



MINER MATTERS

VOLUME 20, ISSUE 3

NOVEMBER 2008

IMPORTANT EVENTS

October Birthday's

Kristup Kalvatis
Steve Couture
Peter Krawczel
Heather Dann
Henry Meseck

WH Miner Birthday

October 22

November Birthday's

Mark Gonyo
Hope LaForest

David Boulerice

Congratulations on 20 years of service in November!

Dairy Day

November 18

Jake Ashline

Congratulations on 10 years of service in November!

December Birthday's

Shawn Bechard
Chad Hebert
Kirk Beattie

AESP Awards Ceremony

December 12

Christmas Holiday

Miner Institute offices will be closed from December 25th through January 2nd. Happy Holidays!

President's Paragraph

AGRONOMIST UPDATE

As you all know, Ev has now officially retired, and to date we have not filled the agronomist position. During the first round of interviews we identified several great candidates, but for different reasons, none of them worked out. So, the plan now is to advertise the position again between now and the holidays, and then early next year (hopefully after the snow melts) bring the candidates in for interviews. We hope to hire someone who will be able to address

basic crop issues, and also develop a research program in the nutrient management area.

Our goal is to have someone here by next summer, if possible. Until then, Ev has graciously agreed to continue overseeing the crops program along with Jake [Ashline] and Steve [Couture], as well as presenting lectures for both the Ag & Env course and the ADM course next spring.

YEAR END

As 2008 nears an end, we

begin the process of budgeting for 2009, we assess our accomplishments for the past year, and we set goals for the upcoming year. And every year at this time I travel to Japan. In October, we met with the Foundation Board, and in December we will meet with the Institute Board.

My best wishes to all of you for a safe, prosperous, and happy holiday season and New Year!

CVPH to plan Gala Event at Miner

The Foundation of CVPH will be hosting their Gala event, "Celebrate the Legacy – A Night to Remember" on the grounds of the Institute next summer. The event takes place on Saturday, July 18th, 2009.

The Gala event is a major fundraiser for the Foundation of CVPH. The event is a black tie affair and includes dinner, dancing, live entertainment,

and a live and silent auction. The Gala is their most prestigious fundraising event.

This will be a grand opportunity to showcase the Heritage Exhibit, and bring well deserved recognition to the Miner history. Steve Fessette and Debra LaPorte will work closely with Foundation members to make this event successful for both the Foundation and the Institute.

WHAT IS THE FOUNDATION?

The Foundation of CVPH was established in 1990 and annually funds programs, which provide and support community health education and wellness as well as patient care enhancement initiatives.

To learn more about the Foundation visit www.cvph.org/foundation.

Long Term Retirement Planning *by Kirk Beattie*

Every 7.5 seconds an American turns 62 – that’s over ten thousand people every day.

By 2015 it’s estimated that baby boomer’s age 50 and older will represent 45% of the country’s population.

The age for retirement was set at 65 by Kaiser Wilhelm in the late 1800’s. It is now generally accepted among gerontologists that life expectancy may exceed 85 years.

Today, only 42 percent of Americans have calculated how much they need to save for retirement.

The average American spends 18 years in retirement.

I have delayed writing this article waiting for the stock market to become a little less volatile. However, if I delay any longer I think Debra will become even more volatile.

Many employees and retirees have been contacting me with concerns about the decreasing value of their pension and 403b plans and the overall financial security of having their entire retirement balance with Fidelity Investments. So in this Miner Matters, I will discuss investing in a down market and the safety provided in a retirement account versus a bank account or other brokerage account.

It’s certainly not easy watching ones’ retirement balance decrease by more than one third over the course of a year. Employees find it difficult as they see their future retirement date move further and further away and retirees begin to worry if they will have enough money during their retirement. It is during this time that investors make some of the biggest mistakes when investing in a long-term retirement savings plan. A few of these mistakes are:

Panic Selling – Investors decide to sell their investments for fear of the market continuing to decline. Investors tend to say that they will return to the market when things are looking better.

This mistake guarantees any losses and will likely cause the investor to miss out on any turn around in the market. An investor’s goal is to buy low and sell high. This mistake is just the opposite, selling low and buying high.

