



Bovine Connection Feedlot School

The 2008 Bovine Connection Feedlot Management School has been set for December 3rd and 4th at the Sidney Country Club. With an increasing interest in feeding cattle in the Northern Plains, this two day school is a fit for cattle producers, feeders, backgrounders, feed industry personnel, animal health suppliers, or anyone interested in learning more about managing feedlot cattle.

This two day intensive short course will teach principles of feedlot production, nutrition, management, and marketing. Instructors include NDSU and MSU faculty from the Animal and Range Sciences Departments, the Carrington Research and Extension Center, North Dakota Stockmen's Association, as well scheduled speakers that all have extensive experience working with northern plains feedlots. Participants will be trained in all aspects of feedlot management, nutrition, waste management, and marketing.

The cost is \$125 per person. The fee does not include hotel accommodations. The registration deadline is November 21st. For more information, contact Wade Whiteman at 406.433.1206 or white-man@montana.edu or Dale Naze at 701.444.3451 or dale.naze@ndsu.edu

Registrations can be found at MSU and NDSU Extension Service Offices or www.richland.org/extension/livestock.htm and sent to Richland County Extension Office, 123 West Main, Sidney MT 59270 before November 21st. This class is limited to the first 30 paid registrations.

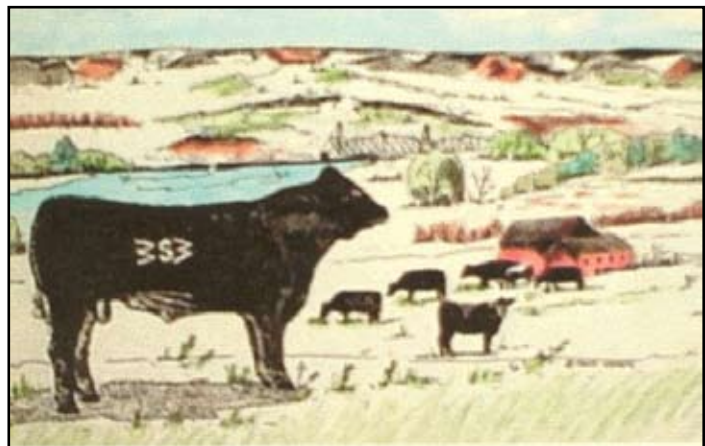
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Your Important Papers: What to Keep and Where

Information from MontGuide MT199611HR was used.

Recently the Richland County Extension Office held an Estate Planning meeting in Sidney. There were many great topics discussed including mineral rights, wills, and important papers. Over the next few months we will be covering topics related to estate planning and as it relates to the ranch or farm. A systematic plan for keeping track of important papers which come into your home can save hours of anxious searching, can help preserve peace and harmony and make it easier to cope with emergency situations.

"Record-keeping, however, is more than merely a matter of neatness and order. Legal and safety factors enter in as well. Some records and papers can be kept in a home file for ready access, while others should be left with your attorney or placed in a safe-deposit box or in a fireproof, water-proof, and burglar-proof home safe. A good rule to follow is to keep the item at home unless it is a legal document that is difficult to replace or duplicate. In that case it should be kept in a safe-deposit box or left with your attorney.

"Plan and evaluate the need for storage of all papers to determine which ones should be discarded and which ones should be stored and where. Make your decisions and file each paper accordingly. Do not just stack papers and plan to return to them later. This is the way papers become lost and cause you to waste valuable time in searching for or replacing them

Home Filing System

A home filing system with space for the important documents is the key to managing the mass of family papers. Items to be kept at home do not call for fancy filing cabinets or for special "offices." A "business corner" can be set up in any room in the house. A cardboard drawer or metal box can serve adequately for storage of bills and family papers. Filing systems must be set up to meet your needs. Detailed files may not be necessary at the present time. But remember, every type of important paper should be assigned a certain space and kept there until needed."

Common Estate Planning Objectives

- _____ 1. Provide security for surviving spouse.
- _____ 2. Relieve surviving spouse of estate management responsibilities.
- _____ 3. Provide security for both spouses after retirement.
- _____ 4. Retire at age _____.
- _____ 5. Provide security for an incapacitated family member.
- _____ 6. Assure continuity of farm, ranch or other business.
- _____ 7. Provide educational opportunities for beneficiaries.
- _____ 8. Assist beneficiaries, including in-laws, to get started in business.
- _____ 9. Minimize federal estate taxes.
- _____ 10. Name guardians, conservators, or trustees of minor children.
- _____ 11. Name a personal representative for the estate.
- _____ 12. Provide means for paying expenses of estate settlement, taxes and other debts.
- _____ 13. Provide equitable (not necessarily equal) treatment of family members.
- _____ 14. Transfer specific property to specific people.
- _____ 15. Make gifts to family members and others during lifetime.
- _____ 16. Reduce income taxes by disposing of income property during life.
- _____ 17. Transfer property during life by installment sale.
- _____ 18. Provide bequests to favorite charities or organizations.
- _____ 19. Minimize probate and settlement costs.
- _____ 20. Review current operation and ownership of farm, ranch or other business.
- _____ 21. Other: _____



