



Premier Insurance Solutions Newsletter Fall 2020



Are You Planting Winter Wheat?

By: Jenny Kilpatrick

Too often I sit down with producers in February to review coverage for the next growing season and they bring up that they planted winter wheat in the fall. At that point it is too late to sign up for winter wheat coverage. The deadline in all counties to sign up for yield or revenue protection winter wheat coverage is September 30, 2020.

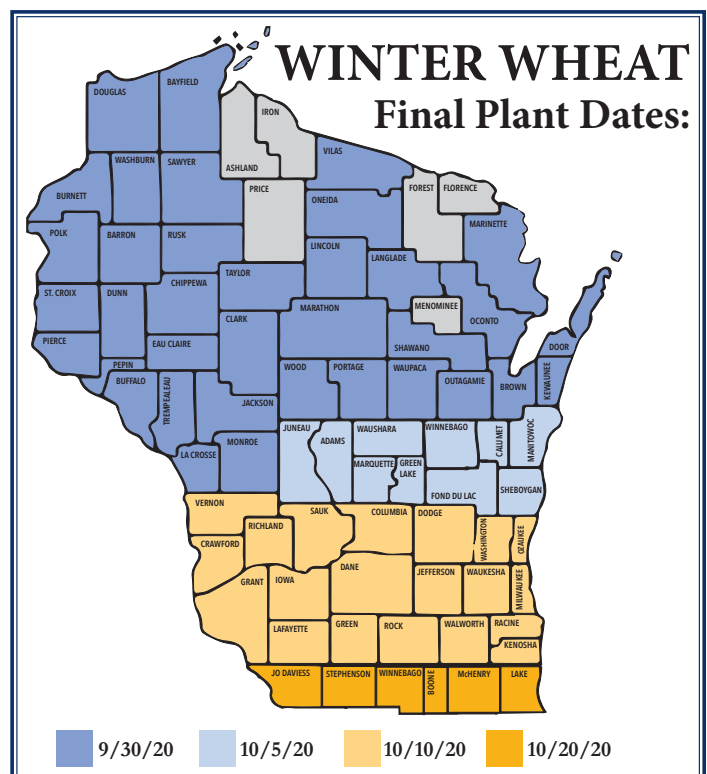
There are different rules, depending on what county you farm in. For counties with a Sept. 30th final plant date, these are all dual county wheat counties, meaning that winter and spring wheat are both insurable when you sign up for a policy. Make sure you have the WO (Winter Coverage Endorsement) on your policy. This gives you flexibility that if your winter wheat fails over the winter, you have the option to plant a different crop in the spring and follow 1st crop/2nd crop guidelines. Without the WO option, you would be forced to replant to spring wheat to continue your wheat insurability.

Counties with Final Plant Date of:	Late Plant Period (LPP)?
September 30th	No Late Plant with the Winter Option
October 5th and 10th	10-day LPP (lose 1% coverage per day)
October 20th	5-day LPP (lose 1% coverage per day)

All other counties with a 10/5, 10/10, or 10/20 final plant date only have winter wheat, not spring wheat, coverage available. After the late plant period, producers have the option to make the wheat uninsurable or take 60% of their original coverage and pay the full premium.

In all counties, if you plant uninsurable wheat, these acres must still be recorded. Contact your agent before September 30th to discuss your coverage options!

NEW!!! Quality Loss Option available for wheat, corn, soybeans! Deadline to add is Sept 30th for wheat and March 15th for corn and soybeans. This option allows you, if you had a timely filed notice of loss, to use pre-quality adjusted production figures for your APH. Contact your agent for details.



Reminders



Harvest Reminders and Claims

By: Matt Balfanz

One of the great things about growing crops is that if you don't like the way things went last year, you get to try it again this year! 2019 had a long tail in some areas cleaning off fields just in time to turn around and plant again. For the most part though, despite all the other turmoil in the world, the crops in 2020 are looking pretty good.

As we approach harvest we need to keep a few things in mind as it pertains to your Crop Insurance policy. First off, no change here, but we need to get appraisals set up for anyone who is chopping silage, harvesting high moisture corn, or bypassing severely damaged areas. Appraisals are needed for a payable loss and are also necessary with no loss for building history and providing documentation for future audits. The adjusters can appraise fields at various stages, but the appraisals tend to get much more accurate the closer to full maturity the plant is. For this reason, if it is practical, we encourage leaving "check strips" in the chopped fields so the crop can continue to mature and the adjuster can appraise closer to dry grain. If it is logistically impossible to deal with check strips, communicate that with your agent and adjuster right away.

