Location, Location, Location: A Diversification Success Story

by Libby Knoebel, MFBF Office Manager

Brand Farms, a small family farm located just outside of Farmington, MN, is home to the fourth-generation farmer Aaron Brand, who works closely with his father John to keep the family legacy alive. Originally purchased by Aaron’s great-grandparents, German immigrants Anton and Marie Brand in the 1950s, the dairy farm has stood the test of time in the same location, supporting the family. Aaron always knew he wanted to come back to the farm and work alongside his dad, but he never imagined that by diversifying, the farm would be as great a success as it has turned out to be.

When Aaron graduated from South Central College in Mankato with degrees in Dairy and Crop Management in 2005, he had full intention of returning to the farm to expand the dairy herd. However, after much consideration, and many family meetings, it was decided that with their proximity to the cities, and housing developments creeping closer to the farm, expanding the dairy was not a feasible option. The family still milks around 60 Holstein cows in a tie-stall barn, and the milk goes to Hastings Cooperative Creamery. They raise all their own feed, and for the foreseeable future, they will continue with the dairy, as cows, and field work, are a passion of Aaron’s. “I like working with Dad. I do enjoy the field work. I love making hay; I’ve loved it since I was a little kid, and I love the cows. But there’s times when my business keeps me from doing what I came home to do, and I don’t like that. I love what we’ve added to the farm, but some days I just can’t get away, and my business is starting to separate me from the dairy, and from Dad. That’s hard for me,” said Aaron. Aaron was deemed head of diversification and he began with just a few laying hens, looking to supply their family, friends and neighbors with farm fresh eggs. Someone suggested to him that he put a “Fresh Eggs” sign down by the road to get rid of any extras that he had, and the extras started to disappear. So, Aaron added a few more chickens to his flock, and the eggs continued to disappear. “When the extras just kept disappearing, I had one of my buddies build me a barn that held 300 hens, which was the biggest jump for me. I had 120 at the time, and I moved up to 300, which was quite the jump, but the eggs kept selling, and I kept adding more hens,” said Aaron. Aaron held steady at nearly 1,000 hens for three or four years, and when the demand kept increasing, he and his family decided to put up a new facility in 2016. They bulldozed the older buildings and put up a new barn. AARON BRAND (LEFT) pictured with produce manager at Valley Natural Foods in Burnsville, after delivering apples from his trees.

Paap will not seek Re-election in 2021 for MFBF President

The Minnesota Farm Bureau Federation President Kevin Paap announced in March, after 16 years in this role, that he is not seeking re-election in November. Paap is the 13th president in MFBF’s 102-year history.

Paap, and his wife Julie, own and operate a fourth-generation family farm in Blue Earth County. The Paaps raise corn, soybeans and have two sons – Matt and Andy and a daughter-in-law Samantha, along with grandson Lennox. “I have been fortunate to have the opportunity to serve Minnesota Farm Bureau and affiliated companies for 24 years,” said Paap. “It has been a tremendous honor to be part of the Farm Bureau family. The face of the MFBF President may change, but the mission and the strength of Farm Bureau will not.”

A new MFBF president will be elected to a two-year term at the 103rd annual meeting of voting delegates, November 19, 2021, in Bloomington, Minnesota.

Pandemic Assistance for Producers

The USDA is establishing new programs and efforts to bring financial assistance to farmers, ranchers and producers who felt the impact of COVID-19 market disruptions. The new initiative—USDA Pandemic Assistance for Producers—will reach a broader set of producers than in previous COVID-19 aid programs. The Department will also develop rules for new programs that will put a greater emphasis on outreach to small and socially disadvantaged producers, specialty crop and organic producers, and timber harvesters, as well as provide support for the food supply chain and producers of renewable fuel, among others. Existing programs like the Coronavirus Food Assistance Program (CFAP) will fall within the new initiative and, where statutory authority allows, will be refined to better address the needs of producers. USDA reopened sign-up for CFAP 2 for at least 60 days beginning on April 5, 2021. The Consolidated Appropriations Act, 2021, enacted December 2020 requires FSA to make certain payments to producers. This includes:

- An increase in CFAP 1 payment rates for...
Farm Bureau Members... Making a Difference

President's Voice
KEVIN PAAP • MFBB PRESIDENT

Do Farm Bureau members really make a difference? The answer is simple - yes! Members are making a difference every day. You are making a difference in public policy and policy development by making sure your voices are being heard, and your voice is stronger when you’re a part of Farm Bureau.

At the National Level:

One example of Farm Bureau members making a difference is their raising concerns about the impact of eliminating the stepped-up basis tax provision and imposing a capital gains tax when assets are transferred at death. For family farmers and ranchers, this would certainly mean passing on the family farm to the next generation much more challenging.

When we sent out an Action Alert asking you to contact your members of Congress and how to contact your member of Congress if you haven’t yet.

State Level:

Another example of how Farm Bureau members make a difference is being flexible during a legislative session that is unlike anything we have seen before. Even though the state legislature is getting their work done virtually, Farm Bureau is still making sure farmers’ and ranchers’ voices are being heard. As we work on our 2021 Focus Areas: broadband, climate change and the environment, food supply, healthcare, research and investment, tax policy, transportation infrastructure and workforce, your Farm Bureau team has been keeping a close eye on the legislature to make sure that our policy is implemented. However, the biggest impact on policy implementation is when Farm Bureau members take the time to contact legislators to share your story or when counties have gotten creative by having them come to the farm instead of us going to St. Paul to engage with their elected officials.

Thank you to all who helped make a difference, even when things don’t look like they normally do.

Policy Development:

It is not just policy implementation that our members make a difference. Our members also make a difference in policy development. Do you have input on where Farm Bureau should advocate for on national, state or local issues? Will you consider a local policy, do you ask the time to tell your story. Yes, the American Farm Bureau and Minnesota Farm Bureau leaders and staff are communicating daily, but it is our grassroots members that truly make that difference! Your personalized stories and examples make the biggest impact when it comes to shaping laws and regulations.

Look for more information on these tax provisions in this edition of the Voice of Agriculture and how to contact your member of Congress if you haven’t yet.

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As homegrown fuels, ethanol and biodiesel have helped reduce greenhouse gas emissions, lower gas prices, increase demand for corn and soybeans and decrease our dependence on foreign energy sources. But the road to success has sometimes been a bumpy one, so we must keep paving the way to ensure a sustainable future with renewable fuels.

Ethanol and biodiesel use reduced greenhouse gas emissions to the equivalent of taking 17 million cars off the road for a year, according to the EPA. That success comes in part thanks to the Renewable Fuel Standard (RFS), the law that requires ethanol and biodiesel be blended into fuels. Farmers have faced a long battle with “small refinery waivers” from the EPA—these waivers have received bipartisan criticism. Recently, the Biden administration upheld a court decision to limit these waivers, a positive sign that EPA will preserve the integrity of the RFS. “America’s farmers are ready to grow more clean and affordable fuel.”

In 2020, the ethanol industry, along with the rest of the farm economy, was hit with a perfect storm. Oil demand had started to drop as more people stayed at home because of COVID-19. At the same time, large oil-producing nations, Saudi Arabia and Russia, massively expanded production in a price war that led to a 65% drop in oil prices. These two events led to a collapse of ethanol demand causing around 150 ethanol plants to either stop or reduce production. Exports of ethanol also fell in 2020 as demand for fuel fell—and that after U.S. exports had already dropped in 2019 by a whopping 13%. After another challenging year, both ethanol and biodiesel demand is increasing as lockdowns are lifted, and we can get some return to normal. While not all travel patterns may return to what they once were, we can be hopeful that demand for ethanol and biodiesel will return to pre-COVID levels. As Americans hit the road again this spring and summer, the fundamental truth about biofuels is more important than ever: They are helping reduce our emissions and play an important role in agriculture’s sustainability story. As the Biden administration focuses on climate, farmers stand ready to provide the crops needed to produce more biofuels and help achieve clean energy goals, in addition to our climate-smart farming practices.

It is time to build on the success of the RFS. Farmers are grateful the Trump administration recognized that the 10% RFS blend requirement was just a starting point and expanded sales of 15 year round. This
FP MN Soybean Research
that were out of commission and beyond repairing and found a company that would do all the work, from moving dirt to installing the equipment inside the hen house. "It was stressful to put up, but I did a turn-key system, so I didn't really help build it all at. I never pounded in a single nail, but I was around the whole time the building went up to answer questions."

Aaron now has over 2,000 chickens in his barn, all of which are commercial Rhode Island Reds. When they decided to put up the new barn, they knew they needed to do it right. In the older barns, the ventilation was poor, and it was always damp in there, which caused his mortality rate to be pretty high. Now, Aaron's mortality rate with his hens is less than 1 percent. "My overall bird health has improved greatly, which is the biggest plus it. There are a lot of benefits from adding this new building, and while the whole process was expensive and stressful, it turned out really good in the end," stated Aaron. With the new building, eggs are cleaner and Aaron can keep the barn heated which allows his eggs consistency to be better. The hens are always laying eggs, so production never changes, until the birds reach an older age which causes production to naturally slow down. Aaron also mentioned that his cost of production dropped with the addition of the new barn. "The new barn allowed me to reach out to the restaurants that we didn't see for years, wanting my eggs, because I can still make a profit off the eggs even by selling them at wholesale prices."

In 2007, Aaron heard about a defunct apple orchard whose owner was looking to lease it. He had worked on this orchard while he was in high school, and the owners sold it shortly after Aaron left for college. He remembers when he first working there in the early 2000s that he helped put in eight acres of young trees, and the new owner did not touch those, so Aaron had a good supply to start with when he started renting, but that wasn't long last long. "I think I was renting for two years before I realized that I wasn't going to have enough apples to supply what I wanted to, so I started planting at the home farm in 2009. I put in about 1,000 trees that year and I put in more trees the next year, as well as 2012, 2015 and 2017. I'm currently selling apples from and caring for around 10,000 trees at this point, and not one apple goes to waste," Aaron makes mice, pies, crisps, applesauce, caramel apples, and has his own press to make cider. "I never anticipated how popular the processed apple goods would become and how sought after they are. I don't remember how that escalated exactly, but it did, and was fast."

