

## ISU Extension in Johnson County

3109 Old Highway 218 S.  
Iowa City, IA 52333  
Phone: (319) 337-2145  
[www.extension.iastate.edu/johnson](http://www.extension.iastate.edu/johnson)



## In This Issue:

- 1 | CropsTV Transitions Live Meetings to Online Delivery
- 2 | Income Tax Problems in 2020?
- 3 | Ag Chem Dealer Meetings Pivot to Virtual Delivery
- 4 | 2020 Commercial Continuing Instruction Course Reshow Week
- 5 | Yard and Garden: Selection and Care of Christmas Trees

## Upcoming Events

December 1, 2020— February 4, 2021: CropsTV Webinars

December 7-11, 2020: Virtual Pro Ag Outlook and Management Meetings

December 15, 2020: Making Landscapes Work for Wildlife Webinar

January 7, 2021: Commercial Manure Applicator Training

January 7-18, 2021: Annie's Project Virtual Webinar

January 26-28, 2021: Virtual Driftless Region Beef Conference

## CropsTV Transitions Live Meetings to Online Delivery

CropsTV is a new Iowa State University Extension and Outreach educational program designed to deliver crop production information directly to farmers and agribusinesses. CropsTV provides the convenience of viewing at home, office or anywhere there's an internet connection. Live webinars allow interaction with specialists, presenters and panelists. On-demand viewing of topics allows schedule flexibility. Participants can select from over 30 topics from Iowa State University faculty and staff as well as invited guest presenters.

The 10-week CropsTV season begins Dec. 1, 2020 and continues through Feb. 4, 2021. Live webinars are scheduled each week on Tuesday, Wednesday and Thursday from 9-10 a.m. Recordings of previous webinars, as well as additional topics, will be available for on-demand viewing throughout the program. Webinars will be a combination of live presentations and pre-recorded content, with a live question and answer session allowing discussion and interaction with presenters.

Registration for CropsTV is \$45 and includes all live webinar broadcasts, on-demand viewing of previous webinars and over 30 CCA credits. Additional information and registration are available at [www.aep.iastate.edu/cropstv](http://www.aep.iastate.edu/cropstv). For questions, contact ANR Program Services at 515-294-6429, or email [cropstv@iastate.edu](mailto:cropstv@iastate.edu)

Financial support for CropsTV is provided by the [Iowa Corn Growers Association](#) the [Iowa Soybean Association](#), and [Merschman Seeds](#).

*Note that CropsTV replaces the Integrated Crop Management Conference, originally scheduled for Dec. 2-3, and the Crop Advantage Series, scheduled for January at 14 Iowa locations. These two programs are temporarily suspended due to safety concerns for attendees and staff as the COVID-19 pandemic continues and are scheduled to return next year.*

## Income Tax Problems in 2020?

*By: Charles Brown, ISU Extension Farm Management Specialist*

Market Facilitation Payments (MFP), Coronavirus Food Assistance Program (CFAP1 & CFAP2), Paycheck Protection Program (PPP), Syngenta payments, ARC/PLC payments, crop insurance, etc. have pumped close to \$40 billion into the US farm economy in 2020. If you are thinking of deferring any of these government payments, only crop insurance may offer the possibility of deferral. In February of 2020, the USDA was predicting a reduction in US farm income, but now is predicting growth in farm income, up to \$115 billion.

This increase in government income could cause some unexpected tax consequences for some farmers this year. Even though crop and livestock prices were low for much of the year, they have now improved and coupled with government payments farm income is looking better than expected.

If you happen to be in the group that is having a good year and maybe better than expected, what can you do to manage your income and income taxes? Here are a few tips that you may use to lower your income.

**Prepay expenses:** This only works for cash basis taxpayers, not accrual. Some examples that you may prepay are seed, fertilizer, chemicals, feed, up to 12 months land rent that is coming due and any accrued business interest. You must have a business reason for doing so, such as to lock in a price or to insure supply. Tax avoidance is not a good business reason.