Harvested production needs to be accounted for by unit. If you have "Optional Units" you need to keep track of production by section. If you have "Enterprise Units" keeping track by section or farm is less important but still highly recommended.

In my experience, most of the issues we run into with claims could be headed off with early communication between the farmer and agent or adjuster. If you ever question something or are in doubt of how the policy works, please reach out to your agent. We would all rather answer 100 questions than jeopardize a claim because of a misunderstanding.

Best of luck as we head into the fields and stay safe!

Corn Appraisals

Updated corn yield factors for maturity line weight method appraisal

Stage	Fraction of an Acre	New Yield Factor	Old Yield Factor	Change
1/4	1/100	1.148	0.7092	62%
	1/1000	11.480	7.0920	62%
1/2	1/100	1.057	0.7463	42%
	1/1000	10.570	7.4630	42%
3/4	1/100	1.009	0.8000	26%
	1/1000	10.090	8.0000	26%
Doughy	1/100	1.052	0.8475	24%
	1/1000	10.520	8.4750	24%
Extended	1/100	1.187	1.0638	12%
	1/1000	11.870	10.6380	12%

**Claims NEED to
be initiated by the
farmer.
Call your agent!**

Claims Reporting Deadline:

Earliest of 15 Days after Harvest or:

Crop	Last Day to report a claim
Green Peas.....	September 15
Sweet Corn, Canning Beans.....	September 20
Oats, Winter Wheat, Forage Production.....	October 15
Barley, Seed Corn.....	October 31
Cranberries.....	November 20
Field Corn, Soybeans.....	December 10

Agent Exchange



By: Jenny Kilpatrick

New this fall, fall forage seeding is now insurable without a written agreement! If you have an existing forage seeding policy, you automatically have coverage for any fall seeding you plant. The deadline to sign up for a new fall forage seeding was July 31.

What dates constitute fall planted forage?

- Must be planted between July 1 and anywhere from Aug. 1st to Aug. 20th, depending on your county (see map)
- There is no late plant period. Anything planted after the county's final plant date will be uninsurable.
- Insurable seeding is covered until Oct. 15 of 2021

Types of Forage coverage available:

- 60-89% Alfalfa
- 90-100% Alfalfa
- (Not available: Red Clover (only available for spring seeding) & Alfalfa Grass Mix (no coverage available))

How are losses adjusted?

- In past years, forage seeding was evaluated based on plants per square foot. Now, all forage seeding losses will now be adjusted based on stems per square foot.
- Payments will be 50% of coverage for counts between 55%-75% of an adequate stand. They will be 100% of coverage for counts below 55% of an adequate stand.

What if my seeding fails over the winter? What are my options?

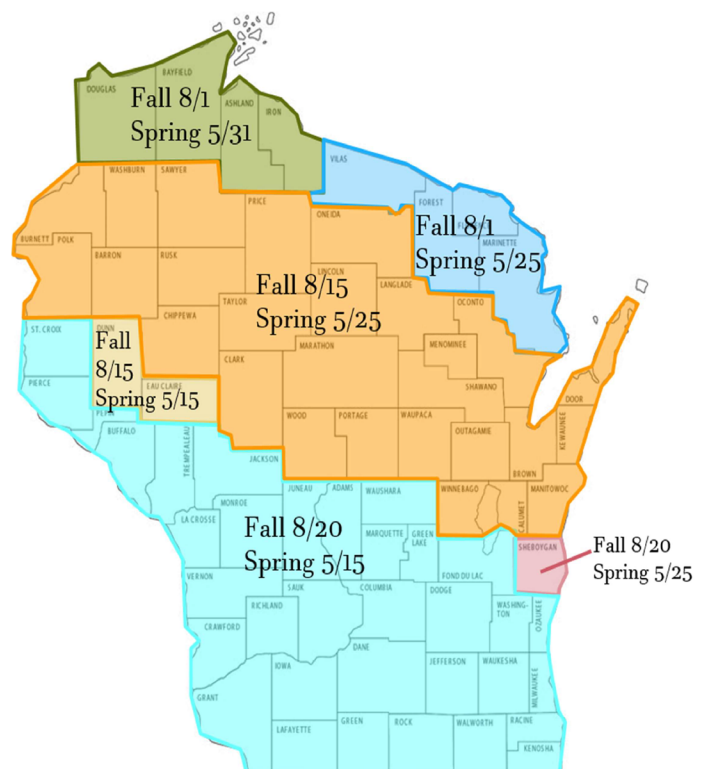
- If it is practical to replant into a poor stand (defined as under 75% of an adequate stand) you may be eligible for a replant payment. All replants must be at 100% of the original seeding rate to receive a payment. Reduced seeding rates would not be eligible for a replant payment.

