

Premier Insurance Solutions

Newsletter Spring 2022

Spring Crops Deadline March 15, 2022 To Sign Up or Make Changes to Your Policy



2022 Coverage & Premiums

By Justin Ladwig

Coming into the 2022 crop year there will be a few things to keep in mind when reviewing your policy with your agent. One main thing to look at this year is coverage levels and premiums and how they correlate with higher input costs and commodity prices. By March 15, 2022, all insureds need to elect which crops they wish to insure, and at what coverage level they want for this year. By making no changes your policy will automatically renew as it was last year. With where commodity prices are today, your total coverage and premium will be up roughly 10-20% from last year. With higher input costs this year, the increased premium isn't what anybody wants. However, the additional revenue coverage per acre may be needed to cover these additional inputs.

Over the past few years, numerous "add-on" products have emerged, but have not been utilized due to high premium costs with no subsidies like MPCI policies have. This year, with the higher commodity prices, some producers may consider these products to help get the coverage needed for the 2022 crop year.

Feel free to reach out to your agent to dig deeper into these additional products and find out if one may work for you.

REMINDERS!

- Sign up for ARC & PLC at FSA is due March 15th
- Dairy Margin Coverage (DMC) signup at FSA ends February 18th
- Corn planted after first crop hay is uninsurable however, corn or soybeans planted after a cover crop is insurable.
- There are many benefits for beginning farmers who have farmed less than 5 years
- You must be in compliance with conservation rules at NRCS/FSA to receive crop insurance subsidy

2022 Crop Insurance Prices

Crop	Base Price 2021	Estimated Projected Price 2022	How price is set for Crop Insurance
Corn	\$4.58	\$5.58 as of Jan. 15, 2022	Price set using the Avg. trading days in Feb. using Dec. CBOT corn 2022
Soybeans	\$11.87	\$12.93 as of Jan. 15, 2022	Price set using the Avg. trading days in Feb. using Nov. CBOT soybeans 2022
Wheat	\$5.60	\$7.16 final price	



Enhanced Coverage Option (ECO)

A federally subsidized endorsement for 2022 is Enhanced Coverage Option (ECO). ECO provides additional **area based** coverage for a portion of your underlying crop insurance policy deductible.

Coverage

• Band of coverage from 86%-90% or 86%-95% of your approved yield.

Ex: If you select 95% coverage, adding the ECO endorsement gives you an additional 9% coverage (95%-86%)

Losses

- ECO is **AREA BASED** so loss triggered when actual county level revenue or yield falls below 90% or 95% (dependent on coverage level selected) of the expected county's revenue or yield.
- ECO loss determination is not based on individual producer's yield or revenue. It is possible to have an MPCI loss and no ECO loss and vice versa.
- Final area yields reported on/before June 16th of the following crop year. If there is a loss, it will not be paid until after that report is released, usually in April or May 2023.

Other Plans

- ECO cannot be purchased if you have an Area Risk Plan or Margin Protection
- ECO can be purchased without purchasing SCO
- ECO not dependent on FSA ARC/PLC elections

Add 95% ECO to get 9% (95%-86%) or \$95. Total coverage of \$939 (\$844+\$95).



Final Plant Dates

Forage Seeding & Oats Southern Counties May 15 Northern Counties May 25 Far Northern Counties May 31 Corn: Wisconsin May 31 Illinois / WI Silage June 5 **Sweet Corn** June 20 **Green Peas** June 5 Lima Beans: Northern Co. June 25 Southern Counties June 30 **Onions:** May 15 Snap Bean: Northern Co. June 20 Southern Counties June 25 Soybean: Mid/Northern Co. June 10 Southern Counties June 15 Cigar Binder Tobacco: July 10

ARC/PLC 2022 Elections:

With expected higher prices in the 2022 crop year, UW Extension has published that "ARC-CO is the better option for those wanting to maximize potential payments: county-level problems causing low county yields that trigger ARC payments are more likely than the national marketing year average price to fall below the reference prices. However, the likelihood and size of ARC payments are also quite low given expected market prices, thus I emphasize that neither ARC nor PLC is likely to make large payments for 2022." This may be a year that you look at SCO and ECO insurance options rather than focusing on the FSA program elections for your best protection. Please contact your agent for more SCO/ECO information, or your local FSA office for more information on ARC/PLC. The full UW Extension discussion article can be found at https://aae.wisc.edu/pdmitchell/2021/11/24/arc-andplc-recommendations-for-2022/



Winterkill on Wheat, Forage & Forage Seeding

By Renee Schaal

Without much snow cover this winter, watch your crops as they come out of dormancy this spring. Look to inspect your winter wheat, APH forage, and seeded forage fields for winterkill. As a reminder for insured forage and forage seeding policies, losses are adjusted based on stems per square foot. If you notice any winterkill, contact your agent to report a claim. Do not destroy any fields or inter-seed into insured crops until you have an adjuster inspect the damaged acreage.

