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October 6, 2022, ISSUE

Where the rubber meets the silage tarp

Manley Tire and Oil Service is recycling old tires into silage tarp weights and woven cattle mats.

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Think you had a dirty farm job as a kid? Wait til you read this.

Star Herald General Manager Rick Peterson shares his memories as a kid in a turkey barn where his job was to 'make the toms and the hens happy.'

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Changes are on the horizon for veterinary care

Federal guidance directs how we do feed grade antibiotics. Dr. Erin deKoning explains how it affects livestock care on the farm and feedlots.

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Each turbine requires underground "collector" cables to deliver electricity to the grid. These 200,000 feet of cable are trenched in about 4 feet below ground level, and the trenching paths are roughly 90 feet wide, in order to accommodate equipment. This means widespready crop loss and damage to field tiles. All losses and damages are compensated by NextEra. (Lori Sorenson photo)

Wind turbines meet farm land

Farmers to be compensated for crop destruction as part of land lease agreements that pay roughly $17,000 per turbine per year for 50 years

By Lori Sorenson

NextEra Energy will soon bring on line 40 turbines for the Walleye Wind Farm in western Rock County.

The $150 million investment of 40 turbines is capable of generating approximately 110 megawatts of energy.

The 49-square-mile (31,000 acres) footprint includes Beaver Creek Township and portions of Springwater and Luverne townships.

NextEra hosted tours of the construction in progress for local leaders and media, and a good share of the information focused on the project's effects on agriculture and landowners who agreed to be part of the project.

Paths of destruction

For example, each turbine capturing wind energy requires underground "collector" cables to deliver it to grid.

These 200,000 feet of cable are trenched in about 4 feet below ground level, and the collection paths are roughly 90 feet wide in order to accommodate equipment.

This process began about midsummer, long after corn, soybeans, alfalfa and other crops were well into their

Wind turbines meet farm land/see 2B

Pedal tractors highlight Van Belle farming career

By Mavis Fodness

Albert Van Belle keeps a few reminders of his agriculture career at his farm west of Luverne — 175 pedal toys to be exact.

"Years ago I told him he couldn't retire until he got a hobby," said his wife, Debbie.

Albert's first pedal tractor was one he restored about a decade ago, as he slowly began turning the farming operation over to his three sons.

Now the collection lines the walls of Van Belle's "man cave," a former detached garage. Because of the size of the collection, a display of the ridable toys also lines one wall in the machine shed that houses the full-sized tractors.

Before starting his collection of pedal tractors, Albert and his son, Todd, began collecting lawn mowers. They would fix the machines or modifying the lawn mowers for use at lawn mower pulls.

"We got sick of that in a real hurry," Albert said. "Dealing with dead batteries, old gas, tires that are flat and batteries always leaking. With pedal tractors you don't have any of that — you just put

Mavis Fodness photo/0929 Ag Tab Van Belle Pedal Tractor
Albert Van Belle's garage displays his pedal tractor collection. He began about a decade ago and includes not only pedal tractors but pedal airplanes, cars and a dump truck.

them on a shelf, lock the door and walk away."

Todd estimated he purchased a pedal tractor at a Sioux Falls flea market about 15 years ago, bringing back memories of playing with a pedal tractor at the neighbor's house.

Van Belle pedal tractors/see page 8B

Wind turbines meet farm land/continued from page 1B

growing season.

The result has been hundreds of acres of crop loss due to collector cable pathways, not to mention damage in all stages of turbine construction, including access roads, turbine sites and collector cables.

And all landowners will be thoroughly compensated, according to Walleye Wind project developer Danell Herzig.

"For the lease agreement, they'll go to the Chicago Board of Trade and get the average price of the crop, average yields," she said during a Sept. 21 tour.

"Landowners will have a chance … if numbers are too low, and they want to show us, obviously we'll accept that. And they'll be compensated for their loss."

This also goes for tile repairs.

When trenching equipment buries collector cables, there's no avoiding drainage tiles, which get severed.

"When they open the trench to put the cable in, a tile contractor leads and pre-identifies the cable, staking it as soon as it's damaged," Herzig said.

"They're repaired immediately, but it's inevitable you're going to miss some. We try really hard to fix it as we go, but you basically have to damage them to bury the cable."

She said they try to avoid the main lines, and landowners are covered for years out from project completion.

"If crops don't grow because it's wet, we're obligated to come back and fix it and compensate them for crop loss," Herzig said.

Cranes

The collection paths have also been used to move cranes between turbine sites, and to the outside observer, they're construction projects in themselves, with smaller cranes transporting and assembling the bigger cranes.

The larger cranes (the main erection cranes) weigh 716 tons and are capable of lifting 650 tons straight up and down and are worth roughly $7 million apiece.

"They are very specialized," said civil engineer Paul Kwarta, who's in charge of road and ground conditions.

"They have counter weights hanging on the back to adjust what they're lifting. The rack automatically moves back and forth as the load goes up."

He said these 650s rest on "crane mats" comprised of wooden planks 5 feet wide by 20 feet long by 1 foot thick to displace their weight on the ground. Softer or wetter ground requires a bigger crane mat.

Smaller cranes with 300-ton lifting capacity are used to assemble the lower tower sections and build the rotors on the ground before they're lifted place.

Compensation and long-term benefits

The turbine foundations required excavating a hole approximately 10 ft. deep and approximately 50 ft. in diameter, also leaving wide-scale disruptions to farm ground cropland.

But Herzig said most of the disruptions will be reclaimed.

"Years from now it will be cornfields and beans right up to the base of the turbines," she said. "And the roads to the turbines won't be as wide as they are now to allow for truckloads and cranes."

She said a construction team will reclaim all of the construction areas and repair roads and intersections.

The main erection cranes weigh 716 tons and need to rest on "crane mats" comprised of wooden planks 5 feet wide by 20 feet long by 1 foot thick to displace their weight on the ground. Smaller cranes with 300-ton lifting capacity are used to assemble the lower tower sections and build the rotors on the ground before they're lifted in place. (Lori Sorenson photo)

"It will look like it did, except that you'll have new access roads and turbines," Herzig said.

Benefits for farmers

When company officials first started seeking lease agreements in 2020 with landowners for turbine sites, they offered a deal that was difficult to refuse.

They offered a $10,000 signing bonus, plus $15,000 per year over the life of the project — roughly 50 years, with built-in inflationary adjustments.

For rough figuring, that's $17,000 per turbine per year to give up 1.5 acres for each turbine and its necessary access road.

Factoring in other wind rights agreements and compensation, that's an estimated $34 million in local pockets for the life of the wind farm.

Despite the lucrative offer, planners encountered some resistance.

For example, some farmers flatly opposed a turbine on perfectly good cropland.

"I didn't work this hard for this many years to get half-mile rows only to have a turbine parked in the middle of a field," said one who declined a wind contract.

Those who did sign wind agreements essentially saw a better deal in the lease payments than farming the small pieces of ground they gave up.

"I can put $700 into an acre of corn, or I can get the same income for a lot less work," said one farmer who negotiated for three turbines on his land.

Others supported the project for community gains and environmental benefits, in addition to the lease payments.

"This offers a potentially significant revenue source for the county and the township," said another participating landowner.

