

# Solar Harvest Farm 2011 Spring Newsletter



Fellow Connoisseurs of Food Raised in Sunshine,

Breakfast comes before ethics. Aldo Leopold said that. Upon reading it, I immediately recognized how succinctly he had wrapped so few words around such enormous importance. His statement recognizes the fallibility of being human, not so much as a form of cynicism, but perhaps as a reflection of our collective, primal human behavior.

A funny thing happens when a human-being spends a disproportionate amount of time living and workings amongst a diverse group of animals: The differences between animal and human behavior is gradually recognized to be a matter of degree. This is indeed quite unsettling. To a fault, we are *genus*centric. That's not really a word, but maybe it should be. We view ourselves - our genus that is, as superior to all other animals because we experience life exclusively through the individual human perspective. We feel disgust as we watch cattle foul the space where they eat. We chuckle condescendingly as we watch chickens fighting over a new discovery. We shake our heads as we witness the misconceived perception of fear compounding through flock and herd mates. We are dumbfounded as we observe pigs & cattle gluttonously eating to obesity. Yet if we allow ourselves to step back far enough to observe our collective human behavior, the fact that our society also exhibits these shortcomings is... inescapable.

Of course, if the little green alien guys depicted in Ziggy were to provide us with an unbiased, intelligent assessment, they'd no doubt recognize our bigger brains and concomitant capacity... but then, maybe they'd take a lap around Earth only to come back scratching their little green heads? For just like cattle, we too are fouling our own habitat. We fight over new found resources like chickens. We allow others to propagate an epidemic of fear. In our affluent societies, we are indeed gluttonously eating to obesity.

Another famous guy, Mark Twain, said: "Travel is fatal to prejudice, bigotry, and narrow-mindedness." Even though Twain was speaking towards the prejudice, xenophobia and ethnocentrism of his time, a corollary can be made to reflect the *genuscentric* tendency we have now closeted ourselves into. As individuals within our species, we no longer travel to witness the assets and liabilities associated with the most important elements of our lives. Corporations bring everything to us. They bring food into our neighborhood stores, arrive at the curb to



remove our wastes, deliver energy to the neighborhood fillings stations as well as by wire and pipeline directly into our homes. It's a nice, tidy arrangement and the reason so many people have bought into the narrow-mindedness of *saving the world with pesticides and plastic*. It's so easy to be duped when we can no longer see anything with our own two eyes.

Locally-produced sustainable farming helps to undo this. It's the un-duping of America...the unduping of the genus known as humans. Be it by intention or default, localizing the most important elements in our collective lives - food and energy - allows sunlight to illuminate what had previously been kept behind corporate padlock and patent. In this respect, sustainable farming responds to both Leopold's and Twain's assertions by narrowing the gap between production and consumption. When people are personally exposed to the causes and effects of food and energy production, the potential to place *ethics before breakfast* is indeed liberated.

The pages that follow will speak to this end. We are all both blessed and cursed to be the caretakers of our planet during a time of transformation. We are cursed because we are creatures of habit. Yet we possess the attributes of creativity and ingenuity which are necessary to adapt. But adapt to what? *Experts* all say that we're waiting for technology to evolve, aren't we? There's no need to wait! Sustainability has been at our fingertips for decades. It doesn't come in a pipeline. It doesn't have a skull 'n crossbones on the label nor come with corporate patent. It doesn't and cannot rely on fancy marketing perceptions - this because YOU can substantiate with your own eyes and nostrils when you connect with a local, sustainable farm. Solving some of the world's greatest problems just doesn't get any better than this. Welcome to the future! Breath easy, the change is *palatable*. Best of all, we don't have to sacrifice our ethics to achieve it.

# Shop Talk First - Note: Reduced Chicken Harvest Dates

While the timing of the harvest dates remains similar to previous years, there is one change to take note of. The number of August chicken harvest dates has been reduced from 4 to 3. In lieu of volume, we plan to make up for this by growing the birds bigger. As many of you recognize, June chickens are always bigger than in August. The April through June growing period is just better for the chickens than the heat of summer. We will raise the August birds a bit longer as well as reducing the shelter density to offset some of the summer liabilities. In turn, we'd be able to offer you a bird with weights similar to June. Sure looks good on paper! The fourth day in August had also been creating some repetitive motion problems which I worry might be debilitating if we continue that schedule.

**Organic Food & Organic Energy - Two Peas in a Pod** 

Farms now come in all sizes and methodologies. The variances are now greater than any other time in history thus making it quite challenging to define what "farming" really is. Let's cut to the chase. At it's most foundational level, farming represents the conversion of light energy into food. Not just any food such as used to be gathered from the wild, but rather, foods in which we have made a calculated gamble as to what the plant will provide for us as it's seed is exposed to soil, water, air and sunlight. Of course, being the smarty-pants that all of us 21st century citizens are, we're talking about photosynthesis. But the equation Light + 6CO2 + 12H2O -> C6H12O6 + 6H2O + 6O2 didn't just appear in a vision. It evolved over three centuries. There's good reason for us to revisit this earlier trail of learning. I'm suggesting that even though we've all been taught the science of photosynthesis, our ethical behavior remains in step with pre- 17th century thinking. It is best to follow the chronology first before I give up my rationale for saying this.

1648 - van Helmont places a 5 lb willow shoot into a 200 lb volume of soil. He put it in a pot, placed it in the ground and covered the pot's rim with a perforated iron plate. Water and air could get in while no other soil would contribute to the growth and weight of the plant. After 5 years, with water as the only (known) additive, the willow shoot had gained 164 lbs yet the the soil only lost 2 ounces. The earlier assumption in which plant bulk was derived from the soil was now debunked. His conclusion, (erroneous): The plant must then be obtaining it's added mass from the water.

1772 - Joseph Priestley, using an airtight glass cover, a candle, a plant and a mouse, learns that a mouse under glass with a burning candle will soon die, whereas a mouse under glass with a burning candle and a plant, will live. His

conclusion, (erroneous): The resulting mixture of air was simply due to the growth of the plant.

1778 - Ingen-Housz takes Priestley one step farther to recognize that the effect only occurs in the presence of light. Additionally, he also discovers that only the green parts of plants create the effect.

1800 - Jean Senebier expands upon the necessary element of light by further concluding that light allows the plant to produce what he called "fixed air" (now known as CO2) into pure air, (now known as oxygen).

