

FARM BUREAU® Connection

PRESIDENT'S MESSAGE

Saying "See You Later"

By Jim Holte, Wisconsin Farm Bureau President



Recently I announced that I will be retiring in December. My service as president of Wisconsin Farm Bureau and Rural Mutual Insurance Company will conclude on December 9.

As I think about the years of involvement, I've had with Farm Bureau, I think back to the people who first got me involved and excited about the organization at the county level.

Many were the local leaders in Dunn County and their commitment was simply contagious. Whether it was the local dairy or beef promotion, the fair food stand or the in-depth resolutions discussion at county annual meetings, it was here that my admiration for this grassroots organization began. For that, I will always be thankful.

The biggest learning curve for me was getting involved with the Rural Mutual Insurance Company Board of Directors. I learned a great

deal about the insurance industry and really got to understand how great of a member benefit it is to have an insurance company dedicated to Wisconsinites and Wisconsin farmers.

In my roles, I've had the privilege to work with the employees throughout Wisconsin Farm Bureau and Rural Mutual Insurance. Their professionalism and dedication to their organization and business is second to none. I am proud to have had a small role in the success of carrying out our goals and initiatives. It's the people who make Farm Bureau and Rural Mutual what they are. Thank you for your contributions to the organization, no matter how big or small.

I look forward to doing more reflecting in the next few months as my service winds down. Even more so, I am looking forward to spending more time with my wife, family and my grandchildren, following the conclusion of this chapter.

For now, I'll say "see you later," and as always, thanks for being a Wisconsin Farm Bureau member.

MEMBER BENEFITS

Farm Bureau Member Uses NEW Ford Benefit

After serving as Wisconsin's 71st Alice in Dairyland, driving Maizey, a flex-fuel Ford Explorer, more than 30,000 miles and growing up in a Ford dedicated family, Crawford County Farm Bureau member Kailyn Riley was certain to purchase a Ford.



When she learned about the NEW Farm Bureau Ford \$500 bonus cash off the purchase or lease of an eligible new vehicle, it sealed the deal.

"I was interested in purchasing from Ford before learning about the Farm Bureau discount, but that gave me more incentive to purchase a new vehicle instead of used," said Riley. "It worked great because my new Ford Edge came with warranties that would not have applied to a used car."

"Thank you to the staff at Fillback Family of Dealerships for helping me find the right vehicle," said Riley. "And the Wisconsin Farm Bureau Federation for making it affordable with your amazing membership benefits."

"For me, the best-selling points are the sensors and safety features," said Riley. "Whether I am back home on the farm or trying to park in downtown La Crosse for work, I love being reassured that more than

just my eyes are making sure the path is clear."

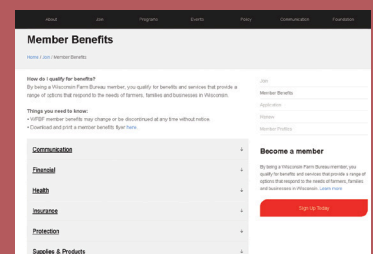
Recently, Riley was hired as the farm news director and a news anchor for Midwest Family in La Crosse. She earned her bachelor's degree from UW-Madison in strategic communications and broadcast journalism and then served as Wisconsin's agriculture ambassador, educating audiences across Wisconsin about the \$88 billion economic impact and importance of the state's diverse agriculture industry.

"I have not used other Farm Bureau member benefits, but I look forward to using some in the future," added Riley. "I am so grateful not only for the financial benefits of being a Wisconsin Farm Bureau member, but also for the opportunities to network for personal and professional growth."

You must be a Farm Bureau member for 30 consecutive days prior to purchase and take new retail delivery from dealer by January 2, 2020. Please visit FordFarmBureauAdvantage.com or see your authorized Ford Dealer for qualifications and complete details.

MORE BENEFITS

Farm Bureau offers benefits additional to the hotel discount you just read about. To view the benefits available with your membership, visit wfbf.com/membership/member-benefits.





Aquaponics Provides Stability for Sheboygan Farmers

By Amy Eckelberg

Located on the bank of Lake Michigan, you wouldn't believe what's behind the door of a former milking parlor.

