

# FARM BUREAU® Connection

## PRESIDENT'S MESSAGE

### A Warm Welcome

By Kevin Krentz, Wisconsin Farm Bureau President



Hello members!

My name is Kevin Krentz. I am a dairy farmer and president of the Wisconsin Farm Bureau Federation. I want to first say THANK YOU. Thank you for being part of the largest general farm organization in Wisconsin. We appreciate every member and work hard to provide a multitude of benefits for our members.

We have a vast member benefit program in which members can easily earn the value of their membership

in savings. Rural Mutual Insurance offers the protection of farms, businesses, homes, vehicles, life and more exclusively for our members. We offer travel discounts on numerous hotels and rental vehicles. If you need to purchase a vehicle or a lawn mower, we offer discounts for select purchases. In general, you can save on a variety of equipment purchases and supply stores as a Farm Bureau member. In addition, Farm Bureau Bank can offer vehicle and equipment loans and many banking options. You can see all the offerings at [wfbf.com](http://wfbf.com). I encourage you to take advantage of them!

WFBF is more than benefits, we also take pride in being the 'Voice of Agriculture'. We do that by carrying policy from local farmers to our elected officials. We assist in giving members the opportunity to tell their story to elected officials with such events as Ag Day at the Capitol and our Washington, D.C. Leader Fly-In. We also help members get involved and appointed to agency boards and committees so that farmers can have a voice at many tables.

Farm Bureau also serves as the 'Voice of Agriculture' in our schools. We have a program called Ag in the Classroom where volunteers around the state engage with students on farm practices, caring for animals and crops and environmental stewardship. We have a very diverse agriculture sector in Wisconsin. While dairy is a predominant sector, attributing about half of the \$104 billion economic impact agriculture has in Wisconsin, we also grow corn, soybeans, potatoes, cranberries, ginseng, apples, cherries and much more. Our Farm Bureau leaders are excited to promote agriculture as the second largest industry in Wisconsin and the economic impact it has on rural communities across our great state.

Thanks for supporting Wisconsin agriculture by being a Farm Bureau member. Our farmers work hard to grow and raise food for our tables and Farm Bureau works diligently as the 'Voice of Agriculture' to help them do that.

## — WISCONSIN — FOOD AND FARM SUPPORT FUND

### WHY DONATE?

- ✓ Support Wisconsin farmers
- ✓ Provide local products to food pantries
- ✓ Help others who are in need
- ✓ Keep Wisconsin strong

### TESTIMONIAL

"We are so humbled and thankful for your generous gift. We greatly appreciate it and cannot wait to give back even more when we get back on our feet. This gift of money will help us make much needed repairs around the farm and our home. Our 4 children are what keeps us going even through the hardest of times and we hope to pass the farm to them someday. Thank you so much for helping us during this hardship; we truly appreciate it."

- Harvest of Hope grant recipient

LEARN MORE AT: [WFBF.COM/WISCONSIN-FOOD-AND-FARM-SUPPORT-FUND/](http://WFBF.COM/WISCONSIN-FOOD-AND-FARM-SUPPORT-FUND/)



## Young Member Hopes to **Plant the Seed** and Harvest **More Leaders**

By Amy Eckelberg

PHOTO BY SARAH HEYKE

Emily Johnson thinks her hobby of gardening and canning is unusual for someone her age. The 27-year-old enjoys it not only because it's something she does with family but also because it's something she can see from start to finish or in her words, "seed to harvest."

The hobby not only preserves food but also is a way she can preserve her family's way of life that she admires.

"I like canning because I get to do it with my mom and grandma," said Emily. "I get to hear lots of old stories and just spend time with them. It's special."

The farm Emily grew up on is located west of Janesville. Her parents, Dan and Carolyn live in the house where her grandfather was born. On the farm's 180 acres, they grow corn, soybeans and alfalfa. During her childhood, they raised Holstein steers but have since stopped raising animals in high capacity.

