

A special supplement to The Renville County Shopper & The Glencoe Advertiser

AG SCENE 2018

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Thank you to all of our advertisers for contributing to the 2018 Ag Scene supplement.
Thank you to the writers and interviewees, for the editorial content.

Published by

McLeod Publishing, Inc., 716 E. 10th St., Glencoe, MN 55336 • 320-864-5518.
& Renco Publishing, Inc., 110 NW Dupont Ave., Renville, MN 56284

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Local buffer ordinance offers local control

By Lori Copler
Editor

Minnesota's buffer zone law, enacted in 2016 and revised in 2017, was controversial — not because of its intent, but how it is to be enforced and whether landowners could be compensated for taking land out of production to create buffer strips along waterways.

Although it is a state law, McLeod County chose to adopt a local ordinance so that it could enforce and administer the law locally. Included in that ordinance is a provision to penalize landowners who are not in compliance by the Nov. 1 deadline.

The county's ordinance authorizes the Soil and Water Conservation District (SWCD), now located in the courthouse with the county's environmental services department, to enforce compliance.

Ryan Freitag of the SWCD said that the county's adoption of the ordinance, which includes "the administrative and penalty side," also includes the appeals side.

"It gives us more local control," said Freitag. "The appeals will go to the county board, rather than to the state."

The County Board also adopted a sliding penalty scale, hoping to encourage compliance through cooperation rather than punishment.

And most landowners want to cooperate, said Freitag, as they recognize the intent of the law is to protect water. The buffer strips, typically grass, help capture and filter chemicals, such as phosphorous and nitrogen, before they enter a ditch, lake, river or creek.

"They've been really good about trying to comply voluntarily," said Freitag. "Right now, I'd say we have about 85 percent who are in compliance. I've heard from very few people who are upset with the law."

One of the advantages of the local ordinance is that SWCD staff can work with landowners to get into compliance, either by helping them develop the strips or by coming up with alternative practices. The local staff knows the area better than state personnel, and recognizes that not every area is conducive to developing a buffer strip that is compliant to widths because of the terrain of the land.

Freitag said his office uses the county's aerial photographs to help determine some of the best alternative practices, as well as LIDAR data that shows elevations in one-foot intervals, but staff is also willing to



Buffer strip near Mankato, MN.

go out with landowners for a firsthand look at their problems.

Under the law, there must be a 16½-foot buffer strip (on average) for waterways on the buffer protection map. That width increases to a 50-foot average strip on protected waterways (with a 30-foot minimum).

Knowing that it isn't always easy or affordable to comply, the county allows a landowner up to 11 months after the first notice of noncompliance to rectify the situation without a fine. After that there is a fine range of \$0 to \$200 per parcel for the next six months, and then \$0 to \$500 per parcel for the next six months and beyond. Freitag said the sliding scale allows the county to take into account unique circumstances before determining a fine.

"The commissioners took into account that not all situations are the same," said Freitag.

One of the largest stumbling blocks to

compliance, Freitag said, is that there is a cap to how many acres can be enrolled in the Conservation Reserve Program. Many landowners would like to enroll their buffer strip acres into the program. Currently, the national cap is 24 million acres.

Freitag said the biggest pushback about the buffer law is not the administrative part of it, but why some waterways were designated as "protected" and others were not. In some places, a protected water way was defined up to a certain edge, such as a property line or road.

"There's the question of why a protected waterway ends where it does, and doesn't continue on the other side of the road or property line," said Freitag.

But, that he said, is a state issue. The protected waterways were mostly designated in the early 1980s, and there isn't a lot of historical data available as to the reasoning behind the designations.

Freitag said that if the state starts re-

assessing protected waterways, it will have to look at all the waterways in the state, and not just local issues.

"That would take a lot of time and money, and I just don't think the appetite is there to do that," said Freitag.

Freitag said he expects bringing landowners into compliance should continue to go smoothly.

"I think if we have any issues, it will be with absentee landowners, because they just don't know what's going on out here," said Freitag. "They may be living in the Cities, renting out their land, and not even aware that there is a law that applies to their property."

More information about McLeod County's buffer ordinance can be obtained by calling the SWCD office at 320-864-1214. Information about the state law can be found at: <https://mn.gov/portal/natural-resources/buffer-law/>.

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Wertish weighs in on agriculture issues

By Ashley Alsum
Staff Writer

Coming off a big yield year in 2017, farmers are still feeling the crunch of low commodity prices. Minnesota Farmers Union President Gary Wertish said this is his major concern moving forward in 2018.

“The numbers are tight to cash flow. The good crop year last year will help some, but it won’t fix the issue,” Wertish explained.

A life long resident of Renville County and farmer and rancher, Wertish has seen the volatility of the markets. Back around 2012, commodity prices peaked. Since then, prices have seen a downward trend. The key to improving commodity prices, according to Wertish, is foreign exports.

Farmers are able to raise better crops than they have in the past. We have better genetics, treatments and predictive science to improve yields. Adverse conditions and poor soils are less of a hinderance than they have been in the past.

This all leads to a surplus. Lots of bushels here and in much of the world. For prices to rise, there must be a demand somewhere. Unfortunately this usually means a crop failure due to weather, disease or another factor. If a blight wipes out corn in another country, the value of corn will rise here in the United States.

To be able to take advantage of these events and trends in the market, foreign trade agreements need to be secure and stable. Billions of dollars worth of commodities are sent out of our borders each year. To lose out on this trade income would be disastrous, especially for small farmers with tight budgets.



Gary Wertish



Minnesota Farmers Union

Currently, the North American Free Trade Agreement (NAFTA) is under some renegotiation. The uncertainty around these talks have caused the commodity markets to dip further. According to Wertish, Secretary of Agriculture Sonny Perdue and U.S. Trade Representative Robert Lighthizer were both optimistic with NAFTA’s progress.

Another major issue in 2018 is the Farm Bill. While talked about for many months, nothing has yet come to the table. Several public meetings and information gathering sessions have been held – may last fall. The hope was to have something drafted by the end of 2017. It is now February and nothing has been released.

“The government shutdown has hurt us on this front,” said Wertish. “All other things are postponed until it is sorted out.”

Being an election year, Wertish would like to see a Farm Bill done this spring. If not, it could easily be brushed aside during campaign season.

“If it doesn’t get done soon, we could be looking at an extension of the current bill,” Wertish explained.

While a band-aid measure, this is not what Wertish, the Minnesota Farmer’s Union, or most in agriculture are looking for. There are several areas in the Farm Bill Wertish sees which could use some changes. Crop insurance is

at the top of his list.

“We don’t have an adequate safety net,” Wertish said.

Especially now, with low prices plaguing the market, farmers and ranchers need to know they have a safety net. Debt can pile up quickly and without a way to bounce back, it often leads to the end of a small farm.

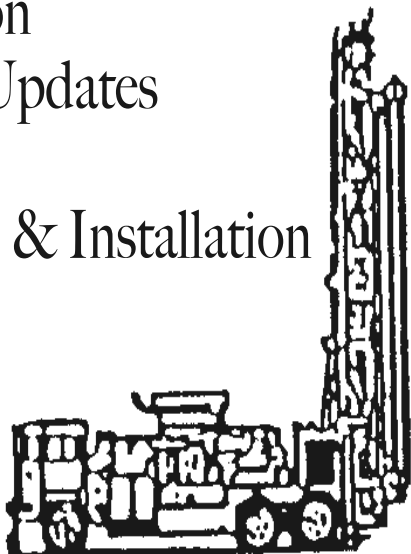
Now that the federal Tax Bill has been passed, Wertish hopes this will give more time for Congress to look at the Farm Bill. But there is also a concern whether the increased debt from the Tax Bill will carry over when funding other programs. Wertish would like to see more invested in the Farm Bill, not less. With so many issues facing the country at this time, there is concern about being swept under the rug.

