

New Horizons

The Newsletter of the Wisconsin Association of Professional Ag Consultants

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Spring (April-June) 2003

Heads Up on Ethanol

•Commentary by Dan Peterson, Hilltop Agronomics

I'm sure everyone reading this is aware that ethanol is cropping up in more and more conversations and news articles around Wisconsin. This is for good reason because ethanol is on the cusp of profoundly and fundamentally changing the marketing and flow of corn throughout the state, the economics of livestock rations, crop rotations, and soybean and soybean meal markets.

Personally, I have been watching this issue with growing interest. My perspective is that the ethanol story is very good news for Wisconsin farmers - and it has enormous and positive implications for the nation as a whole. Ethanol production in Wisconsin and northern Illinois is set to expand dramatically and quickly. Here is a list of the large ethanol plants that are currently operating, or are under construction, or are far enough along with sighting, permitting and financing to be "sure things":

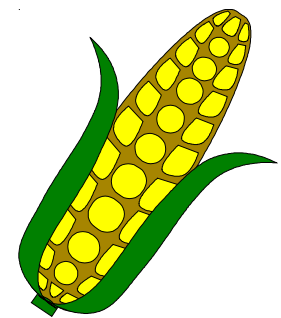
1. Adkins Energy at Lena, IL (southwest of Monroe):
40 mil gal/year.
2. Badger State Ethanol at Monroe:
48 mil gal/year.
3. ACE Ethanol at Stanley:
15 mil gal/year.
4. United Wisconsin Grain Producers at Friesland:
40 mil gal/year.
5. Algoma Ethanol west of Oshkosh:
20 mil gal/year.
6. Illinois River Ethanol at Rochelle, IL (by Rockford):
50 mil gal/year.

Adding this all up means that over 210 million gallons of ethanol production per year in Wisconsin and the state line area will soon be on line. That translates into approximately 75 million bushels of corn. For perspective, Wisconsin produces about 350 million bu corn per year. 150 million gets fed, which leaves 200 million bu to market. Very soon, the ethanol plants listed above will take a third of that. Further, I know that the Rochelle, Freisland, Monroe, and Algoma plants are designed specifically for

"phase 2" expansion - double their initial production. When that occurs, we'll consume another 60 million bushels for a total of 135 million, *which is two thirds of the total marketable corn produced in Wisconsin.* The results:

1. Only one outcome for Wisconsin corn prices – positive!
2. Will create a shift back to corn on corn, resulting in less soybean acreage.
3. More price stability in the corn market.
4. Hundreds of rural jobs created.
5. Rural economic development and growth in tax base for rural schools and towns.
6. Nearly 1.5 million tons of dried distillers grains.
7. Lots of money diverted from the Middle East to the farmers and citizens of Wisconsin.
8. Traditional marketing channels becoming defunct. Examples would include impacting the terminals in Milwaukee and altering the "river" of trucks going down to Illinois.

There are many factors driving the interest in ethanol forward. First is a growing national interest in renewable energy. This is creating a more hopeful feeling in the ethanol industry that much of the traditional resistance to ethanol is fading. Second, the EPA has found that ethanol in gasoline reduces carbon dioxide and carbon monoxide emissions and



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Heads Up on Ethanol, continued

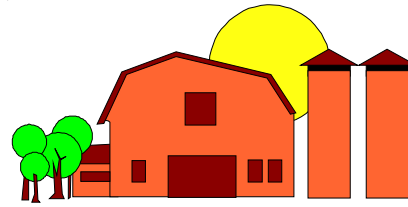
therefore the regulatory climate is becoming more favorable to ethanol. Third, ethanol's "big oil" competitor, MTBE, has fallen out of favor, which is opening up a big market for ethanol. Fourth, the feds are moving closer to a national renewable fuels standard – which will open the floodgates for ethanol (and biodiesel, but that's a story for another day). Fifth, the efficiencies of ethanol production have improved dramatically in just the last 5 years alone, and will continue to improve. Sixth, technology has significantly reduced the adverse impacts of ethanol plants, such as odor. Seventh, there is a strong interest on the part of many farmers to invest in an alternative income source that is still farm related and familiar to them. In fact, it is the farmer owned plants that are dominating ethanol production expansion across the nation. Finally, it removes all the marketing issues surrounding GMO corn.