**Defer income:** Using deferred payment contracts for grain sales gives you a lot of flexibility. If you like the price today, you can lock the price in, but take the payment in 2021. The added flexibility is that if you are a cash basis taxpayer and find that you needed the income in 2020, you can pull the contract back into 2020 from 2021 and report the income in 2020, even though you will not receive the cash until 2021. There is a catch, you must pull back a full contract, you cannot pull back a portion of a contract. To have added flexibility you should have multiple smaller contracts and not just one large one. This allows you to have a better chance at managing your income to a level that you want. The added bonus is that this decision can be made after the end of the year.

Crop insurance also may be deferred if the payment received is due to crop damage and not price loss and you normally would have sold the majority of the crop the following year. Again, this does not work for accrual taxpayers.

**Depreciation:** There are several options for determining how much depreciation you want to take on new asset purchases. If you want to use accelerated methods you have available Section 179 and bonus depreciation. For 2020, the maximum Section 179 is \$1,040,000. Farm machinery, grain bins, solar grids, breeding livestock, confinement buildings and field tile all qualify for Section 179. They have to be used more than 50% in the business of farming and it is an asset-by-asset decision. Section 179 cannot create a net operating loss. If you take more than allowed, the remainder will carry over to the following year. The good news is that unlike in previous years, Iowa now couples with the federal rules.

Bonus depreciation is another accelerated method of depreciation. Unlike Section 179 where you choose how many dollars you expense, with bonus depreciation it is all or none. You expense either the full purchase price or none of it. It can be used on new or used assets and can be used on 20-year property, such as machine sheds. Bonus depreciation is a class-by-class decision. New machinery is a class life 5, so if you decide to use bonus depreciation on a new machinery purchase, all new machinery you purchased will have to use bonus depreciation. Bonus depreciation can create a net operating loss, unlike Section 179. Iowa did not couple with the federal rules on bonus depreciation, so you may reduce federal income, but not Iowa income. Bonus depreciation also can be used by land owners receiving cash rent.

**Retirement plans:** Funding retirement plans will reduce federal income taxes, but not self-employment tax. Some retirement plans to consider may be traditional IRAs, 401Ks, Simplified Employee Pension Plan(SEP), Solo 401K, etc..

**Charitable giving:** The standard deduction for married filing jointly is \$24,800 in 2020. You have to exceed this amount with your itemized deductions before it pays you to itemize. Gifting to charities is one of the itemized deductions, but many farmers do not exceed the standard deduction so their charitable giving does not create a tax deduction. Gifting grain to your favorite charity is a much better option. If you sold the grain and then gifted money to your charity, you would have to pay federal, state and self-employment taxes on the income. When you gift the grain directly to the charity, you do not get a charitable deduction, but also have no income to report and avoid the tax consequences. Ownership of the grain must be transferred to the charity before it is sold. Someone from the charity then makes the arrangement to sell the grain.

**College savings plans:** Contributing to 529 plans can save Iowa income taxes, but not federal taxes. A single person can contribute \$3439 per beneficiary in 2020. A husband a wife could contribute twice that amount. When the money is withdrawn and used for eligible education expenses, it is not taxed.

These are just some of the ways you can manage taxable income, but everyone's situation is different. It is advisable to contact your personal tax preparer to determine what is best for your tax situation.

---

### **Update: Ag Chemical Dealer Meetings Pivot to Virtual Delivery**

AMES, Iowa – Sprayer cleanout to minimize tank contamination will be the featured topic at the 2020 Ag Chemical Dealer Update meetings sponsored by Iowa State University Extension and Outreach.

These meetings will also feature a short crop disease and insect update covering topics like Sudden Death Syndrome in soybeans, tar spot in corn and corn rootworm. The Ag Chem Dealer Update meetings, which were scheduled to be held in a face-to-face format in Ames and Iowa City, are now being offered online on two different dates due to COVID-19 restrictions.

On Dec. 8 the session will be offered from 9 a.m. to 11:30 a.m., and Dec. 15 the session will be offered from 1 p.m. to 3:30 p.m.

