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Taxation Tidbit: Health Savings Accounts - A Tax Friendly Way to Help Pay Health Care Costs

The IRS is providing a tax friendly means to help self-employed individuals or individuals who are employees pay health care costs – Health Savings Accounts. Health Savings Accounts are custodial accounts created to pay qualified medical expenses for the account holder, their spouse and dependents. Contributions to Health Savings Accounts are tax deductible if made directly by an eligible individual or not included in an individual's gross income if contributions are made by their employer. Distributions from the Health Savings Account are tax-free if they are used to pay for qualified medical expenses.

To qualify for a Health Savings Account, the individual must be covered under a qualifying high deductible health plan. A qualifying high deductible health plan for 2007 must have an annual deductible of at least \$1,100 for individual coverage and \$2,200 for family coverage, and a maximum annual out-of-pocket expense limit of \$5,500 for individual coverage and \$11,000 for family coverage.

The maximum annual contribution to a Health Savings Account for 2007 is the lesser of: the annual deductible of the high deductible health plan or \$2,850 for individual coverage or \$5,650 for family coverage. Individual policyholders and covered spouses who are 55 or older are allowed an annual catch-up contribution. For 2007, the catch-up amount is \$800 and will increase \$100 each year until it reaches \$1,000 in 2009.

An eligible individual can establish a Health Savings Account with a qualified trustee or custodian. A qualified trustee or custodian is any bank or insurance company, or any other entity already approved as a trustee or custodian for IRAs. The trustee does not have to be the provider of the high-deductible health coverage.

Contributions can be made to a Health Savings Account at any time prior to the filing due date of your tax return, not including extensions. However, if you do not have qualifying high deductible health care coverage for the entire year, all contributions (including the catch-up) must be prorated. Contributions are deductible in determining your adjusted gross income; that is, contributions are deductible regardless of whether you take the standard deduction or itemize.

There is not a "use-it or lose it" provision for Health Savings Accounts so any unused contributions can be carried forward and used for eligible medical expenses in later years. The beneficiary can also withdraw funds for non-medical uses penalty-free after age 65, thus treating the unused savings in the Health Savings Account as the equivalent of a traditional IRA.

While not for everyone, a Health Savings Account could be a financially beneficial health care risk management tool, particularly for the younger and healthier self-employed or uninsured employees.

Author: Parman R. Green, MU Extension Ag Business Mgmt. Specialist

Being Prepared for Calving Season

Many producers prefer to call their veterinarian if a calving problem should occur. If that is the case, you should still be prepared to provide assistance if a cow is having difficulty since at times the veterinarian may not be available to provide assistance as quickly as it is needed. MU Guide G2007 provides an overview of the steps taken to assist a cow at calving. Also see the January 2003 Ag Connection article available on the web at: <http://extension.missouri.edu/agconnection/index.htm>

Calving Assistance Kit

- Two clean buckets
- Soap (for cleaning the cow)
- Disinfectant (veterinary or medical disinfectants are usually less irritating to animal tissue)
- Obstetrical lubricant (not soap or detergent)
- Paper towels or clean rags
- Calving chains and handles
- Plastic sleeves
- Iodine solution (dip calf's navel)

Cleanliness cannot be overemphasized. Introduction of bacteria by equipment or arms of the person assisting with the calving may reduce fertility of the cow by delaying return to estrus and lowering conception. Have water in both buckets -- disinfectant is added to the second bucket. Place the calving chains and handles in the disinfectant solution.

Restrain the cow with head catch or halter. Tie the tail with light twine to the neck of the cow. Scrub the area around the anus, vulva and the underside of the tail with soapy water. Pour water from the bucket to rinse the area. Do not dip dirty towels back into the bucket. When the area is clean, use paper towels or rags to dry the area. Use the remainder of the water in the first bucket to wash your hands and arms. If possible use plastic sleeves on initial examination. This can prevent humans. Apply an obstetrical lubricant to the sleeves. If extensive manipulation of the fetus is needed, the sleeves may be removed since they tear easily.

Source: UM Guide G2007, Assisting the Beef Cow At Calving Time:
<http://extension.missouri.edu/explore/agguides/ansci/02007.htm>

Author: Mark Stewart, Livestock Specialist

Managing For a Successful Calving Season

Nutrition

It is well established that cows and heifers in proper body condition at calving have higher rebreeding rates than females which are under-conditioned at calving. Feed cows to a condition score of 5-6 and heifers to a condition score of 6 at calving to insure stronger cows and calves and increase rebreeding rates.

The body condition of a cow or heifer impacts her ability to successfully complete labor and the subsequent livability of the calf. Females in poor nutritional status are more likely to have calving difficulty. Calves born to poorly conditioned cows are weaker at birth, less likely to nurse and experience higher death rates. Research has shown that underfeeding beef females to insure smaller calves at birth can cause more problems than it prevents. Genetics plays a much larger role in dystocia than does nutrition.

Effect of Pre-Calving Ration on Birth Weight and Dystocia in Two-Year-Old Cows

Energy Level of Ration	Birth Weight	Dystocia
Low (10.8 lbs. TDN)	58.0 lbs	26 %
Medium (13.7 lbs. TDN)	61.5 lbs	17 %
High (17.0 lbs. TDN)	63.9 lbs	18 %

The time of day the cow herd is fed during calving season has recently been shown to influence when calves are born. The data indicate that cows fed at night are more apt to calve during daylight hours, when they can be observed closely. Gus Konefal, a Hereford breeder in Manitoba, was the first to recommend this feeding system. Consequently, it has been called the Konefal Method of daytime calving. The Konefal Method involves feeding twice daily, once at 11:00 a.m. to 12 noon and again at 9:30 p.m. to 10:00 p.m. This regime starts about 1 month before the first calf is born and continues throughout the calving season. By following this feeding program, Konefal reported that 75 percent of his cows calved between 7:00 a.m. and 7:00 p.m. Similar results were obtained in a trial at Iowa State University.