"We feel everyone should play a role in contributing to the preservation of our environment for future generations."

Herzig said this general spirit of cooperation is what sets Rock County's project apart from nearly 50 other wind farms NextEra has constructed around the country.

"I have worked all over the country on these projects. People want the wind projects here, where in other areas you end up with a lot of opposition," she said.

"I believe, having worked in this area for a while, you guys were among the early adopters of wind energy in this country, so it's not new and scary."

The wind farm will generate $400,000 to $600,000 in annual tax revenues to Rock County and provide electricity to the Minnesota Municipal Power Agency through a 30-year purchase agreement.

Every single turbine has buried cables — collection lines — that take the power they're generating and send it back to NextEra's collector substation, which collects all the power from the turbines and steps it up to a higher voltage and sends it to a "point of interconnection" substation owned by Northern States Power, which then sends it the grid. This 5-acre piece of land is the site of the collector substations and the future operations building where wind technicians will work.

Where the rubber meets the tarp … and cattle mat

Sliced tires from Manley Tire and Oil Service are reused as silage tarp weights and woven cattle mats

By Mavis Fodness

A decade ago, Manley Tire & Oil Service gave away the sidewalls from used pickup tires.

As a sideline to its tire sales and vehicle service business, Manley purchased a machine that slices the treads from used tires.

While the treads were used to make cattle mats, shop manager Joel Vanderburg said he had no use for the tire's thin sidewalls.

He gave them to farmers to use as weights on top of silage piles.

"The benefit of having the sidewall of your tire holding down the tarp versus the whole tire is that it doesn't hold any water," he said.

"A full tire is extremely heavy and they get full of dirt, dust and water, so it makes the job a lot harder to do."

The use of only the tires' sidewalls is catching on in the ag community.

"We sell out every year," he said.

Recently added were sidewalls from semitrailers, which are larger and heavier than the pickup truck option.

A pickup sidewall weighs about 5 pounds while the large semitrailer sidewall weighs between 20 to 23 pounds.

When not holding down the tarp, the sidewalls are easily stacked together for storage.

Mavis Fodness photo/Ag Tab Manley Tires

Manley Tire & Service employee Steffan Adams places a sidewall from a semitrailer tire on the pile during a break in customers at the Manley, Minnesota, business. The semitrailer sidewalls are a popular alternative among farmers who used to use full-sized tires as weights on silage tarps. The semi tire tread is transported to a tire recycler in Missouri.

"There was such a demand for them because they worked out so well, so we started asking for a fee for them," Vanderburg said.

Cost per sidewall is $1.25 for the pickup size and $2.25 for the semi. The pickup sidewalls are sold in bundles of 50 with semi sidewalls in a bundle of 30.

"Everybody has personal preferences," he said.

"Some farmers don't want to carry around a 20-pound sidewall and rather carry 5 pounds but they will need more of them (because they are smaller.)

Cattle mats are popular with farmers

The use of tire sidewalls on silage piles is a result of Manley Tire's cattle mat business, which only uses the pickup truck tire's tread.

Vanderburg said he purchased the specialized equipment that slices apart the tire's sidewall and tread several years ago.

The treads are woven into

This social media photo (at left) shows an Iowa church youth group tarping a silage pile for a fundraiser. In the photo at right by Mavis Fodness, Manley Tire & Service creates cattle mats from used pickup truck tire treads, a sideline the western Rock County business began 10 years ago. The cattle mats are used over concrete to prevent slippage or in muddy areas.

Manley Tire and Oil Services finds new use for old tires/continued from page 1B

a 6-foot-by-6-foot mat for use in cattle feedlots.

A couple of local cattlemen approached Vanderburg about building mats similar to those sold at farm supply stores.

"Working with them, we built some nice cattle mats," he said. "We learned the "dos" and "don'ts."

The "dos" are the use of stainless steel bolts to hold the tire trends together. Among the "don'ts" is not making the mats larger than the six-foot-long tire tread due to a large bump that a seam creates.

"We (also) put chains on two sides of them because farmers want something they can take the forks of their skid loader and tractor and lift it up, shake it off and place it back down," Vanderburg said.

One use of the pads is on top of slippery concrete in high traffic areas such as at the cattle chute or in an alley where animals are required to take sharp turns.

Another use is over muddy areas in feedlots.

Although the mats are durable, they are not recommended as animal bedding because the tire weave is bumpy.

"We advertise that they are indestructible and have a one-year warranty. Since we've started, I don't remember one that we have ever had to honor the warranty," Vanderburg said.

Mavis Fodness photo/Ag Tab Manley Tires

Steffan Adams holds the semitrailer tire tread as he uses a

"The benefit of having the sidewall of your tire holding down the tarp versus the whole tire is that it doesn't hold any water. A full tire is extremely heavy and they get full of dirt, dust and water, so it makes the job a lot harder to do."

— Joel Vanderburg, Manley Tire and Oil Service

Both products keep production crew busy

The cattle mats and sidewall weights are completed during down time while waiting for customers at the rural Rock County business.

Vanderburg said the tire and service shop does not take appointments. At times the first-come, first-served customer service leaves the 10 to 12 production workers time between customers.

Several employees jump into recycling the used tires for the cattle mats and sidewall weights during the lull in the tire business.

Using a portion of the tire locally, while the rest of the tire (mainly the semi tire tread) is recycled, has reduced the trips to the Missouri recycler.

"So this is kind of a unique way to keep those costs down," Vanderburg said.

USDA to survey Minnesota farm chemical use and production

The U.S. Department of Agriculture's National Agricultural Statistics Service (NASS) will gather information about production practices from producers across Minnesota as part of the 2022 Agricultural Resource Management Survey (ARMS).

"ARMS is a vital survey that tracks how Minnesota farms use technology to manage production of their major field crops," said NASS Minnesota state statistician Dan Lofthus.

"The results of this survey also help policymakers and farm groups understand the factors driving the costs and returns of crop production," he said.

This year NASS is reaching out to survey wheat and potato producers across the country. NASS will conduct the survey starting in October and recommends that farmers have their fertilizer and pesticide spray records available to speed up the survey process. A USDA or NASS representative will call producers to set up an interview to assist in the completion of the questionnaire. Producers may also receive an email reminder if they opted for email service.

ARMS is conducted in three phases, from May 2022 through April 2023. The first phase screened participants to make sure they have the commodity of interest and would accurately represent the entire U.S. farm sector. In this current phase, NASS is collecting information on production practices.

In the final phase, NASS will survey producers on cost of production, farm income, and production expenditures.

NASS safeguards the privacy of all respondents. The information provided will be used for statistical purposes only. In accordance with federal law, survey responses will be kept confidential and will not be published in identifiable form.

ARMS is a joint effort of NASS and USDA's Economic Research Service. For more information about ARMS, visit nass.usda.gov/go/arms.

For reports and analysis of ARMS data, visit ers.usda.gov/arms.

All NASS reports are available online at nass.usda.gov/Publications.

For more information, call Dan Lofthus at the NASS Minnesota Field Office, 651-728-3113.

NASS is the federal statistical agency responsible for producing official data about U.S. agriculture and is committed to providing timely, accurate and useful statistics.

Harvest season for 2022 underway in many areas of Midwest

By Kent Thiesse

The warm late growing season during September this year has pushed the 2022 corn and soybean crop very rapidly toward maturity.

