



Rock County Star Herald

# Ag Mag



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## What's in your soil?

**Sustainability is the future of feeding the world while nurturing the earth and protecting water.**

Innovative producers and visionary citizens right here in Rock County are leading the way.

**Cover Crop and Soil Health Field Day** brings great minds together on progressive ways to save soil, protect water and increase revenues.

... Page 2

**Can ice cream teach lessons?** Stensland Dairy family inspires others to care about where food comes from

... Page 5

### What's a food forest?

Luverne is about to find out as Kim Rockman converts her family's acreage along Blue Mound Avenue into an oasis for prairie restoration, garden therapy and fruit-bearing foliage. ... Page 7

### What's the status of buffers in Rock County?

Land management officials and farmers are working hard to comply with the Governor's clean water mandate. Some are finding ways to protect both water and their bottom line. ... Page 21

September 28, 2017 ISSUE

# Cover Crop and Soil Health Field Day sheds

*Local event brings great minds together on progressive ways to save soil, protect water and increase revenues*

**By Lori Sorenson**

Dozens of farmers and ag professionals stood in a circle peering into a big hole in the ground Sept. 5 in a field west of Luverne.

It wasn't about what was in the hole; it was about what the hole revealed about the soil during the Cover Crop and Soil Health Field Day demonstration.

The dirt pit showed what happens to soil composition after a cycle of row crops and cover crops planted with no-till conservation methods.

What did they find? Cover crops prevent erosion and boost soil health.

The added bonus is higher yields and lower input costs, according to Luverne farmer Tom Fick who hosted the event at his farm.

"It's something anybody can do," he said. "You just need



Lori Sorenson photo/0824 fick cover crop

Tom Fick hosted the Sept. 5 Cover Crop and Soil Health Field Day at his farm west of Luverne. The event addressed the advantages of cover crops as they relate to soil health and clean water. Fick is pictured in an oat field where red clover emerges among stubble to provide winter cover for the ground.

to figure out what your goals are. ... Do you want it for extra livestock feed? Do you want the extra nitrogen? Do you want it for soil erosion?"

More than 90 people participated in the event, which addressed costs and herbicide considerations of cover crops, incorporating cover crops in traditional, strip till and no till operations, what to seed and how to utilize it for livestock.

Among other things, the soil pit in Fick's field showed the depth of roots — how far they penetrated the soil, how well the soil held water before it filtered down, and how many micro-organisms existed in the soil.

Justin Decker, Express Ag, served on the planning group for the Sept. 5 event.

"It was a great turnout," he said. "There was good interest from guys, many of whom hadn't done a whole lot with cover crops."

He said the most important result of the day was that dozens of farmers are now considering cover crops in their operation.

"Mostly we told folks if this is something you want to do, talk to your agronomist, and start putting a plan together," Decker said. "At a minimum, start looking at doing something — even with a small piece of land."

Doug Bos of the Rock County Land Management Office helped with the field day. "The cool thing is it's actually planned by these farmers, with us facilitating," Bos said. "They're on a panel talking about what they're doing."

For example he mentioned panel member Terry Aukes who farms near Hills. He told the field day group that his only regret is that he didn't start sooner.

He, like other panel members, talked about the benefits

of incorporating organic matter into the soil and how it makes nutrients available for the next year's crops.

Aukes has worked with cover crops in corn and soybeans the last eight years and continues to migrate toward using cover crops on 100 percent of the acres he farms with his brothers.

They have no-tilled soybeans since mid 1990s and minimum to no till in corn.

Aukes shared that he's seen numerous benefits of cover crops in their operation: reduced erosion, more organic matter, fewer weeds, less compaction, increased microbial activity and increased soil fertility.

Bos said the information was valuable to anyone currently experimenting with cover crops or thinking about trying them.

"I've learned that rye, radishes, turnips and canola

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# light on effects of year-round vegetation



Submitted photo

Justin Decker of Express Ag shared this drone photograph of the Sept. 5 Cover Crops and Soil Health Field Day. It shows the group studying a soil pit in Tom Fick's field west of Luverne where cover crops have been rotated into his row crop operation. It showed root penetration, moisture retention, and how many micro-organisms existed in the soil.

*“Mostly we told folks if this is something you want to do, talk to your agronomist, and start putting a plan together. ... At a minimum, start looking at doing something — even with a small piece of land.”*

*— Justin Decker,  
Cover Crops and Soil  
Health Field Day*

planted the year before I plant beans is fantastic,” Bos said. “With cover crops before corn I’m still learning.”  
Livestock farmers have

even more to gain from cover crops, which can be fed to cattle as an added benefit. “The bottom line is that cover crops — especially for

livestock producers — can be a potential revenue stream for farm operations,” Bos said. A winter version of the Cover Crop and Soil Health

Field Day will be scheduled. Test strips were planted using variable rates of cover crop seeding, and those results will be shared at the winter meeting.

The event will also focus on more detailed cover crop information and will also examine more specific benefits of cover crops for livestock producers.

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# Adjusting to financial conditions post ag super cycle — producers need to focus on long-term sustainable decisions

**By Isaac DeBoer  
Market President,  
Minnwest Bank**

Most of the ag industry would agree that from 2006 thru 2014 agriculture production experienced record profit margins. Most farm producers were highly profitable, as receipts for their production increased much more rapidly than their input costs.

During this time of record profitability, many decisions with long-term financial implications were made, including upgrading equipment and facilities, acquiring additional farmland, bringing the next generation back to the farm, increasing living standards, or simply saving a significant portion of those profits.

These types of decisions on spending are not unique to farming; farming is a cyclical business with highs and lows. However, as these financial decisions are made during more prosperous times, the expectation is that profits will be adequate to support long-term investments made.



*"The challenge that all producers now face is how to lower their input costs as quickly as possible to minimize the amount of equity that could potentially be lost during this downward cycle."*

Since 2014 the ag industry has seen a dramatic decline in commodity prices, with reductions of 40-60 percent, while input costs seeing minimal shrinkage of 10-20 percent. The disproportion between input costs and grain prices has now caused profit margins to move to a negative position.

Based on economic projections, this negative margin scenario is expected to continue for at least a couple more years. As costs of production remain stagnant, with minimal reductions anticipated, this will continue to prevent alignment with the significant reduction in commodity prices.

The challenge that all

producers now face is how to lower their input costs as quickly as possible to minimize the amount of equity that could potentially be lost during this downward cycle. While this may sound like an easy task, in reality it is extremely difficult, as producers have so many variables to deal with that are very much beyond their control, and many of their variables are intertwined together.

For example if a producer says "fertilizer is my highest cost, so I am going to cut back on that area," well then the producer puts their crop at risk by potentially lowering their production per acre. This scenario could adversely affect them by

actually increasing their costs, or they end up "stealing" fertility from the land, which can have a negative long-term effect on productivity.

So what is the ag producer to do in these times?

- Keep open and honest communication with all your stakeholders, meaning your family, your lender, landlords, input suppliers, etc.
- Know your break-even cost of production.
- Develop a marketing plan. Marketing of crop and livestock is one of the toughest things to do, so developing a written marketing plan that can be

Isaac DeBoer/see page 22

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# Born again dairy

*Stensland family farm opens (barn) doors to public, on-farm products*

**By Mavis Fodness**

Today's family dairy farms are seeing a financial resurgence thanks to innovative thinking and the consumer's concern over how their food is processed.

One of the dairies leading the local resurgence is Stensland Family Farms, located near Larchwood, Iowa.

They raise, feed, milk, make and market ice cream and other dairy products themselves on the family dairy near Larchwood, Iowa.

Locally, their cheese curds are available at The Bluestem and their ice cream is sold at W-2 Quality Meats in Luverne.

"It's really good," said W-2's Steve Wieneke.

Agreeing is Luverne's Lynette Stensland whose family dairy was revived through the efforts of the next farming generation, her nephews.

Their vision is to inspire people to care about where their food comes from and how it is made, according to the dairy's website.

Their ice cream made its debut last fall. Stensland helped in the development of the vanilla base.

"It was wonderful," she said. "Ice cream is one of my top two foods. Popcorn takes No. 1."

She recalled tasting seven or eight vanilla flavorings.

"Certain ingredients made it better, creamier," Stensland said.

More than 30 ice cream flavors are produced under the Stensland Family Dairy name. The venture is a true family affair.

Stensland said her brother Doug and father, Arthur, decided to quit the family dairy operation in the late 1980s. Arthur started milking in 1955 with 12 cows.

More than a decade later, Doug's twin sons Jason and Justin Stensland at age 15 wanted to restart the dairy in 2003 as a means to earn money for college. They began the operation in 2004 with 40 cows.



