

Richland County Farm Bureau

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Rural Mutual Agents in Richland County:
Daryl Beier, Fred Clary
(608) 647-2972

Dave Larson - District Manager

Wisconsin Farm Bureau Federation

Farm Succession and Estate Planning Workshop

Tuesday, March 18 • 1-3 p.m.
Kickapoo Inn
Readstown



Join us to discuss viable solutions to business and estate succession issues many Wisconsin farm families face. The presentation will explore: how to be fair to your children in passing the business to your business heir(s), while also providing a fair inheritance to your non-active children; how to surmount common estate-tax traps; making sure you and your spouse are prepared for retirement and the potential need for long-term care; and how to assemble and work with a team of professional advisors.

Presenters: Jared Nelson from Farm Bureau Financial Services
Attorney Rick Bolenbeck


**FARM BUREAU
FINANCIAL SERVICES**

There is no cost to attend thanks to your local county Farm Bureaus. Light snacks will be provided.

RSVPs by March 11 are appreciated, but not required to District 3 Coordinator Gretchen Kamps at 866.355.7343 or gkamps@wfbf.com.

District 3 Women's Message



I think by this time in the winter we are looking forward to spring. This year will be busy for me being elected the WFBF Women's Committee Chair and a busy spring for the Woman's Committee with many events coming up. The first is the Wisconsin Ag Women's

Summit being held in Madison on March 14 and 15. If you have not registered yet, you still have time do so. If you need someone to room with please let me know and I will try to help you out.

The other event is the Ag in the Classroom Essay Contest. They are due to your country coordinators on April 1. Food Check-Out Week has also changed. The new program is 'Our Food Link' and information can be found on the Wisconsin Farm Bureau website. If you need help or have questions on these topics please let me know.

Lastly, I attended the AFBF Annual Meeting in San Antonio, Texas. I was one of the four delegates for the Women's Committee and also learned many new ideas to bring back. It was warm there but I sure didn't bring that back with me.

Nicole Adrian, District 3 Women's Committee Representative and Committee Chair



COUNTYnews

RICHLAND COUNTY FARM BUREAU EDITION

District YFA Representative's Message



Hi there! As you open this month's newsletter, I hope it's a few degrees warmer than the day I wrote this. In December, while most attendees at the WFBF Annual Meeting attended workshops, listened to speakers, took in the contests or ate way too much,

Charisse and I were diving in face-first in our newly appointed roles. We are the District 3 YFA Representatives for the next three years.

I'd like to use my column this month to take some time for you to get to know us. Charisse and I both grew up in central Grant County and graduated from Fennimore High School. I attended Utah State University for their one-year dairy herdsman program and returned home to our family dairy farm. Charisse grew up in the tiny village of Stitzer but became active in 4-H and showed cattle for a family friend outside of town. Charisse recently graduated from UW-Platteville with a double major in animal science and ag business. Over the past few years we have both become more involved in connecting with others throughout the world, amongst Jersey enthusiasts, agriculturists around Wisconsin and consumers with no connection to agriculture at all.

We hope that throughout our tenure on the state YFA Committee, we can connect with people in District 3, to get them more involved in championing for agriculture and using resources to inform the public about the food they eat, the clothes they wear and the fuel in their vehicles. We kicked off the year with a holiday party at Tower Junction. More than 40 people participated in bowling, an ugly sweater contest and plenty of good food! We are looking for many more events to get young agriculturists involved and we'd love to help in any way we can!

Hope to see you around,

Derek & Charisse Orth, District 3 YFA Representatives

Like to Take Photos?

Do you have a great photo that you've taken on your farm or in your yard? Submit it to the Richland County Farm Bureau for our photo contest! The winning photo will be featured in the next Farm Bureau newsletter. Entries can be submitted to District 3 Coordinator Gretchen Kamps at gkamps@wfbf.com.



Women Rooted in Agriculture

As a way to highlight the amazing things our Farm Bureau women do, we're beginning a feature in our newsletters to highlight 'Women Rooted in Agriculture.' This month we're going to introduce you to Jackie Miller, a dairy farmer from Cuba City and member of the Lafayette County Farm Bureau.



Jackie got her start in Farm Bureau when she and her husband attended a district YFA event. At first, she was hesitant to head to the restaurant because she wasn't sure what to expect and she didn't think she would know anyone there. All of those concerns were wiped away as soon as they walked through the door. The district YFA representative gave them a warm welcome and made them feel comfortable. Jackie's advice to anyone who is considering an event for the first time is to go and trust that when you get there you'll meet people with similar interests and backgrounds. They'll even understand if you're an hour late because the silo unloader broke!