“The Farm Bill is the most important piece of legislation for rural America,” said Wertish. “We have to make it a priority.”

Along with crop insurance, the Farm Bill is home to programs concerning beginning farmers, conservation, rural development, research and food safety and support. The current administration leaves Wertish a little concerned with the direction and attention to the Farm Bill, but he will continue to advocate for what is best for rural farmers and ranchers.

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Don Davis provides a journalist's perspective

**By Dick Hagen
Correspondent**

Don Davis, perhaps one of the most 'widely read' newspaper correspondents, is somewhat surprised by how little Minnesota agriculture grabs the headlines these days. Davis is an employee of Forum News Service with by-line articles in dozens of Minnesota daily newspapers across the state. He was at a Minnesota AgriGrowth event that took place prior to the new year in Minneapolis, and agreed to share a few thoughts.

When asked about Minnesota agricultural news he commented, "I don't hear many complaints overall. There are some specifics however like regulations. People want permits quicker once they apply. Buffer continues a big one. They don't want to be told what to do. 'I've had several farmers say 'It's more how the Governor handled this issue. We're not against buffers but it mostly appears the Governor lined up with his hunting buddies'.

"A lot of farmers already had buffers in place when Governor Dayton came out and said, 'Here's what we're going to do. He didn't ask for their input. Actions like that are what I hear

most. Regulations just rubs them wrong."

Davis reminds he is just a reporter...not a specialist on these many issues involving how to best serve the farmers of Minnesota. He suggested however that the new Trump administration talks about fewer regulations.... "and that appeals to the agricultural world". He thinks a significant change in Minnesota's representation in Congress would be needed before a stronger 'regulatory role' would surface in agriculture. "I don't have a crystal ball. I am merely an observer."

When asked his opinion on the 'progress' of our national president Davis responded, "You're asking for opinions and it's not my task to give my own opinion. As a reporter I try to stay as neutral as I can." However Davis was willing to share a comment on the huge attendance (about 480 people) at this year's annual event of AgriGrowth.

"Farmers are very interested in knowing the latest news and information. I don't think non-farmers realize this 'need to know' environment of farmers. Farmers want to know second by second the markets but they also want to know the news of the latest in agriculture and politics.



Photo by Dick Hagen

Forum newspaper Capitol Reporter Don Davis.

"Non farmers have little concept of how agriculture, especially at the farm level, has become globalized. I think that's part of what drives this turnout like we see today. This is a convenient way of gathering people from throughout the entire ag sector to talk, to listen, to share ideas. It's obvious the farm indus-

try wants to be more informed. This AgriGrowth event is just an excellent opportunity of doing exactly that."

Davis is a print man. Words are his livelihood. Can the printed word stay important to that farmer who now has a variety of social media spewing out information minute by minute?

He responded, "If I knew that I'd be rich. I think we all need to do a multifaceted approach to print these days. All our print properties have web sites. There's going to be more of that. There's going to be more social media. But as you know the bigger question is how do you make money with these various strategies? For the time being print provides that for most operations."

Davis grew up on a farm in southern Iowa. He's a Drake University (Des Moines) Journalism graduate. He's got a 64-year agricultural pedigree. "Where ever I've been I've done what I can to tell the agricultural story. Now as a Forum Newspaper reporter my writing experiences have broadened considerably. I did a rural health package this summer. I'm working on a rural housing package, mainly in Minnesota right now. I've covered child care and the growing dilemma of that vital enterprise. So I'm not exclusively Ag. But so many other topics I cover often have at least a touch of agriculture in the background."

Davis has no plans to retire. Like most farmers he just enjoys doing what he's doing so why quit?

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Ag producers encourage to apply for CSP

WASHINGTON – Agricultural producers wanting to enhance current conservation efforts are encouraged to apply for the Conservation Stewardship Program (CSP).

Through CSP, USDA's Natural Resources Conservation Service (NRCS) helps private landowners build their business while implementing conservation practices that help ensure the sustainability of their entire operation. NRCS plans to enroll up to 10 million acres in CSP in 2018.

While applications for CSP are accepted year round, applications must be received by March 2, 2018 to be considered for this funding period.

Through CSP, agricultural producers and forest landowners earn payments for actively managing, maintaining, and expanding conservation activities like cover crops, ecologically-based pest management, buffer strips, and pollinator and beneficial insect habitat – all while maintaining active agriculture production on their land. CSP also encourages the adoption of cutting-edge technologies and new management techniques such as precision agriculture applications, on-site

carbon storage and planting for high carbon sequestration rate, and new soil amendments to improve water quality.

Some of these benefits of CSP include:

- Improved cattle gains per acre;
 - Increased crop yields;
 - Decreased inputs;
 - Wildlife population improvements;
- and
- Better resilience to weather extremes.

NRCS recently made several updates to the program to help producers better evaluate their conservation options and the benefits to their operations and natural resources. New methods and software for evaluating applications help producers see up front why they are or are not meeting stewardship thresholds, and allow them to pick practices and enhancements that work for their conservation objectives. These tools also enable producers to see potential payment scenarios for conservation early in the process.

Producers interested in CSP are recommended to contact their local USDA service center or visit www.nrcs.usda.gov/GetStarted.



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Subsurface irrigation a breakthrough for 300-bu. Corn?

**By Dick Hagen
Correspondent**

Irrigation drip tape positioned 16 inches below soil surface to spoon feed water as needed to thirsty corn roots just might be the answer to 300 bushel corn!

A sub-surface irrigation field day at the Alan and son Brian Velde farm, Wood Lake, this past fall teased and challenged about 250 on lookers. Host farmer Alan Velde explained, "I've been farming this land my whole career and I've been harvesting from zero bushels per acre on these and streaks up to 220-240-bu/acre. So I'm just trying to level the playing field." The Velde's farm is just outside Renville County in Yellow Medicine, where there are numerous soil types and topography issues. Even a season of generous rains wouldn't level their playing field.

As any irrigator will tell you, getting into irrigation isn't cheap regardless the system. A system that buries the water delivery network costs even more. The Veldes are in a three-year study

with Minnesota Corn Growers which compares drip irrigation/fertigation vs. conventional dryland management on both yield and nitrogen-use efficiency in corn production.

The Veldes put 60 acres divided into six zones into this program. Within these zones are three strips with zero irrigation. Soil types vary within these six zones. Nitrogen and corn population rates are also being checked. So a generous amount of planning and on-going data accumulation are very much part of this unique program.

Alan Velde isn't jumping to conclusions...at least not yet. "The emitter tapes were installed into the ground in early April. Until we go through a couple of growing seasons we won't really know the economics of sub-surface irrigation."

The emitter tapes are spaced five feet apart. The 16-inch depth sounds shallow perhaps but Velde explains you want to position the tapes where the majority of your soil nutrients are lo-



Photo by Dick Hagen

Brian Velde and his two girls convey the difference between corn grown with/without drip irrigation.

cated and also where corn roots can quickly take advantage of the moisture provided by the tapes.

What's the history on drip tapes? Drip tape was invented in Israel years ago. Currently a California firm

is the only U.S. manufacturer. Sub-surface irrigation has a long-time history in 'high value' vegetable crops in California agriculture and Texas. According to Velde, Texas growers have over 30 years with the same emitter tape in some fields. So once in the ground it doesn't 'wear out'. And sub-zero weather isn't a threat to this buried irrigation lines either.

Pre-harvest yield 'guesstimates' by corn irrigation specialists showed some very increasing possibilities for this first year of sub-surface checks at the Velde farm. Zone 1 strips were estimated to be 172 bu. yields in non-irrigated versus 249 bu. in irrigated...a 77-bu. advantage! Zone 4 indicated 175 bu. versus 267 bu...a 92 bu. bump! Zone 5 was measured at 195 bu. non-irrigated versus 252 bu. for irrigated...a 57 bu. bump!