Moving to “Safety” – After selling, investors move their remaining money into “safer” investments such as money markets or certificates of deposit (CD’s) paying 1-3%. Investors not only miss out on any rebound in the stock market but now inflation, which has been 3-5% over the past several years, begins to eat away the value of their retirement savings. Each year an investor earns less than inflation the more they will need to take out of the initial investment (principal) to cover their increased living expenses.

Not Buying – Investors see money being taken out of their paycheck and put into their retirement account and the value of that money continues to decrease so they decide to stop putting money into the market. This gets back to what an investor’s goal should be and that is buying low and selling high. Downturns in the market should be viewed by employees as a great buy opportunity. Investors can take advantage of low prices and

buy more shares of an investment with the same amount of money. Now is the time, if possible, to increase contributions and decrease them.

The pension plan avoids these mistakes by staying in its’ current investments for the long-term, keeping the same allocation between stocks and bonds, and continuing to contribute 15% of an employee’s pay every month. Employees with a 403b plan should follow the same advice by staying invested in the market and continuing to make monthly contributions to take advantage of lower prices. Unfortunately, retirees are not able to make contributions to their retirement accounts. Further, avoiding the first two mistakes becomes more difficult for retirees because they need to use their retirement money to pay for their current living expenses. So, the best option is if retirees are able to use an alternative source of money, they should do so and only withdraw the amount necessary each month from their retirement plan.

The collapse of a few financial institutions has led people to question how secure their money is at a

Research News *by Heather Dann*

“The reward for work well done is the opportunity to do more” – Jonas Salk.

This quote sums up our research team’s experiences this summer and fall. We have had several studies happening simultaneously in the tiestalls, freestalls, field plots, and commercial farms. We were fortunate to have three new employees join our team to help conduct the research and plan for future research.

Roxanne Clark and Laura Klaiber joined our team as research technicians in September. Roxanne might be a familiar face to some of you since she was a summer intern in 2007. She did a great job during her internship so we invited her back to the Institute after she graduated this

spring from North Carolina State University with a B.S. in Animal Science. When Roxanne is not working she can be found reading, watching movies, or hanging out with friends. Roxanne grew up in the south in Midland, NC so we are anxious to see how she handles a North Country winter.

Laura is from Clifton Park, NY and received a B.S in Ecology in 2008 from SUNY Plattsburgh. In her free time she enjoys hiking, kayaking, and reading. Although Laura is not trained in animal husbandry or science, she is enthusiastic about working with the cows and learning new skills like sampling manure and evacuating rumens.

Another great addition to the team is Sarah Boucher, a postdoctoral research fellow. She is from Pittsburgh, PA and received her B.S. in Animal Bioscience from Penn State University. She then went on to earn her M.S. and Ph.D. diplomas in Animal and Nutritional Sciences at the University of New Hampshire under the guidance of Dr. Charles Schwab. Her primary research interests are protein and amino acid nutrition of lactating dairy cows. Her hobbies include cooking, skiing, camping, and watching Pittsburgh and Penn State sport. She moved to Chazy with her husband, Justin and their two miniature dachshunds.

It has been an exciting couple of

(Continued on page 4)

(Retirement Planning, con’t from page 2)

bank or brokerage firm. In terms of Miner’s retirement accounts this concern can be relieved fairly quickly. Federal law requires the assets of a retirement plan to be kept separate from those of the financial institution as well as the employer and are protected from creditors in the event an employer or financial institution has financial problems. For example if Fidelity Investments goes into bankruptcy, the pension plans assets, which are invested in various stocks and bonds that have value, will be transferred to another brokerage firm. This differs from a bank, which uses your funds to make loans to other clients. If those clients do not repay their loans and the bank goes

into bankruptcy there will be limited funds available to cover your account balance. For your information, a bank account is now insured by the FDIC up to \$250,000 per owner. Brokerage accounts are insured through a separate company known as the SIPC up to \$500,000 and some brokerage firms such as Fidelity Investments also insure through CAPCO for an unlimited amount. The above safeguards and insurances do not cover a decrease in the investments value due to a change in the stock, mutual fund or bond price.