Jackie serves at the Lafayette County Ag in the Classroom chair and essay contest coordinator. In this role, she works to promote agriculture to the schools in our county and helps out at the booth at the county fair. She recruits volunteers to help read essays and took time out of her day to visit the classroom of the essay contest winner and celebrate with an ice cream party. She also earned the distinct honor of becoming a member of the Producer Club. When asked how she found her success, she said that she simply started with family and friends, shared the membership benefits and found that many of them wanted to support an agricultural organization.

Farm Bureau has helped Jackie connect with other women in agriculture through attending county, district and state events. "The Farm Bureau is an amazing organization. I have met many amazing women in agriculture by attending events. I have made some awesome friends who are very supportive and definitely share my love for agriculture," she said. It is these friends and contacts that Jackie has built part of her support network through.

Jackie and her husband, John, are dairy farmers. In her free-time she enjoys sewing, reading and spending time with family and friends. They also have three children who are active on the farm being kids and spending time outside. Additionally, Jackie is a Sunday School teacher at her church and is a participant and board member in the local Mom2Mom group that helps stay-at-home moms connect. Still on her bucket list is to take her family to Door County. Having been there in high school she wants to share the beauty, scenery, various aspects of agriculture and the state's largest island with her children.

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President's Message



As I sit down to write the article for this newsletter I find myself thinking about Ag Day at the Capitol (by the time you read this it will be history). Your next thought is probably, so what! Well, I have to admit that when I think back to when I first started to get involved in advocacy on farm issues it was somewhat intimidating going up to the State Capitol in Madison. Where do I go? Who do I see? What should I say? By attending Ag Day you can get the feel and just follow along with lots of other farmers and agriculturists

who are there to tell our story. The legislators are expecting us and want to hear the story from the people who are on the frontlines of this thing we call agriculture.

Richland County needs to have more participation in speaking up for what is important to us and to help form the actions that will impact our farms. Too often we think that someone else will do it for us and then wonder why this or that dumb rule came about. Each county or area has unique needs and we are no different. Whether it is about farm equipment on the road or some creek bank issue, we need to get our side out there.

Here I go again! Please consider getting involved here in our county. Attend a board meeting or give me or any board member a call. Express your concerns. The more ideas we have to work with, the better your Richland County Farm Bureau can serve you.

Richard Hauser
Richland County Farm Bureau President

P.S. Consider joining us next year at the Capitol

WFBF Annual Meeting Highlights

In early December, nearly 1,100 Wisconsin Farm Bureau members gathered at the Wisconsin Dells to hold the WFBF Annual Meeting and YFA Conference. We set new records this year with the number of attendees. The conference was jam-packed with great speakers, fun entertainment, networking opportunities, a silent auction and trade show and awesome contestants in our YFA contests.

Additionally, Farm Bureau delegates adopted the policies that will guide the legislative agenda for the state's largest general farm organization over the next year. Resolutions were submitted by farmers from across the state through



(L to R) Richland County voting delegates were Dick Hauser, Jim Hying and Germaine Hying.

Farm Bureau's grassroots policy development process.

As a pair of state lawmakers prepared legisla-

tion to update Wisconsin's rules and definitions related to implements of husbandry (farm machinery), Farm Bureau members approved a variety of transportation-related resolutions.

Farm Bureau members encouraged farmers and consumers to be actively engaged in sustainability discussions. "Responsibility for a balanced approach must include all stakeholders contributing to an outcome that enhances the quality of life for present and future generations. We recognize there are three essential components to defining sustainability: social, environmental and economic," read a portion of the sustainability resolution.

To read all Wisconsin Farm Bureau Federation policy, view and download the 2014 policy book at wfbf.com/legislation-regulations/policy.



Richland County members participated in the District 3 Caucus.

District Coordinator Message - 'Til it Shines



Like most couples, my husband and I have our own space to keep things in when it comes to the house. One such place is the shelves in the shower where he has a bar of soap and a bottle of shampoo. I, on the other hand, have five various bottles of shampoo and conditioner, two bottles of body wash and some face wash. We are again similar to other

couples because Josh can't understand why I need so much stuff, but I still argue that it just helps give me options.

Just like I can't get ready without having a variety of options to work with, our Farm Bureaus need a variety of volunteers to get things done.

Perhaps you are the exfoliator. You take things in their rawest form, get rid of the rough exterior and are left with an idea for a resolution, promotion or YFA activity. You're not really the type to make everything perfect, but you like to share your ideas. This is where the shampoo and conditioner comes in. If you're one of these folks, you like taking an idea, cleaning it up a little bit and making it light and fun.

You're going to get the grime off and make this event like no other, repeating as necessary. If you haven't found your place in this scheme yet, you must be the face wash. You're willing to take on the tough job of getting the final details in place, but you've got a gentle way of doing it and staying behind the scenes is where you want to be, but each day you'll give your best.