Depending on the crop, you may have the option to plant and insure a second crop after the failed first crop. Furthermore, if it is fall seeded forage, you may be eligible for a replant payment and be required to replant your fall seeded forage. In both situations, specific rules apply so call your agent to discuss your options.

Forage Seeding

A forage seeding policy will cover both fall and spring seeded forage. As a result, the sales closing date for the forage seeding policy is now July 31st rather than March 15th.

Items of note for forage seeding policy

- Covers certain types of fall AND spring seeded forage
- If you have a policy and plant during the planting period, you are required to insure it unless it does not meet eligibility rules.
 - Alfalfa Grass Mix (AGM) with under 60% alfalfa is no longer insurable on a Forage Seeding policy.
- Provides a dollar amount of coverage with no deductible
- Covers actual acreage damaged, doesn't average total planted acreage together
- Loss is determined by stem count per square foot (exception is replant loss determination)
- Fall seeded forage is eligible for replant (defined as under 75% of adequate stand). Replant payment is based on live plants per square foot, and is 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.



Recap of PCCP in 2021: Cover Crop vs. Forage Classification

By Tracy Spotts

In Spring of 2021, Risk Management Agency (RMA) introduced the PCCP (Pandemic Cover Crop Program) to provide premium support of \$5 per acre on qualifying Spring planted crops if a producer also planted a qualifying cover crop in 2021 on those same acres. Those cover crop acres needed to be reported by June 15th, 2021, match your qualifying insured Spring crop acres, and be classified as a true "cover crop" according to FSA certification. If that cover crop was classified as "forage" or the acres didn't match exactly, producers did NOT get the premium credit. Most cover crop needs to be reported to FSA by November 15th, but be aware that how you certify those acres may affect your benefit of future programs. To date, there has been no information that this program will continue for 2022. However, we want to encourage producers to timely and accurately classify their cover crop acres as true "cover crop" acres to take advantage of this support should it become available again in the future. For crop insurance, you can still insure your crop behind a qualifying cover crop as long as harvest, destruction and planting guidelines are followed in relation to the Crop Insurance Handbook. A detailed summary of the 2021 program can be found at https:// rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/ Pandemic-Cover-Crop-Program

Premier Insurance Scholarship Program

Premier Insurance Solutions, LLC is offering (5) \$1,000 scholarships for 2022. These Scholarships are available to any student pursuing a post high school education.

Contact Tiffany at 920-528-8336 or email: tiffanyp@premierinsurancesolutions.com



Reminder: How does Prevent Plant (PP) Coverage Work?

By Jenny Kilpatrick

Most Revenue and Yield Protection policies include prevent plant coverage due to failure to plant an insured crop by the final plant date due to extreme weather conditions. The acreage prevented from being planted must be a least 20 acres or 20% of the crop acres in a unit to qualify for a payment. Also, the reason for PP, such as excessive moisture, must be general to the area.

For years, to be eligible for prevent plant land must have been planted and harvested or insured in one of the previous 3 crop years to be eligible. The rules changed for '21 forward to read that acreage must have been "planted to a crop, **insured**, and harvested" in at least 1 out of the previous 4 crop years.

- The only exception to the land not being harvested is cases NOT related to flood, excessive moisture or drought.
- If you can not prove that the land was planted to a crop, insured, and harvested in 1 of the last 4 years, that land MUST be planted, insured, and harvested for 2 consecutive crop years for that land to be PP eligible again.
- If you add land to your operation for 2022 or if you are a new producer signing up your first policy, that new land is only eligible for PP if it was insured in the past, you can prove that, and it meets the 1 in 4 criteria. If not, that land must be planted, insured, and harvested for 2 years to be PP eligible.
- If you are an established farmer taking out your first crop ins. policy, your land you have been running isn't eligible for PP coverage for 2 years, unless you can prove it was insured in 1 of the last 4 crop years

NEW FOR 2022 per RMA rules, if a producer plants a cover crop on prevent plant land that cover crop may now be "hayed, grazed, or cut for silage, haylage, or baleage without a reduction in a prevent planting payment" at any time. A PP payment will only be reduced if the cover crop is harvested as seed or grain. This means that producers no longer have to wait to harvest a cover crop on PP land until after Nov. 1st.

