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FOREWARNED IS FOREARMED

The dreaded day had arrived. A "virus" had come to town. No, not the kind that makes for cold sores and herpes, but the ailment that most of us who operate computers have been hearing about (but seldom seen) for several years.

Dale Steussy, who works with area farm families as their management instructor at Willmar Technical College, Willmar, MN., discovered that one of his traveling computers had become infected with a virus that was hitting some of his clients in the billfold area. Somehow an uninvited "disease" had arrived and began raising havoc with Dale's farm family clients. Primarily it was hitting those folks who have been using the school's computers to learn, and do, their farm accounting. Some of the Willmar area farm families had to do lots of extra typing when it was discovered that their data disks had been blitzed. Those who had sufficient back ups fared better so again it shows that practice is still a good one.

In Dale's own words from their department newsletter: "Computer viruses are programs written to cause discomfort and damage to computer users. So far over 500 viruses have been identified worldwide. These viruses replicate themselves. A virus must keep its host computer alive long enough to reproduce itself and infect passing diskettes. The result is that the effects of a virus may not become immediately apparent."

As near as Dale, and Richard Allen, his teaching buddy at Willmar, could tell, the virus "Stoned" was the culprit and apparently moved in from North Dakota. The minute they discovered the problem they used one of several virus detector programs available and ran it on all of the department and farmer program and data disks. They got rid of Stoned. They hope, for good. Luckily, none of Richard's disks had become infected.

The Stoned version of the virus resides in the boot portion of computer memory and infects every disk that's inserted into the computer. According to Dave Jacobs, a microcomputer technician for NDSU in Fargo, ND, this virus corrupts the partition tables of the hard disk. The partition table is to a hard disk as the covers and indexes are to a set of encyclopedias. The stack of information is still there but almost impossible to find.

Jacobs suggests that all programs and data disks that come from unknown sources be checked before they're used. This includes new programs according to some articles I've read on the subject. So, use extreme caution when acquiring programs.

If you don't have an anti-viral program yet, better hustle and get one. I acquired mine about six months ago and checked every disk I had for the then known viruses. If you are an avid user of your modem you could really be in even more trouble since that has been a common route into a computer.

BOEHLJE AGAIN

Last summer at our conference in Kennewick, WA., Dr. Michael Boehlje, University of MN ag economist talked to us about the importance of establishing goals with our farm and ranch families. The other day I received the monthly newsletter from Alexandria, MN Tech's farm management instructors Jerry Kalinowski, Jan Doebbert and Norm Skarstad. In it I found several gems, one, a chart prepared by Dr. Boehlje, concerning his outlook for agriculture's future.

In this topsy-turvy world that changes more than it remains the same, I'm sure that all of you are interested in rational explanations of just what's happening. I think this "hits the nail on the head" about as well as anything I've seen for a long time. It's a "must share" piece that I'm sure you'll be happy that it's been included in this issue of NUTS & BOLTS. No doubt, your clients are hungry for explanations of what's happening and why. (I'm also including the local comments that accompanied the chart).

Alexandria Comments

Jerry Kalinowski, Jan Doebbert and Norm Skarstad Farm Business Management Instructors Alexandria Technical College Alexandria, Minnesota

Recent discussions with many farm families have focused on changing the operation. While some consider scaling back, changing enterprises or quitting farming, others are looking at the potential of expanding their existing business. We believe that we are approaching a time of rapid change in farming which will challenge all of us.

What is not identified is the change that is occurring in the people who are labeled as farmers. By one recent article, over half of the farm assets in the country are owned by people who will retire in the next ten years. Who owns or manages our farms will be as diverse as the projected change in the size and enterprises on them. This will also increase the potential for conflict between farm organizations and individual farmers.

We personally believe that there will be some surprising opportunities in the relatively near future for agriculture. However, there will be adjustments necessary to take advantage of the opportunities. In particular, for our area, the impact of farming on the environment and water quality will be challenged, farm size will increase for livestock and grain producers, and ag financing will become more complicated and regulated than it has ever been. However, one of these limit the potential of farm operations in themselves. We just have to focus on our primary objectives and not get lost in the frustrating complications.

Megatrends Affecting Agriculture
Dr. Michael Boehlje
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University of Minnesota
St. Paul, Minnesota

Internationalization

Greater reliance upon international trade & foreign commodity markets, substantial foreign sourcing of aginputs, globalization of financial markets, and loss of U.S. dominance in ag research & developments.

Restructuring of Parm & Agribusiness Pirms

Mergers and consolidations in input supply, production and processing industries; "recycling" of farm operations (downsizing, part-time farming, owner-operators becoming renters); increased contract production and greater vertical integration of production processes; more diversified marketing and financial strategies.

Consumer Driven

Consumers increasingly expect agricultural producers to meet their preferences regarding taste, texture, color, nutritional characteristics, and packaging/processing methods.

New Technology

Further development and adoption of biotechnology and information technology. Ideas & innovation replacing strict reliance on mechanical technology & physical labor.

Lower Production Costs

Lower costs attributable to lower prices and greater efficiency in the use of both purchased inputs (fertilizers, chemicals) and contributed inputs (labor, facilities).

Greater Diversity

Greater diversity in farm size, volume, efficiency, enterprise specialization, financial performance, managerial ability, and production technology which results in increased focus on market segments & niches and more potential conflicts between competing segments of agriculture.

New Financing Options

Increased use alternatives to debt (leasing, for example) and modified forms of debt such as adjustable term loans. Greater involvement in U.S. agriculture by international financial institutions.

Strategic Planning

Increased long-term strategic planning. Mapping responses to a wide variety of long-term future occurrences. Planning for alternative business scenarios.