By the end of September, soybean harvest was 50 percent or more completed in many portions of the Upper Midwest, while some areas still needed a bit more time for soybeans to fully mature.

Many corn hybrids had also reached physiological maturity by late September and were also ready to be harvested; however, some producers are hoping for some significant field dry-down of the corn prior to harvest.

As of Sept. 28, a total of 2,629 growing degree units (GDU's) had been accumulated since May 1 at the University of Minnesota Southern Research and Outreach Center at Waseca, which is comparable to many areas of southern Minnesota and northern Iowa.

This will be the final 2022 GDU count at Waseca, as that location received the first freezing temperatures of the year on Sept. 28.

The 2022 GDU accumulation at Waseca exceeded the normal GDU accumulation by 5 percent; however, the 2022 total trailed the 2021 GDU accumulation in late September by 121 GDU's.

The extra growing degree units, combined with dry weather in September, helped this year's corn and soybean crop reach maturity, as well as to dry down rapidly in the field.

Matt Sorenson harvests soybeans in a field west of Hardwick Thursday evening, Sept. 27, when crop conditions were right.

Most soybeans have now reached maturity, and soybean harvest has been underway for the past couple of weeks in many locations across southern Minnesota and northern Iowa.

As expected, soybean yields have been highly variable across the Upper Midwest due to differing impacts from rainfall amounts and timeliness of rainfall in many locations, as well as moderate to severe drought conditions in Nebraska, Kansas, and portions of southern South Dakota and western Iowa.

Generally, the soybean yields have been average or above and much more consistent in south central and southeast Minnesota, Wisconsin, and the eastern half of Iowa, as well as in Illinois and Indiana.

Soybean yields in other areas have been highly variable depending on the growing season rainfall. Soybean yields in areas impacted by drought have been well below the crop insurance APH (average) yields.

Most of the corn in the Upper Midwest has reached physiological maturity, which is the "black layer" stage, or is very close to reaching maturity.

Corn is usually at 30-32 percent moisture when it reaches the "back layer" stage and then begins to dry down naturally in the field.

Ideally, growers like to see corn dried down in the field to at least 20-22 percent moisture or lower before they harvest the corn.

This greatly saves on corn drying costs and improves the quality of the corn being harvested and going into storage.

Corn is usually dried down to a final moisture content of 15-16 percent moisture for safe storage on the farm until the following summer.

Corn will dry down about 0.5 percent per day naturally at an average daily temperature of 60 degrees Fahrenheit, which increases considerably at higher temperature levels, such as have existed in recent

Harvest/continued on 14B

Schedule a review of your insurance to check for gaps

By Shirley Top Kozlowski
Insurance Agency

The Midwest has been through the most severe storm season in recent history, resulting in the greatest number of severe claims since I began my insurance career in 1987.

Kozlowski Insurance Agency is an independent agency representing many reputable companies.

To give you an idea of the significance of these storms, here are a few of the storm's statistics from one of our companies as of Sept. 1.

•Property storm claims from April through June 30, 2022 – 26,208.

•Property storm claims in all of 2021 – 13,266.

•Property storm claims through Sept 1, 2022 – 29,187.

•Largest 4-day event in company history, May 9 through 12, 2022 – $250 million.

•Previous record storm total – $48 million.

•Automobile storm losses from April through June 30, 2022 – $23.2 million.

•Automobile storm losses from April through Jun 30, 2021 – $2.3 million.

With this type of activity, service could not be what clients were used to, but our companies worked through it.

July and August had some activity, but nothing like April and June. There is light at the end of the tunnel, but companies will need some favorable weather to get caught up.

With more than 80 company adjusters, independent adjusters, other departments within the company all pitching in to help the claims staff, it has been a real team effort to help policyholders in their time of need. Thank you for your patience as our companies worked through record storm totals.

In the event you are underinsured, everything you have worked so hard to obtain can be taken away, leaving families exposed to financial ruin.

... You could be spending less money and getting better coverage. Who wouldn't be happy with that?

We all know in the last two years residential and building costs have increased substantially.

Material costs were not the only source of rising cost; labor wages also contributed due to scarcity of qualified available labor.

Regarding your property coverage:

•Is your amount of coverage on your dwelling and outbuildings adequate? You are responsible for selecting the appropriate amount of coverage on your insurance policy.

The coverage you have may not replace your home, your buildings or other property you have insured.

Check with a contractor to make sure your coverage is adequate, especially on buildings that are pertinent to your operation.

•Do buildings have replacement cost coverage, or will there be depreciation?

•Verify coverage on your machinery, livestock, grain, hay, corn stalk bales.

Is your grain coverage adequate?

Grain prices have increased. Have you adjusted your grain coverage? The amount of coverage on your farm property, machinery, livestock, grain must be within 80 percent of your total farm inventory to avoid penalties on a loss.

If you are extremely short on your grain coverage, you likely are not within 80 percent of your total inventory. In the event a combine fire loss, you would be penalized for being underinsured.

•Blizzard or suffocation coverage on livestock?

•Loss of income for confinement buildings or dairy farms?

•Ingestion of foreign objects, such as rocks, post etc., for farm equipment?

•Debris removal?

•Farm extra expense, such as farm equipment rental?

•Cab glass equipment for farm equipment?

•Licensed trailers?

•ATV 4-wheeler, side by sides, snowmobile, golf cart, boat?

•Equipment breakdown coverage for dwelling, outbuildings, hog confinements, dairy farms, grain systems, etc.?

Consider an umbrella liability policy $1,000,000 to $5,000,000 that provides you with an extra layer of liability coverage in addition to your underlying liability exposure on your farm, auto and recreational vehicles.

Many people assume their auto and farm coverage will provide all the liability insurance they need. In the event you are underinsured, everything you have worked so hard to obtain can be taken away, leaving families exposed to financial ruin.

Scheduling an annual review of your insurance program can help identify gaps in your coverage or help additional discounts.

An hour of your time will make you feel more confident throughout the year so that you can focus on the things that are most important to you. You could be spending less money and getting better coverage. Who wouldn't be happy with that?

Thank you for the trust and confidence in Kozlowski Insurance Agency. We are looking forward to quiet fall weather.

Wishing you all a safe and blessed harvest.

Van Belle pedal tractor collection/continued from page 1B

"The bearings were shot. We never pedaled it. We just pushed each other around on it," Todd said.

Tired of throwing the pedal tractor back on the junk pile after each time the Van Belles left, the neighbor gave the toy to them.

Years later Todd sandblasted the toy's cast iron body and applied a new coat of red spray paint. New tires, decals, a steering wheel and seat were added.

"It looks brand new," Albert said.

The 400 McCormick Farmall became the first pedal tractor in Albert's collection, which has grown to include Olivers, Fords, Allis Chalmers, Massey Fergusons and John Deeres.

He's also collected pedal cars, fire trucks, a dump truck and airplanes.

But it's the tractors on which Albert focuses.

"Every place I go, I am watching," he said. "I don't care which brand it is. I am starting with the older ones, but they are getting hard to find."

He's found them at yard sales, auctions, flea markets or private sales.

He's also purchased one-of-a-kind pedal tractors that were created by using parts from other broken pedal tractors.