If you have any concern this spring that you may have prevent plant issues, please contact your agent immediately to discuss your options.



Split-Applied Nitrogen Insuranceavailable for 2022

By Tracy Spotts

PACE stands for Post-Application Coverage Endorsement. According to RMA, "PACE provides payments for the projected yield lost when producers are unable to apply the post nitrogen application during the V3-V10 corn growth stages due to field conditions created by weather." It is available in 2022 for limited counties in WI (Crawford, Grant, Iowa, Lafayette, Richland, Sauk, Vernon) and surrounding states. Producers who "split-apply" nitrogen and carry an underlying YP or RP policy, now have another option for insurance coverage. Sales closing on this policy is March 15, 2022. With this program, you must provide your intentions, follow-through with complete documentation, purchase records, application summaries, and record it on your acreage report. Supply chain issues are not considered a cause of loss. Loss or inability to apply the product must be weather-related. Information was just released. If this program may apply to you, please contact your agent for up-to-date details. Further information is available at https://rma.usda.gov/en/Topics/Conservation.



Replant Coverage By Dana Olson

Your yield and revenue protection insurance policy includes basic replant coverage. To qualify, the amount replanted must be 20 acres or 20% of the unit, whichever is less.

Replant coverage pays:

• Corn: 8 bushels X spring price

• Soybeans: 3 bushels X spring price

As a reminder, you must contact your agent/adjuster PRIOR to replanting to be eligible for payment. Replant claims cannot be turned in at acreage reporting time.

Replant Option with Early Replant Coverage

In recent years, some agronomists have been pushing producers to plant soybeans first, then corn. If acreage is planted before the early plant date (EPD) (WI: April 11th for corn and April 26th for soybeans), that acreage would not be able to collect a replant payment under their MPCI plan as it was planted before EPD. An endorsement you can add, Replant Option (RO), provide coverage on acres planted up to 20 days** prior to the EPD and applies whether or not you meet the 20 acres or 20% of unit rule. This coverage is available for corn and soybeans and pays based on the insurance per acre selected.

Planting Date	20 Acre /20%	Indemnity
	Rule	
After EPD	Yes	MPCI plus
		Replant Option
After EPD	No	Replant Option
		only
1-20 days**	Yes	Replant Option
prior to EPD		only
1-20 days**	No	Replant option
prior to EPD		only

^{**} actual days prior to EPD vary by insurance provider

Late Plant Option

In some parts of the state, it may be hard to get the crop planted prior to the final plant date. Every day that you plant during the late planting period, your MPCI policy coverage drops. Some insurance providers offer a private product, i.e. Late Plant Option (LPO), that provides up to a maximum equal to 10 days MPCI production or revenue guarantee. LPO coverage is based on the actual number of days late, up to the maximum of 10 days, that the insured acreage was planted. LPO basically restores the portion of the guarantee reduced for late planting. This coverage is available for corn and soybeans.



New Breaking & CRP

New breaking is defined as acreage that has not been planted & harvested or insured in at least one of the previous 3 crop years.

Exceptions: If land has been part of a 5 yr or less hay rotation, this may not be considered new breaking. Land coming out of CRP is also not considered new breaking.

If you will be breaking new ground in 2022, please contact your agent ASAP to review your options.



Special Event Rain Insurance

By Craig Ladwig

Rain insurance protects outdoor events such as county fairs, tractor pulls, private parties or concerts against revenue loss due to rain. To determine how much insurance is needed, fixed expenses, total revenue, and profits need to be considered.

The steps in deciding coverage are:

- What is the date(s) of the event?
- Determine potential revenue loss.
- How much rain will cause a revenue loss (in ¼" increments)?
- During what time period(s) will rain cause a loss?

This Policy is sight specific, meaning rain totals are monitored directly at the sight of the event. The amount of rainfall is measured by an on site rain gauge, monitored by a company representative. Many of our competitors offer similar policies, but do not offer sight specific monitoring when determining rainfall amounts. Rates are based on the event location, total revenue being covered, the selected time frame and the amount of rain needed to trigger a loss. Please call for a quote.





Dairy & Livestock Protection

By Deanna Ranum

There are 3 different products available to help producers protect dairy and livestock. If interested talk with your agent to find the policy that best suits your operation.