Aaron remembers having a few extra apples in one of his first years and thinking "Hey, I'll try drying these to preserve them" and they turned out great. He is now running two commercial dryers and still has the four household dryers he originally bought, and he can barely keep up with demand. Even in the off season, he's still processing around eight bushels a day to make chips. While the fresh sale quality has passed, the apples still make great chips, even he's been able to have very little waste in his apple business. "I've maxed out everything I can to make our products. In the fall, I rent two refrigerated semis to keep apples cool, and I own one myself. I don't have enough fridge or freezer space anymore, so a commercial processing space is coming sometime in the future. It has to."

Right now, Aaron operates under the Minnesota Cottage Food Law through the Minnesota Department of Agriculture. The Cottage Food Law allows for individuals to make and sell certain non-potentially hazardous food and canned goods in Minnesota without a license. This law, Minnesota Statute 28A.152 - Licensing Food Handlers; Cottage Food Exemption (EXT), went into effect in 2015 and includes details on the prior training and registration, types of food allowed, food labeling, types of sales locations, and amount of sales allowed by a cottage food producer. Aaron has taken over the garage and transformed it into a little store to house all his products, but they've outgrown it. Aaron's busiest season is the fall. He must run his orchard, care for his chickens, as well as help his dad make slagle, but the 2020 fall season blew all his past experiences out of the water. "Our 2020 year was just crazy. We were just not prepared for the crowds we had. We had a record year last year. I've never seen that many people on the farm in my life, there were literally people and families everywhere I looked. We had cars lining both sides of the driveway, parallel parking on the road - there was a constant line. Our donut machine never shut off. We would fire it up at three in the morning and it would run until 4 in the afternoon, and we were still sold out by 5. We couldn't keep up. It was truly a sight to see, and I'll never forget it."

Even though it was the most stressful and busiest season of his life, Aaron enjoyed every second of it. "I love when families come to the farm. The kids are all over the farm and they love having free range. The parents are so thankful, and the kids have an absolute blast. That's enjoyable for me to hear. I want these families to come out to the farm and have a good experience. That's important to me, and its so satisfying."

While Aaron thought he would return to the farm to expand and run the dairy with his dad, he never expected that by diversifying the farm would become an even larger success than he could have guessed. Every February for the last 10 years, Aaron has gone down to South Central College to speak to the kids in the Diversified Ag class. "I used to be those students. When I was sitting in that classroom at their age, I never imagined coming back to the farm and ending up where I am today, 15 years later. It's interesting to see and hear the response from those kids, and it's a great learning experience. A lot of those kids are from southern Minnesota, so they don't have the dairy like we do. I wouldn't be as successful as I am today if I didn't have the proximity to hundreds of thousands of people in the cities. I've been blessed with my location. It's all about location, location, location. My location is a benefit, and that's another reason why we chose not to expand the dairy. Not only because of the expanding housing developments, but because of our location, and it truly has been a benefit. It's the reason I've become so successful, and it's the reason why my family and my farm will continue to be here into the future."

**ASSISTANCE FROM PAGE 1**
cattle. FSA is automatically issuing these payments. Depending on how producers filed the original application, they may be asked for additional information.
- Information on the additional payment rates for cattle can be found on farmers.gov/cfap. Eligible producers do not need to submit new applications, since payments are based on previously approved CFAP 1 applications.
- Additional CFAP assistance of $20 per acre for producers of eligible crops identified as CFAP 2 flat-rate or price-trigger crops beginning in April. This includes alfalfa, corn, cotton, hemp, peanuts, rice, sorghum, soybeans, sugar beets, wheat, among other crops. FSA will automatically issue payments to eligible price trigger and flat-rate crop producers based on the eligible acres included on their CFAP 2 applications. Eligible producers do not need to submit a new CFAP 2 application. For a list of all eligible row-crops, visit farmers.gov/cfap.
- USDA will finalize routine decisions and minor formula adjustments on applications and begin processing payments for certain applications filed as part of the CFAP Additional Assistance program in the following categories:
  - Applications filed for pullets and turkeys
  - A formula correction for row-crop producer applications to allow producers with a non-Actual Production History (APH) insurance policy to use 100% of the 2019 Agriculture Risk Coverage-County Option (ARC-CO) benchmark yield in the calculation;
  - Sales commodity applications revised to include insurance indemnities, Noninsured Crop Disaster Assistance Program payments, and Wildfire and Hurricane Indemnity Program Plus payments.

USDA Pandemic Assistance for Producers includes investing $6 billion to expand help and assistance to more producers and adding $500 million of new funding to existing programs.

Please contact your local FSA office or visit farmers.gov/cfap to learn more about the Coronavirus Food Assistance Program and farmers.gov/pandemic-assistance for additional information and announcements, or contact the USDA Pandemic Assistance for Producers initiative.
Ag Foundation Announces New Educator Grants Honoring Christy Lilja’s Legacy

The American Farm Bureau Foundation for Agriculture announced resource grants honoring the work of long-time AFBF staff member and former foundation executive director, Christy Lilja. The Christina Sue Lilja Resource Grants will provide 50 educators with $100 each to purchase agricultural literacy resources from the Foundation store for their classrooms. Lilja’s family established the CSL Foundation in her memory following her heroic battle with cancer in 2019. Lilja’s dedication to agricultural education lives on through the work of the Foundation and the resource grants in her name.

“There was no greater champion for the American Farm Bureau Foundation for Agriculture than Christy, and I can’t help but smile thinking of school children across this country learning more about agriculture because of her passion for agriculture,” said AFBF President and Foundation Chair Zippy Duvall. “We thank the Lilja family for their generosity, and it’s our sincere hope that we continue to do Christy proud at the Foundation as we build on the work that was so near and dear to her.”

The launch of Feeding Minds Press, a children’s book publishing venture, was among the many accomplishments of the Foundation under Lilja’s leadership.

“Our family is excited to partner with the American Farm Bureau Foundation for Agriculture,” said Rebecca McPheeters. “Through these grants, we will continue Christy’s work of leading the charge in building awareness and a positive public perspective of agriculture through educating K-12 teachers and students.”

The Christina Sue Lilja Resource Grants will be established within the White-Reinhardt Fund for Education, which is a special project of the Foundation in cooperation with the AFB Women’s Leadership Committee. It was established to honor two former chairs of that committee, Berta White and Linda Reinhardt, who were leaders in early national efforts to improve agricultural literacy.

Deadline for grant application is June 30, 2021.

blending requirement saves us over $18 billion a year in fuel expenses – imagine the savings if we increase the use of higher percentage fuel blends.

Increasing the percentage of biofuels at the gas pump has not only been good for the economy, but it has also reduced our dependence on foreign energy sources. Just like our food supply is a national security issue, so is our fuel supply. We are safer if we are less reliant on other countries for the fuel we need to heat our homes and keep our economy moving. And as other countries start to rely on our energy exports, we can build relationships and hopefully expand trade into other sectors of the economy.

As consumer demand for clean energy vehicles increases, we can meet the demand at home and abroad for cleaner fuels with biofuels grown and refined in America. Biofuels provide real emissions reductions today and should be a part of any future energy and transportation policy in the U.S. We also need to continue expanding international markets for U.S. biofuels, if we’re going to protect farms and the green jobs and energy they support.

America’s farmers are ready to grow more clean and affordable fuel, and Farm Bureau looks forward to working with the new EPA administrator, Michael Regan, to expand the RFS and put more biofuels into our tanks. Homegrown, renewable fuel has been an American success story, and expanding to more international markets can make it a global success story.
Drug Abuse Prevention in Rural America

Rural communities have not been immune to the impact of our nation’s opioid crisis. In fact, a survey sponsored by the American Farm Bureau Federation and National Farmers Union found that 74% of farmers and farm workers say they’ve been directly impacted by the opioid epidemic, yet only 1 in 3 rural adults say it would be easy to access treatment. While substance misuse affects people of all demographics, rural communities face specific challenges in combating drug abuse, from lack of prevention and treatment resources to the stigma surrounding Opioid Use Disorder (OUD).

To overcome these challenges, the Minnesota Farm Bureau is working to raise awareness about opioid misuse, create opportunities for individuals to engage in honest conversations about drug abuse and increase access to convenient drug disposal with at-home resources like Deterra® System.

Expanding access to prevention and disposal resources in rural areas
In surveying rural families, we’ve found a strong majority feel that two key components of solving the opioid crisis are 1) increasing public education about prevention and treatment resources, and 2) reducing the stigma around opioid dependence.

We’ve worked to increase awareness about the opioid epidemic and bring attention to prevention resources available to our rural communities in several ways:

- **Create resources.** We’ve created a resource card that is adhered to a Deterra Pouch and distributed to the 78 county farm bureaus across Minnesota with helpful tips, links to online materials and ideas to help foster conversations and community awareness about opioids.
- **Offer drug disposal kits.** With support from the Rx Abuse Leadership Initiative (RALI), we’ve distributed nearly 25,000 Deterra Pouches. The pouches are available to county leaders so they can provide residents with discreet, at-home disposal and help educate individuals about the importance of disposal in preventing opioid misuse. Rural residents can use the pouches to safely deactivate and dispose of unused medications prescribed by their doctor and/or their animals’ veterinarian.