"We'll have real data when the combine rolls through this fall. But even with some occasional generous rains this season it looks like the sub-surface system will be providing a comfort-

able yield bump," summed up Alan Velde.

Water for this Velde project was pumped from adjacent Yellow Medicine River through an eight-inch PVC pipe hitched to a pontoon pump (250 gallon/minute) and powered with a 10 hp electric motor, single phase service. Brian reported the pump ran almost continuously from July 4 to Aug 2 consuming about \$500 worth of electricity.

The Veldes do both variable rate pre-plant fertilizer and corn populations based on two-and-a-half-acre grid soil sampling. Using a 12-row JD planter, corn was planted May 5 to an average of 38 thousand PPA shooting for a final stand of 37K. Brian indicated this is a flex-eared hybrid. So by eliminating water as a limiting yield factor, this hybrid should have a stronger yield potential. If a 'quick fix' is needed nutrients could be pumped through the system for instant contact with corn roots.

300 bushel corn?

Turn to page 12

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300 bushel corn?:

Continued from page 11

Besides starter fertilizer additional nitrogen was 60 lbs. of 28 percent direct injection when corn was head high through pollination period. And it could help control field temps. Brian indicated sub-surface irrigation lowers corn plant temperatures on sizzling hot days.

Ken Franzky, Agronomy Services Manager, CENTROL, Marshall, said that until corn is knee high, roots aren't yet into SDI (Sub-surface Drip Irrigation) soil area. He also indicated less disease pressure with SDI than with overhead sprinkler irrigation which keeps corn plants damp most of the day.

Subsurface irrigation permits high corn populations too, which should mean more

yield. According to Franzky, with 0.5 lb. ears it takes 22,400 PPA to produce 200 bushel/ac. But 33,600 PPA will produce 300 bu/ac. And 44,800 PPA will get you 400 bu/ac. His point being that sub-surface irrigation permits higher planting rates without the risk of running 'moisture short' during the critical pollination period.

System costs: Velde indicated about \$460 per acre to get everything up and running. He mentioned \$1500 per acre equipment costs so they were pushing \$2,000 per acre for complete system. Yes, the system could do more than 60 acres but additional emitter pipe would keep costs per acre about the same.

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The Minnesota Department of Agriculture (MDA) is accepting applications for Specialty Crop Grants to help improve the competitiveness of Minnesota's specialty crops through research, education and market development. Applications are due by 4 p.m. CDT on March 15, 2018.

The United States Department of Agriculture (USDA) defines specialty crops as fruits and vegetables, dried fruits, tree nuts, horticulture and nursery crops, including floriculture. Eligible projects may include maple syrup, turf grass and even processed products. The USDA provides funding for these grants through the Farm Bill.

Non-profit organizations, producer organizations, government agencies, universities and other agricultural groups involved in specialty crop research and market development are encouraged to apply.

Applications will be reviewed, scored, selected and notified in April 2018. The earliest anticipated project start date is

Nov. 1, 2018. Projects may take up to 2½ years to complete and funding can range from \$10,000 to \$100,000.

For more information, including the online application, funding priorities and a list of previously funded proposals, visit www.mda.state.mn.us/grants/grants/specialty.

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Simply Shrimp walking a tightrope

By Dick Hagen
Correspondent

After being an 80-cow dairy farmer for several years, Paul Damhof got on a new learning binge in July 2016. He did a re-make of his former calf barn in Blomkest and is now custodian of a facility filled with 17 circular tanks housing thousands of shrimp in 86° degree water.

“It makes for a wonderful working environment in the winter when the outside temperature is 6 degrees and a -18 degrees wind chill,” grinned Damhof.

Yes, after a lifetime of learning the ‘do’s and don’ts’ of dairy production, Paul Damhof became a shrimp farmer. And because he’s one of only five shrimp farmers in the state (at this stage) ‘shrimp talk’ at the local coffee shop is non-existent. So Damhof has been on a steep ‘teach myself’ learning curve. When interviewed Jan. 9 at his former dairy farm which now sports the inviting name of Simply Shrimp, Paul simply commented, “It’s a tightrope to walk.”

Simply Shrimp geared up to take delivery on 33,000 ‘baby shrimp’ each month. But hurricanes last fall in Houston area and the Florida keys temporarily



Photo by Dick Hagen

Paul Damhof, Blomkest, stands amidst 17 circular tanks housing thousands of shrimp that he now raises instead of dairy cattle.

shut down two hatcheries. He’s looking at a Hawaiian source as a possible new provider.

Rate of gain on these little

creatures? It takes 120 to 140 days from start to finish which Damhof said, “Directly depends upon management of the water

which determines how hard you can push the feed. We have harvested shrimp as early as 90 days.”

Shrimp

Turn to page 18

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Shrimp: goal is to produce the best tasting, freshest, highest quality shrimp possible Continued from page 17

Daily water samples from every tank are tested for 11 different things. He emphasized, "It's all about managing water. If you do it correctly the shrimp will come along naturally. If you don't have good quality water the shrimp simply won't make it. Ammonia and nitrite levels are two primary issues. I also check water temperature, salinity, dissolved oxygen, total dissolved solids, pH, carbon dioxide, alkalinity, nitrates and settleable solids. As you might imagine, oxygen levels are critical."

"Our goal is zero water discharge so we simply reuse the water. The older the water, the more mature the water is and that produces better feed efficiency, faster

rate of gain and easier management. Our water is now 10 months old and has done a 180° change from when we started last March."

Even as a dairy farmer has ups and downs so to the scenario with shrimp. But he's pleased survivability is better than initially expected, pushing into the high 90s. Even so he's wanting to try a different genetic line for shrimp. "If you don't try, you'll never know what's out there."

Yes, government gets involved in shrimp farming too. "Every new batch of shrimp we get has to be pre-approved by the DNR. I've gotten to know some of the DNR people and they're fine people to work with."

Obviously rearing that 'first batch' of shrimp was an intense learning process. And if you grow them you've got to market them also. However Damhof doesn't haul his 'market ready' shrimp to an area sea food facility. Instead he sells direct to customers who drive into the yard, prompted by a colorful Shrimp roadside sign along busy U.S. Highway 71 about eight miles south of Willmar.

"We've had customers from 100-150 miles away so it's been amazing the word-of-mouth success we are enjoying. Our price is \$20/pound. We sell 20-22 shrimp/lb.. Our average order is two to four lbs. We can provide any shrimp count. My goal is to raise the best tasting,

the freshest, highest quality shrimp that I possibly can. You only have one opportunity to make a first impression. I want to give our customers the best impression that I possibly can."

Damhof is excited about this new future for his family (wife April and three teen agers). But he recognizes it's a very demanding new industry for Minnesota agriculture. "Patience is a high priority and some failures are inevitable. So the willingness to pick yourself back up is key to your future. However, meeting new customers every day is the joy and reward of our new business," he said.

For info: call 320-979-1440. Or visit: damhof@usa.com



Photo by Dick Hagen

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3 Ways Consumers Benefit from the Farm Bill

By Shiloh Perry

With 2018 upon us, there are many public policy priorities Americans want to see accomplished in the new year. The development and passage of a 2018 farm bill is at the top of the list for agriculture. As the major piece of agricultural legislation, the farm bill is vital to everyone involved in the industry. It provides a safety net for agricultural businesses, encourages innovation in production practices and promotes prosperity in rural communities.

But America's farmers and ranchers are not the only ones that benefit from the farm bill. Covering everything from commodities and trade to energy and extension, agriculture's biggest legislation benefits all consumers in three major ways.