Lynette Stensland (far right) dishes out ice cream made locally at the Stensland Family Farm near Larchwood, Iowa, to Emily Carrillo and Jose Medina Najera. The ice cream originates from her childhood farm. Mavis Fodness photo

Stensland Dairy/continued on page 8

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4 pork T-bone (rib) Chops, 1-inch thick  
Salt and pepper to taste  
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**SPICY BBQ SAUCE:**  
1 tsp. olive oil  
1/2 yellow onion, chopped  
1/4 c. ketchup  
1 tbsp. brown sugar  
1 tbsp. Worcestershire sauce  
1 tbsp. apple cider vinegar  
1/4 tsp. cayenne pepper

Preheat grill over medium-high heat and brush with olive oil. Season chops with generous amount of salt and pepper on both sides. Place pork on grill for 8-9 minutes, turning once halfway through, until internal temperature is 145°F. Remove pork from grill, tent with foil and let rest for 3 min.

**SPICY BBQ SAUCE:** Heat oil in pot over medium heat. Sauté onion until soft and add ketchup, brown sugar, Worcestershire sauce, vinegar and cayenne. Simmer for 15 min. until sauce thickens; turn off heat. Once cooled, puree sauce in blender. Serve chops with spoonful of sauce.

Serving Suggestion: These chops are delicious with Chive Mashed Potatoes. Find the recipe at [PorkBeInspired.com](http://PorkBeInspired.com)



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# Living sustainably

## Luverne citizens working to transform Blue Mound Avenue acreage into oasis for prairie restoration, garden therapy and food forest

By Lori Sorenson

Luverne's Kim Rockman has big plans for her family's six-acre property on the east edge of town.

- A public food forest will grow fruits and berries west of the house along Blue Mound Avenue.

- A community garden will grow annual produce on the south end of the yard.

- The north and east sides of the property will be prairie restoration areas with an interpretive trail.

- A 100-year-old shed will be renovated for environmental and agricultural education.

The four projects have their own independent purposes, but they fall together under the umbrella of sustainable farming and community service, Rockman said.

"I'm passionate about environmental education and sustainable agriculture," Rockman said. "To me, it all just makes sense."

Altogether the four components will provide recreation, education, food, community building and wildlife habitat.




Lori Sorenson photos/0921 food forest

Kim Rockman, a 2006 Luverne High School graduate, is working to transform her parents' acreage on the edge of town into a sustainable agriculture education and recreation area.

Living sustainably/see page 9

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# Stensland Dairy — family business gives new birth to old farm operation/from page 5

Thirteen years later Stensland Family Farms now milks 250 cows robotically and constructed their own processing plant in 2015, the farm's century year. At the farm they process fluid milk, cheese, ice cream and other products using the milk produced from their own cows.

Each Saturday the farm is open to public tours.

"They share the story of local products," Lynette Stensland said.

The public learns about how the grain is grown, how it is harvested and fed to the cows.

Visitors also see how the cows are robotically milked, and they also sample the final ice cream product during the farm tours.

Lynette said before robotic

*"I tell customers I am very humbled by the support the community has shown. When they start listening to your story, they understand the dedication and are willing to pay a little extra for it."*

— Mark Stensland, Stensland Dairy

milkers, parlors or pipelines, herself and her five siblings would bend and kneel repeatedly to place the milk machines on each cow twice a day.

Over the decades, the physical labor was taking a toll on the health of her brother and father when the two decided to sell the herd and close up the dairy.

"It was an end of an era," she said. "It felt kind of sad."

The sadness has since been replaced by a sense of pride.

While her mom and dad still live on the family farm, her nephews have revitalized the barn site with them help of their parents, Doug and Mona.

"There's been a whole change in the landscape," Lynette Stensland said. "I always see something new."

The former milk parlor is a calf nursery. The hayloft is the dairy's office.

She said the most startling change is reading her family's name at area stores. She feels pride knowing firsthand where the products originate and build her family's dairy legacy.

Curtis Mahnken is an economist with the University of Minnesota Extension.

He said today's generation of farmers are entrepreneur in nature, and when combined with consumers of the same age, the combination is a successful enterprise.

"I think there is a general curiosity by the public and they are asking questions on where their food comes from," he said.

The majority of today's Millennials grew up in urban settings and their only firsthand

knowledge of where their food originates is from the grocery store.

No one hears more about the public's response to locally grown products than Mark Stensland, who manages the Stensland Family Farms Ice Cream and Country Store in Sioux Falls. The family also has a country store at the farm near Larchwood.

The Sioux Falls store opened in 2016.

Mark Stensland said seeing his family's produce enjoyed by the public has been humbling.

"I tell customers I am very humbled by the support the community has shown," he said. "When they start listening to your story, they understand the dedication and are willing to pay a little extra for it."

Mark Stensland is one of nine Stensland family members directly involved in the family farm operation. Each have specific areas in which they are in charge.

Sister-in-law Mona Stensland is the matriarch of the farming operation and with her husband, Doug, cautioned as well as encouraged their sons' dreams of directly marketing their products to the public.

Mona Stensland developed the nine basic ice cream flavors and is responsible for creating the dairy's seasonal flavors.

She is also proud that her sons embraced and are now succeeding in an economically challenging agricultural industry.

"As parents, Doug and I see we did something for the next generation," she said. "That's what makes you proud of what you're doing."

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# Living sustainably — food forest, community garden, prairie restoration/from page 7

### 'I do what I can when I can'

It's a lot to keep track of for someone whose energy has often been sapped by chronic fatigue syndrome, a neuro immune disease.

"I do what I can when I can," Rockman said. "I end up getting more accomplished that way."

The 2006 Luverne High School graduate began her college career as an environmental education major and is now studying fashion design.

At 6 feet tall, she's a professional model with a portfolio that includes Aveda and various banks, furniture stores and other Twin Cities businesses.

In Luverne, she's generous about volunteering with local causes.

For example, she's a member of the Friends of the Blue Mounds State Park and the Brandenburg Prairie Foundation. She's mentoring two girls, ages 9 and 10, through Big Buddies, and she leads a twice-weekly Meditation and Mindfulness group.

"Everything I'm involved with has a focus of sustainability," Rockman said about her community involvement.

"I'm so committed to this community — I want to engage the community in promoting sustainability and



Lori Sorenson photos/0921 food forest

Volunteers Mark Rieckhoff and Michael Berg (in back) from RDO Equipment, Minneapolis, chip wood from cleared trees Friday, Sept. 8, at the Jim and Cathy Rockman property in Luverne. The wood chips were blown into a giant pile of mulch that will be used when the food forest is planted next spring. The city of Luverne Public Works Department also dropped off some mulch at the site.

wellness."

She said her fluctuating energy has offered perspective.

"This illness has taught me so much about patience and patient endurance," she said.

"I have so much gratitude and I am so grateful for what I can do."

### Leaning on good help

She's enlisted the services of the University of Minnesota, Soil and

Water Conservation District, U.S. Fish and Wildlife Services, the Minnesota Department of Health and others.

**Living sustainably/see page 11**

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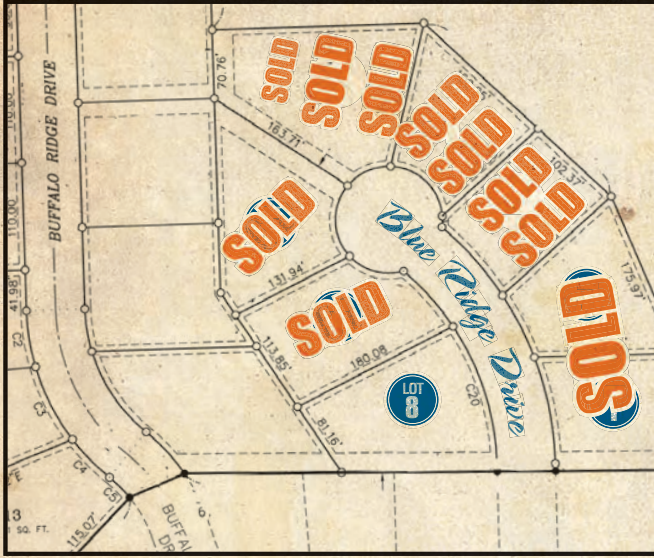
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# Living sustainably — food forest, community garden, prairie restoration/from page 9

"I'm learning to write grants," Rockman said about her current applications for local and national grants.

And she's had volunteer help.

For example, a team of community service workers from Nobles-Rock Community Corrections spent many days clearing old trees and brush from the overgrown grove on the property.

"Community Corrections has been phenomenal," Rockman said. "Their supervisor Michelle Morrison and her crew have put in over 200 hours taking out fencing and trees."