How will the growth in ethanol impact us as agronomy, nutrition, and farm financial consultants?

1. When these plants all get up and running, there will be an overwhelming amount of distillers grains as an end product. Wisconsin cows will be the biggest market for that product – presenting a formidable challenge for nutrition consultants to effectively utilize it. Even assuming we can't utilize it all and some gets shipped to feedlots out of state, there will be significant financial pressure to use as much as possible.
2. A shift in acreage away from beans to more corn on corn will result in more demand for inputs such as insecticide, nitrogen, and the new rootworm resistant GMO corn. More corn on corn will put some pressure on no-till acreage.
3. The challenges of complying with the new nutrient management standards will likely increase. Distillers grain is high in phosphorus, which will impact the P content of manure. Higher manure P combined with more corn on corn (more tillage) means that the challenges of compliance will be sharper for many growers and their consultants.
4. Many growers have already been, and more will be, offered an opportunity to invest in these plants. Farm financial consultants are likely to be asked to evaluate these investment opportunities.

I think it's fair to say that for those of us in the agricultural professions it has been difficult seeing the negative financial pressures on our state's growers and milk producers. The coming revolution in ethanol production offers, finally, something of a counterbalance. I can't wait for it to happen.

WAPAC member Dan Peterson, CCA can be reached at Hilltop Agronomics in West Bend, Wisconsin. (262) 629-5564.



Technical Service Providers Needed

The 2003 Environmental Quality Incentive Program (EQIP) will release 10 million dollars of cost-share funds to Wisconsin farmers in the near future. Wisconsin's NRCS will need significant assistance from private sector agricultural professionals to successfully plan and implement the conservation practices funded by the 2003 EQIP. Nutrient management plan development will be a significant part of the 2003 EQIP workload.

The 2002 farm bill contained specific language that will allow NRCS to reimburse EQIP participants for technical assistance provided by the private sector to implement EQIP and other farm bill programs.

The reimbursement will be based on "not to exceed" payment limits established for specific technical assistance tasks. When an EQIP participant is notified of acceptance into the program, they will be given 15 days to decide if they want NRCS or a private sector "Technical Service Provider" (TSP) to assist them with implementation of their EQIP practices.

EQIP program participants can only select Technical Service Providers from a list of pre-qualified professionals using the Techreg web site (<http://www.techreg.usda.gov>). The Techreg web site is also used by private sector agriculture professionals to document their expertise in pre-established technical assistance categories. Wisconsin currently has a limited number of certified TSP's available to participate in implementation of EQIP and other farm bill programs.

Private sector professionals who intend to participate as a TSP in 2003 should use the Techreg web site to register as soon as possible. The 15 day time limit for EQIP participants to select a TSP will not allow enough time for private sector firms to register on Techreg after one of their clients is accepted into the EQIP program.

For more information on registering as a TSP, log onto the Techreg web site. Questions related to the TSP program and use of the Techreg web site should be directed to Ken Rismeyer (ken.rismeyer@wi.usda.gov) or Pat Murphy (pat.murphy@wi.usda.gov). Ken (ext. 212) and Pat (ext. 258) can also be reached by phone at 608-276-8732.

Presidentially Speaking

•*Eric Birschbach, CCA, WAPAC President*

Thank you for allowing me to represent you as your WAPAC president for the coming year. I am honored and will try to act in the best interests of Wisconsin agricultural consultants.

