

Spring Farm Living

2023



A publication of the Steele County Times & Dodge County Independent

Farmer or farm wife? Why not both?

BY KAY FATE

Kristin Krell is clearly a teacher – she just doesn't have her own classroom.

The Medford High School graduate went to South Dakota State University to be an ag teacher. She and her husband Justin farm north of Blooming Prairie on “just enough acres to keep us busy.”

But as life would have it, “there weren't many teaching jobs in the area when I got out of college,” so Krell worked at Mower County Extension Service with 4-Hers, instead.

“They say a farmer only gets 40 times to plant and harvest a crop in their lifetime. That's not a lot of chances, so making changes in the operation – big or little – is always a big decision.”

Kristen Krell

Blooming Prairie Area Farmer

“I wanted to teach, but people move, farms don't,” she said, and farming has always been a part of her life. “I still like to teach and work with youth in the ag industry.”

That includes their own three daughters: Leah, 7; Kaylee, 4; and Emery, 1.

Because their family is so young, Krell said, “my role on the farm is keeping

everything going at home. I help where needed – getting parts, providing rides, food – but we work together as a couple to make decisions for the farm.”

The couple both have full-time jobs off the farm, as well. Kristin now works as the senior marketing manager for Environ-

See FARMER on 33 ►



SUBMITTED PHOTO

Kristin and Justin Krell farm corn and soybeans on their land north of Blooming Prairie. They're pictured here with their daughters, from left, Leah, Emery, and Kaylee.

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For Thamert, big city plans end with career focused on ag lending

BY RICK BUSSLER

By his own admission, David Thamert was the least likely to end up with a career in agriculture.

Even though he grew up on the family farm near Pratt, Thamert had no real desire to pursue anything related to agriculture.

After graduating from Owatonna High School, he majored in economics at a college in Duluth and ended up pursuing a career in finance.

"I always pictured myself in a big city like Chicago or New York," said Thamert. "I wanted to be the finance guy working with investments."

He worked for a year in Milwaukee before things changed, including getting married to his college sweetheart. The newlyweds ended up coming back to the Owatonna area in 2002 where they are more than happy raising a family of four children.

Ironically, Thamert now finds himself as the senior vice president of ag lending for Profinium in Owatonna, a bank owned by the Khramers, a farm family from Fairmont. It's a position where he uses his strong knowledge of agriculture and works



STAFF PHOTO BY RICK BUSSLER

Owatonna native David Thamert is the senior vice president for ag banking at Profinium in Owatonna. He grew up on the family farm near Pratt.

closely with area farmers, bringing him back to his agricultural roots of a fifth generation family crop and dairy operation. His brother now runs the farm, though there are no cows any longer.

Thamert, 43, initially worked at another com-

munity bank for many years after coming back to Owatonna. "It was my second job in finance, and I thought I'd do this until I figure out my career path," he said.

Fast forward 21 years and now with a focus on ag lending, Thamert doesn't

"We're invested into agriculture. We saw an opportunity for growth through ag lending."

David Thamert
Area Ag Lender

picture himself doing anything different.

"I think I'll retire doing ag lending," he said, noting he loves the relationships he has developed with his customers, mostly farmers.

Thamert estimates on a given year he works with 25-50 farm operations throughout the area with the vast majority of them being family farms, not the large corporate farms. He is the only ag lender at the Owatonna branch. There are other Profinium banks located in Fairmont, Truman and Mankato.

While many banks have chosen to exit the ag lending market, Profinium has found a niche in dealing with ag loans. The lending limit at Profinium is \$6 million, though the majority of the loans fall under that threshold, according to Thamert. Interest on farmland loans is currently at 5-7%, depending on a number of factors.

Most of the loans in recent years, he said, have been focused on acquisition and growth.

Thamert is excited about the direction Profinium is going. It had been focused on commercial and community lending

See **THAMERT** on 24 ►

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Ag specialists, farmers learn more about grain bin safety

BY HOWARD LESTRUD

More grain bins are popping up all over the Southern Minnesota countryside and that means grain bin safety practices must be followed at all times.

A staunch believer in grain bin safety, Jack Volz of Minnesota Lake, has become an insurance manager by day and a grain bin safety expert by night.

He spoke at a special grain bin meeting Feb. 28 at the Blooming Prairie Servicemen's Club. Fire departments from Blooming Prairie, Hayfield, Claremont and Medford were represented. More than 80 persons attended.

"When we have a major farm emergency, we call Jack," remarked Justin Krell, local farmer and Blooming Prairie firefighter. Volz is the owner of Safety & Security Con-

sultation Specialists LLC. He is a national expert in grain bin extrications and has been part of many across the nation.

Volz used a litany of accident examples to illustrate his message.

Volz works closely with fire departments around the state and has trained firefighters in many communities, including Blooming Prairie, Claremont, Hayfield, and Medford.