Ravironmental Importance

Heightened interest in sustainable agriculture, increased state and federal regulation in the areas of water quality and soil erosion. Incentives to encourage environmentally sound farming practices.

Changing Public Policies

Present and future policy debate likely to influence agriculture substantially: international trade policy; government standards on food safety and quality; commodity price support policy; animal rights/welfare issues; and environmental issues.

EIGHT Rs

The other day I was reading over a whole pack of old newsletters that Dennis Lehto, recently retired farm business management instructor at the St. Cloud Technical College, St. Cloud, MN mailed to me when I appealed for that source of information. He's one of the "old horses" of the profession who has been around, almost forever. I've always respected anything that he has to say and this piece from his December 1990 epistle to his farm families sums it up in the style that makes his work, as always, amusing as well as educational.

Reflection Time
by Dennis Lehto
Farm Business Management Instructor (Retired)
St. Cloud, MN

WINTER

We're getting into the time of year when the pace of the work on the farm reaches a more manageable level. That is the season of snowdrifts and below freezing temperatures, commonly called Winter (some people have other names for it but this letter is for farm families, so we can't print them). Winter affords farmers time to do things that are not always possible during the warmer times of the year. Here are a few "prime time" activities that you may consider during the next few months. Instead of the traditional three R's, we have 8 of them:

- 1. RECHARGE Take some time away from the farm business. We realize this may be difficult with some of you dairymen, but some of you have utilized outside help (professional milkers, relatives, etc.) to give you much needed time for yourselves.
- 2. REVIEW Look at the past year (or years is even better). What practices worked? Which didn't? What problem areas will require some special attention in planning for this next year? Making a few notes of these items will help in planning for the coming year. Your analysis, of course, will help you in evaluating the year.
- 3. REFLECT Look at your trend analysis. What direction is your business going? Are your long-term goals getting any closer as time goes on?
- 4. RENEW and REINFORCE your family relationships. Make good use of any family time the winter's schedule may give.
- 5. RECORD Take special time to insure <u>completeness</u> <u>and accuracy</u> of your farm records as they are your <u>best planning tool</u>.
- 6. RESEARCH Look at new technology and evaluate how this could affect your farm business.
- 7. RE-EVALUATE your farm operating agreements. Take a good look at partnership agreements and rental agreements. Are they serving the best interests if all parties concerned?
- 8. REACH Look at new family and business goals. Where would your family like to be in one, five or ten years from now?

In summary, winter gives you some time to do the things that sometimes get shoved aside during the other three seasons. Perhaps taking some winter time to get these things done will keep your mind off the weather.

STILL TRUE

Here's a piece that I purloined from Wayne Pike's newsletter a month or two ago. You'll remember, he was the author of the tongue-in-cheek article about worry in the May 15, 1991 issue of NUTS & BOLTS.

Meditations of a Scrub Bull AMPI Dairymen's Digest

They call me a scrub bull; yet I have a pedigree. I was sired by a scrub, dam'd by a scrub, and am treated like a scrub, and I sometimes think I'm owned by a scrub. My tribe outnumbers purebred bulls four to one. Just why I should exist is a mystery even to me. Yet, I am not responsible for it. I was brought into this world without my consent and I shall probably leave it against my will.

In the meantime I am getting the most vicious publicity, principally through the farm press. They say I am a renegade and an abomination and should be exterminated. Dairymen passing my owner's farm look at me with contempt, even the cows show me no respect. My own daughters seem to hold a grudge against me, saying that I'm responsible for their low production. I cannot argue the point for it is true.

But what can I do? My owner must think a lot of me personally, or he would not continue to support me, knowing that I can never improve the quality of his herd or be a source of profit to him.

These cow testing associations are certainly showing me up, and I can see the handwriting on the wall. My tribe is doomed!

Under the keen competition and low prices of good purebred bulls, there will soon be no place on the farm for me. So good-bye. I may be gone but not forgotten for I have retarded the development of the dairy industry for many years. (from Scrub Bull by J. E. Dorman, Osceola Co., IA DHIA, 1932)

DON'T TAKE TWO ASPIRIN

Since I have a degree of back and neck problems, I'm unusually sensitive to anything that will promulgate those difficulties. And since I've been involved with personal computers since 1981, I've seen most of the problems that have come with the use of these machines.

The ordinary desk and kitchen chair are not suited for the use of someone who operates a computer. Generally neither ordinary desks, nor chairs, are set at the correct height for proper posture. When I began using my first computer (my old faithful, and still used once in awhile, Apple II+) I didn't pay any attention to that and I soon found myself very tired. After experimentation and contracting the most gosh-awful headaches, probably coming from bending my neck the wrong way (because of poor posture), I bought a computer desk and a pneumatic, swivel chair which is adjustable for height. I also bought a copy holder that holds copy in a more comfortable position. My eyes are now looking at the copy material and the monitor without moving my head appreciably. My back is straight with feet flat on the floor. By the way, since I watched for sales, I picked all of this up for about \$185. It was probably the best \$185 I've ever spent.

It's very rare that I have a backache or headache now because of sitting at the keyboard of my computer. I haven't worn my foam neck brace for several years since switching over to this equipment. With my past neck and back history I probably wouldn't be the editor of NUTS & BOLTS writing this article for you if I wouldn't have wised up earlier.

Better look into this before it's too late! If your administrator won't buy the equipment, take it out of your own pocket and do it anyway. It's your health that's at stake!

Thirty days hath September, All the rest I can't remember. There's a calendar on the wall, Why bother with this junk at all.

F John A. Hest

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