Whatever your personality strength is, use it. We're all different and that is what makes our Farm Bureau so incredibly successful. There are 536 members in the Richland County Farm Bureau. With that many members, we've got the ability to take the roughest things and transform them into the most beautiful or handsome ideas that are out there. We can't do it alone, we need your input and; more importantly, we want it. I challenge you to contact one of your county board members, let them know your idea. Perhaps it is in rough shape, but don't worry, we've got the people to get rid of the rough spots, clean it, soften it, and put the final shimmer on it. I'm looking forward to your ideas, no matter what shape they come to us in...and the next shampoo sale.

Gretchen Kamps
WFBF District 3 Coordinator

Meet RMIC Agent – Daryl Beier

Daryl Beier grew up on a family dairy farm located in Richland and Sauk counties. He farmed with his father Duane, until the age of 26. Daryl is a University of Wisconsin-Platteville alumnus. He's been a Wisconsin licensed property and casualty and life and health insurance agent since 1985. He works for Rural Mutual Insurance Company (RMIC) as a multi-lines insurance agent. Daryl works out of the RMIC office in Richland Center and resides north of the city with his wife Rose. They have three adult children: Brittany, Jenna and Ross.



Daryl Beier
177 E. Mill Street
Richland Center
cell: 608.604.4899

As a Rural Mutual multi-lines insurance agent, Daryl especially enjoys working with farms and insuring small businesses. Two items that Daryl frequently points out, in determining the types and amount of insurance a farm or business must have, is business owners must distinguish between liability coverage, which protects against losses that arise from damages to another person or the person's property, and property insurance, which protects against losses that arise from damages to property owned by the insured.

The first item involves coinsurance and the penalties that go along with being under-insured. In order to avoid coinsurance penalties, at claim time for example, farmers must keep farm personal property blankets up-to-date. Farm products such as stored grain, silage in silos and hay either need to be included in the farm policy personal property inventory or the agent must endorse the policy with an exclusion not to include feed and grain.

Another overlooked item is coverage on buildings. Are the limits adequate? Having higher catastrophic coverage limits on buildings can be achieved by taking higher building deductible limits. Daryl asks the question, come claim time, would you rather have your deductible on the front end or on the back end?

Another item of Daryl's focus is personal and business umbrella liability coverage and how it can protect you. Unlike your property or auto insurance, an umbrella policy follows you, not your property. Business and personal umbrella insurance is additional liability insurance protection, designed to pay out on top of your existing business, auto and homeowner's/renter's insurance policies. You can purchase \$1 million, \$2 million, up to \$10 million (with approval) in umbrella liability insurance to supplement the coverage in your current business, home and auto policy.

Important Notice: This information gives only a general description of insurance coverage options and does not include all of the benefits and limitations found in an insurance policy. An insurance policy itself can only form the contract between the policyholder and an insurance company.

District Director's Message



Not everything is always as it appears. We've all heard that expression. The sun today is shining brightly and all appears to be good, but when you step outside you're quickly reminded it's below zero and the wind chill takes your breath away.

Agriculture over the last five to six years appears to be doing great. And we have been doing great with respect to prices paid, record receipts and record exports. But as Paul Harvey would say... "And now the rest of the story."

Agriculture has its challenges, always has and always will. Some of those challenges are of our own making, like the high land and land rent prices. Some are the creations of others like the long overdue farm bill, immigration and chronic budget shortages.

We like certainty... we like to know what all of the pieces of the puzzle are before we invest our time, money and energy.

Needless to say, Congress has neglected their responsibility and after nearly three years of discussion, the farm bill was just passed by Congress.

It will months before we understand all of the programs and changes to new and exciting programs.

Farm Bureau will be engaged to help with the deciphering the context of the new programs and how they may impact your farm.

New trade pacts are in discussions and will play an important role in our conversations when we go to Washington, D.C. and visit with our representatives this year.

Trade today is the greatest driver of our growth; agriculture exports are projected to be close to 140 billion dollars. It is critical we have fair trade policies that allow for tariff free access to the countries involved.

Further, we continue to challenge the Environmental Protection Agency and its unwarranted consideration of reducing the Renewable Fuels Standard production goals. Few programs have had a greater impact on meeting this country's energy independence, job growth and farmers' balance sheets.

There will always be more issues and you can be assured Farm Bureau will be part of extending your voice when agriculture needs to be heard.

Awaiting the warm spring rains...

Be safe.

Richard Gorder
District 3 Board Director

5 Reasons You Can't Miss the WI Ag Women's Summit

By **Brianna Ditzenberger**, District 2 WFBF Women's Committee Representative



The 2014 Wisconsin Ag Women's Summit is the premiere event for women in agriculture designed to energize and empower women of all ages. If you haven't attended the summit or are considering it, here are the top five reasons you should mark your calendar for March 14-15 in Madison.