Let me introduce myself and tell you about my background. I grew up in Kaukauna, Wisconsin and graduated from Kaukauna High School in 1983. After high school, I attended UW-Stevens Point and received a B.S. in Soil Science in 1987. From there I embarked upon my professional career...first as an LTE with Buffalo County LCD as an "Upland Erosion Control Watershed Specialist", then as a lab technician at Dairyland Labs in Arcadia, which led to a position in Technical Support for a crop consulting company in the Chicago, Illinois area. In 1989 I was accepted into graduate school at UW-Madison and studied under Dr. Gordon Harvey. In 1991 I received a Masters Degree in Agronomy (Weed Science) and began crop consulting in southwestern Wisconsin. In 1995 I started my own crop consulting company, Ag Site Crop Consulting, Inc. My clientele consists of dairy producers, grain farmers, and seedsmen and impacts anywhere from 10,000 to 15,000 acres per year.

I am married and have two children, ages 5 and 3. My personal passions include enjoying time with my family, amateur road bicycling, hunting of just about any nature with either gun or bow, and ice fishing.

WAPAC is the only organization in Wisconsin that represents the interests of professional agricultural consultants. Since most of us are inspired, innovative and independent-minded business people, consensus can be a challenge. But, in the current climate of dairy and enterprise expansion, combined with the intermingling of urban and rural influences, WAPAC needs to be an advocate for agriculture and for our clientele...the farmers of Wisconsin.

The challenge is how do we collectively, or as individuals, have an impact on agricultural policy at the state, county or local levels? I think the WAPAC organization is the place to start.

As your president my goals are as follows:

- 1) Promote opportunities for informal interaction among WAPAC members.
- 2) Build a framework for open exchange of ideas within WAPAC.
- 3) Enhance the value of being a WAPAC member.

Any thoughts or ideas you would like to contribute would be appreciated.

Eric owns AgSite Crop Consulting in Verona, Wisconsin. You can reach him at (608) 848-3742.



Eric and Pam Birschbach

WAPAC Council Meeting Highlights – April 29, 2003

- Annual financial reports for 1998-2002 were reviewed and the Council concluded that the Association's finances have remained fairly stable from year to year. Members with unpaid dues will be invoiced again.
- The Council will make an effort to recruit more new members in 2003. It was noted that many veterinarians who joined WAPAC in the late 1990's have dropped their memberships. All members are asked to assist in the recruitment effort.
- WAPAC will host a Field Day on September 9, 2003 at the Arlington Research Station. The theme is "GPS Field Technology." GPS vendors will be invited to display their hardware and software. In a panel discussion, WAPAC members will share their experiences with GPS. A keynote speaker will open the day's events. Lunch will be served. Pre-registration will be required. Members are urged to invite clients and other consultants to attend. All WAPAC members will receive registration information in mid-summer.
- With the help of Attorney George Twohig, WAPAC is initiating the paperwork for incorporation.
- The WAPAC corn trials for 2003 are in progress. There are 30 trials statewide with 43 varieties and 6 maturity groups.
- WAPAC is communicating with NRCS regarding training and certification for Technical Service Providers.
- The Council will meet again on July 8, 2003 in Madison.

2003-2004 WAPAC EXECUTIVE COUNCIL ROSTER

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Council Terms

2001-2004: Birschbach, Stangel, Vanden Plas
2002-2005: Abrams, Bellman, Kerr
2003-2006: Knutzen, Peterson, Shaver

2003-'04 WAPAC Committees

Membership & Recruitment

Dan Peterson, Chair; Paul Knutzen, Randy Shaver, Mark Vanden Plas, Eric Birschbach

Communications

(Includes Newsletter, Website, Media Relations)

Greg Kerr, General Chair

Newsletter: Dan Peterson and Bill Stangel, co-chairs; Sue Porter, Jeff Polenske, Andrew Davis, Dave Sievert

Website: Joe Lauer, chair; Randy Rabata, Steve Hoffman, Sue Porter

Media Relations: Randy Shaver, chair; Pam Jahnke (media consultant), Randy Rabata

Program

New Horizons: Sue Bellman, chair

Chemical Update: Eric Birschbach, chair

Livestock Speakers for all meetings: Randy Shaver

Spring Seminar/Annual Meeting: Steve Abrams, chair

Summer Field Day: Bill Stangel, chair; Bruce Ludolph, Robert Mickelson, Dave Buss, Erica Lawton.