- Replant payments are based on live plants per square foot, 50% of what your loss settlement would be.
- Ex: If you had \$200 of coverage and the seeding was 100% destroyed the replant payment would be \$100/acre.

Note, if you plant fall seeding without a policy that would have been insurable, you are ineligible to sign up for a spring policy. However, if you planted fall seeding that would have been uninsurable, you are eligible to sign up a spring forage seeding policy by March 15, 2021.

Deadline to report Fall Forage Seeding acres is Nov. 15. For 2021, Fall and Spring Forage Seeding will be billed August 15 and must be paid by September 30 or producers will be placed on ITS and lose their coverage.

Forage Seeding Final Plant Dates



Note: If any information conflicts with the policy or actuarial documents, those documents will supersede.

Agent Exchange



Farmers Have Options for Insuring Their Hay Fields

By: Deanna Ranum

There are 3 types of policies available to farmers to give them coverage on their established hay. Each policy has some pros and cons that should be considered when choosing the type that works best for your operation.

APH Forage

This is a policy based on your forage production history in tons taken off the farm. You can insure a percentage of that history. You are guaranteeing a tonnage that is reflective of your farm and losses are figured off the yields that are grown from you individually. **New for 2021:** adjusters will be counting the alfalfa stems when determining stands. You are now required to report the stems on your underwriting report to determine the type of forage to be covered. You do need to keep your records from each cutting for this policy to determine losses and to keep your yield history intact. If you have an APH for policy and decide to rip up hay in the spring it is imperative that you give your agent a call **before** you destroy the stand.

*** Sign up deadline is September 30th!**

AYP Forage

This is a policy based on county expected yields. The yields from several adjacent counties can be combined to determine that expected yield for certain counties. Here in Wisconsin, this has been the case. There is no record keeping needed with this policy as the losses will be determined by final county yields.

*** Sign up deadline is September 30th!**

PRF (Pasture Rangeland Forage)

This policy is based on rainfall and covers you for lack of normal precipitation. There is no record keeping for this policy. You choose 2-month intervals to determine your coverage and losses are figured on the grid that the fields are located. You can insure fields intended for haying or grazing with the PRF policy.

*** Sign up deadline is November 15th!**

To discuss these policies and to determine what works best with your operation, please contact your agent.

Harvest Recap

If you have old crop in a bin, an adjuster must measure/mark your bin before you put new crop on top.

Records to support a loss could include: Printable load tickets, Third party bin measurements, and Appraisals.



For Your Knowledge



Price Movement and Your Revenue Policy

By: Matt Balfanz

With the decline in crop prices over the growing season we are often asked for a refresher on how losses are determined and at what point your Revenue Protection policy will trigger a loss. Revenue policies set a guaranteed revenue per acre which is based on your coverage level and your production history multiplied by the Chicago price in February. At harvest we look at the bushels you actually harvested and multiply that by the Chicago price in October. The amount that your production revenue is short of your revenue guarantee is the amount that the policy will pay you.

As we set up for harvest, it is good to know what your revenue guarantee is. This information is on the schedule of insurance you should have recently received or you can contact your agent and easily get that number. Once you have that information, you can run scenarios and get an idea if you should expect to trigger a loss or not.

For example:

Let's say that you have a revenue guarantee of \$559 acre on Corn (180bu X 80% X Feb price of \$3.88). You can take your \$559 guarantee and divide it by whatever you think the October price will be to find various "trigger yields". The lower the price goes in October, the more bushels you will need to meet your guarantee.

<u>Guarantee</u>	<u>Oct Price</u>	<u>Bushels Needed</u>
\$559	\$3.40	164
\$559	\$3.20	175
\$559	\$3.00	186

So if Corn is \$3.20 in October and you harvest 165 bushels, your loss would be figured as follows:

$$\$559 - \$528 (165\text{bu} \times \$3.20) = \$31 \text{ loss}$$

Remember the policy will not use what you sold the crop for. You could have it contracted for \$3.70 and the policy will still use the October average of \$3.20 to determine loss.

The key thing to remember is that the policy has a deductible based on your coverage level. If you have 80% coverage, you will need over a 20% loss to be paid. That being said, it is quite possible to out produce a price loss. We could have a 25% decline in price but a 10% yield bump over your history which would give us a net loss of only 15% which most likely would not trigger a loss. Revenue is a function of price and yield so both need to be considered when determining a loss.