1. The farm bill keeps our food supply secure.

Consumers care about where and how their food is made. Thanks to U.S. agriculture, Americans can choose from a variety of safe and nutritious food products, based on their preferences and needs. The farm bill helps guarantee continued access to the array of affordable food we all are accustomed to and enjoy. Through provisions that promote trade, market competition and quality assurance, the farm bill not only ensures an abundant food supply, but one that is safe and affordable too.

2. The farm bill provides nutrition assistance for those who need it.

All Americans should enjoy access to affordable, healthy food, but that access can be strained for families living from paycheck to paycheck. The farm bill helps bridge that gap with nutrition assistance programs that help provide assistance for low-income families and healthy foods to low-income children and seniors. The Supplemental Nutrition Assistance Program is a way for Americans to stretch their food budget and buy ingredients for healthy and hearty meals. No one knows better than the American farmer and rancher that a good day starts with a good meal, and with the farm bill's nutrition programs, agriculture helps ensure that those in need have access to healthy meals throughout the day.

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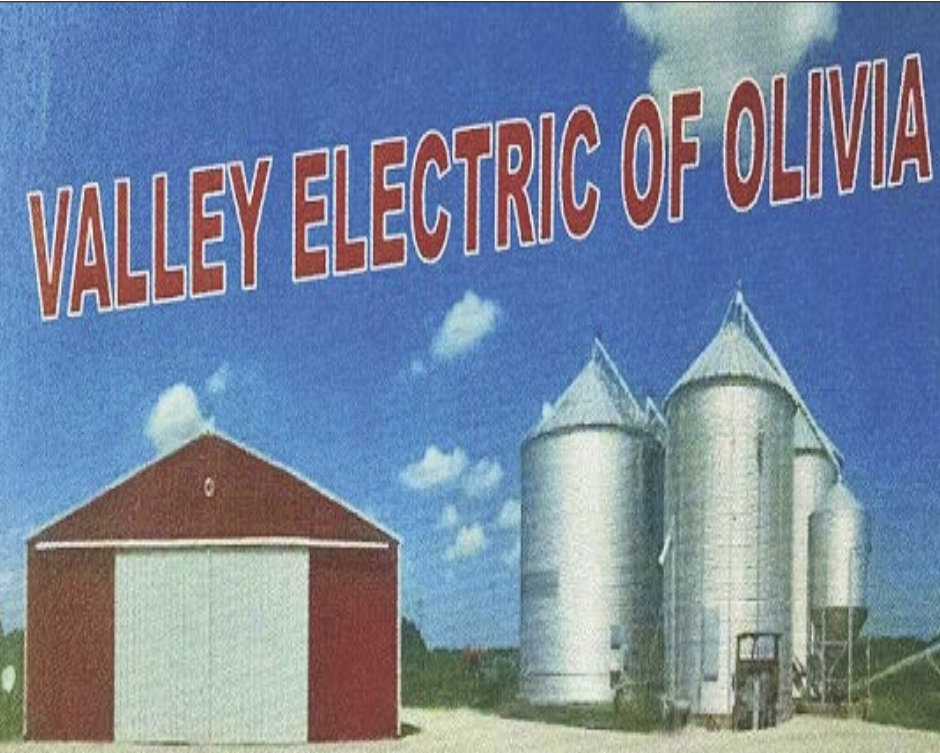
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McLain ready to help with feedlots, septic

By Lori Copley
Editor

Jacob McLain has joined the McLeod County staff as an environmental technician specializing in feedlots and sub-surface treatment systems (SSTS).

The county had been looking for someone to fill the position after the retirement of longtime county environmentalist Roger Berggren and the resignation of the assistant, who moved on to another position.

McLain is a native of Hutchinson who now lives in Glencoe with his wife. He attended Minnesota State University – Mankato for two years, then went on to Bemidji, earning a degree in environmental science with an emphasis in toxicology, which studies how toxins move through various environmental systems.

McLain had been employed at county's household hazardous waste facility, but said that the environmental technician job was more suited to his skills.

"It's more in keeping with my degree and education," said McLain.

McLain is currently working toward becoming certified for inspecting septic systems and is attending a series of classes. He also is working to get education on regulations pertaining to both septic systems and feedlots.

"I'm still pretty much trying to get caught up to speed," said McLain.

Once he achieves his certification, he'll be able to help county residents with their septic systems and farmers with their feedlots. He'll be helping inspect and monitor the installation of septic systems, and manage the loan system for implementation.

So far, he has enjoyed the position, McLain said.

"I really enjoy it here," said McLain. "It's good to have the SWCD (Soil and Water Conservation District) group here. Everyone is really friendly and happy to help out."

McLain's contact information is 320-864-1226, or jacob.mclain@co.mcleod.mn.us.



Photo by Lori Copley

Jacob McLain has joined the McLeod County planning, zoning and environmental staff as a specialist in feedlots and septic systems.

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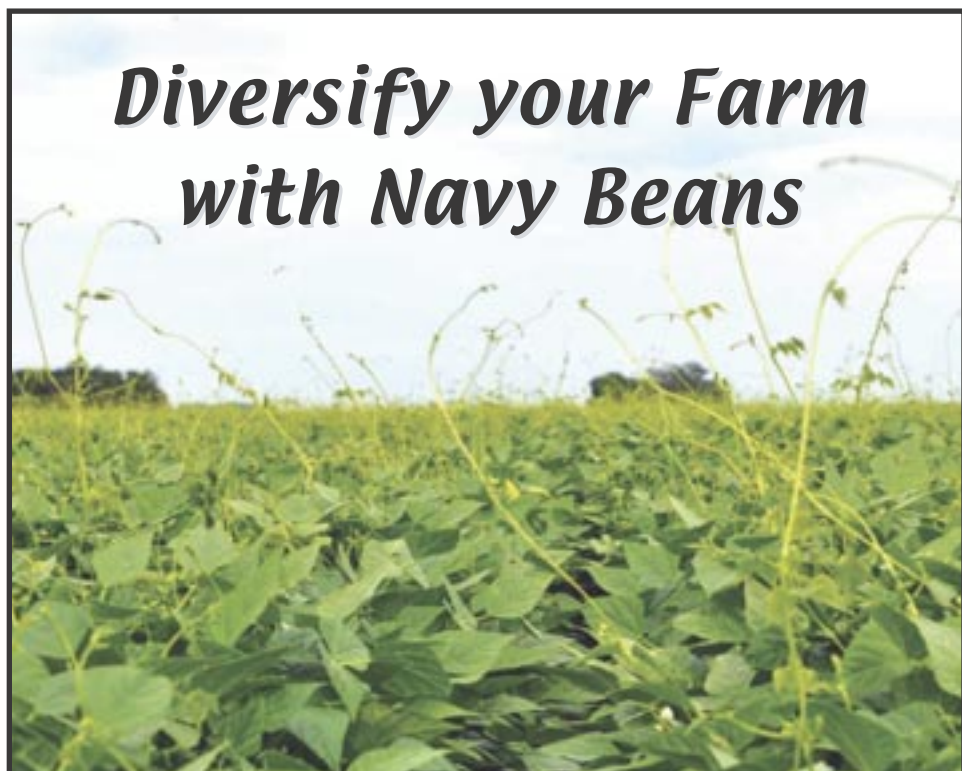
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AG SCENE 2018

A special supplement to The Renville County Shopper & The Glencoe Advertiser

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Hope that ag can return to stability, growth

By Lori Copley
Editor

Mike Pearson, a commentator on ag issues from Iowa, has hope that the agricultural economy can return to the stability and growth that it saw in the 1950s.

Pearson, who hosts a podcast for Ag News Daily and is the former host of Iowa Public Television's Market to Market weekly television show, was the guest speaker Saturday night for the McLeod County Corn & Soybean Growers annual meeting and banquet.

