



Bobbleheads aid Wisconsin's Ag in the Classroom

OTHER than professional athletes, who has their own bobblehead? Pam Jahnke does! In 2005, Jahnke was honored with her own "Farm Babe" bobblehead.

"Tom Walker, the president of our company, Mid-West Family Broadcasting, called me into his office one day and here were these bobbleheads all over his office," Jahnke says. "I had no idea they were going to do that."

The bobbleheads sell for \$20 each and are available online at FabulousFarmBabe.com. Proceeds from their sale have raised \$5,000 for Wisconsin Farm Bureau's Ag in the Classroom program.

her husband's crop consulting business. She felt she hit the big time in 1990 when she landed a job at WTSO in Madison.

"This was such a huge market for me," she says. "I was thrilled. People ask me if I want to do anything else, but I can't imagine doing anything else."

In addition to her daily radio farm reports, Jahnke also does live farm reports on WISC-TV Channel 3 in Madison at 5:15 a.m. and 12:15 p.m. WISC installed a camera in her office at WTDY, where she is based. This allows her to stay at the radio station.

"During World Dairy Expo and the Dane County Fair I also do 'Live at Five' on Channel 3," she says. "If they are willing to let me talk about ag, I'll do it."

Jahnke says she has an arrangement worked out with Channel 3 that allows her to enjoy another of her passions — the Green Bay Packers. "The payback for me is every time a Packer player shows up, they call me and let me interview them," she says with a grin. "They trust my football knowledge."

Even though she works more hours during World Dairy Expo than any other week of the year, Jahnke says it's her favorite time of year.

"During Expo, a lot of farm broadcasters from all over the country stay at my house," she says. "Whoever needs a spot and doesn't want to pay for a hotel is welcome. It's like a frat house for a week. They usually stay in the basement. We call it the Boar's Nest when they all move in. It's nice to see all of my buddies."

Wisconsin Farm Center cautions farmers about predatory lenders

THE Wisconsin Department of Agriculture, Trade and Consumer Protection cautions farmers against predatory loan companies that are taking advantage of the economic situation to the detriment of farmers.

"As farmers find it increasingly difficult to obtain loans, the Wisconsin Farm Center is aware that companies are seeking to prey on cash-strapped farmers in Wisconsin," says Wisconsin Agriculture Secretary Rod Nilsestuen.

In one situation in southern Wisconsin, a farmer was charged \$2,500 for the loan proposal. The group would loan him 60% of the appraised value of the farm real estate and 50% of the appraised value of his personal property. On top of the loan proposal fee, the group would charge the farmer \$18,000 in closing costs, 12% interest on the loans, and a balloon payment due in two years. The farmer also would be billed an undisclosed amount for the appraiser who was chosen by the group.

"We are concerned that in cases such as this, the farmers could be left with nothing," says Paul Dietmann, director of the Wisconsin Farm Center. "There is little chance that these farmers will end up owning their farms at the conclusion of these deals, and the companies would own the farm for 60 cents on the dollar."

The Wisconsin Farm Center has suggestions for identifying loan offers that are too good to be true. Some signs of predatory lenders include:

- being charged for a loan finder arranging the contact
- unreasonably high interest rates
- high closing costs or origination fees
- high appraisal fee or an appraiser chosen by the loan company
- short loan maturity time
- a lender not regulated by the government
- a loan originating from a distant state
- an offer of cash in exchange for an ownership interest in the farm
- pressure to close the transaction quickly or threats that the loan won't be available for long

These predatory loan companies are contacting farmers by phone or letter. Some companies also have Web sites or ads with loan information. To avoid falling into a predatory lending trap, review all non-standard loan offerings with a neutral party such as the Wisconsin Farm Center.

"While it does not appear that the loan practices of these companies violate state law, they are violating the state's no-call law if you are on the no-call list. Predatory lenders have a high likelihood of making someone's bad situation much more difficult," says Dietmann.

The Wisconsin Farm Center provides services to promote the vitality of the state's ag economy and rural communities. Farmers and small ag-business owners can call the center toll-free at 800-942-2474.

Nominate a Master Agriculturist



By FRAN O'LEARY

THE *Wisconsin Agriculturist*, in partnership with Wisconsin Milk Marketing Board and Wisconsin Public Service, will again honor four Wisconsin farmers who have demonstrated outstanding farm management skills while also taking active leadership roles in their communities.

The 2009 Master Agriculturists are John Ruedinger of Van Dyne, Wally Behnke of Brooklyn, Steve Holte of Westby and the Schneiders — Ron, Al, Mark, John, Dave and Ryan — from Schneider Farms of Hilbert.

The Master Agriculturist program has a rich history dating back 79 years to 1930 when the magazine first started honoring top Wisconsin farmers.

"Historically, we've honored the cream of the crop," says Executive Editor Frank Holdmeyer. "We know there are Master Agriculturists in every county in Wisconsin. We just need someone to nominate them."

The *Wisconsin Agriculturist* is looking for the best of the best. It's a wonderful opportunity to recognize farmers who have excelled and can serve as an inspiration to others.

"Honoring Master Agriculturists is a great tradition for Farm Progress," says Willie Vogt, corporate editorial director, Farm Progress. "Historically, these agricultural leaders in the community have also been innovators and first-timers for a wide range of technologies. We're

looking forward to a long future honoring the state's best and brightest."

Nomination forms are available online at www.WisconsinAgriculturist.com. Or, to have a nomination form mailed to you, call the *Wisconsin Agriculturist* editorial office at 920-346-8333.

Deadline for nominations is Dec. 1. Letters of recommendation help strengthen the nomination and should be included.

Farmers previously nominated who haven't been named Master Agriculturists need a letter sent requesting their nomination be considered for 2010.

Winners will be selected by a committee of industry leaders and will be honored at a luncheon during the Wisconsin Public Service Farm Show March 30 through April 1 at the EAA Grounds in Oshkosh. Winners also will be featured in the April issue of *Wisconsin Agriculturist*.

Past winners will be invited to attend the Master Agriculturist awards program luncheon.

So take a few minutes and nominate somebody you believe should receive the award. Anybody can nominate a farmer or write a recommendation, including family members, neighbors, friends, Extension agents, bankers or industry representatives.

Nomination forms and letters of recommendation should be returned to: *Wisconsin Agriculturist*, 102 E. Jefferson St., P.O. Box 236, Brandon, WI, 53919.



See Max Armstrong hosting 'Farm Progress America' on RFD-TV starting in September!

Upcoming Programs:

• **Farm Progress America: Best of the Farm Progress Show** - Monday, Sept. 21, at 7 p.m. (EST) and Tuesday, Sept. 22, at 9 a.m. (EST)

• **Farm Progress America: Best of Husker Harvest Days** - Monday, Sept. 28, at 7 p.m. (EST) and Tuesday, Sept. 29, at 9 a.m. (EST).



RFD-TV is available on most cable systems throughout the United States, DirecTV Channel 345, Dish Network Channel 231 and other channels.

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