2020 Revenue Protection Prices

Crop Projected(Spring)		Harvest(Fall)
Corn	\$3.88	TBD
Soybeans	\$9.17	TBD
Wheat	\$4.94	\$5.14
2021 Wheat	TBD	

Price Discovery Periods for 2021 Winter Wheat

Projected Price: Aug. 15th - Sept. 14th
on Sept. 2021 Wheat

Harvest price (WI): Aug. 1-31st on Sept. Wheat

HarvestPrice (IL): July 1st - July 31st on Sept. Wheat

Agent Exchange



What is Margin Protection?

By: Kate Lonze

Margin Protection is available in two different options. Margin Protection (MP) which mimics Revenue Protection with Harvest Price Exclusion (RP-HPE) and does not include a guarantee increase if the fall price is higher, and Margin Protection with Harvest Price Option (MP-HPO) which works the same way as a Revenue Protection (RP) policy in regards to a potential to increase in guarantee if the fall price is higher than the spring projected price.

It is an area plan of insurance which uses expected and final county yields derived from RMA data. The county must suffer a loss before a claim payment is triggered.

Margin Protection coverage levels go as high as 95% and include a Protection Factor that multiplies the final claim payment. The Protection Factor ranges between 80%-120%.

The Sales closing date to add Margin Protection for Corn or Soybeans for the 2021 crop year is 9/30/2020. This is largely because the projected commodity prices (and variable costs) are established in August or September prior to planting.

Individual plans of insurance can be purchased in conjunction with MP policies. When purchased together the insured only gets the higher of the two payments between plans. Because this may decrease or eliminate MP claim payments, the premium for the MP plan is reduced. Higher buy-up levels result in a greater MP discount.

* Indemnity payments are not made until June of the following crop year.

Calculating Margin

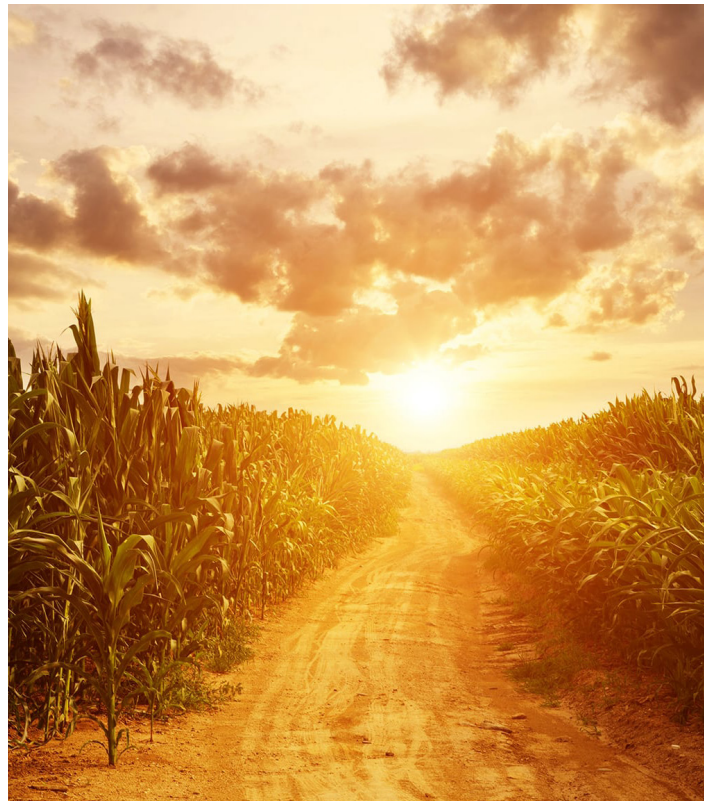
The “Margin” part of this coverage looks at both revenues and costs to establish an expected Margin.

Expected Revenue

(Expected County Yield x Projected Price) –

Expected Costs (Fixed and Variable) = Margin.

Variable costs of crop specific inputs are tracked the fall prior to planting and then typically again in the spring. Changes in these variable costs can affect the Margin positively or negatively.



Scholarship Winners

Premier's Scholarship Program!

Premier Insurance Solutions, LLC awarded five \$1000 scholarships in 2020. We would like to congratulate our 2020 winners: Casey Denk, Bree Gaffney, Olivia Peterson, Heidi Strey, and Leah Weninger. Premier Insurance Solutions, LLC will once again be offering scholarships in 2021. If you are interested, contact Julie Kruschke at 866-528-8336 or email juliek@premierinsurancesolutions.com. The deadline to apply is March 31, 2021.