Pearson's message of a widening market for crops was welcome news for farmers and crop producers, who saw their net farm income drop by 50 percent in recent years, the worst drop since the Great Depression.

"We've already seen that commodity prices have stopped dropping," said Pearson, who noted that prices the past couple of years have been the lowest in decades.

Looking back in history, Pearson noted that the farm economy has a "downward bounce" about every 30 years. An exception to that was the 1950s, when mechanization after World War II changed farming dramatically. Pearson noted that more tractors were sold between 1950 and 1955 than from 1956 through 2016.

Some trends that bode well for the future include the fact that people eat out more — and not just fast food (which has "exploded" according to Pearson), but meals at nice restaurants. In fact, people spend more at restaurants than at grocery stores. Pearson noted that when meat

prices, especially beef, spiked to all-time highs in 2014, people still went out to eat steak — and paid the high prices for it.

"We were just starting to recover from the Great Recession," said Pearson. "People couldn't go on vacation or buy big-ticket items, but they could splurge on a steak."

And the fact is, Pearson added, is that people are still willing to pay high prices for meat.

"Beef has become a premium product," he said.

And the economy is recovering from the Great Recession of the late 2000s not just in the U.S., but globally, as was indicated at the recent economic summit in Switzerland.

"There has been a synchronized recovery," said Pearson. The value of the dollar has dropped overseas while the value of foreign currency has come up, which means foreign countries more readily can buy U.S. products.

And farmers in foreign countries are starting to get into the meat market, including beef, poultry and pork, which creates more of a demand for feed.

"Feed grains are going to go back to being feed grains," said Pearson, although he noted that the ag industry had done a good job of introducing new end-uses for crops, such as bio-diesel fuel, ethanol and other products.

"The real expansion is in the developing world," said Pearson. "We're looking at adding livestock production at a pace we've never seen before."

The real explosion for U.S. ag products



Photo by Lori Copley

Mike Pearson, an ag commentator from Iowa, pointed to some global trends that are a harbinger for a rebounding farm economy. He spoke at the McLeod County Corn & Soybean Growers annual banquet at the end of January.

will be in Southeast Asia. Meat consumption there is expected to grow 42 percent in the next 10 years, "and they're going to need our ethanol to help clean up their air," said Pearson.

But Pearson said the future of agriculture will not be without challenges. In particular, the availability and quality of water is going to be an issue.

The best thing the ag community can do, Pearson said, is to promote the efforts it is making to conserve water and preserve its quality.

"Tell your story, what you're doing on the farm," said Pearson. "We've got to control the narrative on this, because the reality is that most people just don't understand agriculture."

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Economic savvy crucial during these times

By Rich Glennie
Correspondent

Grant Wood's painting "American Gothic" or Norman Rockwell's images of the family farm as a neat, self-sufficient, 80-acre piece of land with a farmstead, a few chickens, a cow or two and some pigs, have become cherished memories in America.

Replacing many of the small idyllic family farms of the past are the larger farms that require constant attention to endless details. Details ranging from the constant fluctuations of crop prices, the constant need to pay heed to the rise and fall of land rent, the changes in input costs for fertilizer and other chemicals, and the demand to make all those budget details work, especially in hard times.

The farmer today needs to be as computer savvy as he is capable of running the bigger, more sophisticated farm equipment. He has to be business savvy more than ever in order to determine precisely whether he is profitable, why he is successful or whether he needs to make changes.

It is said that a successful farmer today needs to be good at keeping financial records, needs to be good at marketing, or know someone who is, and needs a good banker.

What remains constant in farming are the challenges of the unpredictability of the weather, crop yields and the prices for those commodities.

So why does anyone want to farm with so many variables each year?

It's a way of life, as well as a business. When times are good, they are very good. When times are rough, well, they may need some help.

For ag lenders like Dave Resch of Glencoe the challenges of modern farming can be weathered, not with guesses, but with precise financial details and a strong strategic plan.

Resch, with his extensive agricultural background, works as a ag lender with Security Bank & Trust. He is located in the Brownton branch office of the bank.

When hired, Resch said Security Bank & Trust President Gale Hoese told him his father and grandfather built the bank based on the agricultural community, "and we're not going to change."

"Ag is a big part of the bank's portfolio," Resch added.

But ag lenders say farmers are going through the latest "challenges" of low commodity prices and "expenses that have not decreased as fast as prices," Resch said. "It's starting to become a challenge to (area) farmers."

Corn prices were over \$7 a bushel at one point in recent years, and as of late January, had dipped to \$3 a bushel or less. The current price decline has taken place over the last three years, he added.

The commodity prices have declined faster than the cost for seed, fertilizer, chemicals, rent and machinery. "Farmers need to make their budgets work" by looking at things differently in order to

find more efficient ways of doing things, which can mean meeting with ag lenders like Resch to find better farming strategies.

"Land rent is a big factor," Resch said, currently at about \$200 an acre, according to recent state agricultural statistics. He said crop land income amounts to about one-third going to the land owner and two-thirds to the producer.

For example, in the last couple of years, Resch said corn yields have averaged about 200 bushels an acre. Multiply corn prices at \$3 a bushel by the 200 bushels an acre and that equals about \$600 per acre.

Now take rent (\$200 an acre), seeds (about \$100 to \$120 per acre), fertilizer (\$150-\$175 per acre), chemicals (\$40 an acre) and machinery repairs and fuel costs (\$100 an acre). Add that all together and, "it doesn't work out too well," Resch said.

That means the price of the commodity needs to increase on the revenue side, or the cost to produce needs to be reduced, or both.

The dilemma with renting farm land, Resch said, is the land rent is important to both parties. A lower cost to the renter improves his profitability. But conversely, the land owner needs the rent to be higher "because it's his income and his real estate taxes have not come down."

While older, more established farmers can better weather these tough economic times on the farm, younger farmers have a tougher time with higher debt on machinery, inputs and land rental costs. As an example, Resch said if the average farm needs \$50,000 a year to make a living, and the profit per acre is at \$50, he would need 1,000 acres to reach his goal.

Resch said 2016 was one in which sugar beets were poor, dairy continued to struggle, cattle and hogs also struggled, while crop yields were good, but commodity prices were low.

"There are swings in the markets daily, hourly, every five minutes," Resch said, and added that farmers need to have a marketing plan that addresses those rapid swings. "That volatility needs more strategic planning."

Farmers can control the input costs for their crops, but cannot control the weather, or the yield or the price. "They hope to plant by May, hope they get adequate rain and hope to harvest by Nov. 1." But he noted there were still crops in the field in late November last year.

"Cash flows are extremely important," Resch said. He added there is a lot of assistance out there on inputs. Cooperation and communication are important to get out of these difficult times. "Feed, finance guys and producers all need to work together."

Some farmers are optimistic while others are pessimistic, Resch said, "but by the end of the day, someone will farm every acre available."

Resch said he sees these challenging times as an opportunity for good farmers, "but they have to put together a plan that will make them money." He added that



Dave Resch

there are opportunities for farmers to "be more efficient in production."

Sharing equipment goes back generations with the old threshing machines that went from farm to farm or rotated from field to field to help farmers. That cooperation among neighbors may be required again.

He said smaller farmers could look at sharing equipment and establishing relationships with rural neighbors to cut costs. Or in handling grain, like utilizing each farmer's grain dryers during harvest because not all farmers plant or harvest at the same time. Together, cooperating farmers can utilize each others grain dryers to cut down on drying time and costs.

Another option is to lease equipment rather than purchase. Every farm is unique with unique needs, "and no farm is the same."

"Farmers are very resilient folks," Resch said. He said many also sell seed corn, do custom farm work or drive trucks and haul for places like Seneca Foods to earn additional off-farm revenue.