In this brief summary of the early years of plant study, we started with the pre-17th century assumption that the plants everyone ate were comprised of the very soil and water in which the plant was grown. Now let's fast-forward to our modern world.

We've all been taught the process by which light energy induces the incredibly complex process of photosynthesis. We now know that 95% of all plant growth is derived from atmospheric elements, and to a lesser degree, water, with only 5% created within the soil, (thanks to the soil food web - but that's another story). Yet the organic industry remains focused on the 5% (soil) with almost complete indifference to the 95% (air & water). We have now reached the point in which I am questioning our collective ethical behavior.

Organic-minded farmers, certifiers, retailers and consumers remain focused on the soil that the organic seed is grown in whereas that seed is 95% dependent upon atmospheric elements and water which are under constant assault from coal-burning power plants, industry and yes, our very own precious automobiles. It hurts to say it, but the concept of *Organic* that we currently accept is actually quite selfish. By focusing on a given plot of organically treated soil, we secure for ourselves only, the purity of this farming element. The reason is rather obvious. It's because this aspect of the soil - the 5% element to the plant - had been the only element we thought we could directly control.

It makes little sense to boast about farming with sustainable principles while at the same time turning a blind eye to the power sources used to raise these plants and animals. From the plant's perspective, we should technically be devoting 95% of our efforts towards providing sustainable energy as this will provide the greatest earthly impact. Of course, no one farms under some sort of biospheric dome so any benefits we produce are not able to be capitalized upon *directly*. This brings us back to Leopold's assertion that people will first guarantee that they have a meal before they worry about the ethics displayed in obtaining that meal.

Be it coal mining via mountain-top-removal, power plant emissions, nuclear waste, drilling for oil, the impact of fracking on ground water or defending existing oil, the *organic* implications are enormous and irrefutably unsustainable, yet largely out-of-sight or intangible for everyone except those indigenous to the process.

Farms are the ideal location to showcase sustainable energy. By necessity, farms already have the wide open, shade-free spaces required for photovoltaics and the longer setbacks required for wind towers. Farms also typically have many square feet of roof space which is just begging for solar panels. Farms offer each community a decentralized, locally-controlled means of energy production. By integrating sustainable energy with sustainable farming, we close the ethics loop. If we wouldn't want to live next to the liabilities created by our own energy habits, we shouldn't expect someone else to either. It is indeed, an extension of the golden rule.

## New Barn & Solar Array

Those of you who have followed these newsletters over the years have read of our desire for a barn for some time now. The dairy barn, being the only building, had been utilized for hay, bedding, equipment, workshop, garage and piglet rearing facility. The misfits in this list had been the equipment as well as the hazards of a workshop amidst so many combustibles. Welding and grinding was an accident waiting to happen. I'd resorted to doing all welding outside the barn next to the hog areas. I'd have to protect the hogs from weld flash because the goofballs are always so nosey. I wouldn't dare lay too close to the fence for fear one of them would attempt to pee on me - an incidence that almost happened on more than a few occasions (just an accident? NOT)! Equipment storage was limited to the six foot headroom which was so typically of 1880's barns where both the cows and the people were shorter. The new barn will allow us to keep equipment away from the elements as well as allowing for a permanent, combustible-free zone for a workshop. The south awning was designed to hold a photovoltaic array, effectively avoiding the structure costs associated with mounting panels. The traditional barn proportions were chosen for both form



and function. Lots of windows were designed to allow energy-free day lighting, (totally the opposite of old dairy barns) as well as passive solar gain for winter work. Because we did a significant amount of the work ourselves, we were able to create an aesthetically pleasing building on a reasonable budget.

Last fall, while I was working on the barn, a customer rolled down his window to tell me how much he liked the barn, but then quickly interjected "we'd like one too, but there's this thing called - money". Ouch. Clearly, what this person was telling was that we could afford something that they could not. I have to admit, it's bothered me quite a bit. Knowing that this comment was made from the seat of a \$40,000 vehicle - equivalent to a rapidly depreciating barn on wheels, was transparent to myself, but perhaps not so much to this gentleman.

Because we market directly to customers; because of the perception that an expenditure like this barn creates; because we've been needled by more than a few customers about the barn expense, I think it is important to talk this through. Perceptions such as I've heard can only lead people to believe that they are being fleeced. I'd like to provide an overview of how we've accomplished this feat amidst a budget which typically would not support family living expenses, much less a new barn. I hope this will serve the purpose of not only demonstrating how we get things done on a tight budget, but perhaps shed some light on the financial hermorage that exists within many households.

I've included an attachment which I hope will benefit others being squeezed by the present economy. Then again, more than a few might never consider such changes to lifestyle. As the saying goes, if you do what you always do, you'll get what you always get. All this aside, I do hope people know how much is saved by doing things yourself. Labor prices, as bid, typically range from \$40 -\$80/hr. In this project, we took on all the costs associated with design, drafting, site layout, grading, material procurement, window/door construction & installation, installing trim, painting, stair/railing construction, electrical design & installation as well as the design and installation of the PV system. The typically high price for windows for example, was avoided by purchasing surplus insulating glass (\$65 ea) and building our own window frame onthe-cheap around this low-priced, high quality glass, (just as had been done to build the south wall of glass on the house). Getting more while spending less - a survival tool if ever there was one. In a nutshell, we avoid common expenses because we: don't/can't take family vacations; don't buy new vehicles nor drive vehicles with high fuel operating costs; don't have cell phone bills; prepaid our utility bills in 1992 with solar/wind investments. Because of these avoided costs, we were able to build a barn. Additionally, I'm no spring chicken anymore. Laying outside on the ground fixing things is getting old. This barn was necessary, a prudent business decision and long, long overdue. Some payback will also be realized by keeping equipment (and people) out of the elements.

## 2011 Crystal Ball

There are many ingredients influencing the farm and food economy in 2011. Summarized: Extremes of weather; escalating fuel & fertilizer costs; increased world demand for food; speculation.



Grain prices have risen dramatically in the past year. Many cooperatives and farmers with stored grains are withholding their supply from market as they speculate selling at peak. This has created a temporary supply problem which has only exacerbated the expectant world supply concern. Conventional farms which must feed these expensive grains to livestock sell their finished product at market prices - prices which had initially not remained in step with production costs. Some had earlier sold their herds and flocks effectively reducing supply against growing world protein demand. Now, with reduced livestock supply against increasing demand, both sales barn and supermarket prices have risen. Additionally, ethanol mandates force upwards of 40% of corn crop into biofuels.