Sixth generation farmer, Nate Calkins, used to work with cattle but now he spends his days handling a new 'stock' as co-owner of Lake Orchard Farm Aquaponics.

In 2014, after consulting with Nelson and Pade, Inc., the family started moving out heifers to make way for the transition to raising fish and produce.

"Aquaponics attracted me because of its stability and sustainability," said Calkins.

Nate and his wife, Mary, started the aquaponics business after deciding they didn't want to try and compete in an oversupplied dairy market. Mary's parents had been raising replacement heifers on the farm.

As you walk through the remodeled barn you see plastic tubs and an aquaponic water system. Now, tilapia swim in tanks where the heifers used to stand.

Located next to the barn is a greenhouse. Inside, you won't find soil, just plants and water. On an early Wisconsin winter day, there wasn't a chill to be found in the flourishing greenhouse, which was about 85 degrees and increasing.

Compared with hydroponics, the Calkins can have a system that includes nutrients from the fish manure to feed the varieties of lettuce and other produce such as kale, arugula and micro-greens.

On average, they have 1,200 tilapia in the facility that includes a separate closed-system that acts as a nursery. The system was previously studied by UW-Madison professors and students so they could learn more about the impact of aquaponics on farm-raised fish. Much like livestock, the comfort and environment of the fish impacts appetite and manure output.

"Fish eat things that are much more of a stable market than other livestock," said Calkins. "We can rely on the bills being the same.

That's what drove us to it. We've had less than a three percent increase in costs since starting. That's lower than normal inflation."

The fish are manually-fed six times a day. While feeding keeps a demanding schedule, the price tag associated is minimal.

Feeding the fish costs about \$700 per month.

"By feeding fish, not only am I saving myself on nutrients, but I get the fish to harvest and sell," said Calkins.

The Calkins harvest about 25 pounds of fish fillets each week, which is sold mostly retail after it's processed at a local meat market.

Farming in water has similarities to farming in soil but also has several differences.

"For example, if you have dye and put it in water, it spreads to everything, which makes everything consistent and even," said Calkins. "When growing in soil you have certain areas you have to focus in on. That's not the case with aquaponics. Your water is everything."

The consistent growing conditions that water provides, gives Lake Orchard Farm's produce intense flavor year-round.



To read the full story, visit wfbf.com/member-profiles/meet-nate-calkins.

Backing Up Data: What you Need to Know

Data loss can strike at any time. The cost of recovery will be high, unless you have a recent, usable backup.

Take the first step to protecting your valuable information by following the five Ws of backing up data: who, what, where, when and why.

Why back up data?

Backup copies are a form of insurance against a devastating data loss that can be caused by hardware failure, human error, cyber-attacks and natural disasters. Data attacks are on the rise for small and medium-size businesses and they're most costly. Sixty-one percent of SMBs fall victim to cyber-attacks and the average cost of an attack due to disruption of normal operations is about \$1.2 million.

Who should back up data?

Everyone needs to back up data. Many families and SMBs claim they do not adequately backup their information. According to a survey, 24 percent of people never back up their personal computer and another 17 percent haven't backed up data in more than a year.

What data should be considered?

Back up data that is difficult and time-consuming to recreate or recover. For personal data, this includes:

- Personal identification documents (such as copies of a driver's license or a passport)
- Educational and employment records, including awards, promotions and commendations
- Medical records, especially paper records
- Passwords and contact lists
- Photos, video or music files (including what is on phones and computers)

Businesses should back up operational, financial and customer information. This includes:

- Accounting databases, including accounts receivable and accounts

payable records

- Financial management reports
- Payroll records and employee files
- Point-of-sale and transaction history
- Customer records and Customer Relationship Management database
- Fixed asset inventory, photos and preventative maintenance logs
- Research and development, blueprints and proprietary information

When do you back up data?

Back up on a regular schedule. To determine frequency, think about how much data you create on a daily, weekly and monthly basis. Then decide how much you could afford to lose should disaster strike when you are between scheduled backups. Restored data is only as good as your most recent backup.