Also, farmers often plant alternative crops for businesses like Seneca. Planting sweet corn or peas "helps spread out the risk a bit," Resch said. A few area farmers also plant kidney beans, while others are into organic farming.

And cooperatives like Heartland Corn Processors offer farmers an outlet for corn through the production of ethanol. Resch said that value-added ethanol can enhance a farmer's price per bushel of corn by 50 cents to a dollar over the base price.

Resch also stressed the importance of having crop insurance. "That's very important to producers."

Most farmers are really in tune with the business side of their operation, and Resch said he has seen a larger number of farmers becoming more involved at the local, state and national levels by attend-

ing ag meetings "to learn more about their businesses. Farmers are always learning."

But another major fly in the ointment for many farmers is the skyrocketing costs of individual health insurance. Many have been left out of the state's individual health insurance market due to skyrocketing premiums and lack of availability.

Resch said some farmers are paying thousands of dollars a month in premiums for policies with \$10,000 deductibles. That has forced many spouses of farmers, or farmers themselves, to seek employment off the farm in order to get health insurance elsewhere.

There is a movement to help farmers lower the cost of health care premiums through farm cooperatives. One program is called 40 Square Cooperative Solutions and is an alternative to the Minnesota individual health insurance market, in which many farmers have experienced rapid premium hikes since the recent changes to the Affordable Care Act (Obamacare). Another program is through Land O' Lakes. These individual policies were offered beginning in January.

There also is uncertainty on the federal level as a new Farm Bill is being hammered out in Congress. Resch said it is important the new Farm Bill maintain the current crop insurance levels; it needs to keep strong trade agreements; and there is need for more conservation discussions.

Resch pointed to the state's buffer legislation as an example that showed glaringly the need to "avoid the one-size-fits-all approach" to government regulations and rules.

Farmers often get accused of abusing the environment with their farming practices. Resch refuted those claims. "Farmers are caretakers of their land, because they have to be. It's their livelihood. They don't spray for weeds if they are not there; they don't deteriorate their land, because that would hurt their yields. They are concerned about stewardship of the land, but they also have to make money."

Asked if the North American Free Trade Agreement (NAFTA) is good or bad, Resch said he is not sure. "But we need a fair playing field. We have to work with Canada and Mexico because they are big trade partners."

According to recent statistics coming from the Minnesota Farm Bureau, 48 percent of Minnesota's agricultural exports were sent to Canada and Mexico and \$43 billion in U.S. food and agricultural goods were exported to those two countries in 2016.

At issue is how to balance the NAFTA positives with the negatives that critics say hurt U.S. manufacturers. A series of trade talks among the three NAFTA members continues as NAFTA supporters continue to urge "do no harm."

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Smoky Chipotle Pot Roast with Cornbread

Ingredients

1 beef Shoulder Roast, Arm Chuck Roast Boneless or Blade Chuck Roast Boneless (2-1/2 to 4 pounds)

1-1/2 teaspoons chipotle chili powder

1 tablespoon vegetable oil

1 can (14-1/2 ounces) diced tomatoes with green chiles, undrained

Prepared cornbread or corn muffins



Preparation

Press chili powder evenly onto all surfaces of beef roast. Heat oil in stockpot over medium heat until hot. Place pot roast in stockpot; brown evenly. Pour off drippings.

Add tomatoes; bring to a boil. Reduce heat; cover tightly and simmer 2 to 3 hours or until roast is fork-tender.

Remove roast; keep warm. Skim fat from cooking liquid. Return liquid to stockpot; bring to a boil. Cook 8 to 10 minutes or until sauce is reduced to 2 cups.

Carve roast into thin slices; top with sauce. Serve with cornbread.

Crock Pot Smothered Pork Chops

Ingredients

4 bone-in pork chops (or boneless)

1 envelope onion soup mix (1 oz. packet)

1 (14 oz.) can chicken broth

1 (10.5 oz.) can cream of chicken condensed soup

1 envelope dry pork gravy mix (1 oz. packet)

1 tsp. garlic powder



Preparation

In a 5-6 quart slow cooker (preferably oval shaped), combine onion soup mix, chicken broth, cream of chicken soup and pork gravy mix. Whisk together until combined. Don't worry about any lumps, they will go away during cooking.

Season both sides of the chops with a little bit of garlic powder. Place pork chops into the slow cooker. Do your best to spread them out and cover with the gravy mixture.

Cover and cook on low about 6-8 hours. Remove from crock pot with large spatula or slotted spoon (they are so tender they fall apart). These can be served with the gravy in which they cook.

For a thicker gravy: In a medium pot over medium heat, melt 2 Tbsp. of butter, whisk in 3 heaping Tbsp. of all-purpose flour until a thick paste forms and is smooth. Pour in 2 cups of the gravy from the crock pot and whisk constantly for 1 minute. Mixture will begin to thicken very quickly. Once it has thickened, remove from heat and combine with remaining gravy from the crock pot, stir well.

Ag co-op insurance enrollment numbers touted

Less than one year after they were first authorized by the Minnesota Legislature, more than 1,700 Minnesotans are already taking advantage of new agriculture co-op health insurance options that are helping to lower costs and improve health care choices in rural communities. The Star Tribune reported in January that 40 Square cooperative saw more than 1,000 enrollments, with an additional 700 enrollments for a new agriculture co-op health plan offered by Land O'Lakes. The 1,700 signups in year one easily



Tim Miller

outpaced enrollment for the first three years of MNsure's now-defunct Small Business Health Options (SHOP) program, an exchange for Minnesota businesses with fewer than 50 employees. The agriculture co-ops have no cost to taxpayers, while MNsure cost taxpayers more than \$400 million to build and \$45 million per year to operate. "Agriculture co-ops are already helping hundreds of families in rural communities lower their health care costs and improve network access," said Rep. Tim Miller, R-

Prinsburg, who chief authored the agriculture co-op provision. The co-op language was included in the premium relief bill passed by the legislature and signed into law by the governor that provided financial assistance to Minnesotans on the individual market while making key reforms to improve Minnesota's individual market. "Rural Minnesota has been hit especially hard by Obamacare, so it's encouraging to see Republican-led reforms already making a difference." Expanding agriculture co-ops was just one of several major Republican-led reforms implemented during the 2017 legislative session.

Other reforms include:

- Ending the restriction on for-profit health carriers, which has already led to expanded options for seniors and employees.
- A nationally-recognized reinsurance program that helped reduce and stabilize premium rates for thousands of Minnesotans.
- A new law requiring health plans to offer ac-

cess to at least two different provider systems, improving network access.

- Reducing barriers for small businesses to self-insure their employees.
- Consumer protections to end "surprise billing" by requiring disclosure of potential out-of-network charges prior to procedures.

"We still have a lot of work to do, but it's clear

that these reforms have put Minnesota on the right track and are lowering costs, improving access, and expanding choice for thousands of Minnesota families," said Rep. Greg Davids, R-Preston, co-chair of the MNsure Legislative Oversight Committee and chief author of the reinsurance bill.

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Overregulation Threatens Family Farms, AFBF President Duvall Tells Senate

American Farm Bureau Federation President Zippy Duvall, in testimony before the Senate Committee on Environment and Public Works today, recounted a long list of regulatory abuses and missteps by the federal government. Drawing on his two years as president of the nation's largest farming organization, Duvall called for bipartisan cooperation in reducing overregulation, which has been a target of administrations from both sides of the aisle.

Duvall singled out the Clean Water Act, the Endangered Species Act and the Administrative Procedure Act as laws that are ripe for reform.

"I have met farmers and ranchers who are not sure if they should encourage their children to remain on the farm," Duvall told committee members. "This is not a partisan issue. This is about allowing our farmers and businesses to be productive. It's about a goal that I believe we all share: a regulatory process that is credible—one that we can get behind instead of having to fight against."

