

Vermont Vegetable and Berry News February 25, 2019 compiled by Vern Grubinger, University of Vermont Extension (802) 257-7967 ext. 303, <a href="mailto:vernon.grubinger@uvm.edu">vernon.grubinger@uvm.edu</a>
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## REPORTS FROM THE FIELD

(Craftsbury) The blueberry hillside is blanketed in a deep freeze. The paths between the rows are crisscrossed with tracks: turkeys, deer yard in the 30-acre woodland above the field and descend frequently to browse and poke in the bushes. Foxes, bobcats, fishers keep an eye out for the careless or the depleted. These are the only vertebrates working on the farm this time of year. Soon enough the season will have turned enough to allow us to begin to make ready. The mowers will be serviced; early spring pruning will commence. The pace will slowly quicken and another growing season will commence.

(Westminster West) No big changes, just small adjustments to our mix of products, and a big cutback on onions. One cool change is I finally upgraded my greenhouse and tunnel heat monitoring system, now I can check and receive warnings via my cell phone for all 10 houses. Using Monnit sensors via our wireless and a booster rom the sensors. Not a problem and I can check them from anywhere. Peace of mind 24/7 is at hand!

(South Burlington/Shelburne) Our winter greens have been challenging this year. For many factors, yields have been lower than normal this year. Those include: the early cold temps in October and November and less growth than normal, potting up Brassicas before planting to try and delay putting the plants directly in the tunnels for longer (to allow summer crops a few more weeks and to try and avoid some pest cycles), and then soil nutrient challenges in our high tunnels, and finally, we think, some challenges with the pesky ole symphylans!

With all of these factors at play, it is hard to determine which is/are the most culpable, so we are taking steps to mitigate all of those factors for next winter. We will be able to see how crops look this spring and summer, along with some treatments for our beds to hopefully get our nutrition program back on track, and then we will do some experimenting with seeding dates and doing some potting up and some more immediate planting into the tunnels.

Of course we can't control the weather, but we will take fall 2018 as a lesson to stick with our planting dates even if the previous 3 falls were much warmer and crops matured more quickly than we had wanted! Although the climate is changing, we are still a zone 4 and shouldn't creep our planting dates too late. Getting excited for the main growing season and for the new hope and goals each spring brings to the farm!

(Plainfield NH) This time of year is mostly a calm before the storm. Vacations are finishing up, and the greenhouse/ornamentals crew is slowly being assembled. H2A paperwork. Taxes. Review of insurances. CAPS. Updating the website. A lot of time in front of a screen. Lots to do for the FSMA inspection this summer.

We shipped the last of the root crops this week, and the rest is headed to a food hub and Willing Hands food bank. Lots of seeding and vegetative propagation going on in the prop house and pots and flats are being put together. Soil mixer dragged out in anticipation of seeding onions in the next 10 days and the arrival of ornamental rooted cuttings and bare root material.

Weather has been volatile with spiking and receding temps. Lots of ice and snow, coupled with the influenzas that we have passed around, have precluded getting to blueberry pruning as hoped. Ice underfoot has precipitated lots of falls. I am looking forward to mud season this year.

(Little Compton RI) Mid-February usually is the turning point in winter growing when sleepy spinach finally gets some legs under it and starts pumping out a couple of rounds of regrowth before going to seed. But not so much yet. All the Tatsoi/bokchoi types are going to seed in earnest. Curley kale looking like it is ready to. Always wanted to seed some kale December 15 and see if that

Come mid-March tomato real-estate become too valuable to be waiting for kale to bring in some farmers market income. So we keep seeding down Red Russian kale and grab a quick 40-day turn around. Weekend winter markets are great but dwindling crops warn of an inflection point in early April where it might not be worth the labor and hassle to be present at the markets.

Got a plan for next winter to put pipes two inches below some beds to see if hot water heat combined with January/February sun will increase production enough to warrant the investment. It would be a temporary system removed for tomatoes. Broad-forking and power-harrowing are too important to give up to a permanent bottom heat system.

Dedicated a whole 30x96 high tunnel to over-wintering English winter purple sprouting broccoli (Santee and 5 others from Osborne seeds) and over-wintering onions, Bridger and a new red. These crops are doing so much better than with low tunnel production in last four years, there is no comparison. Though had to spray onions for thrips last week!

First week of each month, we give all our tunnels a shot of lady bugs and so far no aphids. Paul Arnold gave a great suggestion of how to release them: give them an hour of overhead irrigation and then cover them just before a 2 to 3-day cold spell so they stay around and get acclimated to their new home. Before this we lost a lot to flying up toward the greenhouse peaks.

## PLANNING YOUR RETIREMENT FROM FARMING

Mike Ghia, Land For Good and UVM Extension.

Many farmers have a hard time thinking about retirement. Some want to die on the tractor. But for many others retirement is inevitable and even desirable. When to retire and how to define retirement are very individual decisions that often happens in stages.

One of the most daunting things to figure out is how to afford to retire. Retirement typically requires a combination of sources of income. First is Social Security. Unfortunately, too many farmers do not pay self-employment tax and as result are only eligible for low levels of Social Security, typically covering less than 40% of what is needed. What you receive for Social Security is based on your top 35 years of reported income and what you pay through the Self Employment Tax.

Retirement Savings (IRAs and 401Ks) can help fill in the gap. Farmers who use these tools, and the tax benefits that they offer, typically have more income and more options in retirement. It may make more sense to contribute to one of these plans to reduce taxable income in a profitable year than to pre-pay farm expenses or buy equipment.

Some farmers will ease into retirement by continuing to generate income working part time, at least initially, as an employee on their farm, another farm, or at a non-farm job.

The sale of farm intermediate assets (livestock, equipment, etc.) is often an important source of retirement income, provided that the farmers have paid down much or all of their debt ahead of retirement so that they have equity to cash in.

Leasing or sale of the farm real estate can also be a source of retirement income. But, debt, capital gains taxes, and the need for retirement housing should be carefully addressed to assure that the real estate will actually provide needed income.

Lastly, the sale of development rights is often used to fund retirement. Of course this can only be done once, and thus only contributes to funds.

Planning for retirement starting early in life provides significant benefits when the time for retirement comes. For more information on planning for retirement and farm succession, contact Land For Good, see www.landforgood.org

## **CROP INSURANCE DEADLINE MARCH 15**

to enroll for spring-planted crops. For more information, contact UVM Ag Risk Education website <a href="http://go.uvm.edu/ag-risk">http://go.uvm.edu/ag-risk</a>