Scholarship Winners



Casey Denk

Parents: Mark and Tammy Denk

University/College: University of Wisconsin, River Falls

Major: AG Business

Scholarship Winners



Bree Gaffney

Parents: Scott and Valerie Gaffney

University/College:
Western Illinois University

Major: AG Business

Olivia Peterson

Parents: Paul and Melinda Peterson

University/College: Carroll University

Major: Exercise Science and
Physical Therapy



Scholarship Winners



Heidi Strey

Parents: Steve and Leslie Strey

University/College:
University of Wisconsin, River Falls

Major: Animal Science

Leah Weninger

Parents: Ken and Mary Weninger

University/College:
Fox Valley Technical College

Major: Animal Science and
Technology



Guest Spotlight



Market Updates

By: *Mike North*

On August 12th, the USDA released their monthly WASDE report revealing record yields for corn and soybeans. Corn was pegged at 181.8 bpa while soybeans registered an estimate of 53.3 bpa. Each will be a new record if fully realized. As far as that goes, the possibility exists given that crop condition scores have generally held at historically high levels as well. So now comes the hard part..... finding a home for it all. Recent sales to China may be that answer.

The stage has been set for the US to be a major participant in the sale of soybeans to world buyers. Argentina is the world's leading exporter of soymeal and soy oil. Limited farmer selling and covid interruptions have combined to hold their crush rate 15% below last year. FOB basis levels for South American soy oil are now an incredible 500-1000 points above U.S. futures.

Additionally, Brazil has set soybean export records for six months in a row. To add to this, there is a 5.1 MMT discrepancy between Brazil's estimate of their crop and the USDA's estimate; 120.9 and 126 MMT, respectively. After considering strong internal crush margins, if Brazil has appropriately sized their crop, they are in danger of running out of soybeans before next year's harvest. Yes, that means they will need to import soybeans from the U.S. by December.

The main destination of their aggressive exports has been China. As China rebuilds its hog herd following African Swine Fever and generally grows the base of animal agriculture across numerous species, their soybean meal demand grows, and crush margins remain strong. To that end, crush rates have been over 2 MMT per week for 9 of the 11 previous weeks and on pace to require 100 MMT of soybeans to meet that demand in the 2020/2021 marketing year. The most recent WASDE pegs it at 96 MMT.

With South America already over committed, the US has become the best natural source for soybeans in current/future months. In previous weeks, China has made the largest commitments to purchase US soybeans since 2012. Helping this is the fact that the US Dollar has dropped nearly 4% since July. The Dollar now rests at the lowest levels since May 2018 and is danger close to violating a 10 year trend line. This is highly supportive to US soybeans.

The Chinese corn situation may also take away from some of the negativity created by large and growing yields. The crop and the supply appear to be tightening. Every late spring and summer, Sinograin, the arm of the Chinese government that manages state owned reserves will make available millions of tons of corn in weekly auctions. Of the quantities that are put forward in this weekly series, the percentage of sales relative to what is offered declines over time. Early auctions will see 60-90% of the available supply purchased by private buyers whereas only 30-50% of available volumes will be purchased in later auctions. This year, there have been 10 auctions to date with each auction selling 100% of available supply (roughly 40 MMT in total).

While Chinese buyers are importing as much as legally allowed, the interest in the auctions raises the question of whether their government will raise Tariff Rate Quotas (TRQ's). Imports for the first half of the year are just over half of the 7.2 MMT quota. However, recent purchases from the US and Ukraine will push them over that number unless future cancellations take place. Some believe that COFCO, another state entity has been awarded another 5 MMT in licenses with further talk that they may be raised to 10 MMT.



Guest Spotlight

Market Updates-continued

There is an old expression that says the cure for low prices is low prices. As our currency and price comes into alignment with their need and their Phase One commitments, more of these sales are likely to continue. And while the market still wrestles with ongoing ideas of large crops, these trade stories may help to buffer the blow. Seasonality is still very suggestive of future downside. However, it may be more limited if these stories can hold through fall. In other words, continue to manage downside risk while setting sales targets at prices slightly over current values.

Mike North

President

Commodity Risk Management Group

Mike grew up on his family's dairy farm in southeastern Wisconsin. His lifelong interest in agriculture production led him to the University of Wisconsin - Platteville, where he received his Bachelor of Science degree in Agribusiness with a minor in Dairy Science. While still a student, Mike served a one-year term as a Wisconsin State FFA Officer.