While they did the heavy lifting, volunteers Mark Rieckhoff and Michael Berg from RDO Equipment, Minneapolis, chipped the wood into a giant pile of mulch that will be used when the food forest is planted next spring.

"I can't believe these guys drove all the way down from the cities with their equipment," Rockman said. "It's amazing."

Meanwhile, she's working with Master Gardener Michael Walgrave to plot out the food forest and annual gardens.

"What Kim is doing here is fantastic — taking a great piece of property for agri-tourism," said Walgrave, who works as an engineering technician in the Land Management Office.

"It's a space for healing and



Kim Rockman's sustainable living project on her parents' property has enjoyed support from community members and abroad. Pictured here, a team of community service workers from Nobles-Rock Community Corrections clears old trees and brush from the overgrown grove. "Community Corrections has been phenomenal," Kim Rockman said. "Their supervisor Michelle Morrison and her crew have put in over 200 hours taking out fencing and trees." While they did the heavy lifting, volunteers Mark Rieckhoff and Michael Berg from RDO Equipment, Minneapolis, chipped the wood into a giant pile of mulch that will be used when the food forest is planted next spring. "I can't believe these guys drove all the way down from the cities with their equipment," Rockman said. "It's amazing."

Living sustainably/see page 12

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# Living sustainably — food forest, community garden, prairie restoration/from page 11

preserving the land. It's good to see people with a vision and who are motivated."

### What's a food forest?

A public food forest is a site that provides "free, nutrient-dense food for citizens."

The concept isn't new, but it's new to Luverne, which will operate as a host site for Project Food Forest in Sioux Falls.

It will be located in the grassy area between the city Public Works department and Frakko. It will border the east side of the flowering crab apple trees up to her parents' yard.

Rockman said she's getting professional design to make sure it visually complements the area around it.

The plot will be five-eighths of an acre — roughly 27,000 square feet, which is about half the size of a football field. It will feature fruit-bearing plants — primarily trees, shrubs, perennials and self-seeding annuals — that exist in nature.

Rockman said she has arranged for maintenance support, so anyone who wants to harvest the food for free is welcome to do that.

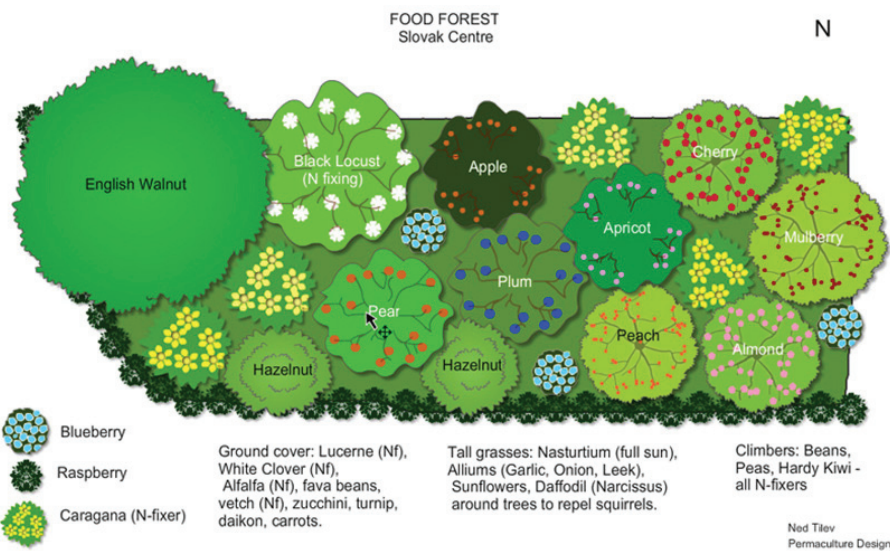
"If someone is hungry, curious or just wants to enjoy fresh, healthy food, he or she is welcome to harvest."

### Doesn't Luverne already have a community garden?

Luverne already has a popular community garden with plots that can be leased by local residents for a set fee.

Rockman's annual garden will be geared toward youth organizations and veterans for education and therapy.

Walgrave said he hopes it can be used by post 9-11 veterans.



"Some of these folks with PTSD and dementia can benefit from being out in nature," he said.

"These guys and gals have war wounds — both mental and physical — and this could get them moving and growing something."

He brings experience in this area to the Luverne project having established a similar site in Oregon called the "Central Oregon Veterans Ranch."

Walgrave can be reached at the Land Management Office at 507-283-8862 or at [michael.walgrave@co.rock.mn.us](mailto:michael.walgrave@co.rock.mn.us).

Both the forest garden and the annual garden are intended to improve the health and lifestyle of area residents, Rockman said.

"The connection of people to their food supply can give people more respect for the ecosystems that support them," she said.

Having food closer to the plate ensures that it's healthier and creates

more variety in a diet.

The site will also encourage social interaction among community members, which generally improves quality of life, Rockman said.

### Moving forward

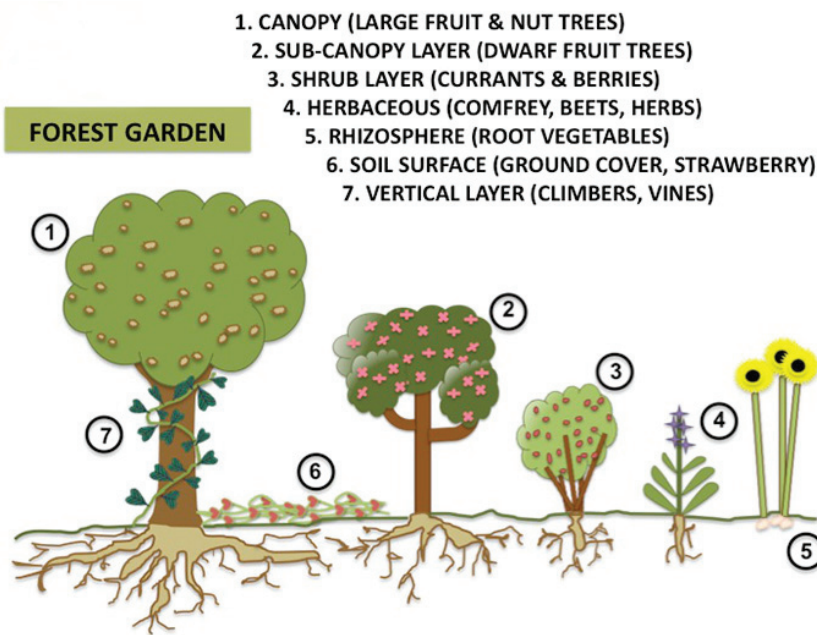
With the weedy trees and shrubs already cleared, work will begin this fall to establish native prairie on the property.

In October, U.S. Fish and Wildlife Service specialists will seed the ground with native prairie grass seed.

Corrections community service workers will return in the spring to help put down mulch and plant trees and shrubs.

Rockman and Walgrave are also recruiting community support for the historic shed restoration.

Living sustainably/continued on page 13



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# Living sustainably — food forest, community garden, prairie restoration/from page 12

“We welcome input and partners,” Rockman said.

She’s applying for a grad student to help with research for spring semester, and she’s working with the University of Minnesota’s Regional Sustainable Development Partnership to set up the acreage as a 501 3C and to receive community input.

“My long-term goal for the site is for it to be its own non-profit,” Rockman said about the project that will be called Prairie Ally Outdoor Center.

“I really want to make sure this property is used as a community space for education and recreation and to provide great food.”

Her parents, Jim and Cathy Rockman, are offering most of the property, except for the house and backyard patio area, for the venture.

“Growing up here, I’ve always thought that this place was a gem,” Rockman said, looking around the shaded backyard that’s hidden from city traffic. “I wanted to share that with the community.”

Walgrave said he is optimistic the project can be one more reason to visit Luverne as a tourist destination.

“The location is perfect,” he said, referring to the nearby bike path on Blue Mound Avenue. “It’s a little piece of the countryside right here in town. ... It’s adding diversity to the community.”

For information about the project or to help, contact Rockman at 507-353-0041 or [kimberlyelizabeth@live.com](mailto:kimberlyelizabeth@live.com).

A Facebook page has been set up under the name, Prairie Ally.



Kim Rockman is working with Master Gardener Michael Walgrave to plot out the food forest and annual gardens and to renovate a historic shed on the Rockman acreage for environmental and agricultural education.

Lori Sorenson photos/0921 food forest

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# State expands resources available for landowners pursuing alternative practices to buffers

Two new options offer landowners additional planning assistance to meet water quality improvement goals

The Minnesota Board of Water and Soil Resources (BWSR) this summer approved two additional resources for landowners pursuing alternative practices to buffers. Each resource is designed to expand the options for water quality solutions in common situations where practices other than buffers may make sense.