Let's leave the agricultural jargon at the grain elevator. For the past two decades, the price farmers received for a bushel of corn has remained at roughly \$2.50/bushel. There are 56 lbs in a bushel of corn. Translating this into the same unit of measure which we buy our cornflakes at, we can say that for the past 20 years, farmers have received less than a nickel per pound of corn (flakes). In 2008, with the price of a bushel corn at \$5, the farmer received 8.9 cents (2.5%) for 1 lb. of cereal retailing at \$3.50. We are now at \$7 corn so the farmer is receiving 12.5 cents (3.6%) from that same 1 lb box. Reality: For farmers, feed costs represent 30% of expenses. At the supermarket, the value of that same feed represents an all time high of 3.6%. High grain prices have 8 times the impact on the farm itself than they do at the supermarket - this because 96.4% of the cost of a box of cereal is taken off-farm. Please keep this in perspective the next time you hear an AM radio blowhard pontificating about food policy.

On the home front, we watch nervously as organic feed costs continue to escalate. Not only have we not increased prices for two years, but due to volume discounts offered in 2010, our pricing for chicken and pork reflected a reduction. As of this writing, 2011 certified organic feed costs are already 17% higher than 2010.

### The Life of a Hen - as Viewed by the Accountant

It's a little known fact that the life of a market hen, be it conventional, cage-free or organic, is often a mere 17 months of age. Once past this time, her inevitable molt reduces her egg output creating red ink on the ledger as her expenses eclipse her income. At about one fifth of her potential, she is destined for the landfill. Let's explore why this happens.

An unfortunate physiological trait of a laying hen is reflected in the simple fact that her ovulation cycle is stimulated by daylight. As the days grow seasonally shorter, her natural biological clock is triggered to slow her down. Hybridization has certainly offset a great deal of this slowdown, with a typical modern day hen now laying a great deal more eggs than her pre-1940's ancestry, but that's still not enough to save her from a premature date with the grim reaper.

We won't start by trying to determine if the chicken or the egg came first. We'll start with the costs of raising a mature, fertile hen. We'll recognize that this matriarch had to be fed, bred and cared for for about six months before she laid her first fertile egg. 21 days later, with further care and expense, her chick broke from the shell with a 50-50 chance of being female. The 50% unfortunate



enough to have the wrong chromosome arrangement are immediately pushed into the garbage or ground up. Those lucky enough to be female, known as pullets, are cared for for five more months at which time they've matured to the *point of lay*. Here we are, a full year into the process, with our first opportunity to begin offsetting expenses with some income. Our ready-to-lay pullet is entering her payback period in which she is expected to provide 250 eggs over the next 12 months. Charted on a curve, we will witness a rapid rise in egg production to her zenith, held only for a short while before giving way to a gradual decline. At the end of her first year of laying, her reduced earning potential (egg output) has now created red ink. A hen pays her rent with eggs. When her rent check is less than the costs associated with feeding her and maintaining her apartment, she is evicted.

It isn't always 17 months and out. Prior to the more recent emphasis on animal well-being, most hens were given an additional year of life. This is accomplished by forced-molting. In this process, producers wanted to expedite this natural process. Expediting is necessary because she is eating and taking up space but not paying any rent at all. By depriving her of her normal diet for 1-2 weeks, the physiological shock to her system would trigger the molt.

# **Profits Before Ethics?**

Absolutely. But before the indictment is proclaimed, we have yet another *chicken or egg* scenario to contemplate: What came first... unethical farming methods or unethical consumer preferences? The answer is played out a million times a day in supermarkets across the country. In perhaps 98 out of 100 purchases, consumers demonstrate their preference for the eggs with the lowest



price. This is Capitalism 101: provide customers with what they want and they will reward you with their perpetual loyalty.

Recall our hen who couldn't pay her rent with eggs anymore because Mother Nature told her to molt. She eats .25 lbs of feed a day, regardless of whether or not she lays an egg. Doesn't sound like too big of an expense for a hobbyist, but 500 hens would consume 125 lbs/day. 10,000 hens, such as is typical in certified organic "freerange" pole barn housing would consume 2500 lbs a day - \$625/day at current feed costs. These farmers do not retail their eggs. They sell wholesale under contract to large organic co-ops. As a result, the farmer receives \$2/dz for the product which sells for \$4-\$5 in the store. A molting period can last 120 days. 120 days x \$625/day = \$75,000 for feed alone. Labor and overhead costs would double the expense. With the farmer receiving \$2/dz, expressed as a percent of gross sales, molting costs consume 45% of gross revenue. In this light, it is easy to see why a relatively young hen is thrown away before she drags the farm into hock.

Now let's throw in the twist. Our farm typically has 500-700 hens. Our hens not only consume the same certified organic feed, but unlike their supermarket "free-range" cousins who never see a blade of grass, our girls are outdoors and genuinely free to range on pasture. The price to the consumer is generally less than supermarket organic and considerably less than the occasional supermarket brand that can actually, legitimately use the P-word, (pasture, that is). Because the full retail amount is captured at the farm, the costs associated with carrying the girls through their molt are now reduced to 20% of gross revenue. This changes everything for the hen. Now, the comparison between molting costs and total flock replacement are tipped in the older girl's favor. The dominos fall even farther in favor of ethics when we factor in the ugly aspects associated with sexing chicks at the hatchery. The days of general purpose breeds are long gone. General purpose breeds allowed a market for every chick hatched - females for eggs, males for meat. The cost advantages of hybrids has placed the GP breeds into the hobbyist realm. Anyone attempting to farm for a living using heritage breeds has fallen into their farm pond with lead weights in their overalls. In 10 years, they'll be writing a book about how they were right, but they spent all their off-farm income trying to make it work. Ethically speaking, they ARE right. If we all witnessed the ugly inner workings, we'd have a hard time looking the other way. The problem is that we've traveled so very far away from what was culturally, ethically correct to the new objective of being corporatively shrewd. It's the Achilles heel of Capitalism - the almost, but not quite fatal syndrome. It's never our intention but it's always the end result. If we were to back out of all this specialization right now, in one fell swoop, the impact on food pricing would be devastating to the poor and most of the middle class. The American Dream of the 20th Century was built upon a foundation of cheap food and cheap energy. Inevitably, the chickens are coming home to roost.