Log onto www.msuextension.org
Click on Publications

Explore YOUR MSU Resource in Richland County

Make the Best Use of Your Feedstuffs by Conducting Nutrient Analyses

Rachel Endecott, MSU Extension Beef Cattle Specialist
Miles City, MT

Winter is coming, make no mistake! Are you ready to implement your winter feeding programs? Although some input costs are decreasing, supplemental feed could still cause a drain on ranch funds, and hay prices are pretty astronomical in most parts of the state. While I advocate nutrient analyses for feedstuffs regardless of the economic climate, it could make a difference in your winter-feeding bottom line this year. If the nutrient composition of your feeds is known, rations can be balanced more efficiently and accurately for optimal animal performance. The first step in feedstuff nutrient analysis is collecting a representative sample. A general recommendation is to sample ~10% of the available feedstuff. Hay should be sampled with a probe that takes cores from the bale. Contact your local Extension Office about borrowing a hay probe if you don't have one. For the greatest accuracy, different samples should be taken for each cutting and for each particular field. When sampling most other feeds, such as silage, grain, or cubes, grabbing handfuls is acceptable. It is also a great idea to have water sources tested for mineral content to get a clearer picture of total mineral intake. There are many testing laboratories available, and most local Extension agents have a relationship with a lab that can analyze your feed and water samples. A typical feed analysis printout includes dry matter, crude protein, an estimation of energy content such as total digestible nutrients (TDN) or net energy, and fiber content. Depending on the laboratory, concentrations of a few minerals, such as calcium and phosphorus, may also be included in a basic forage analysis. You may also choose to receive a complete mineral analysis

on your feedstuff that would include major minerals and trace minerals. For small-grain forages, nitrate testing may be advisable as well. Depending on the analysis you choose, costs range from \$15 to \$40, and results can be obtained within 10 days or sooner depending on the laboratory. Once you've received the nutrient analysis of your feedstuffs, it's time to balance rations for your particular situation. If you would like assistance in balancing rations, your local Extension agent has access to ration balancing software and can help you formulate a least-cost ration. As always, I'm happy to visit with you about your winter-feeding, ration balancing, or any other beef cattle production questions. You can reach me via email at rachel.endecott@montana.edu or by phone at 406-874-8286.

Testing Equipment Available

Through the Richland County Office we have equipment to take proper samples of your hay supply. We will then send it to a lab to have it tested. Once we receive results, we can explain the meaning behind all the numbers. To have us come to your ranch to sample your hay, give me a call at 433-

Feed Cost Calculator

This spreadsheet is an aid to help calculate the cost for providing selected nutrients to your cow herd. Purchasing a feedstuff is only part of your cost for making it available; you also must pay to transport it. You can enter available feed stuffs, and then have the capability to compare it them to each other. To use this calculator go to: www.richland.org/extension and click on Livestock. It is located on the bottom right portion of the page.

Available free upon request from the Richland County Extension Office or at www.msuextension.org/publications.asp

Glossary of Estate Planning Terms (MT200202HR)
Getting Started with Estate Planning (MT199508HR)
Beneficiary Deeds in Montana (MT200707HR)
Estate Planning: Property Ownership (MT198907HR)
Designating Beneficiaries through Contractual Arrangements (MT199901HR)
Dying Without a Will in Montana: Who Receives Your Property? (MT198908HR)
Estate Planning: Wills (MT198906HR)
What is a Personal Representative? (MT199008HR)
Probate (MT199006HR)
Power of Attorney (MT199001HR)
Federal Estate Tax (MT199104HR)
Gifting: A Property Transfer Tool of Estate Planning (MT199105HR)
Who Gets Grandma's Yellow Pie Plate? Transferring Non-Titled Property (MT199701HR)
Life Insurance-An Estate Planning Tool (MT199211HR)
Health Care Savings Account (MT200704HR) (Free)
Talking with Aging Parents about Finances (MT199324HR) (Free)
Your Important Papers- What to Keep and Where (MT199611HR) (Free)
Transferring Your Farm and Ranch to the Next Generation (EB149) (Free)
Using a QTIP Trust to Transfer Farm/Ranch Property to the Next Generation Free)
Life Estates: A Useful Tool in Estate Planning (Free)
Non-Probate Transfers (MT199509HR)
Accessing a Deceased Person's Financial Accounts (MT200301HR)
Montana Rights of the Terminally Ill Act (MT199202HR)
Revocable Living Trusts (MT199612HR)
Letter of Last Instructions (MT198904HR)
Montana's End-of Life Registry (MT200602HR)
Annuities (MT199213HR) (Free)
Custodial Accounts for Kids Under Age 21 (MT199910HR) (Free)
Estate Planning for Families with Minor Children (MT199117HR) (Free)
Medicaid & Long Term Care Costs (MT199511HR) (Free)
Selecting an Organizational Structure for your Business (MT199708HR) (Free)
Inheriting an IRA: Planning Techniques for Primary Beneficiaries (MT200310HR) (Free)
Inheriting an IRA: Planning Techniques for Successor Beneficiaries (MT200311HR) (Free)
Using a Bypass Trust to Provide for Children from Prior Marriage (Free)

Interactive website for estate planning available at www.montana.edu/dyingwithoutawill and www.nextgeneration.montana.edu