Dairy Revenue Protection (DRP)

- Insures against a decline in the quarterly milk price
- May be written to cover class or components
- May be purchased daily prices are released around 4 pm and available until 9 am the following morning
- (New) Grade B milk coverage is now available

Livestock Risk Protection (LRP)

- Insures against a decline in price
- Coverage available for fed/feeder cattle, lambs and hogs
- Coverage uses a specific time period that you will be finishing the animals
- May be purchased daily prices are released around
 4 pm and available until 9 am the following morning

Livestock Gross Margin (LGM)

- Insures a margin of profit on dairy, cattle, and hogs.
- The margin is derived from the sold commodity minus the feed costs.
- (New) May be purchased every Thursday prices are available around 4 pm and available until 9 am Friday morning.



Hail & Wind Insurance

By Matt Balfanz

When asked, most producers believe they have a "hail and wind" policy if they purchase a separate hail policy in addition to their underlying multi-peril policy. This for the most part is probably not true and needs to be discussed as we enter a new crop year.

First off, Revenue Protection or Yield Protection (Multi-Peril) policies do cover wind as a peril, but only to the extent that it causes yield loss. This means that your yield / revenue triggers need to be met before the policy will pay. The issue with this is that you might have 200 bu corn standing one day, a storm comes through and turns it into 160 bu corn. The loss would be paid based on the 160 bushels harvested. Further, if you have a large farm or enterprise units, the area damaged might not be large enough to generate a loss when weighed out against the remaining "good" acres.

Hail insurance does not automatically cover wind damage. Most hail policies are written as a "Basic" form which covers Hail, Fire, and Transport but not wind directly. We then look at adding a wind endorsement and we have a few options to consider:



Green Snap

This endorsement will pay when the corn plant is "broken" off below the ear causing 100% loss of that plant. The additional cost of this endorsement varies by company and deductible chosen, but is usually around \$.45 per \$100 of coverage on top of your "Basic" rate. We typically do not write many of these policies because many times a wind event will "goose neck" plants, but will not snap them off so the endorsement would not pay.

Corn Wind

This endorsement is a little more comprehensive because it will pay when corn is blown down with or without green snap. The corn stalk must be down to the point of 20 degrees or less and the shank of the ear less than 12 inches off the ground. So again, we do not see damage of this severity often which is why we do not write a lot of these endorsements. Corn Wind endorsement premium will vary some based-on deductible and expiration chosen but generally will cost about \$.90 per \$100 of coverage.

Extra Harvest Expense

This endorsement will pay 8% of your coverage per acre when the corn is blown over to the same parameters of the Corn Wind Endorsement on the lessor of 20 acres or 20% of the acres in a field. This endorsement again varies by expiration and deductible, but would add around \$.35 per \$100.

In summary, the wind discussion is one worth having with your agent if you feel you are in a susceptible area. Unfortunately, we find that the parameters of the endorsements do not get reached often and they can get quite expensive.

When reviewing your hail policy, it is also important to make sure the coverage per acre is keeping up with the cost of your inputs and the value of the crop.

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 Casey 920-528-8336 or go to our website www.PremierInsuranceSolutions.com.