As sustainable farming gradually increases it's presence in the market, the unflattering elements of free-market capitalism will continue to rear it's ugly head. That is to say, economics will continue to push organic-minded producers towards the point of being *almost*, *but not quite fatal*. The big box stores want a piece of the action. Yet the economic magic which makes these mega stores tick is centered upon high volume supply. Hence, as we've seen, 5000 head certified organic dairies and organic egg laying facilities with 10,000 hens in a pole barn supply the winning bids. Are these operations "organic" like you perceive them to be? Absolutely not. (Those wanting to argue this must exhibit product packaging depicting confinements and I will stand corrected.) But they offer the lowest cost product and the consumer is not stepping up to the plate to substantiate the farming methods. In the 2010 Newsletter, I included a table which illustrated the relationship between the number of animals on a farm vs the net price received for farm labor. I've reintroduced this, albeit in a more concise format. This is THE defining attribute for organic-minded consumers yet it is almost never discussed. Regardless of perceived or actual qualities depicted on a label, if animal density crosses the line, quality is compromised. Why do I keep interjecting this in the newsletters? Because over the course of each year, in listening to comments from potential customers as well as the news in general, people are adapting to higher fuel prices, (even though they could offset this cost by switching to a more fuel efficient vehicle), accept higher telecommunications costs, purchase \$1000 per seat Packers/Bears tickets, yet paying a few hundred dollars more a year for food that doesn't antagonize every aspect of it's existence is anathema. Hence, farmers will be forced to respond by reducing costs (ethical implications) or by simply getting out of the market.

The data is derived from the following base assumptions: \$40K yearly income to provide all wages and fringe benefits for the primary farm employee. In other words, after all direct and indirect expenses have been paid. The "net per" amounts are above and beyond actual material and burden costs per animal. Example: If a farmer calculated that the farm's land resources could sustainably support 50 head of beef, the farmer would need to set the

Egg	S	
Net/ Dozen for 1 yr Labor	# Hens Required	
\$3.00	666	
\$1.00	2000	
\$0.50	4000	
\$0.10	20000	
\$0.02	100,000	
Por	k	
Net/Hog for 1 yr Labor	# Hogs Required	
\$300	133	
\$100	400 800	
\$50		
\$10	4000	
\$5	8000	
Bee	f	
Net/ Beef for 3 yrs Labor	# Beeves Required	
\$800	50	
\$400	100	
\$50	800	
\$10	4000	
\$5	8000	

final sales price to be \$800/head above all expenses. (\$40K/50 head = \$800.) (And recognizing that, when including gestation, the \$800 is spread over 3 years of growth so the labor dollars are actually \$278/yr/head.) And how many readers feel that \$40K/year to cover wages and all fringe benefits, is a wage worthy of the time and personal risks? Yet this would be a beef farmer's dream come true.

Direct costs are the costs associated with the livestock itself plus the feed and mineral directly consumed for growth. Indirect costs are the burden costs which every business strives to minimize. These include maintenance, supplies, taxes, insurance, depreciation, fuel, utilities, etc. As a general rule, a good many of the indirect costs, (as well as many labor tasks) remain constant REGARDLESS OF ANI-MAL DENSITY. This is especially true when evaluating a building's efficiency, (a building being depreciated capital). If efficiency is the benchmark and the building is capable of housing 20,000 hens, only a fool would spend the same to care for 700 hens, right? It's a simple equation: Indirect costs/# head = Efficiency factor. Direct costs are not entirely size neutral, as it might appear on the surface. Feed purchased or produced in higher volume is always more economical. More common though, is the substitution of by-products to replace more expensive feed components.

# In the News... (or Should Be)

**Genetically Modified Alfalfa** has been approved for planting. The risks associated with GM corn and beans were already of great concern to many. The fact that these are annual crops compared to perennial alfalfa exacerbates these concerns, perhaps exponentially. Within our environment, now exists the genetically modified gift that keeps on giving. From the corporate perspective, "there is no scientific evidence which proves GMO's harm people or the environment". Yet saying the glass is half full is the same as saying it's half empty - a matter of per-



spective. Scientific studies which are not subservient to corporate profits are in fact uncovering disturbing evidence against GMO's.

Policy continues to be dictated by those with the deepest pockets, which in these days of Citizens United, will always strongly favor corporations. Meanwhile, the following scenario exists in the fields and pastures of America:

A patented gene is picked up by the wind and the wings of bees. This anomaly of nature is left to drift wherever these winds and wings will carry it. A percentage will land and cross-pollinate with non-GMO crops - without knowledge nor consent of the land owner. The corporation holding the patent on the traits associated with that drifting pollen possesses full legal authority to override trespass, enter private property, take a crop sample, prove their propriety traits exist without contract and prosecute accordingly. No farmer, big or small, can outspend the corporate legal budget and the burden of proof lies with the farmer.

**Bee Pollination & Colony Collapse Disorder** Without bees performing their invaluable pollination service, the word *MENU* would scarcely be necessary. Fruits, vegetables, nuts and many of the forages eaten by livestock are all made possible by bees. The list of possible causes is long, including mites, fungus, pesticides, genetically modified crops, climate change, malnutrition and electromagnetic pollution. The fact that scientists have not been able to pin any one of these down as THE cause should give us pause to step back and recognize the most likely scenario: *there is no box to check suggesting "All of the above".* While the subject of bee pollination receives occasional press, it is interesting to imagine the press it would receive if the bees were gone tomorrow. The interrelationship between bees and humans is one of total dependence. Without them, our menu choices would be *grueling* and unimaginable.

**Animal Health Service Budget up 43%** in Walker's new state budget. This is the DATCP division responsible for premises registration and animal ID. This division of government continues to devote a disproportionate level of staff with boots on the ground antagonizing and prosecuting small business owners. Wisconsin is "open for business" yet some businesses cannot offer product to customers who demand their product. There's no mystery to this. The Wisconsin Farm Bureau, the bastion of industrialized farming, has it's tentacles deep inside DATCP. DATCP works for them.

Here's a quote taken directly from RFIDNEWS, a corporate one-stop shop for all your radio frequency identification needs. It is a quote from the new DATCP secretary, Ben Brancel:

The Wisconsin Department of Agriculture recently performed tuberculosis tests on a 3,000-cow herd that had been exposed to imported cattle, all of which were tagged with RFID. "If we'd had to manually read and record identification for that many animals, we would have needed 36 staff members and it would have cost \$84,000", said Brancel. "With RFID, six people did it, it cost \$22,000.