**New resources are:**

•**Decision support tool**, developed by the Minnesota Corn Growers and the University of Minnesota, helps to determine if a combination of upland practices provide comparable benefits to the prescribed buffer.

•**Ag Buffer Builder**, developed by Agren Inc and Land O'Lakes, Inc., provides for the design of a variable width water quality buffer reducing minimum widths by putting more buffer where water leaves the fields.

"Minnesota's buffer law's flexibility allows additional options for landowners to meet the purpose of the law on landscapes where buffers aren't the best fit," said BWSR Executive Director John Jaschke.

Minnesota Corn Growers Association President Harold Wolle said the additional resources and tools help Minnesota's corn farmers protect



Star Herald file photo

The Buffer Law calls for establishing grass buffers along public waters to help filter out phosphorus, nitrogen, and sediment to improve water quality. Pictured here is the Rock River with row crops up to the water's edge. This will change under the Buffer Law.

surface waters as intended with the buffer law while limiting the loss of productive land.

"We are happy farmers now have additional choices to contribute to our state's water quality goals," he said.

The decision support tool is available to landowners at no cost, and is located on the

BWSR website. Landowners are encouraged to contact their local SWCD.

Matt Carstens, executive vice president for Land O'Lakes SUSTAIN, said his company looks forward to partnering with the state to provide flexibility for farmers, while helping to enhance water quality at the same time.

"The Ag Buffer Builder tool helps enable farmers to utilize technology to the advantage of both their business and their local natural resources," Carstens said.

"By creating variable width buffers through the Buffer Builder tool, a farmer can preserve land in production and focus buffers in the areas that need them most."

Inquiries on the Ag Buffer Builder can be directed to Land

O'Lakes or one of its partners or to [www.bwsr.state.mn.us](http://www.bwsr.state.mn.us) TTY: (800) 627-3529

These resources are added to the current alternative practices available for landowners and SWCDs:

- Minnesota Agricultural Water Quality Certification Program
- USDA Practice Standard Filter Strip
- Grassed Waterway on Public Waters
- Negative Slope on Public Ditches and Glacial Lake Plain Areas Public Ditches
- Negative Slope on Public Waters
- Buffer plus Conservation Tillage

Under the law landowners can use alternative practices that provide comparable water quality benefits to buffers.

SWCDs have the authority to validate these practices and are working to partner with and support landowners in finding the best solutions for their land.

BWSR's role is to provide program guidance and support and ensure local governments are consistent and working with landowners.

Alternative practices are not limited to options found in the BWSR guidance. Other combinations of practices, based in the Natural Resources Conservation Service Field Office Technical Guide, can be developed in partnership with SWCDs.

**For more information**

More practices and the variety of technical and financial assistance available to help landowners with implementation, can be found at the Rock County Soil and Water Conservation District Office at 507-283-8862, ext. 4.

Soil and Water Conservation Districts have been hard at work with landowners statewide and progress toward compliance is being made.

Sixty-four of Minnesota's 87 counties are 60 to 100 percent in compliance with the buffer law. Statewide, preliminary compliance with the buffer law is 90 percent.

BWSR is the state soil and water conservation agency that administers programs to protect water and wetlands and to enhance fish and wildlife habitat. Its mission is to protect Minnesota's water and soil by working in partnership with local organizations and private landowners.

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# Deadlines fast approaching for Buffer Law implementation

**By Arlyn Gehrke**  
**Rock County**  
**Land Management Office**  
**Engineering technician**

In June of 2015 Gov. Mark Dayton signed into law Minnesota's Buffer Legislation, which calls for establishing grass buffers along public waters to help filter out phosphorus, nitrogen, and sediment to improve water quality.

The Rock County Land Management is helping landowners clarify what is required for buffer width, timelines for implementation and assistance that's available for implementation.

**Required Width of the Buffer Public Waters** (defined by DNR): 50-foot average width with a 30-foot minimum width.

**Public Ditches:** 16.5-foot minimum width.

The DNR has released the official maps of public watercourses and public drainage ditches that will require a buffer.

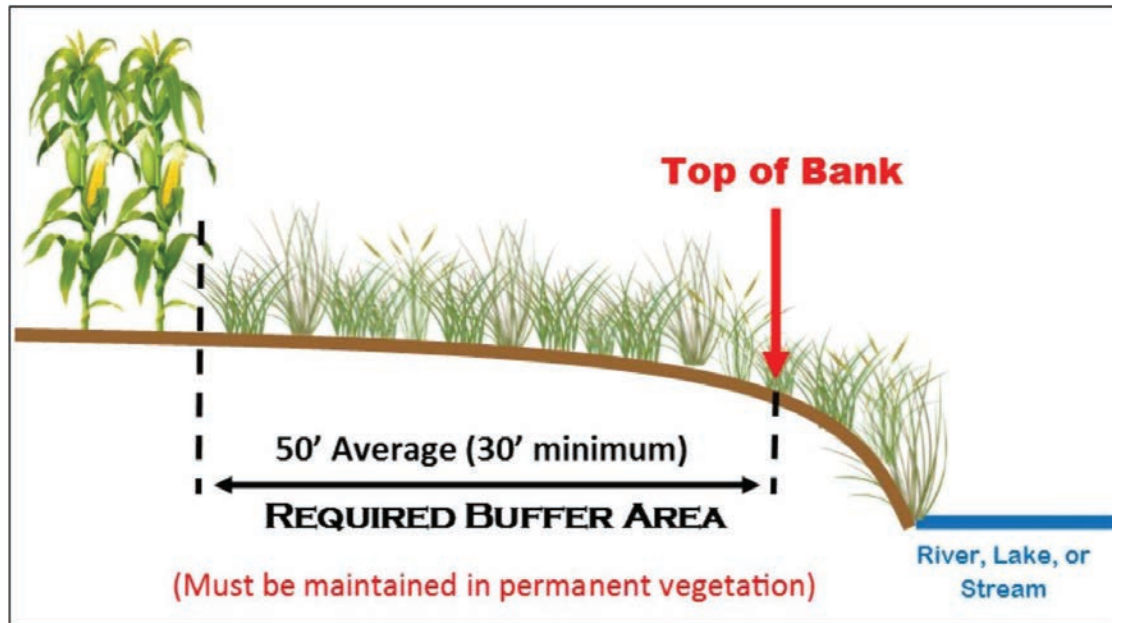
A local review of these watercourses was completed utilizing aerial imagery, and some Rock County properties may not be in compliance with the new buffer law. Letters were mailed to these landowners along with infor-

mation about how to comply. Compliance is determined on a parcel-by-parcel basis.

**Timeline of Installation**

• **Public Waters** buffers need to be seeded or enrolled in a conservation program by Nov. 1, 2017.

The 2017 legislation recognized that some landowners may have hardships (such as weather) in meeting the public waters deadline.



**Landowners are strongly encouraged to contact the Rock County Land Management Office to discuss options for compliance with the Minnesota Buffer Law – 283-8862**

Added language allows for an eight-month extension for implementation when a landowner or authorized agent has filed a riparian protection "compliance plan" with their local SWCD by **Nov. 1, 2017.**

*Compliance waivers available at the Rock SWCD offer an installation dead-*

*line extension until July 1, 2018.*

• **Public Ditches (Judicial Ditches)** buffers need to be seeded or enrolled in a conservation program by Nov. 1, 2018.

The Rock SWCD is ready and willing to assist landown-

**Buffer Law/see page 17**

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# Management practices: implemented or mandated?

**Jerry Stephens**  
Express Ag

When the elements of science, politics and practicality land at our doorstep, I believe all of us in agriculture need to take an interest and get involved.

The Minnesota Nitrogen Management Plan is an example of where we need to be involved to make sure the rules reflect farmers' values of doing the right thing and making sure production practices are effective and practical in the field.

Here is a little background. There are two areas where they propose to manage nitrogen in the new rules:

- Areas that are vulnerable to nitrates moving to groundwater.
- Areas that have been identified with existing high nitrate levels in ground water.

For areas determined to be vulnerable, the rules propose to limit application of nitrogen in the fall not to exceed 20 pounds per acre and eliminate applica-

*"I would much rather that we manage the [nitrogen application] issue ourselves than have someone else make production decisions for us."*

tions to frozen soils.

I think everyone will agree with the limit on frozen soils, but the 20 pounds of fall nitrogen proposal seems to be low, considering that most fall phosphorus and potassium applications will have 30-40 pounds of nitrogen included with the phosphorus fertilizer.

The practical side of applying fertilizer hits roadblocks with spring applications.

We can cover 600 to 700 acres on a good day applying fertilizer with an airflow machine. The application machines are not usually the bottleneck; it's the storage, blending and trucking to keep up with the applicators that tends to be the issue.