**Seek out partnerships.** Partnering with organizations like local law enforcement, hospice providers, pharmacies and community groups to educate families and provide prevention tools helps further our efforts and impact as many people as possible. The 60 million Americans living in rural areas have an 87% higher chance of receiving an opioid prescription compared to those living in cities. The inconvenience of returning to the doctor for a refill or driving to a distant take-back site may prompt rural families to save their unused and expired prescriptions in case they need them later. For some households, the DEA’s twice yearly National Prescription Drug Take Back Day events are their only means of safely disposing of leftover medications, but participation is a challenge for those who can’t get away from the farm during the busy months of April and October when the events are held.

This is why providing an at-home solution is so critical. The Deterra Pouches provide immediate and permanent deactivation and render drugs safe for disposal in the household trash. Deterra is a great complement to drug take-back events and local law enforcement distribute the pouches so residents can safely dispose of medications at home year-round. The feedback we’ve received shows that people particularly appreciate that the pouches are made from plant-based, environmentally sound materials and that using the pouch helps prevent unused drugs from contaminating the water and soil that rural communities depend on.

**Fostering a community of support to end the stigma of drug dependence**
In addition to providing education and prevention resources, creating a dialogue about substance abuse, mental health and the stigma surrounding these issues is essential to fostering a supportive, resilient community for all rural families.

Opportunities include:

- **Create space for people to share their stories.** Hosting meetings with residents and community leaders is a great way for people to speak about their experiences and engage in open dialogue and we need to make sure we understand the unique needs of the people we serve and offer them a seat at the table when deciding on policies and issues that will shape our way forward.

Whether its in-person or online, we know that providing practical prevention resources and fostering open conversations about the opioid crisis can make a difference in the fight against drug abuse. Overcoming the epidemic in our farm country requires creative strategies that meet the needs of the rural community. For farm families, increasing access to convenient drug disposal, creating opportunities to share insights, and continuing to learn from each other are all vital to keeping our communities safe, connected and drug free.

FROM THE FOUNDATION
By Ruth Meirick
Foundation Director

Farm Tech Days
The Minnesota State Fair and the Minnesota Farm Bureau recognize 124 Minnesota farms as 2021 Century Farms. Qualifying farms have been in continuous family ownership for at least 100 years.

2021 Century Farm families are listed by county, then by the farm’s city or township, family or farm names and year of original purchase:

**Becker**
Hjelte-Renollet Farm, Frazee, 1921

**Beltrami**
Pladsen-Haugan Farm, Pinewood, 1918

**Benton**
Mendel Farm, Sauk Rapids, 1915

**Blue Earth**
Sheepy Hollow Mack Farm, Amboy, 1904
Robert & Julie Anderson, Lake Crystal, 1920
Landsteiner Family Farm, Mapleton, 1920

**Brown**
Portner, New Ulm, 1920

**Chisago**
Ahlstrand, Shafer, 1877

and are 50 acres or more. Century Farm families receive a commemorative sign, as well as a certificate signed by Minnesota State Fair and Minnesota Farm Bureau presidents and Governor Tim Walz. Since the program began in 1976, nearly 11,000 Minnesota farms have been recognized as Century Farms.

Schaumburg Family Farm, Elmore, 1887
Paul and Judy Warmka, Wells, 1920
Schirmer Farms, Wells, 1894
Slama Farms, Winnebago, 1919

**Freeborn**
Knudson Meyer, Hartland, 1920

**Hennepin**
Bechtold Farms, Hanover, 1875

**Houston**
Bluff View Farm, Hokah, 1887
John F. & Beverly J. Ideker Family Farm, Hokah, 1909

**Hubbard**
Johanning Farms, Park Rapids, 1897
Johanning Farms, Park Rapids, 1901

**Isanti**
Larson-Findell Farm, Dalbo, 1920
Minnesota Farm Bureau Recognizes Sesquicentennial Farms

The Minnesota Farm Bureau is pleased to recognize 26 recipients of the Sesquicentennial Farm award for 2021. A commemorative certificate signed by Governor Tim Walz, Minnesota Department of Agriculture Commissioner Thom Petersen and Minnesota Farm Bureau Federation President Kevin Paap will be awarded to qualifying families, along with an outdoor sign signifying Sesquicentennial Farm recognition. Information on all Sesquicentennial Farm families will be available online at fbmn.org.

**Blue Earth**
Edwards Farm, Mankato, 1859

**Carver**
Tim and Amy Leonard Farm, Norwood-Young America, 1871

**Chisago**
Carol Hawkinson, Johanna Hawkinson-Oberlander, Erin Hawkinson, Diane Hawkinson Schafer, 1869

**Faribault**
Haase Family Farms, Blue Earth, 1860
Donald and Leona Haase, Blue Earth, 1870
Ashwood Farm - Mike and Tami Hoffman, Delavan, 1868
Terriune Family Farm, Omaha, 1860
The Warner Farm (East 80), Blue Earth, 1863

**Freeborn**
The Belber Family Farm, Alden, 1860

**Grant**
Ronhovde Farms, Barrett, 1870

**Hennepin**
Schlosser Holdings, LLC, Independence, 1861

**Kandiyohi**
Moli Family Farm, Willmar, 1871

**Lac Qui Parle**
Dave and Colleen Fainness, Dawson, 1870

**Le Sueur**
Wagner Family Trust, New Prague, 1871
Joseph and Jean Murphrey, Henderson, 1857

**Martin**
The Daly Farm, Blue Earth, 1869

**Meeker**
Richard and Lorna Thorp, Atwater, 1867

**Nicollet**
Eckberg Farms, Gaylord, 1871
Reike, New Ulm, 1863

**Nobles**
Matt and Alisa Russell, Bigelow, 1871

**Renville**
A. Edward Garrah, Fairfax, 1869

**Rice**
Cleland Farm, Northfield, 1871

**Scott**
Mecthel Family Farm, Eden Valley, 1856

**Steele**
Edward Smith, Ellendale, 1864

**Wright**
Harlan R. Anderson, Cokato, 1871
Doering Family Farm, Waverly, 1857

AmeriInn

150 YEARS
The MDA offers safety tips for those maintaining equipment and applying and transporting NH₃.

Many farmers and applicators will soon be applying anhydrous ammonia (NH₃) ahead of the planting season. Even with a rush against time and the weather, safety should never be compromised. Recent accidents involving anhydrous ammonia have proven how dangerous and deadly the chemical can be when not handled properly. The Minnesota Department of Agriculture (MDA) is providing the following tips to farmers and applicators so they can safely apply anhydrous ammonia.

• Always wear appropriate goggles and gloves. Never wear contact lenses.
• Be sure to have a clean, adequate emergency water supply of at least 5 gallons.
• Stand upwind when connecting, disconnecting, bleeding lines, or transferring NH₃. Also, close, bleed, disconnect, and secure valves and transfer lines when taking breaks or disconnecting lines, and be sure to handle hose end valves by the valve body.
• Position equipment away and downwind from homes, people, and livestock.

Safety is also key to those maintaining anhydrous ammonia equipment. Never assume NH₃ lines are empty, always wear proper protective equipment, and have access to safety water. When towing a nurse tank down the road, drive sensibly. Do not go any faster than 30 miles per hour, display a slow-moving vehicle (SMV) emblem visible from the rear, and be sure the tank is secured to the tractor or truck with two separate, independent chains that supplement the hitch pin/clip.

If an accident or spill occurs, immediately call 911 and then the Minnesota Duty Officer at 1-800-422-0798 or 651-649-5451.

You can find more safety, storage, and transportation information at mda.state.mn.us/nh3.
More Than Just a Christmas Tree Farm

by Amanda Revier, Southwest Membership & Marketing Specialist

What was supposed to be just a meeting with the owner of the neighboring tree farm to sign a lease of acres for making hay, quickly turned into Cody Nelson coming home to his wife, Melanie, to tell her he wanted to buy the tree farm. “You want to buy the Christmas tree farm!” was Melanie’s initial reaction to which Cody responded, “It’s more than just a Christmas tree farm.”

Cody grew up in rural Renville county on a Registered Shorthorn cattle farm. After high school he worked with the Shorthorn Association as a field director and dabbled in a few other jobs and most recently works in the cover crop industry. Melanie grew up in rural Nebraska on a Registered Shorthorn and crop farm. Before moving to Minnesota, she owned a salon and later purchased another in Danube when she moved to Minnesota. In 2019, the tree farm just a few miles from where Cody and Melanie live had put up a for sale sign. Cody became curious and made a call just to inquire what the tree farm being for sale completely entailed and what they were asking for it. In the meantime, Cody had met with the owner to sign a lease agreement about leasing land for cutting hay for their cattle. While over for that visit the owner had walked Cody through all the trees and talking to him about how the Christmas tree farm was so much more. Melanie had hundreds of questions for Cody about all he had learned that day and what owning a tree farm might look like. Melanie and Cody chuckled at the fact that they didn’t know the difference between a spruce tree or a pine tree, and that Melanie can’t even keep her own plants alive through the summer!

The owner hoped to sell to a younger family in the area that would grow the farm where Christmas trees have been cut helping make Christmas memories for over 30 years to area families. About to go on a journey of farming they never had imagined for themselves, Redwood County Farm Bureau members Cody and Melanie Nelson were ready to take on the challenges and dive right in. Melanie says God has a plan and it may not always be what we planned for ourselves. The first thing they decided was to keep the name of the tree farm, Iverson Tree Farm. It is well known in the area and people have come to be familiar with the location and experiences at the farm. Neither Cody nor Melanie had any background growing, transplanting or caring for trees but the former owner, Ron, assured them they have what it takes to make the tree farm a success given their previous experience as business owners and they could learn the rest.

Using technology has been a huge part of that learning. Ron has been a big help in guiding them through the processes and the seasons of owning the tree farm, but due to the pandemic, Ron was in Montana and did not make it back to Minnesota last spring to help teach in person. Using Facetime and other technology, he was able to help guide Cody and Melanie through the different steps of planting, which to their surprise is way more than just digging a hole and putting a tree in it. It includes fertilizing, pruning and pest control, even the way the grass is mowed can make a difference on a tree farm. Learning about the different trees and their uses has also been eye opening for the new owners of Iverson Tree Farm.