There are many things wrong here: 1). The head of a state agency provides marketing testimonial for private industry. 2). Per the DATCP's own State Veterinarian, bovine tuberculosis is spread by cow-to-cow inhalation. 3000 cows at one facility, in direct contact, is a biological invitation for the spread of disease. 3). Spend \$22K to \$84K testing for TB? - or - promote reduced farming densities which greatly mitigate the spread of disease? Which makes more fiscal sense for state government?

Private industry continues under Walker administration as official authorized agent of taxpayer funded DATCP programs. Corporations continue to receive taxpayer dollars or DATCP support to promote and implement policies which directly benefit their corporate shareholders, (and do nothing to PREVENT disease). As education and environmental elements of the budget are slashed, corporations such as Digital Angel, Y-Tex, Allflex USA and a host of others remain worthy of taxpayer funding.

Recognize how much money is at stake here. There are over 200 million cattle, hogs and sheep in this country. RFID tags, as being promoted by DATCP, cost \$2-\$2.50 each. The incentive for private industry to assure that animal ID becomes a mandate is significant. These companies are coasting through this budget battle, currently offering free tags to keep the momentum alive. Who paid for these "free tags"? Note also that receiving free tags is very much like receiving a free cell phone - the phone bill will greatly eclipse the value of the "free" phone. Likewise, the expense of installing and documenting each animal will greatly exceed tag costs.

## High Fructose Corn Svrup

Soon to be rebranded as pure and wholesome Corn Sugar, HFCS is everywhere from soup to nuts. The corn PR machine insists that their enzyme-dependent industrial product is processed through our bodies just like table sugar. Let's look at this statement. HFCS is comprised of



55% fructose, 42% glucose, 3% proprietary. Table sugar is comprised of a 50% fructose/glucose. The problem stems less from the argument of chemistry than one of volume - specifically that of fructose. The fructose we consumed in the pre-HFCS world accounted for a small percentage of our sugar intake. Now, because HFCS is found in foods we'd never previously imagined, we are consuming a disproportionately high volume of fructose. Unlike alucose, the entire fructose processing burden falls on the liver, taxing an organ that already had plenty to do before HFCS came along. Most importantly, and unlike glucose, the liver converts fructose to triglycerides - fat and cholesterol. What a can of cardiovascular worms this tips over.

The corn lobby can more or less corner us by asserting that, regardless of it's source, our bodies metabolize sugars the same way. We've allowed them to ask and answer the wrong question.

Additionally, there's also the proprietary ingredients representing 3% of this industrial product as well as the additional scientific evidence regarding leptin resistance. Our sense of hunger and fullness are orchestrated by the hormone leptin. Intermeshed with the elevated triglycerides created by high levels of fructose, these high levels of fats and cholesterol impact the blood-brain barrier thus inhibiting leptin transport resulting in the failure to control food intake. Of course, anyone can recognize and chart the parallel lines reflecting the expansion of corn syrup with the expansion of waistlines, heart disease and diabetes. Stepping back, we should remind ourselves that excessive sugar, in any form, is welcomed only by our taste buds. Our metabolism treats it like a huge labor burden and even as a toxin. Cancer feeds on sugar, happy to accept HFCS as well as natural cane sugar.

Here we are with another season upon us. At the time of this writing, we'll already have invested \$70K in this season, headed towards \$100,000. We have no formal contracts with anyone to buy our products. Couple this with extremes of weather and a Big-Ag driven government agency which demonstrates contempt for this sort of operation and I often wonder if I should have my head examined. Each October feels as though we've just completed a marathon. I feel tremendous relief to have survived the season and secretly vow never to put the family through this risk again. But time seems to heal all wounds and life goes on. Yet given the direction of the present Wisconsin situation, the small farm business environment may get worse. The battle over the definition of farming has now completely polarized, Industrial Ag aligning themselves with Walker. Make no mistake, the industrial farms are now making money and as has long been the case, the top 10% of recipients received 74% of all USDA subsidies. Successful farming, industrial style, comes with a tax-payer funded check in the mail, exploited immigrant labor and exorbitant fossil fuel consumption. Yet, here we are, often perceived as hippie-socialist-tree-huggers, yet we don't get a penny from farm or energy subsidies, refuse to exploit human beings, all the while creating 100% made-in-the-USA food and energy directly on a local farm.

This has been an interesting ride, these past 18 years since buying this farm. We didn't inherit it, but started from scratch with the clout and savings of a corporate job. This adventure was carefully designed such that, when we did finally jump into the water without a corporate life vest, we'd be light and limber. This was also achieved through 15 earlier years of frugality and sweat equity. We initially tried making a go of it without any off-farm income from either of us. Not only did this not work out, but we came close to sinking the ship. We've been thru Cobra, term insurance and the highly acclaimed Health Savings Accounts now touted in the Roadmap for America. To anyone advocating such a plan, I only ask that they subject their own family to do the same. The point is that, even though we are successful by small farm standards, this business still cannot provide real, non-catastrophic health care necessary for a family. Hence, one of us has had to leave the farm to supply this most basic need. This isn't right. The skills required to operate this business are at least on par with many of the vocations we do business with, yet with each and every transaction, one hour charged by an off farm vocation costs us 2-10 hours of farm labor. The loss of BadgerCare will provide even further devastation for the 11,000 farm families which currently have no other option than to continue performing a high risk job without health insurance. Some will hold up examples of successful farms which do in fact earn enough to pay for health insurance and even vacations. Yes, this is happening on some large farms. The owners can afford these fringes because much of the bull work is done by workers putting in 12 hour days, 6 days a week for straight time and no benefits while passing environmental costs onto society. But what of the other direct market farms such as ours - why is it that these folks aren't talking about this in their newsletters - they must be doing fine, right? The challenge is to find one of these farms in which the owner isn't sidelining another occupation for this very reason, living without insurance or gambling with a \$5000 deductible catastrophic plan which virtually assures no preventative care for family.