Contrast these 600 acres per day to many farms that can plant 400 to 600 acres in a day with multiple planters.

In southern Minnesota 30-40 percent of nitrogen is applied in the fall. It's impractical to think we can add these acres to spring applications and allow for timely planting.

My concern is if we overload spring applications, are we forcing applications too early, exposed to heavy spring rains?

Fields near wells and watersheds identified with existing high nitrate levels are going to

require more management.

Initially, best management practices (BMPs) will be implemented in these areas, and if nitrate levels don't improve after three growing seasons, the Minnesota Department of Ag (MDA) will implement specific management practices.

In short, if we don't manage the issue, the MDA will determine how you farm that ground.

## What can we do?

What can we do? We need to recognize that we've already started the process to manage nitrogen ourselves.

•**"Spoon feed" nitrogen**, a popular buzzword means applying limited fall fertilizer/manure followed by a spring "at planting" application and finishing with side dressing or y-dropping nitrogen later in the season.

It makes agronomic and economic sense and meets our land stewardship responsibilities by feeding crops when they need nitrogen.

•**Capture fall nitrogen with cover crops.** I'm reading research that shows cereal/winter rye can capture 50-100 pounds of nitrogen with fall growth.

This nitrogen is now un-

available for water to move it toward groundwater with fall and early spring rains. With spring termination of the rye, it will mineralize and become available for increased crop demand later in the season.

Don't discount the improvement in soil organic matter, which also helps hold nitrogen from leaching and adds the benefits of reduced erosion.

•**Utilize nitrogen stabilizers if you do apply fall fertilizer or manure.** It will help keep spring nitrogen available for your crop and minimize its ability to leach with moisture.

•**Take advantage of nitrogen management tools.**

Several of the seed companies have nitrogen management tools that can help you determine if your field really needs additional nitrogen applied in season.

•**Tell your story.**

We all need to tell our story of how we manage soil nutrients. Fertilizer isn't free and we need to let folks know that we only use what the crop can use, and we're managing nitrogen by using the tools we've already covered.

Where do we go from here? The comment period for the rules has passed, but support your state commodity groups and contact state representatives and tell them your story of how you manage nitrogen on your farm.

I would much rather that we manage the issue ourselves than have someone else make production decisions for us.

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# Buffer Law deadlines approaching; Land Management Office can help/from page 15



*Rock County Land Management is helping landowners clarify what is required for buffer width, timelines for implementation and assistance that's available for implementation.*

— Arlyn Gehrke, engineering technician  
Rock County Land Management Office

ers in continuing or coming in to compliance with the buffer legislation.

We will provide a list of acceptable practices available and provide guidance for establishment and maintenance.

Conservation Reserve Enhancement Program (CREP) buffer easements provide up-

front monetary compensation (\$6,000 to \$11,000 per acre) and funding for buffer establishment.

The Conservation Reserve Program (CRP) is a 10- or 15-year contract that provides payment for establishment and yearly payments based on soil types.

The Rock County average rental rate for CRP is \$272 per acre per year.

The opportunity to sign up for CRP is still available.

**Already in Compliance?**

Over 70 percent of the affected parcels in Rock County are currently in compliance

with the buffer law.

The Rock SWCD is mandated to track compliance of each affected parcel, and landowners in compliance are required to inform us.

That opportunity was provided via a post card during an August mailing.

The Rock SWCD office has more information about the buffer legislation on its website at [www.rockswcd.org](http://www.rockswcd.org)

Landowners are encouraged to stop in to review maps of areas of concern or areas in question. From there, field visits will be scheduled to start the process of program enrollment or other conservation planning.

We look forward to assisting our local landowners as they implement the buffer initiative. We can be reached at 507-283-8862, ext. 4.

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# Who's watching out for you?

In fast changing times, position your operation with an agent and company with your best interest at heart.

**By Josh Teune**  
**Cattnach Insurance Agency**

Insurance is critical to every farming operation, but it must be kept updated to protect you. Farm operations often change at a rapid pace.

For example, there is more to consider when adding a new hog or cattle confinement building than the building itself.

Do you need builder's risk coverage?

Is equipment permanently attached to the structure covered?

**Farm earnings and extra expense** are factors that each farm operator should consider.

If something happens to your building and you can no longer keep the hogs/cattle for a period of time while you are rebuilding, your lender is still going to want to continue receiving loan payments in a timely manner.

A farm earnings endorsement will help you make those payments when there is no other money coming in for feeding the livestock.

If you don't have a loan on this building, you would still get paid for the amount of earnings that you lost during the rebuild-



*"Having good open communication with your insurance agent is the key to proper coverage. The right agent is someone you trust will not only be there the day you purchase the policy, but more importantly, when you file a claim."*

ing time (up to the policy limits) with this endorsement.

What about the extra expense that you can have in the event of a building loss?

Extra expense coverage is something that can help you out in a lot of different ways.

For example, if something happens to your building and you have to relocate livestock to a different location, insurance will pay for the hauling expense.

Grain vacuum rentals would be paid for if feed needs to be removed from damaged bulk bins

**Care, Custody, and Control (CCC)** has become a hot topic in the farming industry.

Have you asked yourself, "What if something happens to custom-fed livestock in my

care?" Almost all basic farm policies exclude coverage for the care, custody and control of livestock.

Coverage for negligence can be added to your policy. It can be hard to determine if you are really the party that is liable for the loss of livestock.

With CCC coverage, the insurance company is responsible to determine whether or not you did something wrong. If it goes to the court system, the insurance company will provide defense in these situations. This takes the burden off the insured and puts it back on the insurance company.

**Stay current.** Reviewing your farm blanket inventory frequently with your agent is important. Often new tractors,

combines or other pieces of equipment are forgotten. Farm blankets need to be updated when new equipment is added, or you can be penalized for underinsuring.

Having good open communication with your insurance agent is the key to proper coverage.

The right agent is someone you trust will not only be there the day you purchase the policy, but more importantly, when you file a claim.

A portion of your premium dollar is paid to your agent to work for you. It is important that you position yourself with an agent and company that have your best interest at heart.

This brings me back to my first question: "Who's watching out for you?"

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# RAMP provides bushel and revenue loss protection

By Shirley Top  
Kozlowski Insurance

For 125 years, Farmers Mutual Hail has built a strong reputation of providing outstanding claim service and has protected generations of American farmers by offering tailored crop insurance private products.



New for 2017 is RAMP — Revenue Accelerator Max Protection, which provides bushel and revenue loss protection.

It works like multi-peril crop insurance (MPCI) revenue protection against decline in prices, excess moisture, cold, disease, insects, drought and hail.

It is a private product sold by Farmers Mutual Hail in which farmers can protect up to 95 percent of their APH average proven yield.

The average multi-peril coverage level of my crop insurance clients is 82 percent, and 63 percent of my crop insurance clients purchased RAMP. They chose the 85- to 95-percent RAMP band to go above their 85-percent MPCI coverage.

See the graphic for below for examples of outcomes with different variables.

EXAMPLE: 200 bu corn yield x .85 = 170 bushel guarantee x \$3.96 = \$673 multi-peril protection  
 200 bu corn yield x .95 = 190 bushel guarantee / \$673 + \$75 RAMP coverage = \$748  
 60 bu sbean yield x .85 = 51 bushel guarantee x 10.19 = \$520 multi-peril coverage  
 60 bu sbean yield x .95 = 57 bushel guarantee / \$520 + \$60 RAMP coverage = \$580

2017 Rock County RAMP coverage & costs were as follows:

| RAMP REVENUE PROTECTION 2017 |       |      |       |                      |                        |  |
|------------------------------|-------|------|-------|----------------------|------------------------|--|
| ACRES                        | CROP  | COV  | LEVEL | Cost                 |                        |  |
|                              |       |      |       | per acre<br>OPTIONAL | per acre<br>ENTERPRISE |  |
|                              |       |      | 0.85  |                      |                        |  |
| 100                          | Corn  | \$75 |       | \$ 21.75             | \$ 21.75               |  |
| 200                          | Corn  | \$75 |       | \$ 21.75             | \$ 19.14               |  |
| 501                          | Corn  | \$75 |       | \$ 21.75             | \$ 18.49               |  |
| 1001                         | Corn  | \$75 |       | \$ 21.75             | \$ 17.40               |  |
| 100                          | Sbean | \$60 |       | \$ 17.10             | \$ 17.10               |  |
| 200                          | Sbean | \$60 |       | \$ 17.10             | \$ 15.05               |  |
| 501                          | Sbean | \$60 |       | \$ 17.10             | \$ 14.54               |  |
| 1001                         | Sbean | \$60 |       | \$ 17.10             | \$ 13.68               |  |

In the fall we will take the farmer's yield times the MPCI fall price, and if their revenue is less than their protection, they will receive a payment.