Meetings are approved for Certified Crop Adviser credits. In addition, the meetings offer Iowa Commercial Pesticide Applicator recertification in categories 1A, 1B, 1C and 10 for calendar year 2020.

Recertification is included in meeting registration. Attendance at the entire meeting is required for recertification. Applicators are requested to join 10 minutes prior to the start of the meeting to allow time for check-in for Commercial Pesticide recertification.

In order to meet recertification requirements applicators will be required to answer four of six poll questions during the 2.5-hour session. Applicators failing to answer at least four questions will not meet verification requirements.



Each applicator must attend and log-in with their own device for tracking using Zoom attendance logs. Applicators must join the meeting on time and attend the entire meeting. Late entries will be denied access to the program. Additional information and guidelines are provided on the registration page.

Registration is \$70. The deadline for the Dec. 8 program is midnight, Dec. 6, and the deadline for the Dec. 15 program is midnight, Dec. 13.

Visit [www.aep.iastate.edu/acu](http://www.aep.iastate.edu/acu) for program details or to register online. For additional information contact an ISU Extension and Outreach field agronomist hosting the meeting.

---

## 2020 Commercial Continuing Instruction Course Reshow Week

The Iowa State University Extension and Outreach [Pesticide Safety Education Program](#) will host a statewide online 2020 Commercial Continuing Instruction Course (CIC) Reshow week from December 14 through December 18, 2020. Commercial Applicators needing to attend a 2020 CIC program should contact their [county extension office](#) to preregister. Attendees will need a computer and a good internet connection to participate in the programs.

Here is the schedule for the statewide CIC reshow dates and times:

Monday, December 14

- 9:00 AM – Ornamental and Turf Applicators, Categories 3O, 3T, 3OT, and 10
- 1:00 PM – Aquatic, Forest, and Right-of-Way Pest Management, Categories 2, 5, 6, and 10

Tuesday, December 15

- 9:00 AM – Pest Control Operators, Categories 7A, 7B, 8, and 10
- 1:00 PM – Mosquito/Public Health Pest Management, Categories 7D, 8, and 10

Wednesday, December 16

- 9:00 AM – Commercial Ag Weed, Insect, and Plant Disease, Categories 1A, 1B, 1C, and 10
- 1:00 PM – Aerial Applicators, Categories 11 and 10

Thursday, December 17

- 9:00 AM – Seed Treatment, Categories 4 and 10
- 1:00 PM - Greenhouse and Ornamental Applicators, Categories 3G, 3O, and 10

Friday, December 18

- 9:00 AM – Certified Handlers, Category H

# Yard and Garden: Selection and Care of Christmas Trees

By Zach Clemens, Communications Specialist, Integrated Pest Management

AMES, Iowa -- Now that Thanksgiving is behind us and the leftover turkey and pumpkin pie is gone, thoughts turn toward Christmas and finding that perfect tree for the holidays. In this post-Thanksgiving installment of Yard and Garden, Mark Vitosh, district forester with Iowa Department of Natural Resources, gives some tips on selecting and caring for your Christmas tree.



Photo credit: shipskyy/stock.adobe.com

## What types of Christmas trees are available?

Tree species commonly available at tree farms and commercial lots in Iowa include Scotch pine, white pine, red pine, Fraser fir, balsam fir, Canaan fir, Douglas fir, Concolor fir, white spruce and Colorado spruce.

## What factors should be considered when purchasing a Christmas tree for the holidays?

A few decisions should be made before going out to buy a Christmas tree. Decide where you are going to place the tree in the home. Be sure to choose a location away from heat sources, such as a fireplace or radiator. Also, decide on the size (height and width) of the tree you want.

Christmas trees may be purchased from cut-your-own tree farms or as cut trees in commercial lots. A list of tree farms in your area can be found at the Iowa Christmas Tree Growers Association website at <http://www.iowachristmastrees.com/>. Carefully check trees at commercial tree lots to ensure the freshness of previously cut trees.