And what will all of our young people do? For the first time in centuries, the next generation will be worse off than their parents. Mercury Marine, Kohler, Harley - they've recently all set the stage - existing workers are grandfathered, new hires receive half the pay with no benefits. Privatizing existing public jobs leads to this same exploitation. It's the high cost we pay for the benefit of low prices and low taxes. Anyone of us can extrapolate all of this. Pensions, service pay, 30-and-out, time-and-a-half after 8, weekend premium - all of these are dinosaurs. Considering the exploitation of our ancestors and the pain they endured leading to the creation of the words "weekend" and "vacation", it is beyond belief that the middle class can support this while the corporate side continues to feed at the public trough. Rather than working to regain quality of life, it appears easier to knock down those who still have it. And where is the entrepreneurial incentive when one has to gamble their family's health in order to break free as "job creators"? Are we actually willing to let our young people begin their adult lives without non-catastrophic, preventative health care? Farming is not a viable vocation for this very reason yet it appears more and more people will be forced to subsist just like farmers.

Wealth - true wealth - is created first and foremost by making stuff. Be it the food produced on the farm to the fork manufactured from the mine, a tangible material is the initial source of all wealth. Conversely, consider the wealth creation schemes that got us into this mess: credit default swaps, derivatives, mortgage-backed securities, collateralized debt obligations, - all terms that are now synonymous with unbridled greed. Much analysis and gut-spilling since the Crash has produced a great deal of information for any one of us to research. The inescapable conclusion is that a deregulated financial system allowed Wall Street to function just as if it had moved to the Las Vegas Strip - with the important distinction being that these gamblers profited handsomely using other people's money. With this in mind, it is unconscionable to frame our existing budget problems on the backs of any segment of society other than the source. We need to begin discussing what it means to "earn" money. Is there really any one person in a corporation which is worthy of receiving 300 times the pay of a worker in the shop? Should corporate executives enjoy all the benefits of living in America while their corporations pay little or no taxes? And should our elected representatives continue to receive comprehensive health care and pensions while at the same time legislating against the same for their constituency?

The bumper stickers on the cars that frequent our drive reflect this polarization within our society, yet clearly there is common ground in the pursuit of nourishing, sustainable food - such food that is desired because of an even deeper commonality - love and concern for family. The ethical implications upon future generations - nourishing food, resources, education, health - are beyond significant. Do we care enough about these to the extent that we are willing to change our priorities, or will breakfast continue to come before ethics?



Steve Heyer Solar Harvest Farm

# Surviving Tough Times Here's how we make this farm work on a tight budget...

Expense	Typical Household/Yr	Heyer Household/Yr	Yearly Savings	60 Yr Savings
Home Energy	\$2846	\$750	\$2,650	\$159,000
Family Vacations	\$2,000	\$0	\$2,000	\$120,000
Cell Phone & Bill - 2 Users	\$1,200	\$0	\$1,200	\$72,000
Car Depreciation	\$3,400	\$1,040	\$2,360	\$141,600
			\$8,210	\$492,600

Assumptions

**Home Energy** Source for Typical Household: www.focusonenergy.com. Heyer Household: assumes actual monthly costs + amortized lifetime costs of solar/wind gear + amortized costs of storage batteries. Our actually monthly energy bill for LP & kWhrs itself (the above without the gear or battery costs) averages \$30 for 5 occupants.

Family Vacations By default, if a farm keeps livestock, vacations are not feasible. The good news: We save money!

**Cell Phones** Assumed 2 phones costing \$150 each replaced every 3 years + \$50/month/phone. We still operate with an old fashioned land line.

**Car Depreciation** Assumes a new \$30,000 car purchased and sold at 5 years compared to purchasing a 5 year old car and selling at the same 5 year interval. We keep them till they die so our savings are even greater. There are numerous depreciation calculators available on the web. Punch in your actual situation to learn of your own personal financial hemmorage. Higher insurance rates for new vehicles add insult to injury. Using rough numbers, unless you are conscious of the fact that every mile driven is costing you 50 cents in depreciation and operating costs, you may continue to wonder where all your money goes.

# **Total Cost of Operating a Vehicle**



This has only recently been inching its way into mainstream thinking. The chart below isolates just the gasoline costs for a small, medium and large vehicle. As a commuter vehicle, a smaller car will save over \$1500/year in gasoline costs alone. Over a 40 year career of commuting, this equates to more than \$60,000. Tires, additional oil canacity as well as other maintenance concerns all dig even

more than \$60,000. Tires, additional oil capacity as well as other maintenance concerns all dig even deeper into your pockets with larger vehicles.

Type of Vehicle	MPG	Miles/Yr	Gal/Yr	\$/Gal	\$/Yr	Gal/200k Life of Car	Gas \$/Life of Car
Gasoline Daily Driver = Compact	35	15000	429	\$3.50	\$1,500	5714	\$20,000
Gasoline Daily Driver = Sedan	25	15000	600	\$3.50	\$2,100	8000	\$28,000
Gasoline Daily Driver = Truck/SUV	17	15000	882	\$3.50	\$3 <i>,</i> 088	11765	\$41,176

# Make More Than You Spend, or, Spend Less Than You Make

Giving up family vacations, new cars and the Smart Phone is asking way too much? Yes, I'd agree that our lifestyle is a bit too extreme to be accepted by any respectable amount of households. A few elements are easy though. Driving an older car can be an element of pride (don't laugh, it's paid for). I can think of no way to sugar-coat the loss of family vacations other than to say that there are local alternatives. The loss of full, weeklong escapes doesn't mean people can't discover many things close by which can be enjoyed for a few hours at a time To be fair, the good old week-long vacation always did have the unfortunate downside of returning to a mess at work which required an 80 hour week to fix. Never-the-less, it is what it is. We don't get the vacation but we do save a ton of money. I've also resisted the urge to replace the farm's workhorse pickup truck. It's a 1993 which would cost over \$50k for a comparable new model. I hope to stretch it another year. Amidst all of these avoided costs... \$50,000 pickup trucks, \$60,000 fuel avoidance on the daily driver, \$160,000 home/farm energy avoidance, \$140,000 avoided depreciation, \$70,000 avoided cell phone costs and \$120,000 vacation credits, exists the means to build a barn for the business. To boot, it wasn't paid with "profits" but rather, by raiding the labor funds intended for salary. You can search far and wide but won't find too many CEO's paying for their firm's capital infrastructure out of their own salary. This is how we are able to continue to operate this farm from year to year. While you may not have a need for a business-related expense such as a barn, nevertheless, the savings you would realize by adapting this sort of lifestyle -some or all - could make all the difference in keeping your own *boat* floating through tough times.