The awesome thing about Farmers Mutual Hail RAMP is you can choose RAMP Optional or RAMP Enterprise.

RAMP REVENUE unit structure does not need to match your MPCI policy units.

Farmers loved that they could choose RAMP Optional if they purchase MPCI Enterprise units so the additional 20 bushels they gained on corn and the additional 6 bushels they gained on soybeans in the example above is optional unit protection.

This year RAMP has been a great choice of coverage as farmers have dealt with a cold wet spring, with wind cutting off the soybeans. Farmers had

*"RAMP works like multi-peril crop insurance revenue protection against decline in prices, excess moisture, cold, disease, insects, drought and hail."*

to replant. Hail, white mold in the soybeans, sudden death in soybeans and decline in prices were also challenges.

Some farmers trimmed their hail coverage, some removed their green snap coverage on their hail coverage and others added RAMP coverage.

See the graph above for a breakdown of 2017 Rock County RAMP coverage and costs.

In 2017 I worked hard to explain RAMP REVENUE to my current crop insurance clients. Many farmers and lenders have expressed an interest in RAMP for 2018, and I'm looking forward to helping them.

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# Farm safety always important — at harvest and all other seasons

In a few weeks we will enter full-scale fall harvest for the 2017 growing season, which makes it a good time for farm families to review the farm safety procedures in their farming operation.

More farm accidents occur during the fall than at any other time of the year and usually involve one or more farm family members.

Special care should be taken with children and senior citizens around farm and grain handling equipment, as these groups are the most vulnerable to farm accidents.

The week of September 17-23 was "National Farm Safety Week," which is intended to bring extra focus on farm safety issues and priorities during the fall harvest season.

## Farming is among the most dangerous professions

Federal and state statistics list agriculture as one of the most dangerous professions in the United States. Farming is one of the few industries in which family members often-times work and live on the same premises. This makes farm families at much higher risk for fatal and non-fatal injuries in the workplace, compared to most other professions.

Based on recent USDA data, it is estimated that there are over 1.6 million full-time workers in production agriculture on U.S. farms. In 2014 it was estimated that nearly 900,000 youth under 20 years of age were residing on farms, and that over half of the youth residing on farms performed some type of farm work. In addition, there were approximately 265,000 non-resident youth hired to work on farms in 2014, and nearly 24,000 youth that visited farms that year.

While the overall rate of farm injuries has declined in recent years, the farm accident rate for youth living on farms has held steady, and even increased slightly for youth 10-19 years old. In 2014 nearly 7,500 youth living on farms were injured on the farm; however, 60 percent of those accidents occurred while the youth were not doing farm work. From 2003 to 2010, among workers 16 years of age and younger, work-related fatalities in agriculture were higher than all other non-agricultural industries combined.

In addition, over 4,400 other youth were injured that were either hired to work on the farm or were visiting the farm. Vehicles were the leading source of death or injury for youth that reside and work on farms, while animals were the leading source of injury for non-farm youth workers and for youth visiting farms.

Based on recent U.S. Department of Labor statistics, there were 475 fatalities in farm-related work-related injuries in the U.S., which resulted in a fatality rate of 21.2 deaths per 100,000 workers.

The rate of fatalities in the agriculture industry has declined in recent years but still remains the highest of any industry sector, according to data from the Census of Fatal Occupational Injuries, released by the U.S. Bureau of Labor Statistics.

## Accidents typically involve farm machinery

There also continues to be a large number of traffic accidents in Minnesota and other Midwestern states that involve tractors and farm machinery.

Tractor overturns are the leading cause of death for farmers and farm workers.

The most effective way to prevent tractor-related injuries and deaths is to make sure that tractors have properly installed and maintained "Roll-Over Protective Structures" (ROPS) in place.

As recently as 2006, it was

Farm safety/see page 23

# State's cropland rent continues to drop; Rock County has highest pasture rental

By Mavis Fodness

Minnesota's cropland cash rent averaged \$166 per acre during 2017, down \$4 from a year ago, according to the USDA's National Agricultural Statistics Service.

The non-irrigated cash rent average for 2017 represents a continued drop in price. In the previous two years, rental prices dropped a combined \$10.

In Rock County non-irrigated cropland rental prices experi-

enced a greater decline than the state average. The area experienced a \$25 drop in per-acre rent from \$237 per acre in 2016 to \$212 per acre this year.

Goodhue County had the highest published cash rent of non-irrigated cropland at \$250 per acre, followed by Blue Earth County at \$232 per acre.

While cropland rental rates declined in Rock County, pasture cash rent leads the state.

At \$74.50 per acre for pastureland, Rock County renters pay more than double the state average of \$30 per acre, an amount unchanged from last year.

Rock County's rate represents a significant increase over last year's average of \$61 per acre.

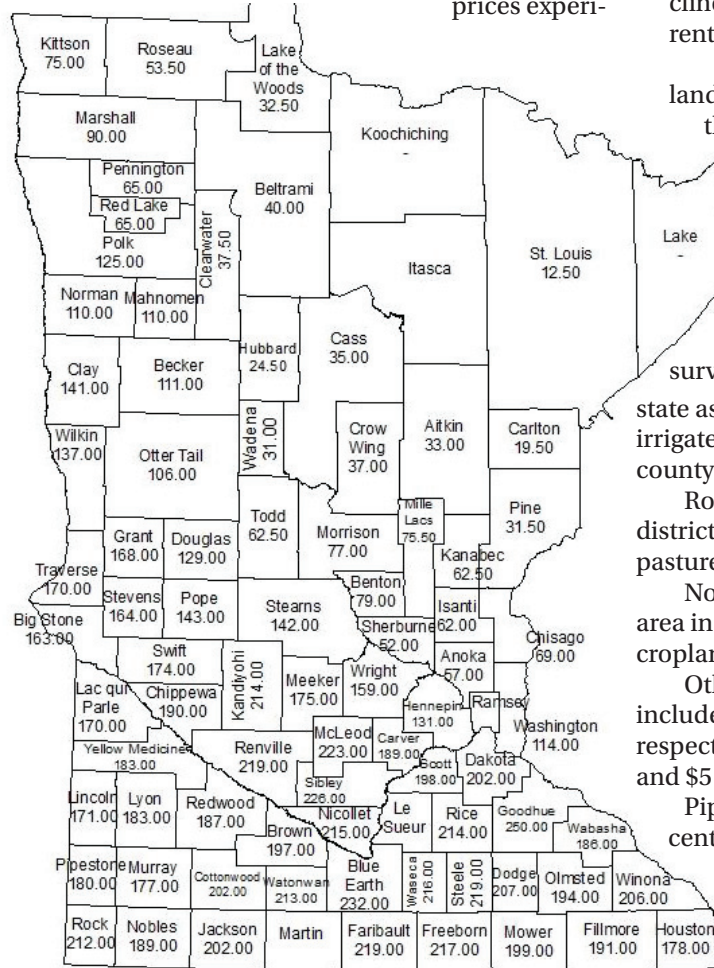
USDA officials randomly survey farm operators throughout the state asking about rental rates of non-irrigated, irrigated and pasture land. The county cash rent surveys began in 2008.

Rock County leads the southwest districts in non-irrigated cropland and pastureland rental rates.

Nobles County ranks second in the area in rental rates with \$189 per acre for cropland and \$60 per acre for pasture.

Other adjacent county rental rates include Pipestone at \$180 and 51.50 respectively and Murray County at \$177 and \$51.

Pipestone County is the only adjacent county to experience an increase in cropland rental rates, increasing \$5 per acre in the last year.





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# Isaac DeBoer: Make long-term sustainable financial decisions/continued from page 4

followed can help an operation succeed.

•Protect profits if markets rally and give you a profitable price point.

•Place sell orders to avoid missing out on a market rally that only lasts days.

Over the past couple of years we have seen the markets rally to a point that is profitable; however, the rallies have only lasted days and some producers don't react in time to benefit

from the price move.

•Proactively look for ways that you, the producer can reduce cash flow need. Self-help measures a producer can implement to reduce cash outflow is a great way to show how committed you are to making your operation viable and a great way to bring down your break-even costs.

An example would be identifying non-productive assets that can be sold with

proceeds paying down debt thereby reducing your principal and interest outflows, which reduces your break-even price.

•Concentrate on keeping your working capital (current assets - current liabilities) strong.

A strong working capital gives you the cushion to absorb losses in lean times. Ways to help keep working capital strong include re-

duced capital spending, selling non-productive assets and/or underutilized assets.