This is the most difficult time as an investor to stick to a long-term investment strategy but by doing so you’ll find yourself better off. If you have any questions or concerns

regarding retirement plans or other investing, please feel free to stop by.

On a side note, I would like to update employees on the Institute’s health insurance plans. We have received rate quotes from various carriers, including Excellus Blue Cross, our current carrier. Our current plan will increase 12% for the upcoming year, which is significant but is less than other local group plans due to our good experience rating. We have asked for quotes from other carriers as well as other options under Excellus and will weigh the benefits under other plans with the expected change in premium. A decision will be made later this week and enrollment forms will be sent to employees for next years health insurance elections.

1st Annual Halloween Costume Contest

Miner Institute sponsored its first, of what many hope will be an annual event, Halloween costume contest.

Employees were encouraged to wear a costume to work on October 31st. Enticed with the grand prize of a \$25 gift card, a total of 11 employees took on the challenge. The costume parade took place in the auditorium at lunch, and a ballot

box was placed in the cafeteria for all to vote. A total of 29 ballots were cast in the following categories:

- Funniest: Jeff Darrah
- Most Creative: Rachel Butzler
- Most likely to scare small children: Maggie Carter
- Most likely to shame the Institute: Maggie Carter
- Best impersonation of a co-

worker: Heather Gauthier

- Best Overall: Maggie Carter

Maggie clearly swept the contest, taking home the grand prize.

The event was organized by Rachel Butzler, "Thanks to everyone who dressed up and voted! We had lots of fun and look forward to more costumes next year."



(Research News, con't from page 3)

months for Sally Flis. She successfully defended her graduate thesis entitled "The Effects of High Copper Dairy Manure on Manure Storage, Soil, and Plant Growth and Composition" in August and received a Ph.D. degree from the University of Vermont. On a personal note, Sally married Ben Everest in September. Sally will be leaving the Institute in November to work for Bourdeau Bros. as an agricultural consultant focusing on nutrient management planning and dairy nutrition. She will be based out of Middlebury, VT but will continue to live in Plattsburgh with Ben and Jake, the dog. Best wishes to Sally!

Environmental Notes *by Steve Kramer*

We have been busy here in the field collecting samples and re-establishing a 15 acre tile drainage research site.

We have continued to draw monthly snapshots of what the entire Little Chazy River watershed is doing in terms of nitrates and phosphorus. This includes agricultural, forested and urban sites and their relative contributions to the DEC impacted zones. Although we have determined a great deal about sources, there is more to learn about how water carrying these sources moves about and below ground.

We have rekindled a relationship with a 15 acre heavy clay soil field that was a tile drained field in 1970's. This field was established to create blocks of

tile drains separated by fallow ground where replicated research on transport of nutrients and pesticides due to preferential flow paths established during drying out of the soils and earthworm activities. Initial work has included Dr. Robert Fuller's (SUNY Plattsburgh) Soil Science class being involved in projects on tile smoking such as soil dye tests, small manure application plots, and tile line collection for N and P. More work on culling the overgrown ditch and forests will occur this fall and into next spring. We are planning on installing several tile outlet gate systems with Larry Geohring (Cornell) in conjunction with some funded research that we are participating with on another local farm.

SAFETY COMMITTEE

We have been busy gearing up to comply with the new and changing Fire Code in New York State. We have found a challenge in that draperies must be certified to meet "non-flammable" status. We are currently working on trying to resolve that issue. Another challenge is securing access to chemicals and gases. This has proven to be more of "how do we solve this", as opposed to "can we solve it". Next round of re-inspection will occur shortly after we find out how we have done so far.



Maintenance Update *by Steve Fessette*

The maintenance staff was busy in the aftermath of the storm that blew through in mid July. We were busy cleaning and clearing the trees that were knocked down. Our staff was able to do a lot of the work, but we did have to call in a logger for the bigger trees. One of the trees we measured was 55" at the stump!

Sunshine Cottage sustained some damage on the roof and since we had to replace it we decided to cover the damaged area with a new and different pitched metal roof. The areas of the roof we recovered had

previously been very flat and were a problem in the winter for snow and ice. The new roof will be much better. The little garage next to Sunshine Cottage was split in half by a large tree and had to be removed, plans are to rebuild in the future.