She has two brothers, Ethan and Caleb, who still help on the farm as needed. Ethan and his wife, Alissa, are expecting their first child and raise beef cattle.

You can see the pride Emily has in her farming roots when asked about her sole piece of farming equipment. She is the fourth-generation owner of the family's Farmall 300. The tractor was bought new in 1957 by her great-grandpa and continues to be a strong piece of the farm's history.

Emily grew up as the calf feeder on the farm but slowly learned more about Wisconsin's diverse agricultural community with her other jobs.

"I didn't grow up in FFA or 4-H. My ag experience is solely from working on our farm, the nearby strawberry farm and the local Sentry grocery store," Emily shared. "I kind of smile now thinking about the conversations I could have been having with the shoppers at the store about their food purchases."

"To me, farm means family. It's just how I grew up. Everyone chips in and it's truly a family affair. My parents wanted to farm and have a close family. I aspire to be like them someday because they work hard and have a strong faith and marriage. They truly have a beautiful life."



Emily shared this photo of her mom and grandma Rosemary Pakes canning grape juice. Emily enjoys spending time with them gardening and canning.



Emily works as a crop insurance specialist at State Bank of Cross Plains, formally known as Union Bank and Trust.

"I went to school for finance at UW-Whitewater," Emily explained. "I was told many times by my parents' ag lender, Craig O'Leary, that I needed to work in agriculture. He would say, 'we need more farm kids like you in these jobs.'"

In 2014, when a summer agricultural internship was offered, Emily applied and was hired. She worked with agricultural lenders and learned more about crop insurance and the insurance industry in general.

"I develop individualized risk management plans for farmers," Emily shared. "I help them understand how to use insurance as a tool, especially for when times are volatile. For example, you buy homeowners insurance for the risk of your house burning down but

you don't believe it will. To me, crop insurance is even more important because you are working with Mother Nature and the commodity markets. There is so much to protect against."

Emily admits that getting to know her customers, and being a farm kid, allows her to understand how much is at stake.

"You are definitely there during their good times and bad."

Being young in her career, Emily has an interesting perspective on her industry.

"My coworkers have seen highs and lows, but I've only seen the lows," she explained.

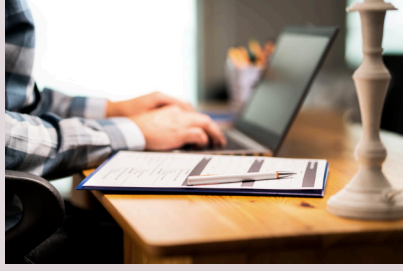
She is optimistic that this year might be different than last year. Last fall she noticed that her clients' spending started changing slightly and there is a focus on renting more land again.

*For the full story, visit [wfbf.com/member-profiles/meet-emily-johnson](http://wfbf.com/member-profiles/meet-emily-johnson).*

SUPPLIED PHOTO

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## How to Create a Home Inventory



### Why You Need a Home Inventory

Think of everything that you own in your home from your kitchen pots and pans, appliances, TV, computers, furniture, art, antiques, clothing and shoes, to garage tools – it all adds up! Homes are filled

with memorabilia, daily essentials and items you work so hard for that give you a comfortable lifestyle. Now, imagine a worst-case scenario. You have a home fire, natural disaster or theft and lose your belongings. By having a list of your belongings, a home inventory can aid in the insurance process to save you time and headache during a time of devastation. It can help speed up the claim process as well as make sure you get the claim payment you deserve by not forgetting anything.

### How to make a home inventory

There are different options to create a home inventory, just make sure it's detailed and organized.

Record a video/take photos – If you have a smartphone, this is an efficient way to narrate details while recording.

Use an app – There are several home inventory apps with different functions based on your needs.

Make an Excel spreadsheet – Organize your items and add in photos for a visual if possible.

You can organize your inventory by room such as kitchen, living room, garage or by item such as art, electronics, furniture.

Store your home inventory outside of the home or in a fireproof safe. Remember, if it's lost with the home, it isn't any help. Give a copy to a trusted family member or friend, or if it's electronic store it in the cloud.