There will be many difficult decisions to be made in the coming months and years.

Producers should be focused around making long-term sustainable decisions for their farming operation, which can ultimately keep one in a position to be operating when the upward cycle increases profits again.

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- 26764 Co Hwy 35 – Worthington..... Sale Pending
- 10489 270<sup>th</sup> St – Adrian.....SOLD

**RESIDENTIAL PROPERTY**

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- 409 W 5<sup>th</sup> St – Adrian.....SOLD
- 410 Broadway St N – Ellsworth.....NEW LISTING
- 709 Maine Ave - Adrian ..... SOLD
- 614 Louisiana Ave – Adrian.....For Sale
- 509 S Mulberry St – Ellsworth.....NEW LISTING
- 420 Louisiana Ave – Adrian..... SOLD
- 205 Pennsylvania Ave – Adrian.....Sale Pending
- 28673 Hesselroth Park Model - Rushmore..... For Sale
- 920 N McKenzie St – Luverne.....Sale Pending
- 200 Connecticut Ave – Adrian.....Sale Pending
- 201 Nevada Ave – Adrian.....Sale Pending
- 117 Oklahoma Ave – Adrian.....SOLD
- 613 Pennsylvania Ave – Adrian.....NEW LISTING



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# FARMERS' EXPENSES Continue to Rise

For 2016, farm-level production expenses were down slightly from the record-high level of 2014, but were still **50 PERCENT** higher than expenses in 2006. This is how those expenses break down:

- 16.5%** Purchased Feed
- 16.0%** Capital Upkeep and Replacement
- 15.4%** Fertilizer, Seed, Crop-Protecting Chemicals
- 11.7%** Farm Labor and Custom Hire
- 9.8%** Interest, Property Taxes, Other Taxes/Fees
- 6.4%** Purchased Livestock
- 5.8%** Net Rental Payments
- 5.4%** Fuel, Electricity
- 2.5%** Marketing, Storage, Transportation
- 10.5%** Miscellaneous



## FARM PRODUCTION EXPENSES

YEAR BILLION



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Sources: ERS, Farm Production Expenses and Food Dollar Series

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## Farm safety/continued from page 21

estimated that less than 60 percent of the approximately 4.4 million farm tractors that were in use in the U.S. were properly equipped with ROPS.

It is also best not to have children riding on a tractor when the tractor will be in vulnerable positions for a rollover, or during the busy harvest season.

### Watch out for fatigue

Research has shown that fatigue can be another major contributor to increased farm accidents, especially in the fall. Farm operators are usually in a hurry to finish harvest and follow-up tillage in a timely fashion before winter sets in, which can be especially challenging with a later-than-normal harvest season, such as will likely exist in 2017.

Some ways to reduce fatigue at harvest time include getting adequate sleep, scheduling planned work breaks, eating healthy, drinking plenty

of water, getting some exercise, and having enough help in place.

### Share the road

Another big danger in the fall occurs when farmers are moving equipment or hauling grain on highways and rural roads. Farmers should always use flashing lights and slow-moving vehicle signs when traveling on roadways.

The non-farm public also needs to pay extra attention when driving on rural roads during harvest season, especially before and after work or school.

Farm vehicles are larger and move much slower than cars, and the autumn sun is usually in a bad position during the times of heaviest traffic in the mornings and late afternoon on rural roads throughout the fall season.

The best advice is to slow down, pay attention and stay off the cell phones while driving.



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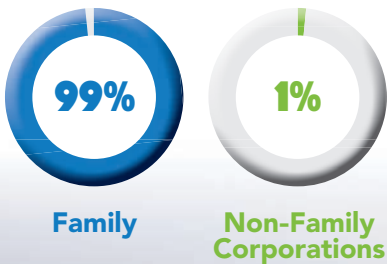
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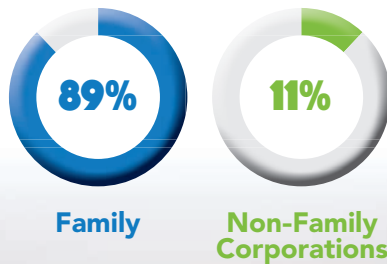
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### FARM OWNERSHIP



### FARM PRODUCTION



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## MnDOT asks motorists, farm equipment operators to safely share the road during harvest season

Motorists traveling on Minnesota highways this fall need to be aware of large farm equipment transporting crops to markets, grain elevators and processing plants, according to the Minnesota Department of Transportation.

"Harvest season is getting in full swing across the state, and farmers and their equipment are out on the highways," said Jay Hietpas, state traffic engineer. "Motorists need to be prepared to encounter slow-moving farm vehicles, especially on rural, two-lane roads."

Farm equipment is large and heavy, making it hard for operators to accelerate, slow down and stop. The equipment also makes wide turns and sometimes crosses over the center line. In addition, farm vehicles can create large blind spots, making it difficult for operators to see approaching vehicles. All of these factors can cause serious crashes.

From 2011 to 2015, there were 688 crashes involving farm vehicles that resulted in 23 fatalities and 348 injuries. Nearly half of the fatalities were an occupant of the farm vehicle.

"Twenty-two percent of all farm equipment crashes and 29 percent of the fatalities were distraction-related," Hietpas said. "Other factors were speed-related and alcohol-related."

#### Motorists should:

- Watch for debris dropped by trucks hauling sugar beets

and other crops. It is safer to brake or slowly drive through debris than to veer into on-coming cars or off the road.

•When approaching farm equipment, slow down and use caution. Put additional space between your vehicle and the farm equipment ahead. Don't assume the equipment operator can see you.

•Be patient and wait for a safe place to pass.

•Wear seatbelts.

•Drive with headlights on at all times.

#### Farm equipment operators should:

•Use lights and flashers to make equipment more visible.

•Use slow-moving vehicle emblems on equipment traveling less than 30 mph.

•Drive slow-moving vehicles in the right-hand lane as close to the edge of the roadway as possible.

•Consider using an escort vehicle when moving equipment, especially at night and if the equipment is large enough that it may extend across the center line.

•Avoid encouraging or signaling motorists to pass. Pull over when safe, and let traffic pass.

•Pick up any debris left on the highway by the equipment or contact MnDOT to remove it.

•Plan their routes so wide equipment will not hit or damage signs, guardrails, light poles and other roadway structures.

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# Could you use a grain loan? The Rock County FSA is here to help

By Fraser Norton  
Rock County  
Farm Service Agency



*A Marketing Assistance Loan provides financing that allows producers to store production on the farm or in a warehouse, for marketing at a later date.*

Short-term financing is available by obtaining low interest (currently 2.25 percent) commodity loans for harvested production from crops such as Corn, Soybeans and Small Grains.

A nine-month Marketing Assistance Loan (MAL) provides financing that allows producers to store production on the farm or in a warehouse, for marketing at a later date.

MALs are available from harvest through to the specific commodity's final loan availability date. Producers must share in the risk of producing the crop, maintain beneficial interest in the crop, and maintain both the quantity and quality of the loan collateral while it is under loan.

Rock County loan rates for 2017 are \$1.82 for corn and \$4.88 for soybeans.

A producer who is eligible to obtain a loan, but agrees to forgo the loan, may obtain a Loan Deficiency Payment (LDP) if such a payment is available.

To be considered eligible for an LDP, producers must have a CCC-633EZ, Page 1 form on file at the FSA Office before losing beneficial interest in the crop. Pages 2, 3 or 4 of the form must be submitted when payment is requested.

To initiate a loan application, please stop in at the FSA Office and complete the necessary paperwork, so that we can conduct a lien search. For this year again, we will also need to make a copy of your driver's license. A lien waiver will need to be obtained from all who have a mortgage on the crop being offered as security for the loan. This step can, however be completed prior to loan application.

In order to receive a loan on warehouse stored grain, warehouse receipts are required to be submitted to the FSA Office, along with proof that storage

has been paid. Remember to have the receipts made in increments that suit your marketing plan, since the repayment of an entire receipt is required.

The quantity of a farm-stored loan can be based on either an FSA measurement of the commodity (for which the producer is responsible for all applicable costs), or it can be based on the producer's certification of the amount.

Thus, it is important to know the dimensions of all applicable structures when making a loan application. In the case of both options, the producer can take out a loan on 100 percent of the quantity.

Livestock feeders are also eligible for loans on high moisture grain and processed grain. Please contact the office for more information on these options.

Loan payments will be issued by direct deposit, unless a lienholder requests to have a joint check issued to both the producer and the lienholder.

Please plan ahead, since it will take two to three business days to receive a payment by direct deposit and at least a week to receive a payment by check. This is in addition to doing a lien search at the Office of the Secretary of State.