- 5. Networking opportunities.** Meet other women passionate about agriculture during this two-day event. If you have a far distance to travel, carpool or share a hotel room and add even more time with inspirational women to your trip!
- 4. Be inspired.** Through networking and social aspects of the Summit, you are guaranteed to leave with ideas and inspiration. Our keynote speaker, Chariti Gent, will help you identify the idea that means the most to you and create plan to make it a reality.
- 3. Education.** With more than 17 new breakout sessions, there is something for everyone. Looking for creative ways

to save money? We've got a session for you. Want to "ask a vet"? We'll have one on-call sharing stories from the field. Want to plan a "stay-cation" for your busy family? You're in the right place!

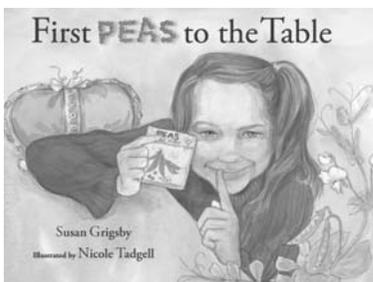
- 2. Loads of Laughs.** They say laughter is the best medicine – get ready for a heavy dose with improv group Comedy City on Friday night. You'll bust a gut!

- 1. Fun!** How often is it that women from all areas of the state come together to energize our spirits and celebrate our connection to the agriculture community? Once a year – at the Wisconsin Ag Women's Summit.



Ladies enjoyed networking and cutting loose at the 2013 Wisconsin Ag Women's Summit.

Ag in the Classroom Essay Contest



Do you have a fourth or a fifth grader in your house? Perhaps you have a grandchild, niece or nephew who fits this description? If so, please encourage them to participate in the Ag in the

Classroom Essay Contest. Essays should be 100-300 words and focus on the topic of, 'Wisconsin Gardens Provide Many

Food Choices for Us.' Essays can be sent to Richland County Farm Bureau Essay Coordinator: Germaine Hying, 23870 Sorge Lane, Muscoda, WI 53573.

Essays are due on April 1. They will be judged and the county winner will receive a prize. Their essay will also be forwarded to compete for top essay in the state. If you have any questions or would like more information, please contact Germaine Hying or visit the Wisconsin Ag in the Classroom website at www.wisagclassroom.org.

Richland County Farm Bureau Contacts:

President, Richard Hauser	608.585.4808
Vice President, Duane Olson	608.585.2411
Secretary, Germaine Hying	608.739.3367
Treasurer, Byron Hillberry	608.537.2352
Women's Chair, Germaine Hying	608.739.3367
Director, Karen Kloehn	608.647.2078

Richland County Farm Bureau	888.830.2576
District 3 Coordinator, Gretchen Kamps	866.355.7343
WFBF Board Director, Richard Gorder	608.987.3424
RMIC District Manager, Dave Larson	608.935.9500

Our Food Link



Many of you might be familiar with a program called 'Food Check-Out Week'. Historically, this week has been used to celebrate the week that many families have earned enough income to buy their groceries for the year. As our Farm Bureaus are able to get more active and engaged and there are more opportunities to meet with consumers throughout the year, the American Farm Bureau Women's Committee worked hard to design a program that could meet the needs of Farm Bureau's that work tirelessly promoting agriculture all year at various events.

'Our Food Link' is a year-round program that county and state Farm Bureau volunteers can use to effectively reach consumers of all ages and backgrounds with information about today's agriculture. The AFBF has designed a planning toolkit to help counties get started thinking about projects that will engage people in their community. It includes sample activity ideas, media outreach sample text, program graphics and plenty of room to customize Our Food Link to your area. You can find more information about this program online go to www.fb.org and search 'Food Link'.

If you have an idea to help promote one of the many agricultural commodities in Richland County, please let us know. Maybe you're willing to host a farm tour for consumers, or maybe it is to write an article for the county newsletter to share more about what you do. Maybe you are not a farmer and you've got questions about how things on farms work or perhaps you are an agri-business owner willing to open up your doors and play host to some of our Young Farmer and Agriculturist members. Whatever your idea is, we'd like to hear it. The board meetings take place on the second Wednesday of each month at the Richland Community Building at 7 p.m. If you can't make it to the meeting, please feel free to email your comments to [Gretchen Kamps at gkamps@wfbf.com](mailto:gkamps@wfbf.com). Our Food Link is full of opportunities and we're looking forward to using them to make agriculture stronger in Richland County!

Ag in the Classroom Training Session

Are you looking to learn more about the Ag in the Classroom program? If you answered yes, please join Vernon County Farm Bureau on **March 22** at the Kickapoo Valley Reserve in LaFarge. We'll give you some tips and activities that you can take back and use in your classroom or the next time you have a chance to advocate for agriculture. **The workshop will begin at 10:30 a.m. and conclude at 1 p.m.** Lunch will be included. For more information, please contact District 3 Coordinator Gretchen Kamps at 866.355.7343.