Before the storm ripped through, our staff was working on digging up a water line at Shadow Lawn. That project was put on hold but I'm glad to report that it has now been finished.

Another project completed is the roof of the wagon shed. The wagon shed,

which was painted and restored earlier in the year, now has a shiny metal roof and I think it makes a big difference, not only in integrity but also how it blends into the surrounding buildings aesthetically.

We have been running wires for cameras at the new dry cow barn. Thus far the maintenance staff has installed about seven miles of cable to operate this equipment. The cameras will be used by the research team.

The crew continues to stay busy, no matter what time of year.



New Library Titles

Weed Ecology in Natural and Agricultural Systems by Barbara D. Booth, et al. (2003)

Acid Rain in the Adirondacks : An Environmental History Jerry Jenkins, et al. (2007)

Mathematical Modeling in Animal Nutrition edited by James France and Ermias Kebreab (2008)

Soil Minerals: The Basis of Nutrition by Kathryn Watt (2007)

Introduction to Statistical Methods for Clinical Trials edited by Thomas D. Cook, David L. DeMets (2008)

Archive Update *by Amy Bedard*

If a picture is worth a thousand words and the Heart's Delight Farm photographer took over 5000 pictures...then William Miner must have had an important story to tell. Not only does the Miner Institute Archives have photographs, but there are also books, letters, blueprints, even tangible objects. Sometimes, however, a picture tells a more complete story than objects.

Part of the agri-tourism grant necessitates organizing and cataloging the photos digitized for this grant, about a fifth of the all Heart's Delight photographs. It sounds like a tedious task, but having a chance to study the old photographs while cataloging them provides a great deal of insight into William Miner's vision for agriculture. He not only foresaw the need to foster new agricultural practices on Heart's Delight, but he realized the need to document the farm's accomplishments and disappointments. These newly digitized and cataloged photographs will be used in the new agri-tourism video and future exhibits.

The script for the new agri-tourism video, which will provide an educational background on the last 100 years of North Country agriculture, is nearly finished. As many of you know, Paul Fredrick has been a steady figure filming around Miner Institute this summer and fall. Thankfully, the autumn weather has provided Paul with better weather than the summer and he has been able to film some first-rate footage of the corn harvest, students in class, and the tile drainage study. As the weather turns colder, you may see Paul inside Miner Center filming some of the lab work or getting a few shots at Dairy Day.

With the completion of the script, the agri-tourism group has begun to focus more on the open house. The open house, a major component of the grant, has been scheduled for June 27th, 2009. Hours are not set in stone, but will be between the 12-4pm time range. Visitors will be able to move around the grounds at leisure between these hours and take time to see the different areas of the farm. Signage and maps will be provided,

along with demos/tours of the major buildings and programs. Of course the Heritage Center will be open for tours, but we also anticipate having stations at the Horse Barn and Dairy Barn that will provide a short educational program overview of what we do here, along with someone on hand to answer questions. In addition, we will have a tented area that will provide light refreshments and have display panels providing an overview for visitors who do not want to walk the complete tour.

Since our grant focuses on the history of agriculture in the North Country we are also considering extending invitations to local producers to display their products during the open house. Many of the products once produced at Heart's Delight Farm are still produced by area growers. We are only in the planning stages of the open house so if you would like to get involved, please contact me or any of the members of the agri-tourism group. Your ideas are always welcome and please mark your calendars for next June 27th.

Equine Update *by Karen Lassell*

Claire Gebben, SEEM alumni from 2007 and recent graduate of UVM, has seamlessly taken over the Equine Internship. She's in dorm room 1 and Mr. Jeremy Bunny is currently residing in the old peacock cages (more recently used for kitty-confinement). I'm sure Mr. Bunny is looking forward to moving into the heated portion of the horse barn for the winter! We also welcome new part-time help in the horse barn, Lisa Klaiber. (No you aren't seeing double; Lisa is sister to Laura, one of the recent hires in the Research department!) Lisa works for Essex County's ARC program, but missed being around horses and the fun that physical labor can be. Welcome to both, it is great to have you here!