Mike began his work in the futures industry in 1995 as an intern with a local brokerage company researching the technical and fundamental dynamics of commodity market history and current price trends. As the company grew, Mike's responsibilities grew as well. His team was often recognized around the country as one of the pioneers of market responsive option hedging programs and were invited by groups across the country to share their knowledge.

After nearly two decades in the business, Mike founded Commodity Risk Management Group (CRMG) (www.crmg.us) in 2014. His team of brokers and advisors leads production and processing clients in their efforts to construct marketing plans and margin management programs. Taking it a step further, CRMG goes beyond the traditional futures and options services to construct programs that manage local market variables as well.

Additionally, Mike uses his experience to educate today's producers and businessmen about the tools available for price protection and risk management. Mike has been published in several agricultural periodicals, is a regular guest on several national programs such as AgDay, RFDTV, and the U.S. Farm Report, can be heard frequently on several local and national radio programs, served as a part time lecturer at the University of Wisconsin - Platteville and is a featured speaker at programs across the country.

In 2008, Mike was elected to the board of directors of the Dairy Business Association (DBA), an organization which represents the dairy industry and its economic and environmental stake in Wisconsin. He now serves as their president. Mike has been honored as the 2006 Rising Star in Business for the IA, IL, & WI Tri-State Region and in 2011 as the recipient of the UW-Platteville Outstanding Alumni Award. Mike and his wife Jennifer have four daughters and are actively involved in showing animals, the leadership of their church as well as several community initiatives. Mike is an avid sportsman who enjoys hunting, fishing, biking and skiing.

Farmer ~ to ~ Farmer

Farmer to Farmer is a FREE advertising space for our customers to list items or services wanted or for sale. If interested in placing an ad, please contact Tiffany at 1-866-528-8336 or email at tiffanym@PremierInsuranceSolutions.com.

Equipment for Sale

- Campbell field sprayer. Field ready. 200 gallons. \$200.00. 608-489-2785.
- Case IH 1063 Corn Head with tall corn guards, very good shape, always shredded. New gathering chains two years ago. \$4500/offer Contact Jeff at (262)305-3218
- Case IH 2500 5 shank 3pt Ripper. Located in Cedar Grove. Cal Steven at 920-946-3436
- 2015 Case IH 875 ECOLO Tiger 9 shank, like new condition, sitting in shed last 3 years. \$41,000- Call Dale at 920-210-4863
- H360 John Deere Loader. Like new, fits 6R series. Material bucket included. \$10,500 OBO. Call Al at 608-234-8756.
- International 309A 3pt 3-14 in. plow. Excellent condition. Asking \$500. Call 715-683-2595
- John Deere 712 Mulcher-tiller/finisher. Great condition and field ready. Contact Doug at 608-575-9493
- Miller Pro 4100 16 FT. Asking \$2400. Has Kory 8278 12-ton silage single axle gear. With 12.5L - 16 implement tires Located in Cross Plains, WI. Call 608-219-5574
- Miller Pro 5100 16 FT. Asking \$5000. Has Kory 8278 12-ton silage single axle gear. With 12.5L - 16 implement tires Located in Cross Plains, WI. Call 608-219-5574
- Miller Pro 5300 16 FT. Asking \$8000. Has Kory 8278 12-ton silage single axle gear. With 12.5L - 16 implement tires Located in Cross Plains, WI. Call 608-219-5574
- Oliver 13-foot tandem disc with tandem wheels and hydraulic ram. Front gangs need tightening, 16-inch discs. -\$450 call: (608)-994-2682
- Unverferth 325 Gravity Box, good condition. \$3850/offer. Call Jeff at (262)305-3218.
- Wil-Rich 30 ft field cultivator 5-bar harrow, all new 7" sweeps, rear hitch. Ready to work. \$5800 OBO. 262-949-9625
- Uni Drive StirAtoR, 24 ft. drying bin \$800.00. Please call 262-573-6530
- 24" Fan, \$300. Please call 262-573-6530
- 35 ft. elevator leg, 6 in. cups with 8-hole distributor \$1000.00. Please call 262-573-6530
- 10 in. 10 ft. hydraulic swing away auger \$800.00. Please call 262-573-6530
- 4 LP Gas Cannons, \$200 each. Please call 262-573-6530
- Ford 152 on-land plow. 6x18 AR w/Disc holder, \$4000. Please call 262-573-6530
- 2010, JD 608 C Corn Head, Knife Rolls, Hydraulic Deck Plates, Height Censored, Non-Chopping. \$20,000. Please call 262-210-0206.
- 2 H&S 18' Plus 4 chopper boxes. 14-ton tandem wagons. Excellent condition. Always shredded. Contact Jim 715-676-3932 or 715-897-0410

