

## Computerized Financial Record Keeping Workshops



Cooperative Extension will once again present Computerized Financial Record Keeping workshops in 2004. This very popular workshop series began in 1998 and has been offered in 16 locations, training representatives of 239 farming operations in computerized financial record keeping principles to date. Survey results of past participants show well over 80 percent believe they have learned to keep a more complete set of financial records and nearly 90 percent believe they learned to keep a more accurate set of records as a result of attending the training. Furthermore, 94 percent have indicated they would recommend the workshop to others who had the same level of experience as prior to attending the workshop. Workshops will be offered in four locations in 2004. See the bottom of this article for specific dates and locations.

All instruction will be presented in a hands-on teaching style with participants sitting at computers, practicing the principles being demonstrated. Participants, therefore, should have a basic familiarity with using a computer and typing on a computer keyboard.

Instruction will begin with the basics, no prior computerized recordkeeping experience is necessary. However, some prior experience with a hand-kept single entry accounting system (such as the extension blue book) would be useful. At a minimum, participants should have experience with keeping a check ledger, (preferably one that is periodically reconciled with bank statements).

To save time, much of the instruction on generating reports will be done using sample files that have been created to represent a typical crop and livestock farming operation.

Specifically, participants will receive instruction on:

- Setting up and starting your records.
- Developing a chart of income and expense accounts (categories).
- Entering transactions into the ledger (single transactions and income or expenses that should be split between multiple categories).
- Retrieving information in the form of various reports.
- Dealing with term loans, such as a car loan, within the recordkeeping system.
- Reconciling the ledger with the bank statement.
- Electronic banking and other time-saving information.

The concepts taught in this workshop are applicable to any of several inexpensive computerized record-keeping programs, with slight modifications in procedure. This workshop will be taught hands-on using Quicken 2004 Basic™ in the classroom.

Registration will be limited due to space and computer availability on a first-come first-served basis. After the class is filled, a waiting list will be developed in case of a cancellation. If you are interested, please contact the extension office for the location you wish to attend and ask to have a brochure sent to you or download a brochure from [lancaster.unl.edu/ag/recordkeeping.pdf](http://lancaster.unl.edu/ag/recordkeeping.pdf).

Written step-by-step instruction sheets for each topic have been developed and are intended for use in the workshop and reference materials to take home. Reference materials, lunch, and refreshments are all included in the registration fee. The registration fee for each workshop is \$45 for one person, \$50 for two people sharing one computer with two noon meals and one set of handouts. Please make your check payable to NU Cooperative Extension. Preregistration must be received at the host extension office with payment in order to hold a place in the workshop. Registrants will receive a registration confirmation and a map showing directions to the workshop location by return mail.

### Workshop Dates and Locations

Preregistrations for all workshops due March 1.

**March 5** — Lancaster County Extension office. Contact: Tom Dorn, Lancaster County Extension, 444 Cherrycreek Road, Lincoln, NE 68528, phone: 402-441-7180

**March 8** — Geneva Public Library. 1043 G Street, Geneva, NE, contact: Terry Hejny, Fillmore County Extension, 972 G Street, Geneva, NE 68361, phone: 402-759-3712

**March 9** — First State Bank, 1005 E. 23rd Street, Fremont, NE, contact: Dave Varner, Dodge County Extension, 1206 W 23rd Street, Fremont, NE 68025, phone: 402-727-2775

**March 10** — NU ARDC - near Mead, NE, contact: Lance Brown, Saunders County Extension, 1071 County Road G, Ithaca, NE 68033, phone: 402-624-8030.

## Check Condition of Stored Grain

Nebraska experienced one of the nicest falls in recent memory in 2003. Most dryland grain dried well in the field and required little additional drying to reach normal storage moisture of around 15 percent. One should not forget moisture content is not the only consideration for safe, long-term storage. The temperature of the stored grain is important as well.

Maintaining grain temperature below 70° F reduces insect reproduction. Insects become dormant at temperatures below 50° F and many are killed below 32° F. Temperature affects mold growth as well. Mold growth is reduced below 50° F and nearly stops at temperatures below 40° F.

When grain temperature is significantly warmer than the air temperature, convection currents can occur in a grain bin. Air will sink in the cooler grain near the bin wall and rise through the warmer grain in the center of the bin. Warm air moving up through the center carries moisture with it. When the warm/moist air contacts cold grain at the top surface, some of the moisture can condense and re-wet the grain. Crusted, moldy grain, sometimes with active storage insect activity can result if this condition is not discovered

early and corrected by breaking up the crust and running aeration.