What might be considered a good or bad tree has changed from their perspective now having learned so much in the short time that they have owned the farm. Cody hopes to bring in some of his cover crop knowledge to help on the tree farm in variety of ways such as helping with pests and soil health maintenance.

One of the largest parts of the businesses is transplanting trees. Some customers may just need a few trees or may need to make a whole wind break. Each customer is different in the environment they are trying to create with their space using trees. Iverson Tree Farm helps in moving trees already on a property or transplanting trees from Iverson Tree Farm to the home of the customer. Cody and Melanie work with a gentleman who has a tree spade that will assist in the moving and transplant of the trees. Several people want an instant wind break and don’t want to wait so they moved a lot of 18 – 20 feet trees this last year.

Cody has always wanted to own a pumpkin patch and have a fun place for kids to come and have some fall fun. Last fall, despite the pandemic, they were able to grow their Fall Festival into quite the event with over 5,000 people making it through the gates. They had U-pick pumpkins, hayrides, farm animals, a corn and cover crop maze along with other activities for families to enjoy while at the farm. Each year they hope to add something new to offer visitors of the Fall Festival.

Cody and Melanie said that they looked at the pandemic as a positive opportunity.
Thank You Volunteers – You are an Inspiration

My life has been blessed by working alongside volunteers for nearly four decades and know for a fact that they’re the heart and soul of many non-profit organizations including my Farm Bureau. Program and policy successes are achieved by their efforts, their commitment, their connections, their dedication, and their passion has a profound effect on all of us. Engaged volunteers help organizations achieve and succeed because they are willing to do the things others are not. They show up, they are dependable, they are faithful, they serve without question and they are an unstoppable force.

Volunteers are often involved in more than one organization providing their leadership, experience, and their talents. These gracious and giving souls often come from a family of dedicated volunteers and their enthusiasm is contagious.

I stand in awe and grateful appreciation for what volunteers do in a community, on an issue and in helping to embrace a need and find solutions. The recent global pandemic has shown how great need has been met by tireless volunteers. In my Farm Bureau volunteers can be found in all ages and are willing to lend a hand regardless of the task.

National Volunteer Week is recognized in April each year, but these volunteers are never looking for praise or accolades of any kind. As a matter of fact, they’ll quickly brush aside a thank you and respond with a quick “happy to help” smile as they soldier on.

My Farm Bureau has harnessed the energy and innovation of volunteers for more than a century. Farm Bureau was founded by grassroots volunteers gathering throughout across the country who worked to make life better in their township, county, and community. They still gather today in 78 county associations in Minnesota and nearly 2,800 county associations nationally. They meet regularly to talk about concerns on local, state, and national issues. It is their unique and extraordinary vision that ensures Farm Bureau remains focused on identifying issues and developing solutions that make the organization the true Voice of Agriculture. These volunteers are members that take their involvement to a new level.

MFBF STAFF IS extremely grateful for all of our organization’s generous volunteers. THANK YOU!
STATE ISSUES

Time is short before the mandated end to the regular legislative session at midnight on May 17. Lawmakers are tasked with passing a two-year budget bill or face the potential of a partial government shutdown when the state's current budget expires on June 30. The last time a partial shutdown took place was in 2011. Throughout the past month floor debate has taken center stage as the DFL-led House and the Republican-led Senate hold marathon floor sessions to amend and debate the various omnibus proposals that make up the state's next biennial budget.

The DFL House Majority, led by Speaker Hortman (DFL-Brooklyn Park), is proposing a $52.5 billion budget that includes nearly 9% in increased spending. On the other end of the spectrum, coming in nearly $500 billion lower, at $51.9 billion, is the budget proposed by the Republican-controlled Senate, led by Majority Leader Gazelka (R-Nisswa).

Before the legislation can be sent to the Governor to be signed into law the omnibus proposals head to Conference committee. The various conference committees, made up of five lawmakers from each chamber, will work though the differences between the House and Senate versions of the legislation and present a Conference Committee Report back to the full body. The reports are not amendable which means it is the final agreement that requires a vote in favor or opposition from each chamber. A vote in favor of the report would mean the legislation can go on to the governor for signature.

Included below is an update on MFBF’s 2021 Priority issues. The Public Policy team will continue to closely monitor the legislation as it relates to our member priorities. For a current look at the 2021 Priority Issues, subscribe to MFBF’s Impact newsletter at www.fbmn.org/publicpolicy you will also automatically be added to The Week Ahead - a brief weekly audio update on legislative action at the state and federal level.

* 2021 MFBF Priority Issues Update

**Broadband**

Funding for the Border-to-Border program is included as the omnibus agriculture package continues to make its way through the legislative process.

**Climate Change and the Environment**

Included in the House and Senate agriculture omnibus bills is further investment in biofuels infrastructure.

**Food Supply**

Both versions of the agriculture bills include grants to facilitate the start-up, modernization or expansion of meat, poultry, egg and milk processing facilities in Minnesota.

**Health**

Reinsurance Extension (included in S.F. 972) - In March, legislation regarding the Minnesota premium security plan administration by the Minnesota Comprehensive Health Association requirement, also referred to as Reinsurance, passed the Senate Floor on a bipartisan vote of 39-28.

**Research and Investment**

Included in both agriculture omnibus bills is strong investment into the Agriculture Research, Education, Extension and Technology Transfer program (AGREETT); and continued investment for the Agriculture Growth, Research and Innovation program (AGRI), including provisions to support:
- County Fairs
- Biofuels
- Meat, poultry, egg and milk processing facilities
- Livestock Investment Grants
- Value Added Grants

**Tax Policy**

Each chamber is working to address the taxability of federal Paycheck Protection Program (PPP) loans. Minnesota will need to actively conform to federal law for forgiven loans to not be considered taxable income for state taxes.

Expanding the Beginning Farmer Tax Credit including expanding the credit for sale of ag assets to family members.

**Transportation Infrastructure**

Infrastructure investment in roads and bridges.

Both versions of the Transportation Omnibus Bill include the establishment of a special agriculture license plate bill with proceeds going to support the Minnesota FFA Foundation and 4H.

**Workforce**

In the Senate agriculture omnibus, funding is included for the design and implementation of a meat cutting and butchery training program at two-year colleges in the Minnesota State Colleges and University system.

* MFBF Submits Comments on Clean Cars Minnesota Rule

Minnesota Farm Bureau submitted comments to the to the administrative law judge (ALJ) in response to the proposed Minnesota Pollution Control Agency (MPCA)’s Clean Cars MN rule. The comment period closed on Monday, March 15, 2021.

Based on our policy we focused on three main points:

1. We oppose linking to California standards. We raised concerns with the language in the SONAR about incorporating the California rules as amended. The agency is restricted to what they can adopt, but we had specific concerns we would like addressed with any changes that may happen in California that could then be adopted in Minnesota without going through the rulemaking process.

2. Federal uncertainty: the Biden administration has made it clear they want to address this language on the federal level. In addition, the Safer Affordable Fuel Efficiency (SAFE) vehicles rule withdrew California’s 2013 waiver and is currently undergoing litigation. Both of these scenarios provide uncertainty here in Minnesota.

3. MFBF policy also opposes the state of Minnesota adopting vehicle emissions standards that would have a long-term negative impact on the production and use of renewable fuels. While this rule does not explicitly impact the use of biofuels in Minnesota, we have significant concerns about the long implications this could have. MFBF strongly encourages the use of policies and programs to increase the use of biofuels as the leading way to reduce greenhouse gasses.

**FEDERAL ISSUES**

* Farm Bureau Supports Preserving Family Farms Act of 2021

AFBF President Zippy Duvall recently commented on the introduction of a bill to help more farm families continue their livelihoods after the death of a loved one.

“Estate taxes can have devastating consequences on family farms,” Duvall said. “The special use valuation is an important tool to help farmers and ranchers navigate the difficult process of estate planning. Next-generation farmers and ranchers should be able to pay based on the actual use of the land, rather than its potential value as commercial property such as an office or warehouse.” He called on Congress to pass the Preserving Family Farms Act of 2021, which will help more farm and ranch businesses transition to the next generation.

* New Report Highlights How Stagnant U.S. Public Funding for Agricultural Research Threatens Food Systems

Stagnant public funding for agricultural research is threatening the future vitality of U.S. food systems – posing risks to farmer productivity and profitability, the steady supply of affordable food for consumers, and ultimately global food security, according to a new report.

The report, jointly commissioned by Farm Journal Foundation and AFBF and authored by the IHS Markit Agribusiness Consulting Group, highlights the vital importance of public funding for agricultural research and development. New innovations are crucial so that farmers can increase their productivity and meet rising global demand for food, even as climate change intensifies. The world population is expected to reach 10 billion by 2050, and food production will need to increase by 60%-70% to meet rising demand. While private-sector funding for agricultural R&D has been increasing, U.S. public spending has been flat for the past decade.

* PPP Application Extension

President Joe Biden signed the PPP Extension Act of 2021 into law extending the Paycheck Protection Program application period for an additional two months to May 31, 2021, and then providing an additional 30-day period for the SBA to process applications that are still pending

* AFBF Sends Letter on Conservation to President Biden

The American Farm Bureau Federation calls on
Farm 2 Ranch

and they enrich us all. They are change makers and they make a difference because they continue to step up and serve. I have known thousands of volunteers, I've worked beside them and watched as they lend a hand, step into leadership, and extend themselves to others, never asking for anything in return.

We all start the day with the same amount of time: sixty minutes in an hour, seven days in a week and 52 weeks in a year. It is how we decide to use that time that makes the difference. The time volunteers commit is vital and valuable.