General Resource: Mike Rankin

Nominating Committee

Steve Abrams, Chair; Executive Council

Constitution

Eric Birschbach, Chair; Dave Cole, Randy Van Haren, Randy Welch, George Twohig, Bill Stangel, Jeff Polenske

Scholarship

Bryan Jensen, Chair; Jon Baldock, Steve Abrams, Terry Howard

Ethics

Executive Council

Research (Corn Trials, WASI, etc.)

Everett Chambers, Chair; Mark Vanden Plas, Dave Cole, Tom Novak, Sue Bellman, Paul Knutzen, Bob Harrison, Jon Baldock, Paul Sturgis, Joe Lauer, Bill Stangel

Past Presidents' Committee

Eric Birschbach, Current President and Chair.

Greg Kerr (2002-03), Mark Vanden Plas (2001-02), Bob Harrison (2000-01), Jeff Polenske (1999-2000), Randy Rabata (1998-99), Dave Cole (1997-98), Randy Van Haren (1996-97), Bob Johnson (1995-96), Lynn Davis (1994-95), Bill Stangel (1988-89, 1993-94), Everett Chambers (1992-93), Ed Liegel (1991-92), Fred Ehle (1990-91), Randy Welch (1989-1990).

WAPAC Calendar of Events

July 8, 2003 - WAPAC Council Meeting, Madison

July 9-10, 2003 - 4-State Applied Nutrition and Management Conference, La Crosse.

July 14-17, 2003 - National Association of County Agents, Green Bay.

July 15-17, 2003 - Farm Technology Days, Waupaca Co.

September 9, 2003 - WAPAC Field Day "GPS Technology", Arlington Agricultural Research Station.

October 7, 2003- WAPAC Council Meeting, Madison.

December 11, 2003 - New Horizons Seminar, Comfort Inn, Madison. Educational sessions and exhibits.

January 19-20, 2004 - WAPAC Chemical Update Session – Alliant Energy Center, Madison.

January 20-22, 2004 - Wisconsin Fertilizer, Agrilime and Pest Management Conference, Alliant Energy Center, Madison.

January 22, 2004 - WAPAC Consultants' Breakfast, Alliant Energy Center, Madison.

March 4, 2004 - WAPAC Spring Seminar and Annual Meeting – place to be determined.

For your toolbox:

Forage management articles from UW Extension are available at:

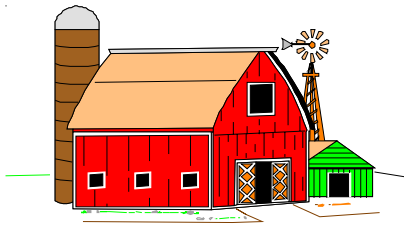
<http://www.uwex.edu/ces/crops/uwforage/FocusonForage.htm>

Other forage resources can be found at the UW Extension Team Forage website:

<http://www.uwex.edu/ces/crops/uwforage/whatsnew.htm>

Also of interest is the **Milk Quality website** from UWEX: <http://www.uwex.edu/milkquality>

If you have e-mail access, a valuable **list serve for crop consultants** is available through the University of Minnesota. Since we share common borders with Minnesota, the ongoing dialogue with other consultants and the ability to post questions may be of value to many of you. (This option is not yet available on the WAPAC website.) The Minnesota site will allow exposure to a wider geographic area and may provide helpful information on current pest infestations. If you wish to be included on the list serve, contact Amy Baker via e-mail to be added to the list. Her e-mail is: abaker@soils.umn.edu.



Agronomy/Soils Field Day Wednesday, July 9, 2003

Arlington Agricultural Research Station
Arlington, Wisconsin

Tours depart from the Public Events Facility at 8:30 a.m., 10:00 a.m., and 1:00 p.m.

Lunch and refreshments are available.
CCAs: 3 CEU credits available.

Tour A: Forages -Corn production in kura clover living mulch; switchgrass for bioenergy; wheel traffic effects on alfalfa; what's new with grass varieties.