Equipment for Sale

- 2 Miller chopper boxes. \$6,000. 920-210-9708
- 24 ft sunflower disks. \$35,000. 920-210-9708
- 8 row 30" frontier corn head. \$69,000 920-210-9708
- Gehl 1000 chopper. 3 heads. \$2,000 920-210-9708
- Parker seed tender flash weigh wagon. Excellent shape. Holds 7500#. Cupped auger. \$5750 ask for Dick. 608-212-5125
- Thunder Creek fuel trailer with DEF. Clean, excellent condition. Parked inside. 750 gal fuel, 120 gal DEF. \$16,000 ask for Dick. 608-212-5125
- Pup trailer. Roll tarp. Center drop and air brakes. \$4,000 ask for Dick. 608-212-5125
- Arps backhoe. 3pt hitch. \$4,000. Glen 920-960-8929
- Ingersall T30 air compressor. 10 hp, 3 phase motor \$5,000. 608-774-6074
- JD 310 sing cylinders. 2 total. Very good condition. \$1500 for the pair. 608-774-6074
- Clark stand up fork lift. 3500# lift. 3 stage mask. 3 phase charger. 220 volt charger. Bad battery. \$1700. 608-774-6074
- JD 24' 980 Field Cultivator. 5 bar spike drag. \$5,000. Mike 262-210-6396
- JD 400 Grain Cart. Extended Auger. Lights. \$3250. Call Scott 262-206-0977
- JD 100 Stacker, new hammers, rebuilt unload. \$1200. 608-516-4234
- 14' silo unloader, Volumatic, Jamesway. \$500. 608-516-4234
- Front mount 12 row, 30" row sprayer boom. Fits 806-1056. Leave message 608-485-0048
- 4 section JD drag. Leave message. 608-485-0048
- 2 JD tires. 16.5L. 16-1, 14 ply firestone, \$100 each. 262-968-3297
- JD 660 rake \$900. 262-968-3297
- New Holland 1441 discbine 15ft. drawbar hitch, swivel hitch, rubber rolls, like new, paint on gear boxes, late model, cutter bar tight. \$10,500. Kevin 715-884-2904
- JD 714 chisel plow, 11 shank, frame, tires, 4 shanks good, 7 shanks are welded or bent, blades are gone. \$1200 Kevin, 715-884-2904
- JD 7400 MRWD, 8000 hrs, cab, power quad, 3 remotes, right and left doors, bought new. 740 loader, bucket & bale spear. Kevin 715-884-2904
- Meyer 3245 V-Max spreader 920-299-6112
- Case IH 70 4-16 automatic reset plow 920-299-6112
- 900 New Holland chopper. 7' hay head, 2 row corn head. 920-207-8847
- 4 right hand self unloading Miller Pros #4100 chopper wagons. 920-207-8847
- New Idea tandem manure spreader. #3739. 920-207-8847
- 1946 Farmall H. Very good condition, runs well, nearly new tires. 920-838-1234

Equipment for Sale continued

- H & S 430 bu. manure spreader. Ploy sides and floor. Hydraulic drive. Very Clean. Excellent condition Phone 715-676-3932
- International 735 Variable width 5 bottom plow. Excellent condition. Always shredded. Phone 715-676-3932
- JD 400 15ft rotary hoe, \$650. Call Brian at 262-573-6530
- JD 12 roe mid mount cultivator, \$650. Call Brian at 262-573-6530
- JD230 26 ft cushion gang disc, \$2,500. Call Brian at 262-573-6530
- IH C720 A.R. 5-6 18 in. plow, \$1,500. Call Brian at 262-573-6530
- Landoll tiloll model 875 finisher. 18ft. \$11,500. Argyle Wi. 608-558-1911
- McFarlane 12ft finisher. \$9,500. Argyle Wi. 608-558-1911

Crops for Sale

- All kinds of hay for sale. Jim 920-210-9708
- 4x5 Round bales, no rain, stored inside, net wrapped, roto chopped. 1st,2nd, 3rd crop. 715-421-6491
- 2nd,3rd,4th crop baleage. Individual wrapped. 715-421-6491
- Wheat straw 4'x5' round bales \$40 each. 608-393-3493
- Soybean fodder 4'x5' round bales \$25 each 608-393-3493
- Quality second and third crop alfalfa mix, small square bales. Call Mark 920-838-1234
- Small square bales of 2nd cutting hay and small square bales of wheat straw for sale. Call Roger 262-613-4138
- Big square bales of third crop hay grass alfalfa mix Phone 715-676-3932
- Clean wheat straw. No rain. Big squares, little squares, rounds. 920-210-1646

Livestock for Sale

- Goking Livestock. Since 1929. Market for all types of livestock. Dairy + cull cattle. Pickup 5 days per week. Bulls, cows, heifers, steers. Call 920-458-1263 or 920-980-1677.
- 2K Cattle's 24th Annual Performance-Tested Angus Bull & Female Sale, March 20, Bloomington Livestock, Bloomington, WI. Visit <u>2kangus.com</u>, Facebook or call Kevin 608-732-6838 or Kelsi 608-778-7748.
- 4 year old, registered, polled, Hereford bull. Charlie 414-218-3790