One such toy is a John Deere "crawler" or pedal bulldozer complete with tracks instead of wheels.

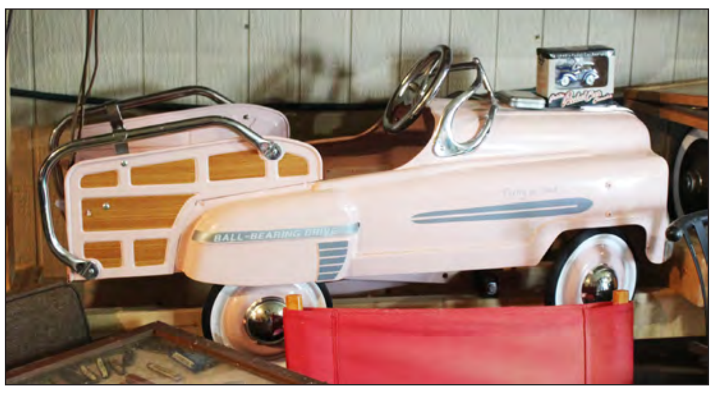
Often Albert has taken a "pile of junk," purchased new parts and assembled a usable pedal toy.

Mavis Fodness photo/0929 Ag Tab Van Belle Pedal Tractor

An Allis-Chalmers 190 XT pedal tractor brings back memories of the real-sized tractor that Albert Van Belle drove when he farmed with his late father, Chuck. Van Belle has also added the other series models of Allis-Chalmers to his collection.

Mavis Fodness photo/0929 Ag Tab Van Belle Pedal Tractor

A 50th anniversary celebration of the John Deere 30 is a gold-colored, wide front 4430 with dual tires. The pedal tractor is a recent addition to Albert Van Belle's pedal tractor collection.



"Pretty in Pink," is a pedal car (at left) resembling a "Woody," a 1950 S Murray Woody Jet Flow Station Wagon. It is a favorite of Debbie Van Belle, whose husband has a collection of 175 pedal toys. A 1950s pedal dump truck (at right) owned by Albert Van Belle is on display at the History Center in Luverne.

Restoration knowledge came from books dedicated to bringing the pedal tractors back to match the real-life tractors after which they were modeled.

He's currently on the hunt for an Oliver checkerboard, so called for the pattern on the toy's grill.

"They are $6,000 if you can find one," he said. "Some of these I have two grand in each one. Some of them are a stitch higher and some of them are over two grand. Some are $300. It varies."

He pursues his pedal tractor hobby for the nostalgia the toys evoke.

"At some point I've driven all of these (the full-sized versions) in here," he said.

His favorite is the orange 190 XT Allis Chalmers, one he drove as he farmed with his late dad, Chuck.

"That was our very first big tractor," Albert recalled. "Dad and I put a cab on it."

The largest collection is the series of John Deeres, starting with the 4020—which evokes the most memories.

"The most popular tractor in the world is the 4020," he said. "John Deere set the world on fire when they made the 4020. Then they became a series."

In addition to the 4020, Albert also has the 4010, 4030, 4040, 4050, and 4055 series.

"The only difference (in the pedal tractors) is that the 30 series have black on the decals, 50 series have lights on the front of them. All have subtle changes," Albert said.

He's shared his collection with groups who have visited the man cave and at speaking engagements where Albert will bring a couple of his favorite pedal tractors. He spoke at Poplar Creek, Debbie recalled.

"The older people really got a kick out of them," she said. "Brings back good memories."

Albert's still adding to his collection.

He recently purchased and assembled a 50th- anniversary edition of the 30 John Deere series, a gold wide front 4430 with dual tires. The uniquely colored tractor joins Albert's forever collection.

"I don't plan on ever selling them," he said. "My goal is to leave them sit. They'll likely sit here for another 50 years."

Someone constructed a one-of-a-kind John Deere "crawler," whose tracks turn as it is pedaled. Albert Van Belle said the crawler was constructed from an old pedal tractor, and he eagerly added the toy to his collection. At right, the very first tractor in Albert Van Belle's pedal tractor collection is a 400 McCormick Farmall that he restored with his son, Todd.

Tips to prevent combine fires

Recent drought conditions increase risk for combine fire during harvest

By UNMC, Central States Center for Agricultural Safety and Health, Omaha, Nebraska

No one wants equipment to go down during harvest, especially if it's due to a combine fire.

To help manage and prevent a combine fire, Joshua Michel, Iowa State University Extension and Outreach Field Agronomist, recommends practicing several safety principles before and during harvest season.

"Look at your local forecast," Michel said.

"When dry conditions persist, windy conditions increase risk for combine and field fires. That's especially true when winds are strong and humidity is low. There's a lot of dry corn stalks and bean residue, things are dustier, and all it takes to start a fire is a spark from an engine, overheated bearing, or contact with the exhaust manifold."

"When dry conditions persist, windy conditions increase risk for combine and field fires. That's especially true when winds are strong and humidity is low. There's a lot of dry corn stalks and bean residue, things are dustier, and all it takes to start a fire is a spark from an engine, overheated bearing, or contact with the exhaust manifold."

Joshua Michel, Agronomist

"Even if you think you smell something, it's better to call for help first, then inspect to see what's happening. No one will complain if they reach the field to find there's no fire to put out or you've managed to control it with your fire extinguisher." — Joshua Michel, Iowa State University Field Agronomist,

As technology advances, today's combines are larger and more powerful, which means they generate more heat during operation.

Fire needs two sources for combustion: heat and fuel.

"You can't get away from the heat a combine generates," Michel said.

"That means we have to do a good job of removing the fuel source that's near the heat. Keep that combine clean, especially around the engine compartment. Use a high-pressure washer or compressed air to get rid of caked-on oil and grease. Get any crop residue and dust off. The cleaner you keep it, the less potential there is for fire."

Other maintenance tasks that help reduce fire risk include checking coolant and oil levels every day, especially if the combine features an engine turbo charger. During operation there may be wear and tear on some areas which could lead to an oil or coolant leak.

"A good practice is to frequently blow off any leaves, chaff or plant material," Michel says.

"You could use a leaf blower if a pressure washer or compressed air isn't available. It's best to get that done at the end of the day. If you wait till morning, dew may make it more difficult to get the plant materials off the machine."

In addition to clearing the exterior of the combine, search for plant material that wrapped up on the machine near bearings, belts, or any place where friction occurs since friction is what produces heat.

"Check the exhaust system and make sure nothing is leaking, including fuel, oil, any hoses," Michel said.

"Inspect and clean any recessed areas near fuel tanks and lines. I know I sound like a broken record but keeping the machine clean is the best way to prevent a fire."

When it's time to refuel, take 10 to 15 minutes to allow the combine to cool down. This reduces the risk for gasoline or diesel fuel volatilization and igniting fumes.

"Research suggests that, if we have dry conditions, which we see this year across much of the Midwest, coupled with wind speeds in excess of 20 to 30 miles per hour, combine and field fires are nearly inevitable," Michel said.

"As dry as the growing season has been, things dry out even more in fall. Producers may want to consider if they can delay harvest until we have some moisture on the ground."

Michel notes that even a shower that brings a tenth of an inch of rain can help significantly reduce fire risk.