Harvey MacKay said, “Time is free, but it’s priceless. You can’t own it, but you can use it. You can’t keep it, but you can spend it. Once you’ve lost it you can never get it back.”

I’m thankful for the time our Farm Bureau volunteers have invested and continue to share with us. My thanks to each of you for all you do and will continue to do! You are the boots on the ground that allows Farm Bureau to make a difference in your community, at the county fairs, in your church, school, or in governance at the local level and in countless other nonprofits. Your commitment, dedication, influence, and passion make this world revolve.

When I count my many blessings, my heart fills with gratitude for these grassroots volunteers. I can’t imagine my Farm Bureau without you, so thanks again and again.
Farm Bureau Acts Of Kindness

MINNESOTA FARM BUREAU Young Farmers & Ranchers and Promotion & Education Committees took part in the Farm Bureau ACTS of Kindness Initiative. Through this initiative, committee members received a $50 gift card in the mail from the Minnesota Farm Bureau to help spread kindness in their communities.

Amanda Cook, Chisago County Farm Bureau.

Caitlin Keck, Steele County Farm Bureau.

Lori Aakre, Clay County Farm Bureau.

Rachel Arneson, Norman County Farm Bureau.

Brady and Katie Lee, East Polk County Farm Bureau.

Ashle Benson, McLeod County Farm Bureau.

Debra Durheim, Todd County Farm Bureau.

Cindy Durheim, Pine County Farm Bureau.

Steve Schoenfeld, Waseca County Farm Bureau.

Cheryl Tyrrell, Todd County Farm Bureau.

Samantha Runge, Watonwan County Farm Bureau.
Virtual Farm Tours: Impactful, Insightful, Interactive

Most of Minnesota’s population does not realize where their food truly comes from, or the love, care and time that is taken to produce it. This has been a struggle we have faced for many years; however, with the help of events like farm tours and breakfast on the farm, consumers are beginning to realize where their food comes from and the love, care and time that is taken to produce it.

From those that we have encountered through Minnesota Farm Bureau, we have seen not just the passion for agriculture, but a passion to help consumers know where their food comes from. However, this task can be intimidating, whether it is going to the grocery store to have those conversations with consumers or hosting your own farm tour or breakfast on the farm. If you have ever thought about hosting an event at your farm having those tough conversations, here are a few things to consider and keep in mind, that might make it a little easier.

Talking with consumers
Talking with consumers can be extremely intimidating but once someone can find common ground with a consumer, having a conversation becomes much easier (FACT: we all want healthy food to feed our families and ourselves). A few years ago, I attended a conference that invited Kim Bremmer who is a nationally recognized motivational agriculture speaker who shares her passion with consumers everywhere she goes to the grocery store. She shared with us her acronym that she used to make talking with strangers a little less intimidating. When you are having a conversation with a consumer just remember EASE.

Engage: this is where you find your connection. Either complement them on something in their cart, or ask them a simple question like: just out of curiosity, may I ask you why you chose this product?

Acknowledge: Regardless if we agree with them or not, every concern that a consumer has is valid.

Share: don’t just share your story, share the story of agriculture. Get to know their specific concerns and help to answer questions that they may have.

Trent and Ashle Benson
MnFy Young Farmers & Ranchers Committee Member

Hometown: Brownston, MN
Family: Trent and Ashle will be married for four years this year. While we do not have any two-legged kids, we have a few four-legged kids. We have three cats, all of which were rescued, and a 6-year-old coonhound. We also have a family of donkeys, a horse, and a sheep and goat that we like to keep around for entertainment. (It is always fun to watch a 200lb sheep battling a 50lb goat)

Education Background: Trent graduated from Ridgewater College with an associate degree in Farm Management with an emphasis in Dairy Management. Ashle graduated from Ridgewater College with an associate degree in Dairy Management and from Southwest Minnesota State University with a bachelor’s degree in agriculture communications and leadership.

Farm Description: Trent and I own a small farm site where we raise beef. We currently have 16 cow calf pairs and raise about 50 market heifers and steers. Trent also farms alongside his parents and uncles at his family’s dairy, just down the road from us.

Innovative Farming methods: We work with our local co-ops to ensure that we are using best management practices on our fields and with our cattle. At the dairy, we have three Lely robotic milkers and two Lely calf feeders. We also utilize cover crops, GPS and have some acres in CRP.

Hobbies: Ashle enjoys gardening, cooking, canning and baking (I baked just over 100 pies for Thanksgiving and Christmas this last year!). Trent enjoys collecting tractors, going to farm shows and reading about the newest technology in agriculture. When we can, we both enjoy going over to our neighbors to watch mudding and of course, we always try to find some time to work together on the farm. We also love having people over, so if you ever find yourself in our neck of the woods, feel free to stop in on and say hi!

Why did we get involved in YF&R: We became involved in YF&R when Ashle went to Ridgewater. One of the professors strongly urged her to compete in the Collegiate Discussion meet. Since then, she started to become active in Farm Bureau and learned more about the organization. Once she finished up competing, we both decided that we wanted to give back to Farm Bureau and help others see the passion and commitment that we all have to farmers, families and food. We also wanted to get out and meet young farmers who are just starting out on their own farms and make connections that will last a lifetime.

Dates to remember: Sporting Clays tournament registration deadline is May 15, competition is June 3 Golf scramble registration is due June 1, tee off is June 22 at 12:15 pm. Leap registration is due July 2, and conference is July 16-17. (Remember to book your hotel rooms soon!)

Earn trust: People don’t buy what you do, they buy why you do it. Share your passion for the land and the animals.

When talking with consumers remember words shape perception and some of the words that we use as a community can be frightening to a consumer so explain them or choose a slightly different word.

Hosting a farm tour or breakfast on the farm
Hosting a farm tour or breakfast on the farm is another task that can be intimidating but is always a lot of fun and is enjoyable for both the consumers and producers. When you are planning your event, here are a few things to keep in mind.

Who is your audience, and what are you trying to accomplish? Answering these two questions will help you plan and target the correct people.

Another thing to think about when you are planning your event is to reach out to other groups or organizations and ask if they would be interested in sponsoring or partnering with you. It is also important to reach out to your insurance providers as well, to ensure you have the proper insurance coverage to host an event.

On the day of your event, remember that first impressions are everything!

Meatballs

Ingredients:
- 2 lbs of ground meat
- 1 cup of grated parmesan cheese (or any cheese you have in your fridge)
- 1/4 cup heavy cream
- 1 egg
- We like to use some breadcrumbs
- Season to taste, always measure with your heart (we use Italian, pepper, salt, garlic, onion, minced garlic and a little bit of cayenne)

Instructions:
- Preheat oven to 350.
- Mix all ingredients together.
- Roll into balls. Depending on the size of the meatballs, this recipe will yield about 24.
- Place on a cookie sheet. We like to put parchment paper down, makes for an easier clean up.
- Bake in the oven for about 35-45 minutes.

Most of the time my family uses burger from a pig, goat, or beef that was raised and occasionally I will throw in ground venison.

This recipe makes great meatballs for spaghetti, Swedish meatballs, meatball subs, or to just eat! They also freeze great! My families favorite is to add a little extra parmesan and mozzarella and our homemade spaghetti sauce. Serve it over noodles and it makes the perfect gooey spaghetti.
May is National Beef Month

Imagine it’s snack time and you are HUNGRY! How about a nice plate of ... grass? Grass does not sound delicious to us but it’s a favorite snack of cattle. Our human digestive system can’t break down the cellulose found in grass, alfalfa, and other plants, but cattle have a ruminant digestive system. This system uses a four-compartment stomach to break down cellulose and use it for energy that allows cattle to provide meat and milk. May is recognized as National Beef Month, so feel free to join the Minnesota Agriculture in the Classroom (MAITC) program in celebrating the meat that beef cattle give us! MAITC is a program based within the Minnesota Department of Agriculture with the mission of increasing agricultural literacy through K-12 education. An agriculturally literate person is defined as someone who understands and can communicate the source and value of agriculture as it affects our quality of life. MAITC is working towards this mission by developing FREE agriculturally themed resources based on Minnesota Academic Standards. These resources, along with professional development opportunities, are designed to empower elementary, middle school, and high school educators to integrate agricultural content into their curriculum.

The MAITC Curriculum Matrix is a searchable database of ag-themed, standards-based lesson plans and resources. This Curriculum Matrix has a variety of beef-themed lessons for K-12 classrooms. Educators and students can use these lessons to explore the ruminant digestive system, discover the beef and beef by-products that we use every day, and meet a few Minnesota Beef Farmers. Here are a few beef themed MAITC opportunities and resources to share with the educators you know!

**Virtual Field Trip for K-12 Classrooms**
All K-12 teachers and students are invited to join us on Wednesday, May 26 from 10:00-10:30 am for a virtual field trip to the Brenny Beef Farm. Registration information and additional details can be found at minnesota.agclassroom.org/educator/virtual/

**Elementary Lesson and Activity Ideas**
- **Beef Basics**: Students will explain the importance of the beef cattle industry, including the products cattle produce, the production process from farm to plate, and how cattle can utilize and obtain energy from grass and other forage.
- **Build-a-Calf Workshop**: Students will explore concepts of heredity in beef cattle and identify dominant and recessive traits.

**School Lessons**
- **Beef: Making the Grade**: Students will evaluate the USDA grading system for beef and discuss consumer preferences and nutritional differences between grain-finished and grass-finished beef. Students will also distinguish various labels on beef products and discuss reasons for the government’s involvement in agricultural production, processing, and distribution.
- **At Home on the Range**: Students will learn about rangelands by participating in a hands-on activity of growing their own grass to represent a beef ranch.

**AgMax Series**
- The Minnesota AgMag is our most popular resource for K-6 learners! Grade specific magazines are available FREE to educators and ag advocates in both print and online. Subscribe today!