Tour B: New Ideas for Crop Production (8:30 and 10:30 a.m. only) - Specialty soybeans; raising awareness of Wisconsin soybean grain composition; canola for Wisconsin; managing corn silage for NDFD.

Tour C: Weed and Disease Management (8:30 and 10:30 a.m. only) - It's critical when it's time to spray; new real-time weed decision tools for Wisconsin; weed populations after 5 years in glyphosate-resistance corn and soybean; what's causing poor ear development in corn.

Tour D: Managing Soils, Nutrients & Poplars
Short-rotation intensive culture of hybrid poplar; measuring manure nitrogen availability using labeled nitrogen; tillage and potassium management in first-year corn after alfalfa; manure timing and placement effects on phosphorus losses in runoff.

Luncheon speaker at 12:15 p.m. – Bruce Jones, Ag & Applied Economics, UW-Madison. “Cropping Decisions and the 2002 Farm Bill.”

Tent meeting at 1:00 p.m. – What's next from biotech after Bt corn for borer and root worm. Why non-Bt refuges? Ecological underpinnings of GMO corn & insect resistance. Field observations on insect pest problems in Bt corn.

For more information, contact the UW-Madison Department of Agronomy at 608-262-1390, or the Department of Soil Science at 608-262-0485. In the event of rain, presentations will be held inside.

4-State Applied Nutrition and Management Conference

July 9 & 10, 2003 - La Crosse Center, La Crosse, WI

Sponsored by Iowa State University Extension, University of Illinois Extension, University of Minnesota Extension, University of Wisconsin Extension, and Wisconsin Agri-Service Association.

A technical symposium will be held on the morning of July 9, including topics such as rumen-protected choline nutrition for dairy cows, monitoring to detect subclinical ketosis, applications for micro-encapsulation in dairy nutrition, and amino acid balancing in the context of MP and RUP requirements.

Topics for the afternoon of July 9 include modernization, expansion and herd management. Minerals will be the focus on the morning of July 10, followed by an afternoon update session with reports from each of the four host universities.

The registration fee after June 27 is \$150 and includes breaks, lunches and conference proceedings. ARPAS has assigned 10 CEUs to the conference and 2 CEUs to the pre-conference technical symposium.

For complete registration information, contact Wisconsin Agri-Service Association in Madison at (608) 223-1111, or online at www.wasa.org, or via e-mail at: info@wasa.org.

Nutrient Management Planning Grants/ Sign-Up Requirements to be Outlined

CCAs and other crop consultants are invited to attend Wisconsin Nutrient Management meetings regarding nutrient management planning grants and sign-up requirements. Continuing education credits will be offered for these meetings. Each program begins at 9:00 a.m. with a presentation by Pat Murphy about USDA-EQIP and TSP funding and rules. Then a discussion of 590-Standards Implementation Issues follows, with adjournment at noon. The meetings will be repeated in 6 locations as follows:

July 11, Brown Co. LCD & NRCS office, Green Bay.
Contact: Kevin Erb at (920) 391-4652.

July 23, Hancock Ag Research Station. Contact: Don Genrich at (608) 339-4237.

July 31, Public Agency Center, West Bend. Contact: Mike Ballweg at (920) 467-5740.

August 5, Eau Claire Expo Center. Contact: Jerry Clark at (715) 726-7950.

August 7, Richland Community Center, Richland Center.
Contact: Karen Talarczyk at (608) 723-2240.

August 8, Jefferson Co. UW Extension, Jefferson.
Contact: Matt Hanson at (920) 674-7295.

THE MERITS OF FINANCIAL PLANNING

•by WAPAC member Andrew Davis, CFP

•Part II in a series

What types of investments should you consider?

Flexibility:

The more non-farm assets you own, the greater the flexibility you have. If you want your heirs to take over the farm, can they afford to pay full fair market value? Can you afford to sell below that price? You have the ability to transfer your farm at lower values when your retirement income is not solely dependent on the sale of farm assets.

