



Brockett's Ag Advice
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Farmers and Withheld Taxes
 Farmers are often envious of their friends and relatives who have taxes withheld from their paycheck. They especially become upset when they have to scrounge around for a large sum of money sometime in February while the other guy smiles over a 1000 dollar refund.

Farmers should not be envious of those poor souls who have taxes withheld. That refund check is that persons own money without interest.

Actually a farm family can

practice its own withholding program. What is more that family can actually earn interest on their withholdings. This is more than the poor wage earner can do.

Withholding Plans

There are several withholding plans a farm family could follow.

Lump Sum Plan - Put a lump sum in an "All Savers Certificate" anytime between now and January first. Not only will you have the money available for 1983 tax payments for the 1982 year, but it will earn tax free interest up to 1000 dollars per taxpayer (2000

dollars for a joint return).

Monday Market Fund - start a money market fund with 1000 dollars then put in whatever you need each month. You can actually pay your taxes out of this fund. Benefits are that you earn a high rate of interest with minimal investment and your money is only tied up for 15 banking days after your deposit. The interest is taxable.

Regular savings account - you can deposit any amount into a passbook savings account then withdraw the necessary amount to pay taxes. This was the best method in the past but because of the relative low interest (6 percent or less) it has become much less lucrative. It does have the advantages of no minimum start up amount and usually instant withdrawal (warning this could change).

Why Withhold?

If a farm family would withhold their own tax payments, it may save money in the end. Supposing

you were short of cash and could not file by the due date?

A systematic savings plan has been a strong point for families in the past. If a family plans on taking a definite amount each month, that money does not become lost in the business or family expenses. Consider it as a required payment in the same manner as a light bill or a mortgage payment.

Tax Estimates And Withholding

Withholding plans will work as well with a family paying quarterly estimates or a January 15 final estimate as with one filing

and paying a final return by March first.

The lump sum plan however will not work with quarterly estimates since the money has to be left in an All Savers Certificate for one year. There is no reason why the other two plans will not work. **Caution:** Most money market funds do not automatically send checks to you. You must apply for them. All checks drawn on a money market fund must be a minimum of 500 dollars in most cases. (most funds do not have a required minimal balance).

Apples

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mixed with natural gas, is introduced into another power burner for additional steam. This burning produces an ash product which is very high in potassium, and spread on gardens and fields.

Does all this steaming, squeezing, and drying really save Knouse Foods money? Well the company has installed a new monitoring computer that will tell the tale. Ken Eshelman, supervisor of the project at the Orrtana plant, states that the computer will be able to monitor the entire operation and will give monetary checks on its efficiency. At current prices, it would require \$5 worth of natural gas to create enough steam to process a thousand pounds of apples. With the use of the pomace and the recovered cost of electricity, that cost has been reduced to \$1.50 for the same quantity of fruit.

There is one final stage in the process that is still in the developmental stages. And that is the capturing of "essence flavoring".

When the apple pomace is dried, a distinct apple aroma is given off.

Oyler says he hopes to recapture this aroma and to fortify the flavor of Knouse's apple products with it.

What potential does this process have? Oyler reports the potential is great both in the fruit and vegetable processing industries.

"There are unlimited opportunities in the fruit and other bio-mass processing industries to make the crop more valuable and eliminate the wastes of the past. Just this one example can be modified to fit any industries", he said.

Oyler gives most of the credit for the success of this project and the new water conservation project that Knouse will complete sometime in the next two years to the foresight of the members of the cooperative and its board of directors.

"It is important to recognize what the co-op can accomplish in the area of energy conservation. We are working to provide a better return for our member growers. It just goes to prove that you don't have to be one of the big-500 companies (economic rating by Fortune Magazine), to get into something like this."

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