The New York Morgan Horse Show was in early September at the state fairgrounds in Syracuse. It was nice to show a string of all Miner-bred horses again this year; for many years a number of the horses we were promoting had all been program donations. It is definitely a rewarding part of what we do. Being so far away from everything, it is a chance to get some experience for our young horses and for Morgan folks around the Northeast to see what Miner has to offer.

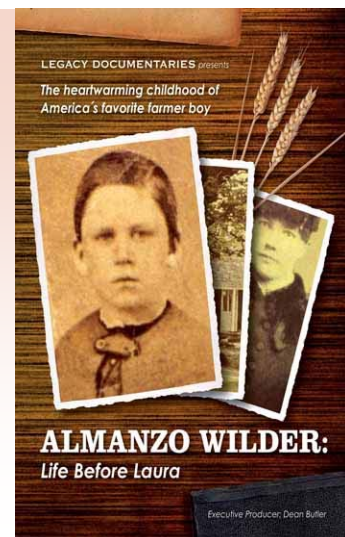
The NYS Horse Council held its annual meeting at Miner on September 27th, with many of the Board of Directors of the organization staying here at Miner. It was a productive meeting with good discussions on equine-related issues, but the more

important stuff- the food was great (thanks Kerri and Tammy!) and the horses loved the post-meeting reception in the barn.

We sold a horse this summer to a woman that lives in Keene Valley. Jan started looking at "Bob" (HD Graphite), a 6-year-old gelding back in March and finally decided he was the one for her in August. A long "courtship" to be sure, but it is important to us that the horses we've raised end up in good situations. Word of mouth is our best advertising, so we try really hard to make sure that horses sold are a good fit for their purchaser. Bob lives in a beautiful pasture in the High Peaks of the Adirondacks, so we think he made out OK.

The DVD documentary of Laura Ingalls Wilder's husband, Almanzo, is available through the historic site's museum store in Burke, NY. Miner Institute, plus a few friends with Morgans, helped Dean Butler (who played Almanzo on the Little House on the Prairie TV series) by bringing Morgans to the Wilder Homestead this past summer for filming purposes. Our broodmare UVM Valkyrie and her 6-week-old filly played a big part in telling the story of Almanzo's passion for horses. We performed in a versatility demonstration as well and footage of the students showing the horses is included as well.

There will be a copy of the documentary, "Almanzo Wilder: Life before Laura", in the library if anyone would like to view it. You may also visit the Wilder Homestead website www.almanzowilderfarm.com to view a trailer and order your own copy. All proceeds benefit the Wilder Farm.





MINER MATTERS

VOLUME 20, ISSUE 3

NOVEMBER 2008

News from the Dairy Barn and North Shop *by Anna Pape*

It has been a busy, productive fall at the dairy barn. The summer students left in August, returning to college. We enjoyed working with them and learning about the great state of Minnesota. Towards the end of the summer, after the Clinton County Fair, we brought one of our best looking heifers to the State Fair in Syracuse.

This fall we have given numerous tours of the dairy to extension agents, dairy farmers, school children, and some Japanese dairyman and nutritionists - people have been especially interested in the new dry cow barn. In case you have not recently taken a walk through the

new barn, it is almost finished, although there are still some projects to complete before the cows can move in. Currently we are milking 266 animals and production is just under 90 lbs/cow/day. We have purchased some new calf hutches in anticipation of a busy calving schedule from December through next February; we have 102 animals due to calve during those three months.

This year we put our corn silage into two bunker silos and packed the remainder in a pile. Thanks to great teamwork, we were able to cover the silage pile with tires in only 4 hours! Since corn has been finished, the crops guys have been hauling

manure. To date 702 loads have been pumped out of the pit. That is 3,303,500 gallons that they have spread on the fields. Jake and Henry are in the "1,000,000 gallon club", while Shawn is trailing behind in gallons hauled because he has been busy plowing and fertilizing. Eighty-eight acres were plowed under with the moldboard plow, and the fields in Perrys Mills at the Muehl Farm have been chisel plowed. We recently purchased 25 acres of land from the Castine Farm that we had been renting.

We are getting the farm ready for winter snow, wind and cold temperatures!