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## Pruning Fruit and Shade Trees

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All too often, shade trees and fruit trees are planted, watered for the first year or two, and then ignored. They are on their own and often survive and grow unattended for several years with no apparent problems.

Unfortunately, many of these neglected trees have a shorter useful life span. Before they reach maturity, many are damaged by storms or other stresses. Many have structural defects that can be traced back to improper pruning or, most often, no pruning at all.

What can be done to prevent storm damage and extend the life of a tree? Proper pruning is one procedure that can help sustain and improve the health of a tree. But, pruning is more than just going out and randomly removing branches. Pruning is the selective removal of branches for a purpose.

There are many valid reasons for pruning trees. However, the most important include pruning for safety, health, and appearance, as well as pruning fruit trees to produce a crop each year rather than every other year.

Examples of safe pruning include trimming branches

that interfere with lines of sight for automobiles, bicycles, and pedestrian traffic and removing dead or structurally unsound branches. Your utility company will safely remove branches that grow into utility lines. Sometimes completely eliminating a tree is the best option when large sections must be removed to ensure safety.

Pruning for health might involve removing crowded, rubbing, or crossing branches to improve airflow and decrease the chance of self-wounding. It may also mean eliminating diseased or insect-ridden branches. Promoting a strong framework through judicious pruning also is pruning for health.

Pruning may be done to improve or enhance the appearance of trees. Some situations call for trees to be molded into formal or rigid shapes. Others require a tree's natural tendencies to be accentuated, not modified. While each style has its place, trees pruned to take advantage of their natural growth habit usually require less maintenance than their carefully sculpted counterparts.

Late winter (March and early April) is a good time to prune shade trees, flowering trees, and fruit trees. The absence of foliage makes it easy to see and

remove branches that are in the wrong place. But pruning can also be done at other times of the year. In fact, pruning to remove broken, dead, or diseased branches should be done as soon as these defects are noticed. However, pruning should not be done in the spring when leaves are forming because energy reserves are low and the bark tears easily.

Unlike humans that repair, replace, restore, and regenerate wounded tissue, trees respond to any wound, including those caused by pruning, by "walling-off" or compartmentalizing injured tissue. This is how trees fend off wood-rotting organisms.

Contained within the branch collar (the flared base of most branches) is an important protective zone that prevents the spread of decay. The branch collar and raised strip of bark, the branch bark ridge, mark this boundary between the branch and trunk.

Pruning cuts should be made to the outside of the branch bark ridge and collar. Flush cuts are not recommended because they violate the protection zone and leave large wounds.

Research has shown that tree paint does not prevent wood decay and in some cases actually slows the tree's wound response and protects wood-rotting organisms.

Tree pruning should begin at the time of planting. But avoid the temptation to "thin" a young tree's crown. Excessive pruning removes leaves needed to manufacture carbohydrates. Severe pruning also removes stored energy in branches and buds that is needed for root growth. Research has shown that post-plant growth is more rapid and trees establish sooner if pruning at planting time is limited to removing only weak, dead, diseased, rubbing, or injured branches.

Also avoid removing the many small side branches along the trunk. These branches help the trunk

increase in diameter and make for a sturdier tree. In general, at least two-thirds of the tree height should be left as crown (branches and leaves). After the tree has become established (usually one year after planting), pruning becomes a job of "training." The first step in training is to identify limbs that will eventually become the tree's framework. Scaffold branches should be spaced evenly around the trunk. Major limbs on large-growing trees should be spaced 18 to 24 inches apart on alternating sides of the trunk. For smaller growing trees, a spacing of 6 to 12 inches is recommended. Never let one limb grow directly over a lower one.

Unless the tree has a natural multi-stemmed habit, it should be trained to have a single, central, dominant leader. The central leader is the topmost vertical stem extending from the trunk. Laterals that grow taller than the leader should be pruned back. Double leaders, if left unattended, can cause problems.

Mature trees should be pruned cautiously. Dead branches and those that are structurally unsound should be removed. But mature trees should never be thinned excessively or topped.

Pruning fruit trees is also used to control fruitfulness. In general, fruit trees should be pruned less severely during years after a heavy crop and more severely following a light crop yield.

For more information on pruning trees, pick up a copy of "Pruning Shade and Flowering Trees" (Pm-1304), "Pruning Forest Trees" (Pm-1133), and "Pruning and Training Fruit Trees" (Pm-780) at your local county ISU Extension office.