"Obviously, producers still need to get into the field, but whatever can be done to reduce the risk of fire will be beneficial," Michel said.

Most farm equipment is covered by insurance. However, in today's economy, obtaining necessary repairs or equipment replacement could be challenging and take a significant amount of time.

"Do all you can to prevent a fire," Michel said.

"Even if you think you smell something, it's better to call for help first, then inspect to see what's happening. No one will complain if they reach the field to find there's no fire to put out or you've managed to control it with your fire extinguisher."

For more information, contact Ellen G. Duysen at 402-552-3394 or at Central States Center for Agricultural Safety and Health; University of Nebraska Medical Center; College of Public Health, Room 3035; 984388 Nebraska Medical Center; Omaha, NE 68198-4388

Apply by Nov. 15 for Livestock Investment Grant to update operations

Minnesota livestock farmers and ranchers seeking to improve their operation are encouraged to apply for the Agricultural Growth, Research, and Innovation (AGRI) Livestock Investment Grant program.

The Minnesota Department of Agriculture (MDA) anticipates awarding approximately $1.3 million using a competitive review process.

Applications for the grant will be accepted until 4 p.m. on Tuesday, Nov. 15. A second round will open only if the MDA does not receive enough quality applications in this first round.

The MDA will issue a second RFP if there are any remaining funds by spring 2023. Unsuccessful applicants for this round will be able to reapply if a second round is offered.

All principal operators of livestock farms in Minnesota are invited to apply, including those who have received grants in the past.

Only one application will be accepted per farm. Preference will be given to applicants/farms that have not previously been awarded a grant.

Livestock Investment Grants encourage long-term industry development in Minnesota's $7 billion livestock industry.

Grant funds are available for equipment purchases, physical improvements and acquisition of facilities used to start, improve or expand livestock operations in the state of Minnesota.

Funding for the grants comes through the AGRI Program to advance Minnesota's agricultural and renewable energy industries.

Applicants may apply for up to 10 percent of their project's total expense, with a minimum expense of $4,000 and a maximum expense of $250,000.

Grant awards can range in size from $400 to $25,000. Only expenses incurred after the grant contract has been signed by all parties are eligible for reimbursement.

The MDA expects to have contracts to grantees by early 2023.

Applicants must use the MDA's online application portal to apply for the grant.

More information about can be found on the AGRI Livestock Investment Grant website.

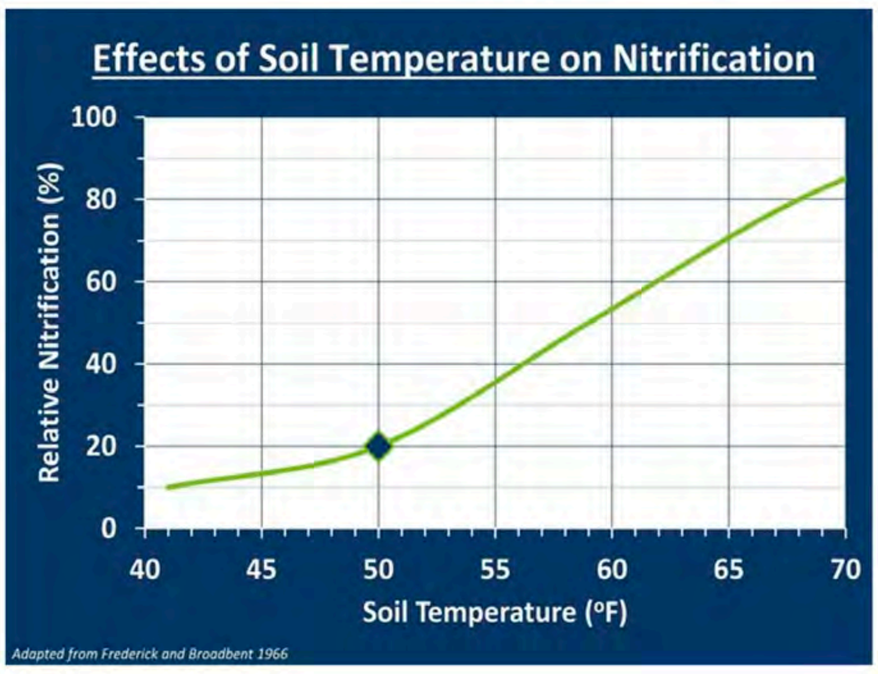
Rock County Land Management Office recommends waiting to apply manure until 50 degrees or colder

Consider soil temps when applying manure this fall

The University of Minnesota recommends delaying manure applications until soil temperatures are below 50 degrees F. Applying manure in late October or early November will reduce potential nitrogen loss.

Cool soil temperatures slow down the chemical reaction process that transforms the nitrogen in manure into nitrate that is susceptible to leaching.

To maximize nutrients, the cooler the soil at the time of application, the better. (See graph below)



Field trials conducted by the University of Minnesota Extension Service routinely see a 10 to 15 bushel/acre yield increase when manure applications occur in early November compared to early October.

The Department of Agriculture's Six-inch Soil Temperature Network tool can provide real time soil temperatures for your area.

Recommended manure application rates can be found at the University of Minnesota Extension website.

Contact Rock County Land Management at 507-283-8862 if you have questions about manure application rates.

USDA provides free, one-on-one help for farmers

FSA Service center staff like Eva Kramer in Luverne can guide farmers through the process of preparing and submitting required paperwork on their own, with no need to hire a paid preparer.

At USDA we are committed to helping farmers complete loan applications, environmental reviews and other paperwork free of charge.

One-on-one support is available at more than 2,300 USDA service centers nationwide.

USDA's Farm Service Agency and Natural Resources Conservation Service staff are usually co-located at these service centers and can help guide farmers to the best USDA assistance based on their unique goals, whether it is loans, conservation programs or insurance.

Service center staff can guide farmers through the process of preparing and submitting required paperwork on their own, with no need to hire a paid preparer. Language translation service is available in all USDA service centers, so one-on-one assistance with a service center employee can be translated in real time for farmers requiring it. And while some program and loan applications do have an administrative fee for filing, there is never a charge for preparation services provided by USDA staff.

Farmers who work with the USDA Service Center can:

•establish their farm by registering for a farm number, which is required for USDA programs and assistance.

•Learn how to meet conservation compliance provisions.

•verify eligibility for USDA programs.

•discuss their business and conservation goals.

•create a conservation plan.

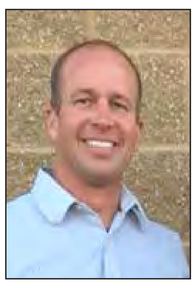
•fill out and file loan and program applications.

We are committed to delivering USDA programs and services to America's farmers and ranchers. Please make an appointment to discuss your business needs.

The Rock County FSA Office in Luverne can be reached at 507-283-2369.

Make decisions to manage larger risk today that can impact your bottom line tomorrow

By Rob Andringa
Professional Ag Marketing



Now is the time to dive into your operation. Look at your inputs, expected revenue, and try to accurately estimate your profit potential.

With each passing year, summers escape us faster. Another year of planted crops is making its way to maturity.

I read a great analogy of this change recently. The weather just went from 90 to 55 like it saw a state trooper.