Volz told the audience of mostly firefighters that he has worked 15 grain bin incidents. "Our bins have gotten bigger and we used to have 8-inch augers, now we are using 10-inch augers," said Volz.

"Our unloading rates have also gotten faster," Volz said. The grain also flows out at a more efficient angle." A victim of a grain bin accident told Volz, "I was doing well See AG SPECIALISTS on 9 ►



Blooming Prairie firefighter Lee Holtzberg, right, and Jack Volz, a fire safety trainer, are shown in front of a grain bin model. Holtzberg is department training officer. Eighty persons attended a grain bin awareness safety meeting on Feb. 28 at the Blooming Prairie Servicemen's Club (Staff photo by Howard Lestrud)

"You have to fight that urge to go into the bin."

Jack Volz

Grain Bin Safety Expert

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Annie's Project connects women farmers

BY JONI HUBRED

On a cold, February night, 13 women gathered around a long table at the Steele County Extension Office in Owatonna.

They chatted like old friends after five weeks in Annie's Project, a series of workshops aimed at empowering women who are farmers or whose spouses or partners are farmers. Steele and Rice County Extension Educator Claire LaCanne said the class size was ideal to ensure the group members "can actually get to know each other and discuss freely."

It was also a diverse group that included sole proprietors, women farming with partners, and some who married into a farming operation and held an outside job.

"Having a diversity of backgrounds and experiences was beneficial ... because they got to learn from each other," LaCanne said.

Each week of the program included experts in five key areas of risk management: finances, human resources, legal, marketing, and production risks.

The Feb. 7 presenters Adam Arndt, a resource conservationist with the county's Soil and Water Conservation District (SWCD), and Teddy Moreno-Santos, with the



STAFF PHOTO BY JONI HUBRED

Last month, 13 women who were part of Annie's Project met at the Steele County Extension Office to learn more about conservation practices and programs from Adam Arndt with the Soil and Water Conservation District and Teddy Moreno-Santos with the Natural Resources Conservation Service.

Natural Resources Conservation Service (NRCS), talked about conservation and preserving farmland—which is at a premium in Minnesota.

"Our job is to try and promote conservation and try to preserve what we have," Arndt said.

More than 75% of the land in Minnesota belongs to private owners, he added. Both organizations focus on relationships with those owners, offering voluntary programs that help keep the land and water clean.

SWCD offers cost-shar-

ing opportunities for projects that involve cover crops, no-till/strip-till, grassed waterways, water sediment control basins, and more. The agency recently worked on a wetland restoration north of Owatonna, as well as a \$200,000 streambank

restoration in Medford.

"All of the wetland (projects) we design do not impact your neighbors," he said.

Arndt said strip till – a process that uses special equipment to till only the seed row part of the soil – has become increasingly

popular in Steele County.

"It's a bit of a gateway to no-till," he added. No-till practices never disturb the soil.

NRCS provides programs that focus on water quality incentive, agricultural conservation easement, conservation stewardship, and more. Moreno-Santos said the Environmental Quality Incentives Program (EQIP) is designed to improve water and air quality, mitigate drought, increase soil health, and improve wildlife habitats.

Some of the programs are competitive, he added, with an eye toward socially disadvantaged and/or historically underserved populations. Beginning farmers, for example, may get better terms on a program loan.

Having representatives in the room allowed Annie's Project participants to ask direct questions about programs that could directly benefit their families' farm operations. They asked how program applications are scored, and how they could give themselves the best chance at submitting a successful application.

Moreno-Santos said he sits down with farmers even before they have an application ready.

"I sit down with them and come up with a plan," he said. "We want to recommend something

See ANNIE on 34 ►

Regenerative ag is focus of soil workshop

BY KAY FATE

You might say Jason Stoll is a natural at regenerative agriculture.

There's no strict rule book, but the holistic principles behind the theory of regenerative ag are meant to restore soil and ecosystem health, address inequity, and leave the land, water, and climate in better shape for future generations.

It's been proposed as an alternative means of producing food that may have lower – or even net positive – environmental and/or social impacts, just the way Stoll learned.

He grew up in an Amish community in southern Ontario, Canada, where as a teenager, he began working for Stoll Family Farms, a non-profit co-op that marketed local community growers' crops – most going to chain grocery stores.

"They moved about \$2 million worth of vegetables each season," Stoll said last month at a winter workshop focused on soil health.

The co-op eventually added an organic market, which sold another \$1 million worth of goods annually.

In 2015, he and his wife "transplanted ourselves

"People are concerned about what their food's nutritional value is, where it's coming from."

Jason Stoll

Farm Consultant

to Indiana," leaving the Amish community behind.

The family, now with four children, lives and farms 60 acres in Bloomington, Ind.