**At Home — Let’s Cook!**
If you and your family enjoy eating beef, there are lots of great recipe ideas! My daughters each picked out a beef recipe they wanted to try from the Minnesota Beef Council’s Kid-friendly Fare recipes. Personal Beef Pizzas and English Muffin Cheeseburger Pizzas were both a hit at our house!

For further information about the Minnesota Agriculture in the Classroom program visit minnesota.agclassroom.org/ or contact Sue Knott, Education Specialist at sue.knott@state.mn.us.

To support these efforts financially, please contact MAITC Foundation, Executive Director Ann Marie Ward, maiteexecutivedirector@gma il.com PO Box 987, Seminj, MN 56619, 218-556-1436
5 Surprising Reasons You Need Additional Liability Coverage for Your Ag Operation

Farm/Ranch liability insurance and business liability insurance are critical when you want to protect your agriculture business. Without a plan, claims can be a costly threat to your business.

Mistakes are made in every business, but when you own a farm or ranch, a mistake or an accident could be costly. Not fully latching a gate or forgetting to replace a machinery part could be all it takes for an accident that damages property — yours or someone else’s.

When you have farm/ranch liability coverage with farm employer liability or workers compensation coverage, you are prepared for any medical costs from injuries you, your employees or your guests incur while on your farm. A fall or a wayward kick from your livestock wouldn’t be unheard of, and the right coverage ensures that you’re not left with expensive medical bills.

5 Lesser-Known Reasons You Need Additional Liability Coverage

There are also a variety of additional coverages that can be tailored to your unique situation.

1. You Transport or Use Animal Waste and/or Chemicals

Farm/Ranch liability pollution coverage can protect you and your operation if something goes wrong while you are using animal waste, such as if a containment dike ruptures or if there is an issue applying the waste as fertilizer. You can also get coverage if you use chemicals, such as fertilizers or pesticides. This can help cover overspray into a neighbor’s field, for example, or accidents that may occur while using a sprayer or tractor with chemical tanks.

2. You Work Closely With Other Farmers/Ranchers

If you are frequently hired out by other farmers/ranchers in your area to provide mechanical operations on their land, you are involved in custom farming, which is considered a business. If you are paid to raise livestock on behalf of others, you are involved in custom feeding, which is also considered a business. In both of these situations, you would benefit from additional protection with business liability coverage.

3. You Have an Agritainment Business

If you open to the public for things like hayrides, pumpkin patches, corn mazes, hunting or U-pick operations, you need additional business liability coverage that protects your operation from the myriad of unknowns that come with inviting large groups of people onto your property.

4. You Sell Prepared Food Products

If you have a roadside market, a farmer’s market stall or an online business where you sell prepared food from your farm — like jam, honey or pies — you would benefit from the additional protections of business liability coverage. For example, if there was bacteria in some berries used for a jam that makes people sick or an ingredient in a pie causes an allergic reaction, you’d want to ensure you are protected.

5. You Run Additional Business From Your Property

If you have additional business ventures on your property, such as selling firewood, breeding dogs, offering horseback riding lessons or running a daycare, farm/ranch liability coverage, combined with business liability coverage, can help protect both your agricultural operation and your side business from issues that might arise.

If you want to make sure your agriculture business — and everything associated with your business — is adequately protected, talk with a Farm Bureau agent about getting the right coverage for you. We know that every ag operation is different — even from your neighbor.

Nobles County FB Food Shelf

NOBLES COUNTY FARM Bureau donated $500 to both the Worthington Food Shelf and Manna Food Pantry during Food Awareness Month.

Sign Up for Action Alerts Via Text Messages!

TEXT MFBF: to 50457

better buildings

Want to learn more? Find details at fbmn.org/contests. Contest will be held at the 2021 LEAP Conference in Sioux Falls, SD on July 17. Register at fbmn.org/leap-conference.
Farming and working in agriculture can be stressful. There are many factors outside of our control, and with the state of the agricultural economy, it can be easy to feel overwhelmed and even helpless at times. It’s important to recognize when we aren’t feeling like ourselves, and to seek help if we need it.

Sometimes, we may need to help others recognize when they aren’t at their best. Understanding and recognizing the signs of stress can help. Farm safety and personal health go together; the ability to stay safe impacts health; the ability to stay healthy impacts safety.

The relationship between stress and safety can play out in strained personal relationships, making mistakes in business or farm processes or even by causing farm accidents. When farm safety has been compromised and an accident happens, it can increase the stress of everyone involved. The impact of an accident goes far beyond a physical injury.

**Signs of stress**

Though there are other categories of stress, in terms of farm safety, pay close attention to the cognitive signs of stress. Cognitive signs of stress demonstrate that our brain is overwhelmed by the amount of the stress hormone cortisol.

- Confusion or forgetfulness.
- Memory loss.
- Lack of concentration.
- Difficulty making simple decisions.
- Being easily overwhelmed by tasks.

**Behavioral signs of stress**

- Worrying about things you didn’t worry about before.
- Loss of interest in things you used to enjoy.
- Relationship problems.
- Feeling sad or anxious.
- Change in personality and irritability.
- Negative thinking.
- Isolating yourself from people or activities.
- Increased use of alcohol, tobacco and/or drugs.

**Physical signs of stress**

- Poor or disturbed sleep.
- Weight loss or gain.
- Changes in appetite.
- Stomach or gastrointestinal problems.
- Clenching or grinding teeth.
- Chest pain.
- Poor hygiene.
- Frequent sickness.

**Preventing farm accidents**

Where stress and safety connect is in the prevention of farm accidents. Farmers are the first line of defense against accidents when they are honest about their own stress levels.

People who have been injured in a farm accident often cite things like “being tired” and “not being focused” when their accident occurred.

**Take a break**

We are all familiar with phrases like, “pull yourself up by your bootstraps” and “just get on with it.” Those kinds of thoughts can be overwhelming and can make any of us feel like a quitter if we stop and give ourselves a break.

We are probably all guilty of bragging about long workdays, skipping meals, or getting very little, if any, sleep. We have learned to value these things and wear them like badges of honor. There is no award for who suffers the most. By not taking care of yourself, you can put yourself and others in danger. When you are barely sleeping, barely eating, and putting in 18 hour days, your health is jeopardized, both physically and mentally.

When you are under too much stress you may not notice that you’re making mistakes or missing things. Taking a break and finding ways to relieve stress are signs that you are minding your own health and well-being. When you take care of yourself, you signal that you value the safety of everyone on your farm.

**Handling stress**

If you’re experiencing immense stress yourself, you can reach out to a loved one, talk about how you’re feeling to your friends, clergy, or a medical provider, or reach out to a mental health professional.

If you see these warning signs in someone else:

- Listen attentively and without judgment and try to understand where they are coming from.
- Share your concerns about their behavior, mood, appearance, etc. and ask questions about the changes you observe.
- Encourage them to reach out to someone or tell a family member.

**Help is available**

If you or someone you know wants to talk to someone but feels uncomfortable reaching out to family or friends, the Farm and Rural Helpline is free, confidential and available 24/7 at 833-600-2670. You can also text FARMSTRESS to 898211 or email farmstress@state.mn.us.

In times of high stress, it’s important for the farming community to come together to help one another. Don’t be afraid to speak up if you are concerned about a family member, friend or neighbor.

If you don’t feel like yourself, it’s okay. Help is available.

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**LOOKING TO COMPETE**

**IN THE YOUNG FARMERS & RANCHERS EXCELLENCE IN AGRICULTURE AWARD?**

The Excellence in Agriculture Award spotlights young Farm Bureau members who are agricultural enthusiasts but have not earned a majority of their income from an owned production agriculture enterprise in the past three years. Competitors are evaluated on their understanding of agricultural issues, leadership experiences and achievement, and their ability to communicate their agricultural story.

- **Top 4 MN winners travel to Washington, D.C.**
- **Winner travels to Atlanta, GA**
- **Winner receives $500 cash**

**Want to learn more?**

Find details at fbmn.org/contests or join the MN Y&F&R Committee on August 12, 2021 for a Zoom training call. Open to anyone interested in applying now or in the future!
Anticipating the Worst

By Monica McConkey, Rural Mental Health Specialist

Anticipatory Anxiety (aka expecting the worst, worst case scenario thinking, negative outlook, catastrophizing) is a burden most farmers struggle with.

Let’s break down what Anticipatory Anxiety is and how it looks.

When we find ourselves being fearful or anxious about an imagined future scenario, that is Anticipatory Anxiety. To compound the worry, the future scenario is perceived as being outside of our control. For example, the planting/drill is ready to go, seed and fertilizer are purchased and delivered...and now you wait while the forecast shows chances of rain every day for the next 5 days. Your thoughts automatically drift to that place of:

- I’m not going to get the crop in on time.
- They are already predicting drought conditions this summer so there’s no way I’ll have enough hay to feed through the winter.
- If the markets don’t improve, I’m not going to be able to make my payments.
- This is going to be a bad season; I just know it.
- I’ll never find enough help.
- And the list of worst-case scenario thinking could go on and on.

What happens when these types of thoughts overwhelm us by becoming repetitive and intrusive? Common symptoms of Anticipatory Anxiety are feelings of excessive worry and apprehension, panic attacks, chest pain, lack of sleep, inability to concentrate, trouble making decisions, stomach issues, and headaches to name a few.

And you know what? There may be drought, you may be short of help, the crop may get put in late. That is the difficult reality of farming. The endless uncertainty is what often drives worst case scenario thinking. When worries take over, our brains are not able to effectively plan, prioritize, or concentrate which then takes a toll even if the current circumstances are ok.