As quickly as the seasons change, the news headlines seem to change even faster. Not so long ago, the headlines were focused on trade. Trade wars, as some would call it, became the focus of much of our economy until Covid made its impact.

Today the headlines have become much less about trade business and more about topics such as climate change, global unrest and inflation.

While we may have moved on from the headlines of toilet paper shortages, there is no doubt today you will find headlines on food shortages.

Recently I came across an article suggesting a list of 33 things we know about the coming food shortages.

The article summed up some shocking points for worldwide crop shortages in wheat, rice, produce and livestock attributed to a substantial portion of the world facing the largest drought seen in several years.

Adding to the drought are the rising prices of fertilizer and the lack of availability.

Demand at U.S food banks is said to be worse than during the Covid pandemic, while other nations are facing potential starvation. Looking at a world drought map, it is difficult to find a part of our world which was not touched by some form of a drought.

The tighter food supplies become, the more likely civil unrest will pursue. Today's global situation is pushing nations to promote a more climate-friendly environment.

The USDA announced it will triple the funding to $3 billion to reduce climate-harming emissions from farming and forestry.

With tighter food supplies come higher prices. Food inflation is up 13.5 percent year over year, which is the highest level since 1979. Inflation continues to raise a concern for the economy. The Biden administration passed through the Inflation Reduction Act moments after July inflation data was released, topping the forecast and raising consumer prices 0.1 percent. As the federal government has taken strong steps to manage inflation, another interest rate hike in September has become even more necessary.

While headlines themselves often become depressing, typically stating bad news, opportunities rise. Drought, inflation, shortages and even Russia-Ukraine war create market volatility.

Today commodities are offering prices with profitability. Managing those opportunities becomes much more important in a volatile market. Things that matter less in a stable market have a much bigger impact in a volatile market.

When supplies are tight, focusing on things such as basis plays an important part in your bottom line. Tight supplies turn into opportunities based on location. One location may have sufficient supplies, another may be in need. After a summer of excellent basis opportunity due to tight stocks, the current data from the USDA supply and demand report would indicate the trend could easily continue.

Tight supplies can equal soaring prices; however, soaring prices also lead to cutting demand.

The U.S. dollar is currently trading at all-time highs. The Fed has made it well-known they will continue to do what is necessary to slow inflation. Rate hikes will only cause the dollar value to rise, making the already high-priced U.S. commodity prices even less competitive in the global market.

Looking back over prior years with yield loss would show a rationing of demand mostly in exports and even in ethanol usage.

We see this rationing already taking place today. Gas prices have fallen 11 weeks in a row in the United States, thus reducing ethanol margins.

With all of this in mind, now is the time to dive into your operation. Look at your inputs, expected revenue, and try to accurately estimate your profit potential. Seek out opportunities that are tailored toward your risk tolerance. Make decisions that help you manage the larger risk in your business today that can impact your bottom line tomorrow.

Do not become complacent in today's marketplace. What profit is here today could be gone tomorrow.

USDA announces September 2022 lending rates

The U.S. Department of Agriculture (USDA) announced loan interest rates for September 2022, which are effective Sept. 1, 2022.

USDA's Farm Service Agency (FSA) loans provide important access to capital to help agricultural producers start or expand their farming operation, purchase equipment and storage structures, or meet cash flow needs.

Operating, Ownership and Emergency loans

FSA offers farm ownership and operating loans with favorable interest rates and terms to help eligible agricultural producers, whether multi-generational, longtime, or new to the industry, obtain financing needed to start, expand or maintain a family agricultural operation.

FSA also offers emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters or quarantine.

For many loan options, FSA sets aside funding for underserved producers, including veterans, beginning, women, American Indian or Alaskan Native, Asian, Black or African American, Native Hawaiian or Pacific Islander, and Hispanic farmers and ranchers.

Interest rates for Operating and Ownership loans for September 2022 are as follows:

•Farm Operating Loans (Direct): 4.125 percent.

•Farm Ownership Loans (Direct): 4.375 percent.

•Farm Ownership Loans (Direct, Joint Financing): 2.500 percent.

•Farm Ownership Loans (Down Payment): 1.500 percent.

•Emergency Loan (Amount of Actual Loss): 3.750 percent.

FSA also offers guaranteed loans through commercial lenders at rates set by those lenders.

FSA provides low-interest financing to producers to build or upgrade on-farm storage facilities and purchase handling equipment and loans that provide interim financing to help producers meet cash flow needs without having to sell their commodities when market prices are low.

USDA's Farm Service Agency (FSA) loans provide important access to capital to help agricultural producers start or expand their farming operation, purchase equipment and storage structures, or meet cash flow needs.

You can find out which of these loans may be right for you by using our Farm Loan Discovery Tool (also available in Spanish).

Commodity and Storage Facility Loans

Additionally, FSA provides low-interest financing to producers to build or upgrade on-farm storage facilities and purchase handling equipment and loans that provide interim financing to help producers meet cash flow needs without having to sell their commodities when market prices are low.

Funds for these loans are provided through the Commodity Credit Corporation (CCC) and are administered by FSA.

•Commodity Loans (less than one year disbursed): 4.125 percent.

•Farm Storage Facility Loans:

--Three-year loan terms: 3.125 percent.

--Five-year loan terms: 2.875 percent.

--Seven-year loan terms: 2.875 percent.

--Ten-year loan terms: 2.750 percent.

--Twelve-year loan terms: 2.875 percent.

--Sugar Storage Facility Loans (15 years): 3.125 percent.

Pandemic and disaster support

FSA broadened the use of the Disaster Set Aside (DSA), normally used in the wake of natural disasters, to allow farmers with USDA farm loans who are affected by COVID-19, and are determined eligible, to have their next payment set aside.

Because of the pandemic's continued impacts, producers can apply for a second DSA for COVID-19 or a second DSA for a natural disaster for producers with an initial DSA for COVID-19.

The COVID-DSA is available for borrowers with installments due before Dec. 31, 2022, and whose installment is not more than 90 days past due when the DSA request is made.

The set-aside payment's due date is moved to the final maturity date of the loan or extended up to 12 months in the case of an annual operating loan.

Any principal set-aside will continue to accrue interest until it is repaid. Use of the expanded DSA program can help to improve a borrower's cash flow in the current production cycle.

FSA also reminds rural communities, farmers and ranchers, families and small businesses affected by the year's winter storms, drought, hurricanes and other natural disasters that USDA has programs that provide assistance.

USDA staff in the regional, state and county offices are prepared to deliver a variety of program flexibilities and other assistance to agricultural producers and impacted communities. Many programs are available without an official disaster designation, including several risk management and disaster recovery options.

More information

Producers can explore available options on all FSA loan options at fsa.usda.gov or by contacting your local USDA Service Center.

USDA touches the lives of all Americans each day in so many positive ways.

In the Biden-Harris administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers.

This ensures access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America.

To learn more, visit usda.gov.

You want me to do what?!

Peterson recalls high school turkey farm job working with toms and hens

My new-found turkey farm co-workers were a little vague as to what my particular job would be. I thought, 'Good God, first the toms, now the hens? What had I gotten myself into?'

—Rick Peterson, recalling his high school job on a turkey farm

By Rick Peterson, Tollefson Publishing General Manager

This column topic is a result of an office conversation we had a few weeks ago while we were discussing possible column ideas for Star Herald Fall Ag Edition.