If you would like to learn first hand how to prune fruit trees, you will want to attend one or more of the hands-on pruning workshops conducted by ISU Extension horticulture specialists. Workshops will be scheduled for March. A list of dates, times, and locations will be included in the February issue of this newsletter.



# Farm Income Tax Considerations

by Dennis Thomas, ISU Extension Field Specialist/Farm Management, Audubon County  
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I assume most of you are not farmers according to the IRS. It defines a farmer as a person whose gross income from farming is at least two-thirds of that person's total gross income. Qualified farmers have different tax filing deadlines than nonfarmers. If their farm operations have been unprofitable for a certain period and are not managed to allow a profit, farm deductions are limited to gross farm income.

You may file some of the forms that farmers file. Most people will choose the cash method of accounting whereby farm inventories do not have to be recorded. Income is declared when received or constructively received (made available without restriction). Most expenses are deducted in the tax year they are paid. Schedule F is used for sales of farm products and other farm income as well as farm expenses.



Renting your land to another requires different tax forms depending on the lease (cash rents on Schedule E, crop-sharing with material participation on Form 4835 and Schedule E, and crop-sharing without material participation on Schedule F). Material participation is significant participation in producing crops or livestock. It usually involves paying self-employment tax on the net earnings.

A good set of records will help you organize your farm income and expenses. Your ISU Extension office has an inexpensive farm record book that should be adequate for a small farm, hobby farm, or a farm that is rented to others. Reviewing a Schedule F will give you an idea of incomes and expenses

related to farming. Don't forget items that must be depreciated, especially if they have been acquired this tax year.

Some expenses need to be prorated between farm and personal use. Examples are utilities, computers and software, and automobile upkeep. Reasonable allocations are acceptable to the IRS.

Approved soil and water conservation expenses on a cash rented farm cannot be deducted. Instead, they are added to the basis of the land. Under a crop-share lease, these expenses are limited to 25 percent of the gross income from farming for the year. The unused deduction can be carried over to later years, but under the same limit each year.

More information is available in the Farmer's Tax Guide, an IRS publication available free of charge at most county extension offices. Some libraries and post offices have free IRS publications and forms. They can be ordered via the computer ([www.irs.gov](http://www.irs.gov)) or telephone (1-800-829-3676). Computers can download forms and publications as well as assist in filling out a form to be printed. Federal income tax questions can be answered over the telephone (1-800-829-1040).



Professional tax preparation can save you time, effort, and possibly money compared to you preparing your own taxes. Complete and accurate information is still needed. Cost for the farm business part can be deducted on Schedule F.



# Risk Free Investment at Your Fingertips

by Mary Beth Kaufman, ISU Extension Field Specialist/Family Resource Management, Shelby County - Phone: 712-755-3104 - e-mail: x1kaufma@exnet.iastate.edu

Are you paying credit card bills or other debt payments every month? Would you like to know how much money you could save if you added a little extra to your monthly mortgage or credit card payment? If you received a holiday gift of money or plan to receive a 1999 tax refund, would you like to know the best way to “invest” that money?

If you’re a consumer with debt, you may not realize you have a risk-free investment right at your fingertips that can produce double-digit returns. Put simply, paying off debt and reducing the amount of interest paid is one of the best investments a consumer can make.

A program available from Iowa State University Extension gives consumers a visual picture of how they can reduce repayment periods and the money required to pay off debt. The PowerPay computer debt analysis program first calculates what repayment time and interest costs will be if a consumer continues making payments at the current level. It’s surprising for many consumers to see interest costs and length of time it takes to repay debt, especially if they are making only the minimum required payment.

Next, PowerPay calculates possible savings by paying off creditors with the highest interest rate first. This scenario is where the greatest savings is

typically found; however, a consumer can also choose to pay off the lowest balance first or the shortest term first. The program can even handle customized repayment plans such as paying off a relative first, or adding an optional monthly payment if funds are available. This information is available on printouts and can include as many as 99 creditors.

The secret behind “powerpayments” is that as soon as one debt is paid off, the monthly payment for that loan is applied to the next debt. Money from paid loans continues to be combined towards other debts until all are paid. The total amount of money paid towards debts can remain constant until are all paid. It is not necessary to come up with extra money to be successful.

To receive a free confidential PowerPay analysis you will need to complete a worksheet that includes the names of creditors, monthly payments, interest rates, and outstanding balances. Your local ISU Extension office can put in touch with the family resource management specialist serving your county who will complete the confidential analysis for you.

PowerPay was developed by Utah State University Extension Service. The program gives consumers individualized information to help make debt reduction decisions and control credit use. Don’t delay....Get your PowerPay analysis today!

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