Farmer ~ to ~ Farmer

Equipment - continued

- 19' H&S Plus 4 chopper box. 15-ton wagon. Excellent condition. Always shredded. Contact Jim 715-676-3932 or 715-897-0140
- Bush hog 278 Mower. Gearbox updated last fall with all new gears. Good condition. \$500. Virgil at 608-235-2439
- Grain auger 10" x 10' LIKE NEW. Hydraulic motor included. \$800 Virgil at 608-235-2439.
- Patz V-500 vertical screw mixer. Call Keith at 262-483-5398
- 12 Ft. push blade fits JD. Call Keith at 262-483-5398.
- 2060 Badger forage blower. Call Keith at 262-483-5398.
- H&S merger. Call Keith at 262-483-5398.
- 2 badger silo unloaders. Call Keith at 262-483-5398.
- Ficlin gravity box, H&S gear. Call Keith at 262-483-5398.
- 32' Case IH Field Cultivator #4800, Good condition, Call Stephen at 608-293-1082
- Kemco Inline Bale Wrapper. Located in Tomah. Call 608-372-3171 or 608-567-4500.
- 2-250 bu. J&M gravity boxes with 2- 6-ton Kasten running gears. Asking \$1,000 each. Call Mark at 920-648-2224.
- 2- Easytrail 15Ft small bale throw racks on easytrail 8-ton running gears. Asking \$1,000 each. Call Mark at 920-648-2224.
- JD feeder house 'reverser' P/N AH204589, supersede to AH225336 (off 2005 9760STS) \$1500. Call 920-296-2388
- 4" and 6" carry-in sweep auger/motor for 30' bin. Call 920-296-2388
- Kinze Grain Carts Models 840 and 1040. Call 262-210-1006 for more info.
- Snowco grain cleaner for sale on wheels. Three phase motor included. Best offer call Stan at 702-203-9564.
- JD 915 Flex Grain Head with DAM & Poly. Good condition with tear drop reel. \$4,000 or best offer. Call 608-564-7302 or 608-474-1221.
- 2016 Falcon deck over trailer. 102 in. by 18ft. deck plus 4 ft beavertail. Flat fold ramps. 2-7,000 lb. axles. 4-wheel electric brake. \$5,500. Call 262-835-2327.
- Patz 420 PMR Mixer. Call Leonard for more information at 920-344-0384.
- New Holland V-Rake, 14 wheels for Hay raking. Call Leonard at 920-344-0384.
- C-65 Tandem Grain Truck- 20' Box Hoist 366-V-8, 5+2, Air Brakes, Exc. Tires Call Emil 262-279-6605 (home) or 262-325-4775 (cell).
- Brady-15' Stack Chopper. Call Emil at 262-279-6605 (home) or 262-325-4775 (cell)
- Glencoe 9-Shank Disk Chisel Plow. Call Emil at 262-279-6605 (home) or 262-325-4775 (cell)
- 15' Kewanee Cultimulcher. Call Emil at 262-279-6605 (home) or 262-325-4775 (cell).
- IH Farmall 400 tractor - restored. \$2500. Sherry (Wood County) Wisconsin. Phone 715-569-4177
- 7ft Manure scraper. Fits 3 point on tractor and/or fits universal skid steer plate. \$350. Sherry (Wood County) Wisconsin. Phone 715-569-4177

Farmer ~ to ~ Farmer

Equipment - continued

- JD 4230 tractor, p-shift, 2 hydraulic, 90% tires, cab, heat and air, 6,000 hours, recent overhaul, uses no oil, good paint. Asking \$14,500. Call 262-968-3297.
- New Holland 355 grinder/mixer. Long unload, 2 screens, stored inside, good condition. Asking \$5,000. Located in Caledonia, WI. Call Bob at 262-835-4491 or 262-498-7821.
- JD 4850 4-wheel drive, loaded. \$40,500 obo. Farmer retiring. Call Rick at 715-340-1164
- Wilmar 600 fertilizer spreader. Asking \$2,150. Farmer retiring. Call Rick at 715-340-1164

Custom Services

- Loganville Crop Service, LLC - Crop spraying, corn & soybean planting, Renk seed, farm chemical, liquid fertilizers, starter fertilizer, Yetter parts and equipment, seed treating. (608) 727-2821
- Bergman Cattle Feeders – your steer feeding solution. Family owned, hand built free-choice feeders. www.bergmansteerfeeders.com (608) 727-2821