There is a nonrefundable service fee that is deducted from every loan, but not from an LDP. The service fee is a half percent of the gross loan amount, up to a maximum of \$45 per loan for the first farm storage structure, or warehouse receipt and \$3 for each additional farm storage structure, or

warehouse receipt.

Prior to removing the loan collateral from a bin, the producer must either pay off the loan or obtain authority from FSA to move the collateral.

Authority must also be obtained to move the loan collateral to another bin, unless the new bin to which the collateral is being moved is listed on the Farm Storage Note and Security Agreement for that loan.

Finally, if loan collateral is going to be fed, the loan must be repaid before the grain is removed from the bin.

For more information on MALs, producers should contact the Rock County FSA Office at 283-2369 ext. 2.

## Rock County FSA Office reminds producers of the following important dates

- Sept. 30 - CRP Emergency Grazing ends - remove all livestock
- Sept. 30 - CRP Routine Grazing ends - remove all livestock
- Oct. 2 - 2018 NAP Perennial Forage Crops sales deadline
- Oct. 2 - 2018 NAP Select Fruits and Vegetables sales deadline
- Oct. 2 - 2018 NAP Wild Rice sales deadline
- Oct. 2 - 2018 Crop Insurance Forage Production sales deadline
- Oct. 2 - 2018 NAP Value Loss and Controlled Environment Crop Acreage certification deadline
- Oct. 9 - FSA Office closed for Columbus Day
- Oct. 10 - CRP Emergency Grazing reporting deadline
- October 10 - CRP Routine Grazing reporting deadline
- Nov. 1 - 2017 ELAP application deadline
- Nov. 1 - 2018 ARC/PLC enrollment begins
- Nov. 6 - County Committee Election Ballots mailed to voters in LAA #1
- Nov. 10 - FSA Office closed for Veterans Day
- Nov. 15 - 2018 NAP Apiculture, Perennial Forage Pasture and Fall-Seeded Small Grains Crop Acreage certification deadline
- Nov. 15 - 2018 Crop Insurance Pasture, Rangeland and Forage sales deadline
- Nov. 20 - 2018 NAP Perennial Fruits and Vegetables sales deadline
- Nov. 23 - FSA Office closed for Thanksgiving Day
- Ongoing - Continuous CRP sign-up

The Rock County FSA Office is located at 500 W. Gabrielson Road in Luverne. The office can be reached at 507-283-2369



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# Landowners asked to help keep snow off local roads this winter

## MnDOT encourages farmers to join the Standing Corn Rows program to improve safety

As farmers prepare to harvest their crops this fall, they should consider leaving a few rows of standing corn to help control blowing and drifting snow, as well as improve visibility, on Minnesota roads this winter, according to the Minnesota Department of Transportation.

MnDOT pays farmers to leave standing cornrows, hay bales or silage bags to protect selected state roads.

Farmers are compensated per acre for leaving standing cornrows and per lineal foot for strategically stacked bales or silage bags.

A typical standing cornrow treatment is about one-quarter mile long and one acre in size, with 12 rows of corn left standing.

Average compensation to the landowner is about \$1,000 per acre.

This "living snow fence" can be designed and constructed to fit into individual land use and farming operations. The program allows for ears of corn to be harvested by families, clubs, organizations and church groups.

"Standing corn rows provide a unique opportunity to use a resource already being grown adjacent to our highways to provide blowing snow control," said Dan Gullickson, MnDOT's snow control program coordinator.

"They help MnDOT quickly deliver snow control treatments while reducing the state's snow and ice removal costs."

It takes less than two weeks to have a signed agreement between the farmer and the local MnDOT district office.

In a recent survey, conducted by the University of Minnesota Extension, farmers who participated in MnDOT's standing cornrow program were asked why they took part

in the program.

In many cases participants recognized that blowing snow was a problem on their roads in the winter and saw the benefits of the program.

Respondents often mentioned that they felt good about doing something that helped their community by providing a "safe zone" on the highways along their fields.

"We get a lot of compliments from people. Businessmen, nurses and teachers all use that road to get across town," One respondent to the survey said.

"They appreciate the clearer driving. They are especially grateful if there is a big storm."

Gullickson said the standing cornrow program provides opportunities for leadership in, and service to, the community by helping keep local roads open to traffic during snow events.

"This program is a great example of the rural community coming together and making a difference during the winter driving season," he said.

Last winter MnDOT's Twin Cities Metro District successfully recruited farmers along the Highway 169 corridor near Belle Plaine to leave 4.34 miles of standing cornrows.

"This is the first time that a corridor approach to managing blowing snow along this plow route was achieved," said Tony Johnson, Shakopee Truck Station supervisor, who led the Highway 169 recruitment efforts.

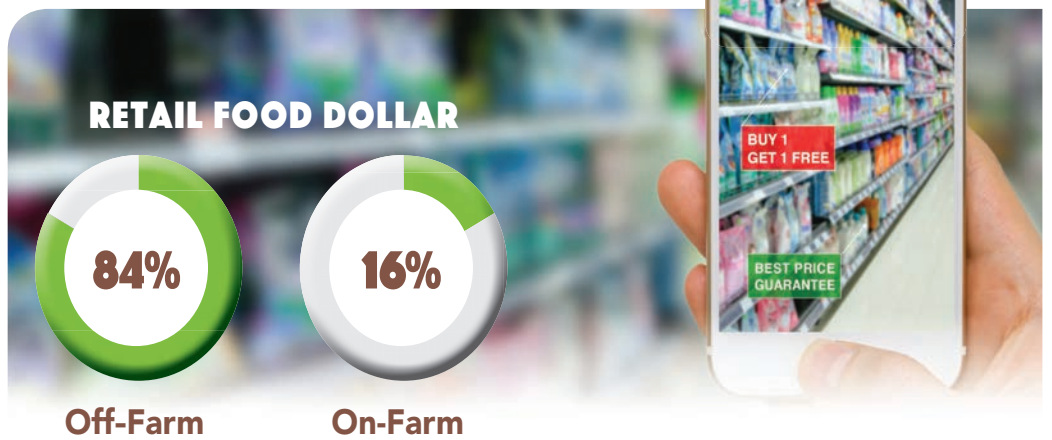
"We're glad to see that it will be matched again for the 2017-18 winter."

Farmers and landowners who want more information can contact their local MnDOT district office or visit [www.mndot.gov](http://www.mndot.gov).



## Where does Your FOOD DOLLAR Go?

Transporting, processing and packaging farm-grown foods so they're ready to be enjoyed on our tables costs significantly more today compared with the recent past. The farmer's share of the retail food dollar is as low as **2 PERCENT to 4 PERCENT** for bread and cereal, and as much as **35 PERCENT** for some fresh market products.



**FARMERS AND RANCHERS** receive only 16 cents (on average) out of every retail dollar spent on food that is eaten at home and away from home. In 1980, farmers received 31 cents out of every retail dollar spent on food in the United States. The farm share in a dollar food purchase is higher for food consumed at home, compared to food consumed away from home — 24 cents vs. only 5 cents.

**OFF-FARM COSTS** — marketing expenses associated with processing, wholesaling, distributing and retailing of food products — account for 84 cents of every retail dollar spent on food.



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Sources: AFBF; USDA-ERS (Food Dollar Series)

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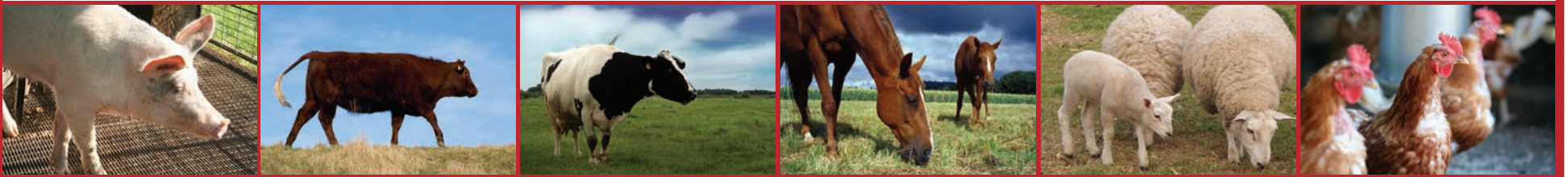
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# SUPPORTING A STRONG FARM ECONOMY



The Luverne Farm Store is a proud supporter of all our local swine producers. We continue to focus our efforts toward bringing new technology in Feed Premixes, Animal Health Products, Advancing Barn Efficiencies, and Livestock Marketing to our local producers. The Luverne Farm Store applauds the efforts of all area farmers in utilizing local livestock manure as an innovative method of fertilization. We look forward to providing more value-added services to local farmers, as we all work to protect our environment and strengthen our local farming economy.

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