Stoll is a consultant for Advancing Eco-Agriculture, working with farmers and horticulture professionals to improve farm economics, regenerative soil health, and increased plant health, and to reduce insect and disease pressure.

Earlier that morning at the workshop, the group heard from Jay Fuhrer, a soil health specialist from North Dakota.

He shared the five principles of regenerative agriculture: minimize soil disturbance; protect or "armor" the soil; build diversity; keep living roots in the soil; integrate livestock.

Stoll added to that discussion.

"If we look at it, nature doesn't really need our help" with the principles, he said. "We get out of the

way, and it does it on its own. There are 100 species of native grassland, so apparently nature doesn't need our help to build diversity. Plants are very engaged in their own outcome."

Plants grow and livestock visits the land naturally, Stoll said.

"So where does that put us, as farmers? Sounds like the quickest way to get to regenerative ag here is to shoot the farmer," he said.

The line drew laughter, but Stoll said you "don't need to go into conspiracy land too far to realize there's an agenda to get rid of the farmer."

He cited the upheaval in the Netherlands, where farmers are fighting the government's plans to rein in emissions of nitrogen oxide and ammonia, saying it will ruin their agricultural way of life – and put them out of business.

"I'm not saying the five values aren't important, but I believe it's important that we take a deeper look," he said. "Something

we need to keep in mind as producers is, we have to think about nutrition. If you don't think that's true, just go to a local farmers market and see who's selling vegetables.

"People are concerned about what their food's nutritional value is, where it's coming from," Stoll said.

His experience with the family co-op taught him that regenerative agriculture "is a way of life, a way of thinking – not a destination or achievement.

"You don't have to join the Amish to have a market like that," Stoll said of the multimillion-dollar enterprise.

"It really just takes a person to coordinate it all – that's the missing link for most businesses," he said. "There's a huge demand out there for real food."

Stoll's own farm consists of lots of hills and is "covered in brush and quite rugged," he said. "The soil is red clay, and it's either so sticky and gummy that roots can't penetrate, or it's hard as a brick that roots can't penetrate."

So did he do a soil health test before they moved?

"No," Stoll said. "Probably should have, huh? It's not easy, but I'm seeing progress. The production is better every year."



STAFF PHOTO BY KAY FATE

Jason Stoll, who grew up in an Amish community in southern Ontario, works with farmers to improve farm economics, regenerative soil, and plant health, with a focus on the nutritional value of food.

Ag specialists, farmers learn more about grain bin safety

◀ **AG SPECIALISTS** from 6 until the grain flowed in on me.”

Volz told the story of a man he knows, Eric Baker. Baker is 6 feet 4 inches and when he was entrapped, he was showing only two fingers, Volz said.

June and July are “a big time” for entrapment, Volz said, adding the average age of a person trapped in a bin is 62.

Volz encouraged farmers “to mark equipment, and to turn off equipment when not in use.”

Most grain bin accidents happen when the grain goes out of condition, or when there is mechani-

cal failure, according to Volz. “We just have to ask for help when we are in trouble,” he said, adding “if something happens, 911 is the place to go.”

Volz said, “You have to fight that urge to go into the bin.”

The average size of a farmer is 5 feet 11 inches and 155 pounds. “Most of us are over achievers,” Volz laughed, poking fun at some farmers’ extra weight.

Volz said most people walk away from these things. “There’s just too much stress placed on the body,” he said.

“Why do people survive grain bin accidents?”

Volz asked rhetorically. Condition and age are the answers. “We have learned lots from guys who have been entrapped,” Volz shared. “There are guards there to help you.”

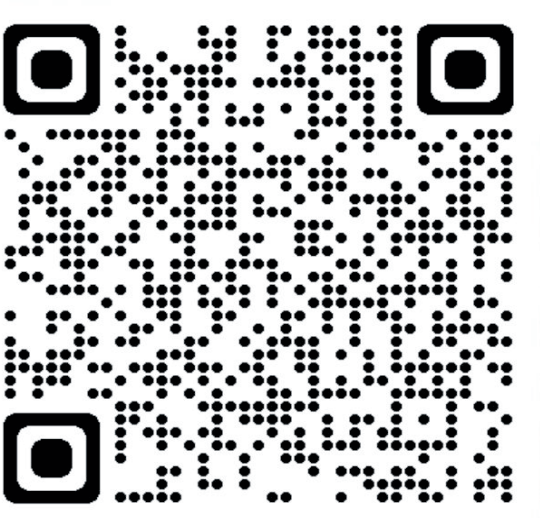
Farmers do not like to cut holes in a bin to remove pressure, Volz said. “Farmers worry about bins, but we can fix the bin, but sometimes we cannot fix the operator.” He warned farmers to “be careful around their equipment.”