Solar Harvest Farm - March 2011











# What Lurks Behind the Burger

America's been finishing beef with corn for over four generations - long enough that it now looks and feels natural. Yet if we look beyond the farm gate at the embodied energy required to grow corn and process conventional beef, we see a system which is unnaturally dependent upon diesel, natural gas and centralized processing. If an industry steer was equipped with a fossil fuel dipstick, it would indeed read *FULL*.

Each and every steer sent through the feedlots stimulates additional demand for oil to power row crop equipment as well as natural gas to produce ammonium fertilizers. The consolidation of meat processors creates liabilities of equal concern. With just a small number of slaughterhouses processing almost all the country's beef, a pathogen's paradise has been created. Few things drive this home more than the recognition that a burger is derived from the bits and pieces of thousands of animals - a statement which is so unnerving as to be considered by many to be extremist propaganda. Yet each day, tens of thousands of cattle are slaughtered at several plants. The trimmings from each plant are batched and shipped to specialized grinding facilities. The grinder intermixes these trimmings from different plants, even from different countries, into their large batch processing equipment. Is it logical - is it reasonable - for intelligent people to expect that this process will NOT spread pathogens? And why would an otherwise intelligent person want to eat this amalgamation of meat when there is a refreshing alternative?

Look at the "efficient" industrial process. Could we possibly have made it any more complicated? Now look below. Beef is being produced on rotationally-grazed pasture. Virtually all of the peripheral costs shown above are eliminated. Yes, the process takes longer and requires more human labor. In trade, the consumer receives beef rich in essential omega 3's from meat derived from one locally produced animal.

# Grass: The Perennial Alternative To Corn.

Who would have guessed that a bovine was actually designed to thrive exclusively on grasses?

(And considering the implications, it's design should be worthy for the Nobel Peace Prize!)



Grassfed Beef Start to Finish The entire process can be represented in just two pictures. 1). Making hay for winter feed. 2). The picture you are looking at!

Solar Powered Forage Harvesters at Work

Solar Harvest Farm



# Corporations People

Individuals can no longer be heard above the amplification of the corporation - now so large, unbridled and multinational as to be indifferent to the needs of society and country. Corporations are Separate Legal Entities - a legal fabrication of an immortal human-like thing allowed to coexist amidst biological humans without the personal liabilities normally associated with society.

Experience now reveals that we can no longer coexist with this conceptual human-being which has been programmed for material and process innovation, yet is totally barren of human emotion. We have anthropomorphized a piece of paper - a charter - assigned to it the human attributes of innovation, competitiveness and thrift while endowing to it "human rights" to Constitutional free speech. Yet lacking all human emotions and having no biological needs, our corporations coldly calculate the exploitation of humans and natural resources with impunity. Our increasingly large corporations have no conscience - unless doing so happens to provide some value to it's shareholders.

The Supreme Court error upholding Citizen's United failed to recognize the weighted inequalities between individual speech and corporate speech. Until this error is reversed, it will be increasingly difficult to separate fact from corporate fiction. The people's voice will be irrelevant. Solar Harvest Farm March 2011



# Solar Harvest Farm

262-662-5278

**2011** Harvest Schedule for Pastured Meats Keep on your refrigerator for future reference!



Volume Discount

Chicken Pricing!

### Price: Qty: 3-9 <u>\$3.49/lb</u> Qty: 10-19 <u>\$3.39/lb</u> Qty: 20 + \$3.29/lb Pastured Chicken Certified Organic Feed

Whole chickens typically 4.5-6 lbs dressed available fresh on the dates noted below in green. Here's how to obtain:

Choose a date in which you will be available to pickup your order.

Call us to reserve your order.

2). Call us to reserve your order.3). Mark it on your calendar! (If you forget, we add \$0.20/lb for early/late pickup!)

Arrive on the designated date and time with ample cooler space and ice. To assure availability it is best to reserve your needs well in advance. However, because openings often occur at the last minute, feel free to call at any time. Due to folks stocking their freezers for winter, the fall dates usually fill the fastest. Volume pricing requirements: Picked-up on time; Single payment per order. (The incentive for us = less transactions and a reduction in people who forget to come!)

Pastured Eggs	Certified Organic Feed	Price: <u>\$4.50/dz</u> (Equates to approx <u>\$2.25/lb</u> ) 2dz min order. Pickup Mon. thru Sat.
Grassfed Beef	Rotationally-Grazed	Price: Quarter Beef \$4.29/lb Downpayment: \$100/Qtr   Half/Whole Beef Special \$3.99/lb*
Pig-Happy Pork	Certified Organic Feed	Price: Half Hog \$3.29/lb   Downpayment: \$100/half     Whole Hog Special \$2.89/lb*

Pork & Beef pricing is based on hanging wt. Processing costs are extra with estimates listed on the yield page. July beef is picked up directly at the butcher, (Hansen's in Franksville). The July beef will be 20-30% heavier than the estimates provided. (If you'd like more beef, order from the July harvest!) September beef and pork are picked up at our farm. October pork is picked up at the butcher, (Hansen's in Franksville).

\*Specials: The volume discounts are available provided that the order, downpayment and cutting instructions are under one name as well as the final payment being received at the time of pickup. Half and Whole beef offers additional savings at the butcher provided that the order is not split up into separate quarters.

Our livestock do not receive hormones, medicated feed or rendered by-products. The feed provided to the chickens and hogs is certified organic by M.O.S.A. In addition, the chickens and pigs consume respectable amounts of our organic forage. Our grassfed beeves are raised on their mother's milk and pasture for the first 7-8 months before weaning onto a winter diet of hay and mineral. (During extreme cold spells, we may supplement with molasses, oat hay or oats.) In spring, the beeves are finished on our rotationally-grazed pastures. Mineral consists of Icelantic Kelp, Redmond salt, rock mineral and microbials, all of which are certified organic. We do not use diesel fuel nor toxic insecticides for fly control. Our pastures receive fertility via direct deposit, compost or other biologically acceptable means. Electrical energy is produced on site by Solar and Wind power!