### What should be included in a home inventory?

Including as much detail as possible can benefit you come time to determine the value of an item.

- A description of the item, including brand name or make and model
- Estimated value of the item
- Purchase date
- Receipts
- Serial number

Focus on larger, valuable items such as art, antiques, collectables, jewelry, and electronics to start. Remember to include items in the basement, garage or tool shed. Don't forget to open cabinets and drawers too. It's ok to group smaller items together, such as 5 pairs of dress pants or 10 yard tools (shovels, rakes, pruner, etc).

Your home inventory should be updated periodically to include any new items you've acquired or remove any items you've gotten rid of. It's also a great check-in to review your homeowners or renters insurance to make sure you have enough coverage for your belongings and if you need to schedule any additional items that go beyond your limits, such as jewelry.

A couple hours of work today could benefit you in the future. Share your home inventory with your Rural Mutual agent to make sure your coverage fits your needs.

## Be Your Own Boss with Rural Mutual Insurance



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Insurance Company

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**GOOD EATS**



## Rhubarb-Jell-O Torte

Recipe submitted by Dave and Terri Wilfert, Manitowoc County

### Ingredients - Crust

- |                      |  |
|----------------------|--|
| 2 c. flour           | 2 eggs, beaten                         |
| 2 tsp. baking powder | 2 Tbsp. milk                           |
| 1/2 tsp. salt        | 5-6 c. rhubarb                         |
| 4 Tbsp. Crisco       | 6 oz. Jell-O (strawberry or raspberry) |

### Ingredients – Toppings

- 2 c. sugar
- 1 c. flour
- ½ c. butter, softened

### Directions

1. For the crust, mix the first four ingredients together like pie crust.
2. Add eggs and milk. Mix.
3. Pack in 9 by 13-inch pan. Add cut up rhubarb on top of the crust. Sprinkle with dry Jell-O.
4. Mix topping ingredients together and sprinkle on top of rhubarb.
5. Bake at 375 degrees for 30 minutes or until rhubarb is tender.

## Amish Broccoli-Cauliflower Salad

Recipe submitted by Dave and Terri Wilfert, Manitowoc County

### Ingredients

- |                               |                                 |
|-------------------------------|---------------------------------|
| • 1 head cauliflower, chopped | • ½ c. sugar                    |
| • 1 head broccoli, chopped    | • ½ tsp. salt                   |
| • 1 c. mayonnaise             | • ½ lb. bacon                   |
| • 1 c. sour cream             | • 1 c. cheddar cheese, shredded |

### Directions

1. Combine chopped broccoli and cauliflower in a large bowl.
2. In a separate bowl, combine the mayonnaise, sour cream, sugar and salt to make a dressing.
3. Add the dressing to the broccoli and cauliflower mix, stirring to evenly coat the veggies.
4. Stir in the bacon and cheese, reserving a small amount to sprinkle on top of the salad before serving.
5. Refrigerate until ready to serve.



## Wisconsinite Beer Cheese Soup

Recipe submitted by Leonard Olson, Jackson County

### Ingredients

- 2 cans beer
- 3 c. chicken broth
- 4 c. whole milk or half and half
- 6 c. cheddar cheese
- ½ Tbsp. mustard powder

- equal parts butter and flour (about ⅓ to ½ c. each)
- onion, to taste, chopped
- garlic, to taste, minced
- Worcestershire sauce, to taste

### Directions

1. Heat oil in a large pan. Cook onions and garlic until tender and fragrant. Add all of the seasonings along with broth and beer.
2. Heat butter over medium heat and add flour in a large pot or Dutch oven; whisk for 3-4 minutes until flour browns. Gradually add milk
- until it thickens. Remove from heat and add cheese.
3. Mix the beer mixture into the cheese mixture. Add several dashes of Worcestershire sauce and mustard powder. Simmer for 10 minutes.
4. Adjust and add seasonings to your liking. Serve warm.



**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.