120
Office: (901) 866-7064
Fax: (901) 761-5267
Mobile: (901) 619-7210
E-mail: gary.kiemele@farms.com
Services: Farms.com is a leading North American provider of business-to-business (B2B) e-commerce solutions for the agriculture industry. The site offers an independent, comprehensive information service and implementation tools to manage risk, transact commerce.

Farm Service, Inc. DBA Agro-Tech

Scotty V. Taylor
301 NE 2nd Street, P.O. Box 249
Hoxie, AR 72433
Office: (870) 886-4309
Fax: (870) 886-1634
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ADDITIONAL MEMBERS FROM SUSTAINING COMPANIES

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309 Chowning Place
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Office: (803) 957-2127
Fax: (803) 957-0556
Mobile: (803) 606-4700
Home: (803) 957-0555
E-mail: daniel.l.pitts@monsanto.com
Services: Agronomic Research Manager.

CALENDAR OF EVENTS

October 8-10, 2001

NAICC Executive Board Meeting, Hotel Northampton, Northampton, Mass. For more information contact Allison Jones at (901) 861-0511, (901) 861-0512 (fax) or JonesNAICC@aol.com.

November 5-7, 2001

Third International Conference on Geospatial Information in Agriculture and Forestry. Denver Marriott City Center, Denver, Colo. For more information, visit erim-int.com/CONF/conf.html or call (734) 994-1200, ext. 3234.

January 23-27, 2002

NAICC Annual Meeting, Hyatt Albuquerque, Albuquerque, N.M. For more information contact Allison Jones at (901) 861-0511, (901) 861-0512 (fax) or JonesNAICC@aol.com.

August 25-29, 2001

Joint meeting of the American Phytopathological Society, the Mycological Society of America and the Society of Nematology. Salt Palace Convention Center, Salt Lake City, Utah. For more information visit www.apsnet.org/meeting.



NAICC

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