Even if passing the farm to heirs is not your concern, you should make selling decisions based on market performance, not on your income needs. A properly structured investment portfolio matches investment timeframes with income needs, allowing you to tap into different assets for different purposes.

Lastly, when you control your income streams, you also gain tax control. You can determine what taxable income you will have now and in the future.

Track record:

There will always be a need for agriculture, but what it takes to remain profitable changes. You will eventually reach the time when expanding your farm is no longer your goal. In addition, farming is a very time demanding business. At what point do you want your assets to be working harder than you are?

There are few arenas that have exhibited a better long-term track record than financial assets. Even with the type of market volatility we have seen recently, there has never been a 20-year time horizon where stocks have lost money.

Over the past 70 years, big company stocks (known as large cap stocks) have averaged over 10% per year. Small company stocks have exceeded 12%. Even corporate bonds have returned about 8%. While none of these are guaranteed, the track record is outstanding, and far exceeds what inflation has been.

Asset Allocation:

There are over 10,000 different mutual funds and countless individual stocks and bonds available to you, offering a variety of investment opportunities. While there are bound to be investments that match your objectives, how do you choose the right ones for you?

It might surprise you to learn that 91 percent of your portfolio's overall return can come from asset class selection, according to Brinson, Singer and Beebower's "Determinants of Portfolio Performance." This means that more of your return depends on the careful selection of asset classes than on the selection of specific investments within those classes.

Asset allocation is an investment strategy that seeks to reduce investment risk, while maintaining a desired rate of return, by spreading an individual's investments over a number of asset types. By using historical performance and diversifying your portfolio among several asset classes, you can substantially reduce your risk while still retaining the potential for competitive returns. Asset allocation helps you select the appropriate asset classes for your investment portfolio.

Proper diversification means more than just owning different asset classes. Many investors have more than two asset classes within their portfolio without being properly diversified. They may have investments in international stocks and bonds, blue chip stocks, cash and real estate asset classes. But no matter how many asset classes they may be spread across, their portfolio may not be efficient.

Most investors have not consciously selected the amount of risk they wish to expose themselves to, nor do they know the return they can reasonably expect to receive.

Over time, financial markets and an individual's goals and situation will change. Periodically, an investor must review his or her situation to ensure that current investment allocations are still appropriate.

In the next issue, we will look at how you choose your specific investments.

Andy Davis can be reached in Madison at (877) 839-7788.

2002 Wisconsin Agricultural Land Sales

Parcels of agricultural land sold in Wisconsin during 2002 averaged \$2,821 per acre, a 15% rise from the previous year. Included in this price were sales of land continuing in agriculture, land being diverted to uses other than agriculture, and agricultural land both with and without buildings and other improvements.

Agricultural land without buildings and continuing agricultural use had an average sale price of \$1,982 per acre. This price rose 6% from 2001 and 21% from 2000.

The WI Department of Revenue, Bureau of Equalization, recorded 3,003 separate "arm's length" transactions in which 177,092 acres changed hands. Both the number of transactions and total acres slightly increased from 2001.

Land sales figures reported here include only averages of "arm's length" transactions. Sales made under other than normal market conditions (such as family sales or foreclosures) are not included in this report. Sales are reviewed by the Wisconsin Department of Revenue, Bureau of Equalization. With each sale of a parcel of land, the buyer is required to file a Wisconsin Real Estate Transfer Return, documenting the parcel size, sale price, present use, and intended use of the property. State appraisers inspect the site and verify the transfer return. The sales data in this report are a summary of the Wisconsin Real Estate Transfer Returns. View the data at: <http://www.nass.usda.gov/wi/landsales/agsumm02.pdf>.

New Horizons **Spring (April-June) 2003**

New Horizons is published quarterly by the Wisconsin Association of Professional Ag Consultants (WAPAC). Articles of general interest to the membership and signed editorial comments are welcome. Submit all articles to the address below. Comments and opinions expressed herein do not necessarily represent the views of all WAPAC members. The editorial staff reserves the right to determine suitability for publication and to edit all articles submitted.

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