The idea of farm-related jobs we had when we were kids came up, and you can imagine there were the usual ones like baling hay, cleaning barns, feeding the animals and so on.

I chimed in with, "You won't believe the farm job I had when I was in high school!" I tried to explain it in a way that would be suitable for the politically correct office conversation.

The year was 1973. Our family had just moved to Brewster, and I was getting to know some of my new high school classmates. The conversation eventually got around to what kind of odd jobs were available.

Well, "odd" doesn't even begin to describe my future employment opportunity.

My written words don't do justice to the verbal words my new classmates used to describe my new job.

Every Wednesday morning throughout the school year, there were six of us who were excused from school until noon so we could do our thing on the turkey farm south of town.

Our "thing," as it turned out, was to ... let's say ... make sure the turkeys had a productive morning.

There were 3,000 hens and maybe 40 toms or so that looked forward to our weekly visit.

I had spent a number of summers working on my uncle's farm growing up, so I had seen a thing or two.

One of the things that I'll never forget is the traveling artificial inseminator that showed up on the farm to breed my uncle's cows. To this day arm-length plastic gloves give me the willies.

My new-found turkey farm co-workers were a little vague as to what my particular job would be.

I remember someone suggested I should start my first day on the job in the tom house.

So, an older guy and I (I think he was the owner of the turkey farm) headed over to the tom house.

We walked into the tom house, and there were 40 of the biggest birds I have ever seen!

The old guy told me they weighed up to 45 pounds. Not sure what was about to happen next, I said, "Now what?"

He told me to go grab one of the toms and put him up on the table over in the corner and lay him on his side. When I turned and looked at the toms, I could swear they were smiling at me and as if to say, "Pick me, pick me!"

I boldly went over and grabbed the first tom by his legs, carried him over to the table, and put him on his side.

While I was putting the tom on the table, the old guy was getting something out of a bag that looked like a shot glass you would see in a bar.

I was holding the tom on his side, and the old guy told me what I needed to do next.

That's when I said something like, "You gotta be kidding (not the word I really used) me!" He told me to grab the tom's little tommy thing between my thumb and forefinger and make him happy.

Again I looked at the old guy and said, "REALLY"? I looked at the turkey, and I swear this time he winked at me.

It didn't take long and the tom was happy in short order and made a deposit into the shot glass. I put him down on the floor, and he walked back to the other toms with an even bigger smile.

The old guy told me to go grab another tom. We had to collect enough deposits to keep 3,000 hens happy.

After maybe 10 or so toms, the old guy gave me what looked like a handgun that was filled with, I guess you could say, tommy bullets.

He told me that would be enough to get them started in the hen house. "Started with what?" I asked. He said, "You'll see when you get over to the hen house."

My turkey co-workers had the hen house set to mass-deposit the tommy bullets into 3,000 hens. I thought, "Good God, first the toms, now the hens? What had I gotten myself into?"

This portion of the endeavor required five guys – one to run the turkeys up the shoot, two guys to grab the hens by their leg and turn around holding the bird upside down, while another guy situated her so another guy could shoot her with a little tommy bullet.

Our crew left the turkey farm a little over three hours later.

Three thousand happy hens ... and the rumor was that over in the tom house there were 40 toms sitting around drinking scotch and smoking cigars talking about the new guy.

Thiesse 2022 corn and soybean harvest projections/continued from page 6B

If favorable drying weather continues in the coming weeks, it is likely that corn-drying costs in many areas will be greatly reduced in 2022. The moisture content on much of the corn being harvested in many areas has dropped considerably during the last half of September and is now 25 percent or lower. ... Early indications are that corn yields in many areas will be just as variable as the soybean yields.

weeks.

At Waseca, the normal daily average air temperature in September is above 60 degrees, but that drops to only about 48 degrees during October.

If favorable drying weather continues in the coming weeks, it is likely that corn-drying costs in many areas will be greatly reduced in 2022.

The moisture content on much of the corn being harvested in many areas has dropped considerably during the last half of September and is now 25 percent or lower.

It is a bit early to project 2022 corn yields across the Midwest; however, early indications are that corn yields in many areas will be just as variable as the soybean yields.

In portions of the Upper Midwest that had timely and adequate rainfall during the growing season, 2022 corn yields may end up average or above average.

However, in those areas that missed the timely rainfalls, corn yields will likely be reduced, with yields well below APH levels in the areas that were impacted by drought conditions in 2022.

Based on the Sept. 12 USDA Crop Report, favorable 2022 average corn yields (Bu/A.) were projected in Illinois (204), Iowa (200), Minnesota (190), Indiana (186), Wisconsin (183) and North Dakota (141). Less favorable corn yields were projected for Nebraska (176) and South Dakota (138), which are both well below recent state average yields.

USDA Grain Stocks Report decreases corn supply

The Sept. 30 USDA Grain Stocks Report surprised most grain marketing analysts, being especially "bullish" for future corn markets and basically "bearish" for soybean markets.

Grain stock estimates for corn were 8 percent lower than pre-report estimates by grain traders, while soybean stocks were somewhat higher than early estimates and wheat stocks came in close to the anticipated projections.

Following the USDA report, December corn futures on the Chicago Board of Trade (CBOT) increased by 8 cents per bushel, while November soybean futures declined by 46 cents per bushel. Wheat futures were also stronger following the report, due to USDA adjusting the estimated 2022 U.S. wheat production downward by 133 million bushels from the August estimate.

The biggest surprise in the Grain Stocks Report on Sept. 30 was the estimated total U.S. corn stocks at 1.377 billion bushels, which was 120 million bushels lower than the pre-report estimates; however, the 2022 corn stocks on Sept. 1 are still 11 percent higher than the 1.235 billion bushels on Sept. 1, 2021.

USDA estimated that 509 million bushels of corn was stored on farms as of Sept. 1, 2022, which is up 115 million bushels from a year ago; however, it represents only 36 percent of the total corn stocks.

This probably helps to explain the very tight corn basis levels that have existed in recent weeks at local grain elevators and processing plants in many locations.

The latest report implies total corn usage for feed, ethanol, exports, etc., from July 1 to Sept. 30 this year at 2.97 billion bushels, which is up slightly from a year ago.

In addition, USDA adjusted the final 2021 U.S. corn production totals downward by 41.4 million bushels from previous estimates, based on reductions in the 2021 harvested acres and the final 2021 U.S. average corn yield.

The CBOT December corn futures closing price on Sept. 30 was $6.77 per bushel, compared to September 30 CBOT corn prices of $5.37 in 2021, $3.79 in 2020, $3.88 in 2019, $3.56 in 2018, and $3.55 in 2017.

The USDA soybean stocks estimate of 274 million bushels as of Sept. 1 was just over 10 percent above the average grain trade estimate of 247 million bushels and equaled the highest estimates of marketing analysts.

The soybean stocks estimate on Sept. 1, 2022 is only 17 million bushels above the U.S. soybean inventory of 257 million bushels a year ago on Sept. 1.

Soybean stocks remain at very tight levels compared to recent years prior to 2021. It was estimated that only 63 million bushels of soybeans were stored on farms as of Sept. 1, 2022, which represented approximately 22 percent of the total stocks. This again, helps explain the continued strong basis level for cash soybean prices at many grain elevators and processing plants.