Odds & Ends

- 2- Gehl 1540 blowers. 920-207-8847
- 500 bu feed bin. \$2,000. 920-210-9708
- Silencer Hydraulic Squeeze Chute with palpation cage. \$17,500. Call David. 262-215-2765
- Aluminum toolbox for standard size pickup truck. Excellent condition. Asking \$250. Bill 608-338-6564
- 20ft Valmetal Nordic 215 Silo Unloader \$6,500. Contact Mark 920-960-8817
- Central City Scale Individual Animal Scale 3'x8' \$3,000. Contact Mark 920-960-8817
- 222 Knight flair boxes, good running gear, apron chains, straight PTO shafts, wood racks. Two good condition \$1,250 each. One like new \$1,500. 608-846-8058 Dave
- 60' AO Smith Belt Feeder. 262-334-5381
- Badger silo unloader parts, collector rings like new & etc. Front tank mounting brackets for 2002-2010 Mag nums. Silo doors for Madison & Ribstone silos. Call 920-207-9011
- FREE 14'x60' Madison silo for high moisture corn. 20'x60' Madison silo for high moisture corn. 20'x50' cash right bottom unloader. 920-207-9011
- 20' Van box with rear lift gate. Side walk in with steps. Nice. Would make nice service body. \$2,000. 920-210-6740
- 30.5L 32 Firestone tire, great shape \$1500. Mel 262-939-2520
- CASE IH CAT III quick hitch. Great shape. \$300 Mel 262-939-2520
- CSF Silage Feed Cart 920-299-6112
- Stainless-steel nursery pig feeders & stainless-steel hog waterers. Call for info. Paul 262-215-3734
- Four 7'x5' concrete HBunks. \$100 each. Paul 262-215-3734
- Harvester 200 Roller Mill with 3 hp single ph 220 motor and cart fill auger. John @ 920-795-4776
- 2 Ritchie Omni 4 heated automatic waterers 1 stainless, 1 painted trough. John @ 920-795-4776
- 18' Jamesway silo unloader 7.5 hp single phase, blower, auger and shroud almost new out of silo. John @ 920-795-4776
- 14' Jamesway silo unloader 5 hp single phase newer blower and auger out of silo. John @ 920-795-4776
- Uni drive stirator 24ft, \$800. Call Brian at 262-573-6530
- 36 ft elevator leg with 8-hole distributor and 7in newer rubber belt with newer 6in plastic cups, \$800. Call Brian at 262-573-6530
- Electric poles, \$50 each. Call Brian at 262-573-6530
- Cab for 773 bobcat. Very good condition. 608-567-4500
- 16 Norbco individual calf stalls, swinging doors & bucket holders. 608-567-4500
- 16 gutter grates. 8' long. 16"-18" in width. 608-567-4500
- 2 Loyal galvanized silage carts. 608-567-4500
- 3 berg calf headlocks. 10' long. 608-567-4500
- 1927 Ford Model T pickup roadster convertible. 920-210-1644

Custom Services

MAC's Ag Services LLC Precision Planting Premier Dealer, Jung Seed Genetics & LG Seeds Dealer, Yetter Equipment and SI Distributing Dealer

Planting Consultation & Services include:

- Meter Calibration, Planter Cleaning, Inspection & Service
- Planter Upfitting & Parts Installation
- •Custom Yield Analysis & Planning
- Agricultural Equipment Repair & Maintenance
- Reasonable Shop Rate

Contact Mark McMullen 920-838-1234, e-mail macs.agservices@gmail.com, or visit our website, macsagservices.com.

RPM Yard Care LLC

Offering tile line repair, fence line clean up, light excavation, tree and stum removal, yard cleanup and full-service lawn care. Call Reilly McMullen at 920-447-9123 or Mark McMullen at 920-838-1234, e-mail rpmyardcare@gmail.com, or visit us on the web at rpmyardcare.com.

Wiersma Farm Drainage

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Wanted

- Fertilizer auger and tray. Brian 262-662-2585 Leave message.
- Looking for a part time milker on a small dairy farm in Fairchild, WI. 715-334-3583
- JD 4020 powershift diesel with wide front, open station/ no cab. Dan 262-370-4267
- JD 6400 front wheel assist, open station/ no cab. 6410 or 6420. Dan 262-370-4267
- New Idea 2 row, narrow, corn picker with sheller. 608-567-4500

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We're on the Web!

See us at: www.premierinsurancesolutions.com



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Tracy Spotts

Monticello: 1-608-558-2944

Sylvan Olson Dana Olson

Mount Horeb: 1-608-279-2708

Deanna Ranum Jason Ranum

Tomah: 1-608-386-4539

Jenny Kilpatrick

Wales: 1-262-370-3282

David Kilpatrick Christi Kilpatrick

Thank You for your continued business!



PREMIER INSURANCE SOLUTIONS, LLC specializes in crop insurance which allows us to tailor your policy to fit your operational needs. We pride ourselves in providing you with the best on-farm service and knowledge available.

PREMIER INSURANCE SOLUTIONS, LLC is an equal opportunity employer and provider.

PRSRT First Class
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