Wanted

- 6 in. x 15 ft. auger. Call Richard at 608-464-7461
- 6 in. or 8 in. x 51 ft or 60 ft. grain auger. With PTO drive. Call Andy at 608-832-4444 or email at afpkhamp@tds.net
- 12in. Metco Conveyor, any length. Call Richard at 608-464-7461
- 7 ft. bucket for John Deere 148 loader tractor. Call Dan at 262-370-4267

Livestock for Sale

- Cows & Heifers- Angus & Hereford. Call Dale for more details. 920-382-6707.
- Registered Angus females. Heifer calves bred heifers and bred Cows. Your choice. None held back. Located in New Richmond, WI. Call Kevin at 715-381-3770

Crops for Sale

- 200 clean wheat straw bales for sale 3 x 3 x 8 large square. \$60/bale. Storage available. Located in North Prairie. Call 414-349-2349 or 414-349-3738
- 2nd crop big squares, 1st crop big squares, 1st crop round bales. All stored inside on pallets. Contact Jim at 715-676-3932 or 715-8987-0410
- Organic corn, soybeans, and hay (waterway). Best offer FOB Westby, WI. Call Stan at 702-203-9564.
- Oats-1,500 bushels. They are clean and heavy oats. Located in Caledonia, WI. Call Bob at 262-835-4491 or 262-498-7821.

Farmer ~ to ~ Farmer

Odds and Ends

- 169R 26 tires and rims. \$600 for pair that fits on any magnum. Call Greg at 608-445-7498.
- John Deere 6030 New 24-5-32 tires and duals. Excellent condition. Call 920-650-7966.
- 2 - single phase 16 hp Flygt Manure Pumps with electrical boxes and plug-ins. Impeller and bottom plate on both pumps like new. MAO. Call (608) 588-7516
- 1975 Yamaha 250B Enduro motorcycle. No dents, 3,000 miles. Comes with title. Asking \$1,500. Call 715-683-2595.
- H & S stock trailer. Two wheel. Very good condition. Call Emil at 715-884-6831.
- AO Smith 500 Belt Heater, 60 ft long. Please call 262-334-5381
- Portable 65-gallon DEF Tank 12-volt pump. Asking \$550. Call 920-946-0828
- Antique Road Grader. Asking \$500. Call 920-946-0828
- Two bucket calf brackets \$5 each - 50 available. Call 920-946-0828
- Antique Slusher \$50. Call 920-946-0828
- Barn Timber, various sizes and length. Please call 262-573-6530
- 2006 Chevy 1500 gas extended cab pickup. Contact Jim @ 715-676-3932 or 715-897-0140
- 800-gallon Mueller Bulkhead bulk tank with washer. Contact Jim @ 715-676-3932 or 715-897-0410
- 8'tube cooler. Contact Jim @ 715-676-3932 or 715-897-0410
- Hoof trimming chute – self head lock, lift straps, leg winch. Call 715-223-2058 or 715-613-2058.
- Knight 8018 Spreader for parts. Numerous good parts-augers like new (2 years old). \$1500 Call Virgil at 608-235-2439
- Fill Tube 8"x 25' in good condition with Tripod. \$500 Virgil@ 608-235-2439
- New cow/heifer Headlocks. Call Keith at 262-483-5398.
- 2-Loyal galvanized silage carts. Located in Tomah. Call 608-372-3171 or 608-567-4500.
- 3-8 Ft. Berd Calf headlocks. Located in Tomah. Call 608-372-3171 or 608-567-4500.
- About 20 Ind. Norbo calf stalls. Swinging doors and double pail holders. Tomah. Call 608-372-3171 or 608-567-4500.
- NEW big Husky hog feeder. Holds 60 bushels. Call Paul at 262-215-3734.
- Wheel and tires off JD 4010. 3 1/8in axle rack and pinion hub. 16.9 X 34 tires. Asking \$250. Call 262-835-2327.
- 3T Schuld/Bushnell metal feed bin with 4" unload tube and 1/2hp motor \$900 920-795-4776
- 6 T Schuld/Bushnell metal feed bin with 4" unload tube and 1/2hp motor \$1100 920-795-4776
- '97 Dodge Ram Cummins, 4 wheel-drive. 167,000 miles. Asking \$6,500. Farmer retiring. Call Rick at 715-340-1164

THANK YOU!

We would like to thank our customers for the many referrals we receive each year!

Premier Insurance Solutions, LLC strives to provide producers with "Premier" customer service and knowledge. If you know anyone who is looking for the type of service that we provide, please forward our name and phone number on to them. We would love to offer them the same "Premier" service.

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