This leads us to the big question about how to manage these intrusive thoughts and worries. There are no quick fixes, but there are things you can do:

1. Work on getting sleep, eating healthy, drinking fluids, and taking medication as prescribed.
2. Develop a relaxation response you kick into gear upon the first indication your thoughts are turning to an unhelpful place. A relaxation response can be deep breathing, meditating, praying, going for a walk, taking a shower, and/or progressive muscle relaxation.
3. Be aware of your self-talk. What are you saying to yourself? Is it encouraging or is it putting yourself down? Are you reminding yourself of past failures, shortcomings, and poor decisions? Your self-talk should be like what you would tell your best friend if they were struggling. Phrases like “I can do this,” “I’ve done hard things before and done well,” “I am a good farmer,” “It’s ok to ask for help,” “Things will work out,” etc.
4. Distract yourself with a project, podcast, music, reading or a conversation with friends and family.
5. Face your fear! Dissect it. Think through it. Make a plan to address it. This helps bring your worry or anxiety from the emotional part of your brain into the thinking part.

6. Reframe your thinking. To reframe is to frame or express differently. This means taking the unhelpful or negative thought and switching it up. Maybe it is telling yourself - “I can’t control the weather, so I’ll plan and do the best I can”, “I have a list of rainy day items to complete, so I’ll focus on those”, “I’ve put out a lot of contacts that will result in finding an employee.”

This all sounds great but yes, the tough part is implementing. First step: notice when you are having unhelpful thoughts or experiencing anticipatory stress. Second step: start with a small goal of implementing one of the above six ideas. Experiment and see how it goes. Find what works for you.

Anticipatory anxiety can feel overwhelming and out of control. As always, if you find yourself struggling to make steps forward, reach out to a support person in your life. A support person might be a spouse, an adult child or friend, a farming partner, clergy, doctor or a counselor. You don’t have to struggle alone!

Farmer Wellness QUICK FACTS

- Recognize behavioral signs of stress like worrying, poor concentration, isolation and negative talking.
- Look for physical signs including poor sleep, weight loss or gain and poor hygiene.
- Watch for signs in yourself or others and talk to someone you trust.
- The Farm and Rural Helpline is confidential and available anytime for free when you need someone to talk to that will understand your situation.

Northland buildings

St. Peter Woolen

Agri-Management
“Sorry, I missed what you said. My internet connection - is unstable”. “We didn’t hear you Shantel, you froze and cut out.”

This is something that is a very common occurrence for me. During many meetings it has been pointed out that I am not in a building or at home and instead I am in my car, outside of the Fort Ripley town hall using their open-air Wi-Fi for a stable and strong internet connection. What you don’t see is that I have packed a picnic in my car. I always mutter to myself because I am parked on a highway and sometimes start my car partway through a meeting for warmth. I sit in the seat of my car for several hours through meetings, unmoving and often cold.

Due to the pandemic these car picnics have become more frequent as I don’t have internet at home. Ever since we purchased our first computer in 2007, getting reliable internet for the computer has been very difficult. I distinctly remember that if the wind was blowing too much or if the trees were leafing out in spring, the connection would suffer, and it had a very limited use. We have had a couple different providers over the years and the result has been less than ideal and for the last five years we have had no internet connection at all.

When I attended Central Lakes College, I remember sitting at school for eight to nine hours on non-class days because it was the only way I could get access to the internet. Now that I attend Southwest Minnesota State University, being on campus meant I had steady internet, but when I was sent back home last March things when COVID hit, taking my classes became much more difficult. I became accustomed to shutting my camera off because it would kill my connection almost immediately and I have to re-watch class recordings because my feed cut out in the middle of class. I am not alone in this. My family and I, as well as many others across the state, have been experiencing the “digital divide”. Hearing about many school-age students last spring who didn’t have access to go to school or to learn was sad. I know a handful of others in my area had to get mobile hotspots and alternative connections to work from home and connect with others this past year.

Education is not the only place the lack of broadband access has impacted our daily lives. Access to healthcare, working remotely and communicating with family and friends makes times like 2020 even more difficult. This is why I am a big advocate for state and federal efforts to increase broadband access. Minnesota Farm Bureau has been helping push for expanded investment to increase access to reliable broadband especially through infrastructure every time they meet with legislators and for that I am grateful. Please talk to your elected officials, we need to share our stories.

SHANTEL KOERING (second from the right, and her family)

PROMOTION AND EDUCATION COMMITTEE MEMBER

Hometown: Fort Ripley

Educational Background: I have a degree from Central Lakes College in Brainard and I am pursuing my Bachelor’s Degree in Agriculture Education at Southwest Minnesota State University in Marshall.

Farm Description/Ag Experience: My grandparents and uncle dairy farm next door and we have a hobby farm.

Hobbies: Ice Racing, Baja Rally Racing, Reading, and spending time with my goats.

What do you love about P&E? I love working with all of my fellow committee members and volunteers when we go into classrooms and visit students.

Dates to Remember: June 3rd - Sporting Clays Tournament, June 22nd - Golf Scramble, July 2nd-Deadline for LEAP Registration, July 16-17 - LEAP Conference in Sioux Falls.

Cowboy Stew

RECIPE CARD

1 Can tomato soup
1 lb hamburger
1 Can vegetable soup
Cubed potatoes
1 Can cream of chicken soup

• Brown hamburger
• Add soups
• Add as many cubed potatoes as you like
• Bake at 350 degrees for approximately 1 hour

Capitol Corner from Page 12

IDEAg Group is pursuing all programming and show grounds preparations in anticipation of holding Minnesota Farmfest 2021 in-person, August 3-5, 2021.

Our team’s focus is on providing an engaging show experience for all attendees and exhibitors, while also following the current CDC and Minnesota state guidelines for social distancing and gatherings in place at the start of this year’s show.

Farmfest will feature top agriculture companies from across the upper Midwest who will exhibit the latest ag products and technologies. Attendees will be able to see all in one place - in-person, on the Farmfest grounds! Plus, the Farmfest team is busy planning new programs, working on old favorites, and scheduling engaging education and political forums for 2021.

"America’s agriculturalists are asking whether their good work will be recognized by the administration. They have voluntarily enrolled more than 140 million acres of land into federal and non-federal conservation programs – a land mass larger than the size of New York and California combined. Any discussion about conservation must begin with the recognition that farmers and ranchers are leaders in this space and have been for decades. More than 800 million acres of land are also being conserved under state and federal ownership. Multiple-use federal lands, as well as actively managed and working lands, should be recognized for their conservation and open space benefits."

The letter continues, “The concerns of farmers and ranchers are escalating regarding the intent of the 30x30 goal, the definition of conservation, and the metrics for defining success, among other things. We urge you to move swiftly to provide clarity about your intentions for the initiative, and when you do so, it will be important for you to invite public comment because farmers and ranchers are leaders in conservation and deserve to have their voices heard.”
Farm Bureau Seeks Dynamic Entrepreneurs with Solutions to Today’s Farm and Rural Challenges
$165K in Startup Funds Available; Apply by Aug. 20

The American Farm Bureau Federation, in partnership with Farm Credit, has opened online applications for the 2022 Farm Bureau Ag Innovation Challenge. This national business competition showcases U.S. startup companies that are providing solutions to challenges faced by America’s farmers, ranchers and rural communities. Farm Bureau will award $165,000 in startup funds provided by sponsors Farm Credit, Bayer Crop Science, Farm Bureau Bank, Farm Bureau Financial Services, FMC Corporation and John Deere.

Launched in 2015 as the first national competition focused exclusively on rural entrepreneurs, the Challenge continues to identify the next ag entrepreneurs to watch and supports innovation essential to Farm Bureau member businesses and communities. For this eighth year of the competition, Farm Bureau is seeking entrepreneurs who are addressing either traditional or new/emerging challenges. The 2021 Farm Bureau Entrepreneur of the Year, Riley Clubb with Harvust, addressed traditional challenges by developing a software platform that helps farmers successfully hire, train and communicate with employees. The competition is also open to entrepreneurs tackling new challenges that surfaced due to the COVID-19 pandemic.

“Farm Bureau members across the country continue to grapple with a number of challenges associated with the pandemic,” said AFBF President Zippy Duvall. “Now, more than ever, we need creative solutions from entrepreneurs to help our farmers, ranchers and rural communities thrive.”

For example, 2021 Ag Innovation semi-finalist Butter Meat Co. is a beef supply chain startup based in Western New York that is working to improve the value proposition of retired dairy cows as beef for farmers and consumers. Owners of the business are building a dairy beef brand that increases the farm gate value and offers customers flavorful beef produced eco-consciously.

Another Ag Innovation semi-finalist, AgriHoodBaltimore, launched the Urban Farmer Training Resource Institute with a focus on developing the next generation of junior urban farmers.

Farm Bureau and Farm Credit will select 10 startup companies to compete as semi-finalists at the AFBF Convention in January 2022 in Atlanta, Georgia. The 10 semi-finalist teams will be announced on Oct. 5 and awarded $10,000 each. These 10 teams will compete to advance to the final round where four teams will receive an additional $5,000 each and compete live on stage in front of Farm Bureau members, investors and industry representatives. The final four teams will compete to win:

- Farm Bureau Ag Innovation Challenge Winner, for a total of $50,000
- Farm Bureau Ag Innovation Challenge Runner-up, for a total of $20,000
- People’s Choice Team selected by public vote, for an additional $5,000 (all 10 semi-finalist teams compete for this honor)

The top 10 semi-finalist teams will participate in pitch training and mentorship from Cornell University’s Dyson School of Applied Economics & Management faculty prior to competing at AFBF’s Convention. In addition, the top 10 semi-finalist teams will have the opportunity to network with industry leaders and venture capital representatives from the Agriculture Department’s Rural Business Investment Companies.

Entrepreneurs must be Farm Bureau members to qualify as top 10 semi-finalists. Applicants who are not Farm Bureau members can join a state Farm Bureau of their choice.