Duvall provided specific examples of how regulations are felt at the farm and ranch level, including:



"A West Virginia poultry farmer who operates one of the cleanest farms anyone has ever seen faced tens of thousands of dollars in legal bills to defend her farm in

court against EPA misinterpretation of the Clean Water Act."

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tion against ranchers in Utah to force them to hand over their private water rights as a condition for getting federal grazing permits."

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Farmward Morton gains efficiencies

By **Scott Tedrick**
Editor

Agriculture is all about logistics. From planting to distribution, the coordination of people, facilities and supplies either achieves the maximum value for both producer and consumer, or it doesn't... In which case, farmers are motivated to do what they do best, and get better.



Jake Gatzlaff

That sort spirit of perpetual improvement was on display this past year on multiple fronts at the Farmward elevator in Morton. There, a series of upgrades to the existing plant has drastically improved grain drop-off, storage and drying capacities on top of logistical improvements gained at the organizational level through the merger of Co-op Country Farmers Elevator (CCFE) and the Harvest Land Cooperative (HLC) announced in August of last year.

"The transition has been very smooth," commented Morton Grain Location Manager Jake Gatzlaff. "It's all about logistics. Things like having access to two different rail system in Danube and Springfield, we can offer competitive bids and new opportunities to our patrons. Among other benefits to be gained by both legacy cooperatives."

Like the Farmward Cooperative and facility upgrades, Gatzlaff was new to the Morton elevator in 2017.

Attending Ridgewater College and certified as a taxidermist, Gatzlaff joined the Farmward team five years ago, working two-and-a-half years apiece at the (then) HLC site of Springfield, his hometown, as well as Comfrey.

Gatzlaff began his post as Morton Location Manager just prior to the start of last year's harvest, where decent weather worked with the Morton site's new equipment capabilities to provide an exceptionally pleasant harvest.

Said Gatzlaff, "Harvest went really well. Beans were quick while corn was drawn out a little bit due to the rain spells. But, all-in-all, it went really well."

A big factor supporting that fact, Gatzlaff said, was the Morton site's facility upgrades including a new in-bound and out-bound scale, a second grain dumping pit and receiving lane as well as a new dryer and holding bin.

A second 20,000 bushel per hour pit and receiving lane were added over the summer to help make operations more efficient in Morton.



Photos by Scott Tedrick



The Farmward Morton location added a new inbound and outbound scale this past summer to improve patron waiting and receiving times.

All about logistics

Turn to page 35

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All about logistics:

Continued from page 33

“Speed used to be kind of an issue here. From the time you scaled in to the time you left the yard, everything was going through the main scale and things would get bottlenecked. With the new scales out front everything is easier and more accessible,” he said.

Statistically, Gatzlaff commented the maximum wait time was cut in half. “This year, I never saw more than five trucks waiting in one line when last year I heard there could have been as many as 10 to 12,” he said.

The second pit and receiving lane each have 20,000 hour bushel capacities while the new grain drier is capable of operating at 7,500 bushels per hour and the new wet holding bin provides an 85,000 bushel storage space.

“We appreciate the business we received this fall and really want to try to find efficiencies for our patrons,” Gatzlaff said. “Farmers here seemed to like the set up. We heard nothing but good comments in regard to the new speed and efficiency.”



Photo by Scott Tedrick

A 7,500 bushel per hour dryer and 85,000 bushel wet storage bin were both newly installed this past year.

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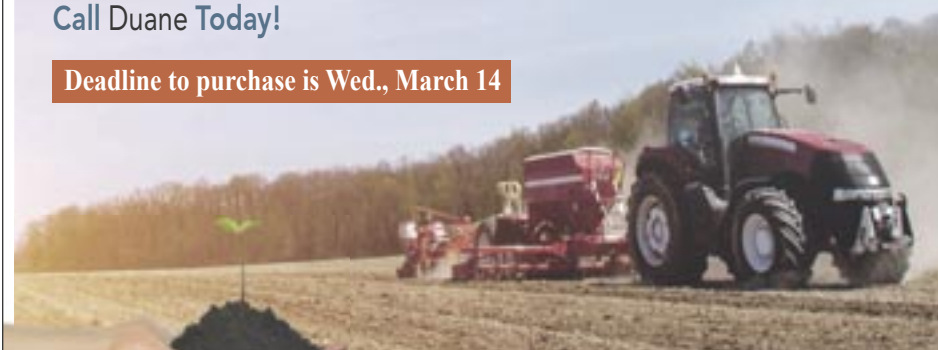
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Focus On Ag: New Tax Law

Written by Kent Thiesse
Farm Management Analyst
and Vice President,
MinnStar Bank
February 12, 2018

SECTION 199A OF THE NEW TAX LAW

For the most part, farm operators and farm businesses were satisfied with the “Tax Cuts and Jobs Act of 2017” that was passed by Congress and enacted into law late last year. There were provisions to lower individual and corporate tax rates, provisions to extend depreciation deductions, as well as a provision to double the Federal estate tax deduction. However, as time has progressed since the implementation of the new tax law, the part of the legislation that has been garnering the most attention in agricultural circles is the new “Section 199A” provision, which creates a pass-through tax deduction for income to and from qualified business entities.

The Section 199A deduction applies to income earned by pass-through business entities, such as sole proprietorships, partnerships, S-corporations, etc. The income earned by these types of entities is not taxed directly; however, it is passed through to the tax returns of the individual owners, such as Schedule F for Federal tax returns filed by farm businesses. The intent of including Section 199A in the recently passed tax law is to ensure that farm businesses and other business entities, which are not C-corporations, receive similar tax benefits through the legislation as those received by the corporations. The tax law reduced the maximum tax rate for C-corporations from 35 percent to 21 percent.

The Section 199A provision also retained a deduction for cooperatives that was eliminated when the previous Section 199 was removed during the drafting of the new tax law. The provision provides a 20 percent deduction on “qualified cooperative dividends”. Typically, these would be thought of as the patronage dividends by cooperatives to their membership, which will now again be covered by the new legislation. However, the new legislation also now covers the payments made by cooperatives for grain and other agricultural products, which was not part of any previous tax legislation.

Under normal circumstances, if a farm operator sells grain or farm products, the farm business entity can take a 20 percent tax deduction of the net profit (gross sales minus qualified expenses) when calculating their taxable income. This provision will still be in place under the new tax law



on the proceeds for grain or agricultural products that are received from a grain warehouse, processing plant, or other farm business that is not a cooperative. However, under the new Section 199A provision, grain and agricultural products that are sold through a cooperative will receive a 20 percent tax deduction on the gross sales, rather than on the net profit. The Section 199A provision applies to grain and agricultural products sold by farm business entities that are set up as sole proprietorships, partnerships, and S-corporations, but not to farm businesses set up as C-corporations.

An example of how this could affect an independent grain farmer with gross sales of \$500,000, total expenses of \$450,000, and net income of \$50,000 for a given year, would be as follows:

- If the grain is sold to grain firm, processing plant, ethanol plant or livestock producer that is not cooperative, there would be a tax deduction of \$10,000 (\$50,000 net income times 20 percent).
- If the grain is sold through a cooperative, the total potential tax deduction would be over \$100,000 (\$500,000 gross sales times 20 percent), plus 20 percent of the cooperative dividend.

Many professionals in the grain industry feel that the new Section 199A provision creates an unfair incentive for cooperatives in the grain procurement industry. However, some farm organizations and others have pointed to the significant corporate tax reduction that was included in

the new tax law as a major benefit to corporations that is not available to other types of business entities. Some members of Congress have been working on drafting legislation to make corrections Section 199A language, citing that the current language exceeded the intent of the legislation. The two-year budget deal recently passed by Congress did not include any provisions to correct or adjust the Section 199A provision.