June	Sun	Mon	Tues	Wed	Thurs	Fri	Sat
			Chicken Pickup 4-6pm		Chicken Pickup 4-6pm		Chicken Pickiup 1-3pm
	12	13	14	15	16	17	18
July	Sun	Mon	Tues	Wed	Thurs	Fri	Sat
		Beef Pickup - Hansen's					
	10	11	12	13	14	15	16
Aug	Sun	Mon	Tues	Wed	Thurs	Fri	Sat
							Chicken Pickup 1-3pm
	14	15	16	17	18	19	20
			Chicken Pickup 4-6pm		Chicken Pickup 4-6pm		
	21	22	23	24	25	26	27
Sept	Sun	Mon	Tues	Wed	Thurs	Fri	Sat
							Beef & Pork 10-Noon
	11	12	13	14	15	16	At our Farm 17
							Beef & Pork 10-Noon
	25	26	27	28	29	30	At our Farm OCT 1
Oct	Sun	Mon	Tues	Wed	Thurs	Fri	Sat
		Pork Pickup - Hansen's					
	9	10	11	12	13	14	15

<b>Typical Costs for Ha</b>	2011			
Item	Total Cost Estimate			
Pork - Half Hog	80 lbs x \$3.29	\$263	\$57 / \$68	\$320 / \$331
Pork - Whole Hog	\$574 / \$598			
-				

# Typical Yield From Half Hog (Double for Whole Hog.)

Cut	Lbs
Ham	14.1
Shoulder Roast	9.5
Ground Pork	9
Chops	8.4
Bacon	5.7
Loin Roast	4.4
Pork Hocks w/meat	3.8
Spare & Baby Back Ribs	2.6
Neck Bones w/meat	2.2
Liver (for liversausage)	2.0

Please note that these listings for both pork and beef are but one of many ways the butcher can cut your order. If you have a preference, (and Mother Nature will provide it on the carcass) feel free to discuss your needs with the butcher!

Also: Ma Nature provides us with a variety of weights. If you'd like more or less than these "typical" estimates, let us know!



Liver (for liversausage)	2.0	62 lbs		
Typical Costs for Qu	2011			
Item	Hanging Wt x \$/lb	Meat \$ To Farm	Processing \$ To Butcher*	Total Cost Estimate

Item	Hanging Wt x \$/lb	To Farm	To Butcher*	Total Cost Estimate
Grassfed Beef - Quarter	120 lbs x \$4.29	\$515	\$59 / \$68	\$574 / \$583
Grassfed Beef - Half	210 lbs x \$3.99	\$838	\$103 / \$122	\$941 / \$960

# **Typical Yield From Quarter Beef**

Cut	Lbs
Ground Beef	27.8
Chuck Roast	16.7
Sirloin Steak	7.1
Round Steak	6.1
Soup Bones/Misc	5.8
Club Steak	5.5
Rump Roast	4.6
Sirloin Tip Roast	4.6
T-Bone Steak	3.8
Boneless Stew	2.8
Liver	2.5
Porterhouse Steak	1.6
Round Roast	1.3

# **Important Note!**

beef and October pork.

The listed weights are typical for the September beef harvest. July beef weights (and subsequent costs) will typically be 20-30% higher. If you prefer a greater quantity, reserve your beef from the July harvest. Butcher costs are presented with a low / high value which represent different butcher shops

being used. The higher values are for the July



90

Take Home Weight - Qtr Beef>

Sticker shock? This is only due to the fact that you are buying a year's worth of meat at one time! Even if you bought the lowest quality meats from the supermarket, the equivalent cuts would cost \$700 for a half of beef, \$225 for a half of pork. We can't and don't compete with mass-produced supermarket meats in just the same way that mass-produced meats cannot compete with our quality and nutrition. However, if you were buying individual packages from the natural or organic meat case, our prices will save you money - and in almost all cases, provide you with a superior product!

\*This includes the fees associated with slaughter, cutting and wrapping, as well as the smoking costs associated with ham and bacon. You will be able to have your order custom cut to your cutting instructions. You may instruct the butcher to provide additional services at your own added expense. Examples of these added services include sausage making, patties, additional slicing or smoking, deboning, cryovac etc. Double wrap is also available for a relatively small additional cost. (Cost vary slightly at different butchers.)

Please note that as in the past, the nature of making ham, bacon and some sausage involves the addition of curing agents, spices and flavorings that may or may not be to your satisfaction. For those concerned, there are several varieties of sausage available without MSG. If you are inclined, please make a point to ask the butcher the ingredients at the time you provide your cutting instructions. If you have questions you'd like answered before you place your order, please call or email us!

We have raised these animals to provide the finest and purest qualities available anywhere. Many people take their pork trimmings as pure ground pork and make their own sausage patties. It is easy and delicious and best of all, contains no additives other than spices. Penzeys offers many different sausage seasonings. Refer to www.penzeys.com for examples. If you prefer not to have your hams cured, you will receive the "fresh hams" in their pure form. These are pork roasts "to die for"in the crockpot, tender and juicy! Or simmer some with your favorite BBQ sauce, serve with rice or on a bun and the kids will love you - (even more)! Bacon is the exception. If you don't have it cured, it's called side pork which is quite different from the smoked and cured bacon. If you take the ground pork and fresh hams in their pure forms, you receive the pure meat from this farm while saving the expenses associated with smoking and sausage making, (typically sausage adds \$1.50 per pound to whatever quantity you elect).

The weights and yields used in these examples are typical. Fall beef quarters can range from 90 - 150 lbs. (July beef 140-190lbs) Pork halves can range from 70 - 130 lbs. The highs and lows are not common, but possible. Much of this depends upon the seasonal growing conditions. Let us know if you prefer more or less than the estimate. We will do our best to match the weight.

Visualizing Freezer Space Required: A typical Quarter beef or half hog is packed tightly into a box measuring 12" x 16" x 20" (about 2.5 cubic feet).

# "Money is like Manure."

# If you want things to grow, you have to spread it around.



*Do your homework, follow the rules, finish school, get a job, work hard, achieve the American Dream.* Opportunity knocked - and anyone willing to put some skin in the game - could answer. That was thirty years ago. The combination of current circumstances - reduced jobs, reduced wages, reduced benefits, increasing health insurance costs - has effectively eliminated this opportunity for far too many young adults.

Income Range	% of All House- holds	% of All Income	This Many People Liv	ve on This Much Income	If \$100 represents all in- come, then each house- hold receives this much.
\$0 - \$35,000	35.59%	8.84%			36 households each receive \$0.25
\$35,000 - \$70,000	29.20%	19.73%			29 households each receive <b>\$0.68</b>
\$70,000- \$100,000	15.02%	16.64%			15 households each receive \$1.11
\$100,000 - \$250,000	18.27%	35.60%	ŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢŢ		18 households each receive <b>\$1.95</b>
\$250,000 and Up	1.92%	19.18%			2 households each receive <b>\$10.00</b>