Visit fb.org/about/join to learn about becoming a member. Detailed eligibility guidelines, the competition timeline, videos and profiles of past winners are available at fb.org/challenge. Applications must be received by midnight Eastern Daylight Time on Aug. 20.

LOOKING TO COMPETE IN THE YOUNG FARMERS & RANCHERS ACHIEVEMENT AWARD?

The Achievement Award recognizes Young Farmers & Ranchers who have excelled in their farm or ranch and in their leadership abilities. Participants are involved in production agriculture with a majority of their income subject to normal production risks. Judges evaluate competitor’s excellence in management, growth and scope of their enterprise as well as their Farm Bureau and community leadership.

- Top 4 MN winners travel to Washington, D.C.
- Winner travels to Atlanta, GA
- Winner receives $500 cash

Want to learn more? Find details at fbmn.org/contests or join the MN YF&R Committee on August 19, 2021 for a Zoom training call. Open to anyone interested in applying now or in the future!
If you have ever noticed these signs in rural Minnesota and wondered where they came from, you may not be alone. FieldWatch® a non-profit whose simple mission is to provide a simple, reliable, accurate and secure mapping tool to enhance awareness and stewardship activities between crop producers, beekeepers and pesticide applicators is in part responsible for these signs. These signs are just a roadside or field-side visual that represents much more behind-the-scene activity going on.

To-date, Minnesota farmers have mapped just over 31,000 acres across 1,200 fields on the registry called DriftWatch. Minnesota beekeepers have mapped over 10,000 beehives across over 675 apiaries with the BeeCheck registry. Over 700 Minnesota chemical applicators also use a registry called FieldCheck to see these mapped sites and plan their application activities with these sensitive areas in mind. FieldCheck is the non-profit that brings all this activity together, but not without the assistance of the MN Dept of Agriculture. This relationship began in 2011 and has grown beyond the organizations founding to protect sensitive vegetable crops to nearly every sensitive crop, including row-crops.

Larry VanLieshout of the Minnesota Department of Agriculture is the Data Steward for the state and works closely with anyone who uses the registries to ensure data accuracy, compliance, and approves all submissions. Larry recently spoke to several Minnesota users of the registries and here is what a few of them had to say: “I talk with my neighbors regularly and use the DriftWatch map, so they are aware of my grapes”. Gerald Harris an organic grower was contacted by a farmer renting a neighboring field who saw his organic field listed on DriftWatch – this neighbor assured him that he would take special precautions when treating those adjacent areas. Gary Schmidt a vegetable grower, was contacted by an aerial applicator to let him know of a planned pesticide application so that he had time to close his high tunnels.

DriftWatch began in 2008 in Indiana as a need from the largest private tomato processor to help minimize significant losses due to spray-drift. The registry grew and by 2012 the non-profit FieldWatch® was formed to further manage, grow, and steward the registry. New registries such as BeeCheck, FieldCheck as well as FieldCheck for applicators were developed. Today FieldWatch® and the associated registries have become the single source of trusted data in North America for crop producers, beekeepers and chemical applicators. FieldWatch® currently partners with 22 US states and 1 province in Canada.

There are plenty of other Minnesota users out there, almost 1,300 to be exact and we would think there are many other similar stories of how this tool has improved communications and overall stewardship for them as well. Do you or your neighbors use this important tool? If so, we would like to capture your stories as we prepare a follow-up segment for an upcoming newsletter so we can share your story as well. Contact Larry VanLieshout, larryvanlieshout@state.mn.us, 651-201-6115.

As a communication and stewardship tool, it seems clear that 50,000 users and nearly 11,000 chemical applicators have found a method of communicating with each other to protect sensitive agriculture assets. FieldWatch simplifies communication between crop producers and pesticide applicators. By selecting a pin on the map, applicators can obtain contact information for a producer. In some cases, extra precautions can be taken to avoid pesticide exposure. The map provides a simple way to obtain contact information for beekeepers so they can cover, screen, or move their hives prior to a pesticide application.

More information, videos and user guided for using the FieldWatch registries is available at fieldwatchcom/resources/.

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**Lyon County Food Awareness**

LYON COUNTY BOARD members, Bernie DeCock and Brad Hennen, donate one of three $1,000 checks to three Lyon County food shelves. Lyon County also donated $1,000 to the Minnesota Farm Bureau Foundation towards the Hunger Solutions Grant program.

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**Purina Horse**
CLASSIFIEDS
AgriPlan/BigPlan
Save $5,500 a year with AgriPlanNOW! TASC reimburses $1,500 toward Reimbursement Arrangement (HRA) plans save members an average of $5,000 annually by enabling family farmers to find or qualify specialized small business owners to deduct 100 percent of their family health insurance premiums, and $500 for vision and dental expenses not covered by insurance as business expenses. TASC offers an insurance-industry exclusive audit guarantee free back money guarantee and a TASC card to make medical expenses reimbursement as easy as the swipe of a debit card. Farm Bureau members in Minnesota receive a 15 percent discount. For more information, contact TASC toll-free at 855-591-0562. Be sure to mention discount code MF-FA. For a free after-sales analysis, visit the MN Farm Bureau affiliate partner page at http://bit.ly/MNfarmbureau.

Business Succession
While it may be years before you plan to pass the farm, ranch or resort to the next generation, well designed business succession strategy takes careful planning and teamwork. In collaboration with Lenoir, NC-based Farm Capital, Inc, we are fortunate to have Jon Louwagie, FBB’s Regional Consultant, as a resource for Farm Bureau members on family succession planning. Jon has decades of experience in estate and succession planning and provides complimentary consultations to all Farm Bureau members in Minnesota. Jon can be reached at 651-590-4450 or jonlouwagie@fbb.org. To learn more, click on Jon or your local Farm Bureau agent.

FAMILY ENTERTAINMENT
Minnesota Sea Life Aquarium, Mall of America
Check out the re-designed aquarium. You receive up to 40 percent discount on tickets. Online at fbb.org.
Great Wolf Lodge
Up to 30% savings at 18 locations. Visit greatwolflodge.com or call 800-905-8653 to make reservations. Use code: MNF-8551A.

HEALTH
QualSight LASIK
Offer is 50%-70% off the national average price savings on LASIK vision correction at over 900 locations nationwide. QualSight doctors are credentialed, Bound to excellence, and use the latest FDA technologies. Call 877-507-4448 or visit qualsguide.com/MNF8 for a doctor near you.

ScriptSave/Well RX
Save on brand name and generic prescription purchases at local pharmacies. Save up to 70% on select discounts on diabetic supplies, hearing care as well as use of an active learning guide. Use Group Number 941, Visit scriptsave.com and click on “Get Card” and create your own card. Or call 800-407-8156 to request your card. Save on the go using the Well RX mobile app.

Life Line Screening
Receive up to $35 off screening for $135 and an additional osteoporosis screening at no extra cost: stroke/cardio artery health, hernia, abdominal aortic aneurysm and peripheral arterial disease. For more information call 877-567-7283 or visit lifeline-screening.com/MNF.

Anytime Fitness, LLC
Farm Bureau members in Minnesota and their immediate family members are eligible to enjoy the following at participating Anytime Fitness clubs: 10 off the monthly fees, 50% off standard enrollment fees*; Free, 7-day trial passes offered to new members who bring proof of their membership to an Anytime Fitness club (one pass per person). Anytime Fitness honors health care incentive programs, *Valid at participating locations. For a complete list of club locations, visit anytimefitness.com.

Clear View Hearing
Clear View Hearing and Starkey Hearing Technologies have partnered to offer a comprehensive hearing benefit program offering Farm Bureau members discounts on today’s latest technology. Includes FREE hearing assessment, FREE annual testing, 100% guaranteed custom fit, and each purchase comes with a money-back guarantee. For more information, visit cleareviewhearing.com for more information.

FINANCIAL SERVICE
Farm Bureau Financial Services (FBFS)
At Farm Bureau Financial Services, we’re all about you - your family, your future. For more than 75 years, local agents have helped members across the state with their insurance and financial needs. Protect what matters most in a way that algorithms and automation just can’t. Visit fbbfs.com

Farm Bureau Bank
We proudly serve the members of the Farm Bureau and strive to offer the very best products and services. Our banking products include vehicle, equipment and recreational loans with up to 100% financing, FDIC insured deposit products, personal and business insurance plus more. For more information or to apply visit farmbureaubank.com or call 800-429-3276.

EXTRA REWARDS
Thief & Arson Reward Service
Rewards individual up to $1,000 for offering information leading to the arrest and conviction of person(s) committing theft, arson or vandalism to property belonging to Farm Bureau members. Forms available at local Farm Bureau offices or call 615-768-2100.

No-Cost Accidental Death Insurance
Accidental death insurance policy for the member, spouse and unmarried children younger than 22 years and living at home. The maximum amount of the policy is up to $2,000 for the member and spouse $1,000 for the children. For more information call 615-768-2100. See fbb.org.

Farm Bureau Marketer Fresh Guide
For the farmer who would like to sell their farm fresh produce to a retailer. Sign-up to be listed in online version found at fbb.org. To be included call 615-768-2100.

Voice of Agriculture
A FREE subscription to Minnesota Farm Bureau Federation’s newspaper sent every other month that includes legislative updates, feature stories, health and wellness tips and various articles pertaining to agricultural and rural Minnesota. Available as an online eReader or as a downloadable PDF at fbb.org/voice-of-ag. Please send your current email to visif@fbb.org.

FB Benefits Mobile App
Available for free on both Apple and Android devices, the free Farm Bureau Member Benefits App includes alphabetical and categorical listings of member benefits available in Minnesota. It also features a convenient mapping feature to help you identify member benefits nearby at any time. You can also find your Farm Bureau insurance or agent information. Download the app today and get the most from your Farm Bureau membership! Search: FB Benefits. You will need your membership number and zip code to get started.