For a family, backing up several times each year may be sufficient. If you take a lot of photos or work from home as a contractor or creative professional, consider backing up more frequently. Most businesses would benefit from an automated system for daily or weekly backups.

Where to store data backups?

Once you have decided on a regular back up schedule, follow the 3-2-1 rule.

- Make at least **three** copies of your files and information.
- Create those backups on **two** different types of storage media including USB drives, external hard drives, tape backups or cloud storage.
- Keep at least **one** copy of your backup offsite, either in the cloud or safely in another building, a safe deposit box or at another business location.

Rural Mutual Insurance has partnered with CyberScout to offer comprehensive identity management services. If you detect suspicious activity or would like to proactively protect your identity, call 800.255.2150 to be connected to a CyberScout fraud expert.

Build a business you can be proud of

If you're thinking about becoming an insurance agent, now is the time!

Agents contracted through December 2, 2019 are eligible to receive a **\$2,000** signing bonus!

If you're interested in joining Rural Mutual's team of agents, contact us to build your future.

RuralMutual.com/Careers



GOOD EATS



Potato Harvest Soup

Photo and recipe courtesy of Wisconsin Potato and Vegetable Growers Association

Ingredients

- 1-14.5 oz. can reduced-sodium chicken broth
- 1/2 c. water
- 3 in. medium potatoes, cubed
- 1 in. medium carrot, sliced
- 3 green onions, sliced
- 1 lb. boneless, skinless chicken breast cut into chunks
- 1 in. medium zucchini, in 1/4 in. slices
- 2 tsp. dried basil
- 1/8 tsp. salt
- 1/8 tsp. pepper

Directions

1. In a 3-quart saucepan over medium heat combine broth and water. Cover and bring to a boil.
2. Add potatoes and carrots; cover and cook 5 minutes.
3. Add chicken, zucchini, onions and basil; bring to boil, reduce heat, cover and cook until vegetables are tender and chicken is opaque throughout.
4. Season with salt and pepper.

Baked Reuben Dip

Recipe submitted by
Wyttchenbach Meats, Sauk
County

Ingredients

- 32 oz. sauerkraut, rinsed and well drained
- 10 oz. sliced deli corned beef, chopped
- 2 c. sharp Cheddar cheese, shredded
- 2 c. Swiss cheese, shredded
- 1 c. mayonnaise
- 1/4 c. Russian salad dressing
- 1 tsp. caraway seeds, optional
- rye crackers

Directions

1. In a large bowl, mix the first six ingredients; stir in caraway seeds.
2. Transfer to a greased 13" x 9" baking dish.
3. Bake at 350 degrees for 25-30 minutes or until bubbly.
4. Serve dip with rye crackers.



Slow Cooker Pot Roast Soup

Photo and recipe courtesy of
the Wisconsin Beef Council

Ingredients

- 1 boneless beef chuck shoulder pot roast (2 1/2 lb.)
- 2 c. chopped onions
- 1 can (14 1/2 oz.) diced tomatoes with green peppers and onions, undrained
- 1 c. frozen hash brown potatoes (cubes)
- 1 c. ready-to-serve beef broth
- 1 Tbsp. minced garlic
- 1 tsp. dried thyme leaves, crushed
- 1/2 tsp. salt
- 1/4 tsp. pepper
- 2 c. broccoli slaw
- 1/2 c. frozen peas

Directions

1. Cut beef roast into 12 equal pieces.
2. Place in 4 1/2 to 5 1/2-quart slow cooker. Add onions, tomatoes, potatoes, broth, garlic, thyme, salt and pepper.
3. Cover and cook on HIGH 5 to 6 hours, or on LOW 8 to 9 hour, or until beef is fork-tender. (No stirring is necessary during cooking.)
4. Stir in broccoli slaw; continue cooking, covered, 30 minutes or until broccoli slaw is crisp-tender. Turn off slow cooker.
5. Stir in peas; let stand, covered, 5 minutes. Makes 6 servings.



Farm Bureau Flavor

These recipes are from Rural Route's Farm Bureau Flavor. For more great recipes visit, wfbf.com or find us on at WIFarmBureau.