Most tax experts feel that eventually the Section 199A provision will be adjusted by Congress; however, it is not known what that adjustment may look like, or when it will take effect. Some farm operators have been selling grain to cooperatives since January 1, 2018, which raises some questions regarding 2018 Federal income tax calculations Will those grain sales qualify for the Section 199A as it now stands, or will any adjustments be retroactive back until the beginning of the year? Also, what will be the impact on grain that is now being forward priced now cooperatives for future delivery later this year? It may be a while before we know the answers to those questions.

Farm operators are encouraged not over-react to the Section 199A provision when comparing various grain bids. First of all, the potential added tax deduction available by selling grain through a cooperative, if it occurs at all, is only a benefit to a farm business entity that has a high enough taxable income level to utilize the deduction. It may not be worth sacrificing

a higher price quote from an ethanol plant or processing plant just to receive the added tax deduction available by selling the grain through a cooperative at a lower price.

Some farm operators have also talked of working with other farmers to form new cooperative business entities to take advantage of the recently enacted Section 199A tax provision. However, tax experts advise caution before proceeding with restructuring farm business entities simply to adjust to the new legislation, which could be changed in the future. In addition, the Internal Revenue Service (IRS) may offer some guidance or interpretation regarding taxation under the new Section 199A provision. The best advice for farm operators at this point is to be patient, and to consult with a certified public accountant (CPA) or tax accountant regarding the potential impacts of the new Section 199A tax provision on their farm business for 2018 and beyond.



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Focus On Ag: Crop Insurance

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February 5, 2018

2018 CROP INSURANCE CONSIDERATIONS

During the next few weeks, many farm operators will be finalizing their crop insurance decisions for the 2018 crop year. March 15th is the deadline to purchase crop insurance for the 2018 crop year. Profit margins for crop production this year remain very tight, which makes the 2018 crop insurance decisions even more critical. Producers have several crop insurance policy options to choose from, including yield protection (YP) policies and revenue protection (RP and RPE) policies, as well as other group insurance policy options. There are also decisions with using “enterprise units” versus “optional units”, and whether or not to take advantage of the “trend adjusted” APH yields for 2018.

Yield Protection (YP) insurance policy options provide for “yield only” insurance protection, based on historic actual production history (APH) yields on a given farm unit. YP prices are based on average Chicago Board of Trade (CBOT) prices for December corn futures and November soybean futures during the month of February, similar to revenue insurance products. Producers can purchase YP insurance coverage levels from 50% to 85%, and losses are paid if actual corn or soybean yields on a farm unit fall below the yield guarantees.

Revenue protection (RP) and revenue protection with harvest price exclusion (RPE) insurance policy options provide a guaranteed minimum dollars of gross revenue per acre (yield x price). This minimum guarantee is based on yield history (APH) and the average CBOT prices for December corn futures and November soybean futures during the month of February. The RP and RPE insurance policies function essentially in the same manner, except that the guarantees on RPE policies are fixed at the base price level, and are not affected by harvest prices that exceed the base price. The revenue guarantee for RP policies is increased for final insurance calculations, if average CBOT prices during the month of October are higher than the February CBOT prices.



Producers purchase RP and RPE insurance coverage levels from 50% to 85%, and losses are paid if the final crop revenue falls below the revenue guarantee. The final crop revenue is the actual yield on a farm unit times the CBOT December corn futures price and November soybean futures price during the month of October. As of February 5, the 2018 estimated crop prices in the Upper Midwest for YP, RP, and RPE policies were \$3.93 per bushel for corn and \$10.02 per bushel for soybeans, which are very similar to the 2017 base prices. The 2018 base prices will be finalized on March 1.

Most corn and soybean producers have utilized RP policies in recent years; however, in many years the RPE policies can offer similar protection at a lower premium cost. If the “harvest price” (average CBOT price in Oct.) for December corn futures or November soybean futures is lower than the “base price” (average CBOT price in Feb.), the RP and RPE payment calculations function similarly, and RPE policies will likely result at higher net indemnity payment at similar insurance coverage levels. However, it is important to recognize the added risk of utilizing a RPE policy when the final “harvest price” exceeds the “base price” in years when farm units have a yield loss that exceeds the insurance coverage level, such as occurred with the 2012 drought in some areas. This scenario could result in significantly less insurance indemnity payments with RPE policies, as compared to RP policies.

Many producers in the Upper Midwest have been able to significantly enhance their insurance protection in recent years by utilizing the trend-adjusted yield (TA-APH) endorsement, with only slightly higher premium costs. The APH yield exclusion (YE) option allows specific years with low production to be dropped from crop insurance APH yield guarantee calculations. Several counties in Central and Northern Minnesota are eligible for YE for corn and soybeans in some of the past ten years. For information on which counties, crops, and years are eligible for YE, go the RMA web site at: <http://www.rma.usda.gov/>

Given the tight profit margins for crop production in 2018, some producers may have a tendency to reduce their crop insurance coverage, in order to save a few dollars per acre in premium costs. However, a producer must first ask the question: “How much financial risk can I handle if there are greatly reduced crop yields due to potential weather problems in 2018, and/or lower than expected crop prices?” RP or RPE crop insurance policies serve as an excellent risk management tool for these situations, and 2018 may not be the year to reduce insurance coverage. Many producers will be able to guarantee near \$550.00 to \$650.00 per acre for corn, and near \$350.00 to \$450.00 per acre for soybeans at the 85% coverage level in 2018, especially when also utilizing trend-adjusted APH yields.

A reputable crop insurance agent is the best source of information to find out more details of the various coverage plans, to learn more about the TA-APH yield endorsement, to get premium quotes, and to help finalize 2018 crop insurance decisions. Following are also some very good web sites with crop insurance information:

- > University of Illinois FarmDoc : <http://www.farmdoc.illinois.edu/cropins/index.as>
- > USDA Risk Management Agency (RMA) : <http://www.rma.usda.gov/>





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God made a farmer

By: Paul Harvey From his address to the 1987 AFBF Convention.

On the eighth day, God looked down on his planned paradise and said, "I need a caretaker."

So God made a Farmer.

God said, "I need somebody willing to get up before dawn, milk the cows, work all day in the field, milk cows again, eat supper then go to town and stay past midnight at a meeting of the school board."

So God made a Farmer.

"I need somebody with arms strong enough to wrestle a calf and yet gentle enough to deliver his own grandchild; somebody to call hogs, tame cantankerous machinery, come home hungry, have to await lunch until his wife's done feeding visiting ladies, then tell the ladies to be sure and come back real soon, and mean it."

So God made a Farmer.

God said, "I need somebody willing to sit up all night with and newborn colt, and watch it die, then dry his eyes and say, 'Maybe next year.' I need somebody who can shape an axe handle from a persimmon sprout, shoe a horse with a hunk of car tire, who can make a harness out of hay wire, feed sacks and shoe straps, who at planting time and harvest season will finish his forty hour week by Tuesday noon and then, paining from tractor back, will put in another 72 hours."

So God made a Farmer.

God had to have somebody willing to ride the ruts at double speed to get the hay in ahead of the rain, and yet stop in mid-field and race to help when he sees first smoke from a neighbor's place.

So God made a Farmer.

God said, "I need somebody strong enough to clear trees and heave bales, yet gentle enough to wean lambs and pigs and tend to pink combed pullets; who will stop his mower for an hour to splint the broken leg of a meadowlark. It had to be some-



body who'd plow deep and straight and not cut corners; somebody to seed, breed, and rake and disk and plow and plant, and tie the fleece, and strain the milk, and replenish the self-feeder and end a hard week's work with a five-mile drive to church. Somebody who would bale a fami-

ly together with the soft, strong bonds of sharing; who would laugh and then sigh, and reply with smiling eyes when his son says he want to spend his life doing what dad does."

So God made a Farmer.

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