To reduce convection currents in the grain, one should aerate whenever the average outdoor temperature is 20 degrees cooler than the grain temperature in the center of the bin. Typically, grain is aerated shortly after harvest in early fall and again in late fall as outdoor temperatures cool into the 30's and 40's. When cooling grain, be certain that the cooling front is pushed all the way through the grain mass before discontinuing the aeration. A cooling front pushed part way through the grain can result in moisture condensation in the zone where the two temperatures meet. This is especially important if temperature is being lowered more than 20 degrees in one step.

The amount of time required for an aeration cooling cycle depends on the airflow rate. The cooling time can be estimated by dividing 15 by the airflow rate. For example, 75 hours is needed with an airflow rate of 0.2 cfm/bu. Check grain temperature at several locations to determine when the cooling front has been pushed completely through the grain. Grain temperature changes about 50 times faster than the moisture content, so the air's relative humidity is of little concern

during grain cooling. Once grain has been cooled to below 50° F, the fan could be run intermittently to prevent re-wetting.

When not running the aeration system, remember to close roof hatches to prevent rain and snow from getting into the bin. Cover the fan whenever it's not running to prevent problems caused by the chimney effect that can draw in moist air at the bottom of the bin and up through the grain. (TD)

**cfm/bu = Cubic feet of air per minute per bushel of grain in the bin**

The airflow rate produced by a fan is a function of the fan design and the static pressure the fan must overcome. The static pressure is a function of the air delivery system, the type of grain and depth of grain in the bin. Once the type and depth of grain is known, the air flow can be estimated from performance data for the fan. The cubic feet of air per minute produced by the fan, divided by the total bushels in the bin, results in cfm/bu.

## The Dream of Country Living

Country living ...for many people the very notion of living in the country conjures up mental images of peaceful hours sitting in the shade listening to the hum of insects and the chirping of birds while watching a mother deer and her fawn grazing native prairie grasses in the shade of a grove of trees.

For many folks, especially those who are developing a new acreage, the first several years provide few opportunities to sit and enjoy the agrarian setting. Instead, many new acreage owners discover there just aren't enough hours in the day as they labor to create the picture book setting they had dreamed about before they moved out of town. Often times, the first years on the acreage are spent establishing a windbreak, planting and caring for a lawn and landscape, establishing pasture grasses, building fences and outbuildings and trying to win the ongoing weed control battle in the lawn, flower beds and pasture.

Some folks want to live in the country so they can raise animals. Depending on the individual, we might see companion animals such as dogs, horses or llamas. Others might dream about raising meat animals for the freezer or as 4-H projects. Most new animal owners soon discover they don't know everything they should about nutrition, breeding, veterinarian care, space requirements, fence construc-

tion, etc.

Rural living also entails owning and maintaining a septic system or lagoon and for most people owning and maintaining a water well. For those new to independent living, there is much to learn about these systems that city folks take for granted.

When the question was asked in a Rural Living Clinic some years ago, "Why do you want to live in the country?" One lady exclaimed, "So he could have a tractor!" From the reaction of the other ladies in the workshop, I would say she hit the nail square on the head. While a tractor does impart a sense of power, as viewers of the TV show "Tool Time" can understand, most rural residents learn just how necessary one can be. In fact, a common mistake made by many new acreage owners is in not anticipating the need for large equipment on the acreage. In town, we depend on the city to clear the snow. On the acreage, it becomes the owner's responsibility. It just isn't realistic to expect to clear snow from 10,000 square feet of driveways with a garden tractor or walk-behind snow blower in most cases.

In town, we may have a 5,000 or 10,000 square foot lawn. Half to full acre and larger lawns are common on an acreage. When each acreage in a development has its own septic system, three acres is the minimum acreage size. Many acreage owners plant

their "extra" land to pasture grasses and many people prefer to convert it to native prairie grasses that usually take three or more years to establish. If weeds are six feet tall in the newly planted native grass pasture, the dream of recreating a piece of the Nebraska prairie seems pretty remote, especially if all you have is a riding lawn mower or garden tractor. Therefore, most rural residents soon long for a farm-sized tractor and the associated mowers, loaders and other equipment to help with these chores and it has nothing to do with the Tim Allen, "POWER HO-HO-HO-HO" syndrome.

### Extension Resources

A team of extension educators in the metro area have been working on various information delivery systems to address the unique needs of rural residents.

- A Web site has been created specifically for the acreage owner clientele. It can be found at [acreage.unl.edu](http://acreage.unl.edu).
- A free monthly e-newsletter written for the needs of the acreage and small farm owner is available via e-mail or on the Web site. To subscribe to the e-mail version, go to [dodge.unl.edu/Webforms/AcreageSub.htm](http://dodge.unl.edu/Webforms/AcreageSub.htm). The web version can be accessed from the acreage Web site home page.
- Finally, a series of ten "Acreage Owner — Rural Living Clinics" has been scheduled for 2004. See information on next page. (TD)