When looking for a tree, select one that has a straight trunk. A tree with a straight trunk will be much easier to set upright in the stand. Check the diameter of the trunk to make sure it will fit in your stand. A tree with a bare side may be fine if you intend to place it in a corner or against a wall.

## How can I determine the freshness of a cut Christmas tree?

The freshness of cut Christmas trees can be determined with a few simple tests. Gently run your hand over a branch. The needles on a fresh tree will be pliable. Those on a dry tree will be brittle. Another test is to lift the tree by the trunk and lightly bounce the butt on the ground. Heavy needle drop indicates a dry tree. A fresh tree will drop only a few needles.

## How long can a cut Christmas tree remain in the house?

The length of time a cut Christmas tree can remain in the home is determined by the tree species, the freshness of the tree at purchase, and its placement and care in the home. In general, a fresh, well-cared-for Christmas tree should be able to remain in the home for three to six weeks. Remove the tree from the house when its needles become dry and brittle.

## Should I add any material to the water to prolong the freshness of my Christmas tree?

Do not add anything to the water. Molasses, sugar, soft drinks, aspirin or commercial products provide no real benefit to tree longevity. The keys to keeping a Christmas tree fresh are to place

**PROGRAM SPECIALISTS/COORDINATORS**  
**Serving Region 19**

**AGRICULTURE**

**Ag Engineering**

Kristina Tebockhorst 319-337-2145  
 ktebock@iastate.edu

**Beef Livestock**

Patrick Wall 641-842-2014  
 patwall@iastate.edu

**Commercial Horticulture**

Patrick O'Malley 319-337-2145  
 omall@iastate.edu

**Agronomy**

Rebecca Vittetoe 319-653-4811  
 rka8@iastate.edu

**Farm Management**

Ryan Drollette 319-337-2145  
 drollett@iastate.edu

**Swine**

Matt Romoser 319-653-4811  
 mromoser@iastate.edu

**COMMUNITY ECONOMIC DEVELOPMENT**

Eric Christianson 515-231-6513  
 ejchr@iastate.edu

**HUMAN SCIENCES**

**Family Life**

Dawn Dunnegan 319-385-8126  
 dunnegan@iastate.edu

**Family Finance**

Mary Weinand 641-472-4166  
 mweinand@iastate.edu

**4-H YOUTH DEVELOPMENT**

**Youth Program Specialist-Field Team South**

Amey Kollar 319-337-2145  
 akollar@iastate.edu

**DIRECTOR OF FIELD OPERATIONS**

Gene Mohling 319-337-2145  
 mohling@iastate.edu

**REGIONAL DIRECTOR**

Katharina Bain 319-337-2145  
 kbain@iastate.edu

**JOHNSON COUNTY STAFF**

**Office Coordinator**

Brittnee Schneider 319-337-2145  
 bschn@iastate.edu

**4-H County Youth Coordinator**

Kate Yoder 319-337-2145  
 yoder@iastate.edu

Would you like to receive the Ag Newsletter electronically?  
 Call 319-337-2145 or email bschn@iastate.edu  
 and provide your email address!

*continued from pg. 5...* the tree away from any heat source (fireplace, heater, radiator, etc.) and keep the tree reservoir full of water. Check the tree reservoir at least once or twice a day. Fresh trees absorb large quantities of water (especially in the first few days). If the water level drops below the bottom of the trunk, water uptake will be drastically reduced or cease when the reservoir is refilled.

**How long would it take to grow my own Christmas tree?**

Growing your own tree for Christmas is a long-term commitment. The common evergreen species grown in Iowa often take seven to nine years (on average) before they are harvested as Christmas trees. Christmas tree growers spend considerable amounts of time throughout the growing season in weeding, watering, fertilizing, shearing, managing pests and other types of maintenance practices to grow the best tree possible. Because of the labor and materials involved, it is often more cost effective to purchase a

**IOWA STATE UNIVERSITY**  
 Extension and Outreach

**Iowa Concern Hotline**  
**800-447-1985**



**STRESS**

24 hours per day, 7 days per week



**CRISIS**

Free and confidential



**LEGAL EDUCATION**

Dial 711 for TTY/TDD



**FINANCIAL CONCERNS**

iowaconcern@iastate.edu

We are here to help!