The biggest reason for the higher soybean stocks in the latest USDA report was an increase in the final 2021 U.S. soybean production of 30 million bushels, based on additional harvested acres in 2021 and a slightly higher final U.S. average soybean yield last year.

Soybean usage for processing, exports, etc., from June 1 to Aug. 31 in 2022 was estimated at 698 million bushels, which is up 36 percent from a year earlier but still trails the soybean usage level of 858 million bushels in 2020.

The CBOT November soybean futures price closed at $13.65 per bushel on Sept. 30, 2022, compared to $12.56 in 2021, $10.23 in 2020, $9.06 in 2019, $8.45 in 2018, and $9.68 in 2017.

The USDA Grain Stocks Report listed total U.S. wheat stocks at 1.776 billion bushels on Sept. 1, 2022, which is nearly the same as a year ago on Sept. 1.

The implied usage of U.S. wheat from June 1 to Aug. 31 this year was 543 million bushels, which was down 24 percent from a year ago.

It was estimated that 591 million bushels of wheat were in on-farm storage on Sept. 1, 2022, which is 41 percent higher than a year ago.

Both CBOT wheat futures prices and local wheat prices have remained at quite high levels in recent weeks compared to recent years prior to 2021, due to continued tight supply levels and solid wheat demand.

The strong wheat prices are likely to continue into 2023, given the reductions in the projected 2022 U.S. wheat production and the prolonged drought conditions in many primary production areas for winter wheat.

Would you bet the farm on it?

Don't leave your home and livelihood to chance; review and understand your policy

By Barbara Anderson, Cattnach Insurance Agency Inc. Luverne

If you escaped the damaging wind and hail, are you willing to gamble your livelihood and home on the next storm that comes along? Skyrocketing building costs, inflation and shortage of supplies may cause your coverage to be less than you need. ... understand your coverage and take control of your premium dollars.

Were you feeling confident that you had the right insurance coverage as the storm clouds moved in last spring and summer?

If you escaped the damaging wind and hail, are you willing to gamble your livelihood and home on the next storm that comes along?

Skyrocketing building costs, inflation and shortage of supplies may cause your coverage to be less than you need.

Building values

Understanding your policy's inflation guard, replacement cost vs. actual cash value (ACV) building values, cosmetic damage, rebuilding clauses and other endorsements can significantly impact your claim.

Construction costs and availability of labor and materials has become a considerable hurdle in settling claims.

Typically policies include a built-in safety net in the form of inflation guard. The percentage varies by company and usually only applies to buildings with the replacement cost endorsement.

In the past, an inflation guard of 4-5 percent was typical, and now we are seeing up to 10 percent in some cases.

Review, review, review

Insurance policies can seem overwhelming to review and understand on your own.

A trusted adviser is key in wading through the many coverages offered to find the right fit for you.

Just because you are spending a lot of money on premium doesn't mean that you are well protected.

At Cattnach Insurance Agency we pride ourselves on the annual farm policy review.

Clients have a better understanding of the coverages they have chosen, and we can catch things that may have been missed during the year.

Don't wait until your policy renews or weather strikes to get that piece of mind. Policies can be updated and reviewed year-round.

Claims

The claims process can seem overwhelming when there is a lot of damage to your property, so be sure you know what to do.

•Check your property for damage after a storm.

•Does the damage exceed the deductible?

•Contact your insurance agency to report a claim or just ask questions about coverage.

•Get estimates from contractors and approval from the adjuster before proceeding with the repairs.

•Understand policy coverages (which buildings are insured, deductibles, etc.).

•Recoverable depreciation – don't miss out on money that you may have available to you.

Recoverable depreciation

If your claim includes "recoverable depreciation," then you can claim this money after the work has been completed and receipts are sent to the insurance company.

•There is usually a time limit to complete the work and claim the funds.

•Maximum reimbursement cannot exceed the cost of repair or replacement.

Don't leave your home and livelihood to chance. Review your policy, understand your coverage and take control of your premium dollars.

Guidance 263 is ‘cursed, but necessary, directive for antibiotics

By Erin deKoning, DVM, Rock County Vet Clinic

VCPR is a formal relationship between a producer and a veterinarian who serves as a primary contact for all veterinary services. This veterinarian is familiar with the producer, their livestock, and their operation. The veterinarian assumes responsibility for making clinical decisions about the health of the animals. In return, the producer agrees to follow the instructions given to him or her by the veterinarian.

Back in January 2017, Guidance 213 went into effect.

This Guidance from the federal government changed the usage rules and labels for feed grade antibiotics.

It helped create the often cursed, but necessary, Veterinary Feed Directive (VFD).

As is common with change, there was a lot of grumbling and disgust at the time.

But over five years later, the VFD has become a common part of our veterinary practice and is the new normal for production agriculture. For just a few people, the grumbling and disgust hasn't stopped.

In June of 2023 another Guidance will be implemented that will once again change the way we do business.

Guidance 263 applies to Over-the-Counter (OTC) antibiotics, their usage and their availability.

Every veterinary relevant antibiotic that has cleared government approval for usage since 1993 currently contains the following statement: “Caution: Federal law restricts this drug to use by or on the order of a licensed veterinarian.”

Some OTC antibiotics still didn't include that statement, but after June 11, 2023, they will.

Oral, injectable, and intra-mammary antibiotics that are available for purchase from local feed stores and farm stores will no longer be available for purchase from those outlets.

Instead, those products will now only be available for purchase from a veterinarian, or with a prescription written by a veterinarian that has current working knowledge of your operation.

Examples of products that Guidance 263 will affect include the following: Cephapirin, Penicillin, Tylan, Lincomycin, oxytetracyclines, and several sulfa type drugs.

As a producer, what does this mean for your operation?

If you currently work closely with a veterinarian, then Guidance 263 will not be an issue for you. By working with a veterinarian, you have established a Veterinary Client Patient Relationship (VCPR).

Each of the states have their own rules regarding what constitutes a VCPR, as well as how often a veterinarian should be doing a farm visit to have current working knowledge of the livestock operation.

The doctors of Rock Veterinary Clinic are licensed in several states and adhere to the rules of the individual state that the producer and their operation resides in for deciding what constitutes a VCPR. For the purposes of this article, I will talk about the rules regarding a VCPR for Minnesota.

According to the Minnesota Department of Agriculture, a VCPR is a formal relationship between a producer and a veterinarian who serves as a primary contact for all veterinary services.

This veterinarian is familiar with the producer, their livestock, and their operation.

The veterinarian assumes responsibility for making clinical decisions about the health of the animals. In return, the producer agrees to follow the instructions given to him or her by the veterinarian.

Per Minnesota rules, the veterinarian must have an actual farm visit, or examine and treat an animal from that farm once in a 12-month time frame.

The VCPR doesn't necessarily need to be in a written form. However, in the instances of Farm Check Audits, BQA Feedlot Site Assessments, and PQA Site Assessments, having a written VCPR on file is recommended.

How can a producer set up a VCPR? The solution is quite easy. Feel free to contact us at Rock Veterinary Clinic, 507-283-9524. We would be happy to help!