Sources: Dr. Jack Whittier, Dr. James Thorne, Dr. William Herring

Preventing Neonatal Calf Scours

The ideal scenario for a scours outbreak is to have naïve calves existing in an environment that's conducive to the growth of pathogens. An infected calving area can provide the disease causing bacteria or virus in just such an

environment. Even the healthiest calf's immune system can be overwhelmed if the pathogen load is high enough, or the exposure long enough. These conditions can overcome the passive immunity provided by the calf's mother.

Dr. David Smith, University of Nebraska Extension Veterinarian and other researchers developed the Sandhills Calving System (SCS) to help prevent the situation described above.

The SCS works to minimize both the disease load and newborns' exposure to pathogens until their immune systems have sufficiently matured to better withstand them. The SCS system recreates the clean, pathogen free conditions of the first week of calving season during each of the remaining weeks of the calving season. Moving pregnant cows to a new pasture, thus segregating calves by age, helps prevent the transfer of pathogens from older to younger calves and minimizes the pathogen load in the environment.

The Steps:

- Cows are placed in the first calving pasture as soon as the first calves are born. Calving continues in this pasture for two weeks.
- Two weeks after cows are moved into the first calving pasture, move all the cows that have not calved into the second 'clean' calving pasture. Leave cow/calf pairs in place.
- One week after cows are moved into the second calving pasture, move all the cows that have not calved into the third 'clean' calving pasture. Leave cow/calf pairs in place.
- Continue to move cows which have not calved to new pastures in weekly intervals.
- Cow/calf pairs from different pastures can be commingled after the youngest calf is four weeks of age.

Dr. Bob Larson, Kansas State University Veterinary Professor (and recent University of Missouri Extension Veterinarian) likes the SCS. He suggests that if pasture divisions for weekly cow movements are a problem then try implementing a system which moves to a new pasture every 14 days. This less intensive calving pasture management system should capture most of the benefits of the SCS and result in increased calf health.

More information on the SCS can be found at:
http://www.ianr.unl.edu/ianr/vbs/extension/ext_beef.shtml

Author: Mark Stewart, Livestock Specialist

Ionophores—To Feed or Not to Feed?

Ionophores were approved for use by the Food and Drug Administration (FDA) in the 1970's for use in ruminant diets for livestock. However, before approval for cattle and sheep, ionophores were used by the poultry industry as a coccidostat. According to 2003 industry estimates, ionophores saved the cattle industry alone over \$1 billion in feed costs. This shows producers the impact ionophores have by increasing feed efficiency. There are several trade-names companies use for ionophores, but for the sake of space, our conversation will primarily deal with Rumensin[®] and Bovatec[®].

Rumensin[®] and Bovatec[®] are two different types of ionophores, and each one has a slightly different mode of action. Rumensin[®] is used extensively in feedlots and is known to help decrease acidosis, bloat, coccidiosis, and feed intake. It offers significant improvements in feed conversion, saving the feedlot industry several billion dollars over the years. Bovatec[®], also known by its generic name of lasalocid, is probably the more familiar ionophore used in Missouri. Bovatec seems to work better in ruminant diets that are high in forage. In a Nebraska study, Bovatec[®] fed to cattle had a 17.8% advantage in gain versus Rumensin's[®] gain of 13.3%. Both ionophores increased average daily gain, but Bovatec[®] seems to do a little better job with cattle on forage based diets.

Ionophores are considered an "antibiotic additive". However, Callaway et al. (2003) and Russell et al. (2003) both concluded that since ionophores (which are a class of antibiotics) have such a distinctly different mode of action compared to conventional antibiotics they do NOT pose any sort of threat to "public health" or "human resistance to antibiotics." These conclusions were reported in two separate papers, published by different authors in different scientific journals.

Research shows ionophores increase daily gains and feed conversion while reducing digestive problems. They easily pay for themselves, usually only costing pennies per day. Several feed companies offer ionophores in a variety of packages such as loose mineral, mineral blocks, total mixed rations or supplements. Improving feed efficiency is going to be even more important this winter with the shortage of hay and the high price of corn. Producers should be aware however, that using ionophores is not allowed in natural beef programs.

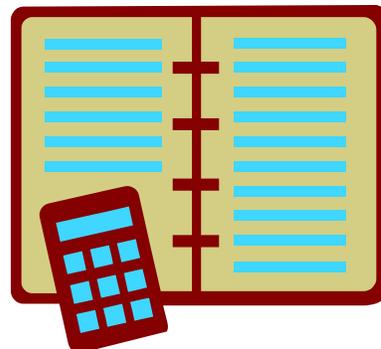
Author: Wendy Flatt, Livestock Specialist

Pocket Record Book for Meat Goat Operations

Good records on parasite control, health practices, breeding dates, kidding dates and weaning weights help when it is time to make culling and replacement decisions. This data can all be kept in the 2007 "Meat Goat Pocket Calendar" produced by the Kaeco Group, Andrew County Extension and University of Missouri Extension.

A limited number of these calendars are available to Central Missouri goat producers. To get your free copy, call the Callaway County Extension Office at 573-642-0755.

Author: Mark Stewart, Livestock Specialist



AG CONNECTION

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