**IOWA STATE UNIVERSITY**  
 Extension and Outreach

Here for you now. **ALWAYS.**  
**#STRONGIOWA**





IOWA STATE UNIVERSITY  
Extension and Outreach

## NEWS RELEASE

FOR IMMEDIATE RELEASE  
December 11, 2020

**For more information:**  
Iowa State University  
Johnson County Extension and Outreach  
Shannon Bielicke  
319-337-2145  
bielicke@iastate.edu

### **Iowa State University Extension and Outreach and Farm Foundation Announce Wellness Resources for Johnson County Farm Families**

Iowa City, IA—Pre-paid, ongoing wellness coaching and counseling services are now available to Johnson County farm families. Families can get confidential support for a variety of life events via phone, text, live chat, video or app—in addition to existing sources of 24/7 help.

Coaching and counseling will be provided through Personal Assistance Services (PAS), which has been engaged to deliver its wide range of services directly to Iowa farm families. Farm Foundation, an accelerator of practical solutions for agriculture, obtained funding to create a program that will provide access to contracted, top-quality televideo and telephonic counseling and other resources to farm families free of charge. In partnership with Farm Foundation, Iowa State University Extension and Outreach is raising awareness about the new services, which complement those already available to Iowa farm families. The resulting Iowa Farm Family Wellness Alliance hopes to grow its impact over time, bringing important wellness resources to even more families across Iowa and beyond.

“Farm families face extraordinary challenges. As rural entrepreneurs, they don’t always have easy access to the resources they might need,” said Shari Rogge-Fidler, Farm Foundation President and CEO. “We are pleased to bring a coalition of partners together to provide direct help, and to be working with ISU Extension and Outreach to get the word out to Iowa farm families that these valuable, pre-paid services are available to them.”

Through one-on-one intervention, PAS professionals are available to help all generations of farm families with a wide variety of life challenges, including: health and nutrition; tobacco cessation; organization and time management; career and retirement planning; child care and elder care; anxiety, depression, stress, addictions, substance use and more.

The new services complement those already available through the Iowa Concern resource, which has been offered through Iowa State University Extension and Outreach since 1985.

– more –



IOWA STATE UNIVERSITY  
Extension and Outreach

“For 35 years, Iowans across the state have depended on Iowa Concern for free education, referrals and other support from ISU Extension and Outreach professionals to handle questions relating to stress, financial concerns, legal rights and disaster recovery,” said John Lawrence, vice president for extension and outreach. “We are excited that now many farm families have access to additional support in the form of ongoing counseling and coaching.”

Iowa Concern continues to be available to all Iowans by calling 1-800-447-1985. Families wishing to take advantage of the newly available pre-paid, ongoing coaching and counseling services through PAS can get started by calling 1-833-999-FARM (3276).

###

*The [Iowa Farm Family Wellness Alliance](#) is a cooperative effort between [Farm Foundation](#), [Iowa State University Extension and Outreach](#) and other supporters to bring a wide range of wellness services to Iowa farm families. Free education and referral services are provided statewide through the Iowa State University Extension and Outreach [Iowa Concern](#) resource by calling 1-800-447-1985. Beginning in December 2020, additional free, one-on-one counseling and coaching services are available to farm families in Benton, Boone, Cedar, Clarke, Clinton, Dallas, Greene, Hardin, Iowa, Jasper, Johnson, Linn, Marshall, Muscatine, Polk, Poweshiek, Scott, Story, Tama and Washington counties through [Personal Assistance Services \(PAS\)](#) by calling 1-833-999-FARM (3276). PAS services are provided free of charge thanks to the support of generous donors. For more information, visit <https://www.farmfoundation.org/iowa-farm-family-wellness/>.*