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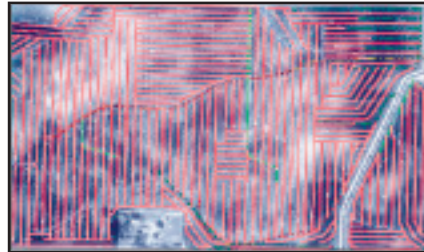
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John Deere owners now have 'right to repair'

BY JONI HUBRED

John Deere equipment owners who run into problems with their machinery can now deal with repairs themselves.

According to the American Farm Bureau Federation (AFBF), an agreement between AFBF and John Deere ensures the “right to repair.” It ends several years of negotiations over a “long-running issue for farmers and ranchers” and concerns over safety and maintaining John Deere’s intellectual property rights.

Right to repair has become an issue in recent years as farm equipment becomes more technologically advanced. It also affects tech companies like Apple and Samsung, which recently implemented programs for DIYers.

In 2021, the U.S. Federal Trade Commission announced a plan to protect consumers who want to do their own repairs on products they’ve purchased.

The agreement between AFBF and John Deere is described as a voluntary, private-sector pact; its effective date was Jan. 8.

Now, when John Deere equipment goes down, the owner can either make the repairs themselves or work with an independent repair shop. Previously, the company limited repair software access to authorized dealers.

“A piece of equipment is a major investment,” said AFBF President Zippy Duvall. “Farmers must have the freedom to choose where equipment is repaired, or to repair it themselves, to help control costs. The MOU commits John Deere to ensuring farmers and independent repair facil-

See **JOHN DEERE** on 36 ►



Changes in 'rural' southern Minnesota

BY KAREN M. JORGENSEN

For years it has been the assumption that metropolitan areas have been increasing in population while the more rural areas of Greater Minnesota have seen a decline.

Census figures have generally borne that out.

But data since 2010 has shown that may be changing.

Each year the Center for Rural Policy and Development does an update of various economic and demographic data for rural Minnesota. The center released its most recent update in January and it was showing some significant changes in population.

The annual report outlines demographic and economic trends using the

most recent data available, said Kelly Asche, a senior research associate with the center. Usually, he said, the report needs only minor tweaking as trends change slowly.

Sometimes there is a drastic change and in the current data that change was driven by the COVID pandemic.

For the past several decades there has been a steady migration of residents from rural areas to the state's population centers, most notably the Twin Cities metro area.

During the pandemic there were discussions of an increased interest in living in rural areas. Real estate agents, community leaders, economic developers and others thought this was happening.

When the data came in, Asche said, those feelings were confirmed. Between 2010 and 2019, counties described entirely rural or town/rural mix went from losing residents to gaining residents. How the center determines which category a county is based on commuting figures. Counties are grouped into one of four groups by the Minnesota Demographic Center using the USDA's Rural-Urban Commuting Area codes. The designations are Entirely Rural, Town/Rural Mix, Urban/Town/Rural Mix and Entirely Urban. Those figures can place a county that is seemingly rural in a more urban category.

Dodge County, for example, is one of these

See **RURAL** on 34 ►



On The Farm

CLAIRE LACANNE

Soybean gall midge is an insect pest that you have probably been hearing more and more about. It was discovered in Minnesota in soybean in 2018.

Entomologists are still working on understanding soybean gall midge biology, because this was a previously undiscovered species. It is still not known whether it is an introduced pest or a native species that has adapted to soybean. As scientists and farmers are learning more about soybean gall midge's biology and life cycle, there is ongoing research focusing on how to effectively manage soybean gall midge.

In addition to soybean, soybean gall midge has previously been found on sweet clover and occasionally on alfalfa. New research from the University of Minnesota has shown that soybean gall midge can use lima beans and dry beans as host plants as well. Knowing these additional hosts is important in knowing where infestations have the potential to take place.

Now back to the insect

Soybean gall midge in Minnesota

itself. Soybean gall midge is a tiny fly (2-3 mm long) in the gall midge family whose immature, or larval, stage is a significant pest of soybean. Soybean gall midge larvae feed beneath the outer layer of the lower stem. This feeding causes blackened areas at the base of the stem, and stems can break easily at these areas. Generally, this damage can cause wilting and death or cause brittle stems and lodging. Significant yield reductions have been recorded, especially on field edges.

Entomologists are still trying to get a better understanding of soybean gall midge biology. The larvae are believed to overwinter inside silken cocoons in the soil of infested fields. Adults then emerge from those cocoons in the spring.

Adult emergence appears to be prolonged and there are at least two adult generations each year in Minnesota. Research suggests that most of the first bout of adult emergence happens in mid-June and as late as mid-July. Then, the new generation seems to start emerging around the beginning of July with adults continuing to emerge through September. Scientists suspect that females lay eggs in cracks and fissures in the stem near the base

of plants, where larval infestations are typically found.

As far as scouting goes, plant symptoms and larval infestations are visible after the V2 soybean growth stages. The V2 stage appears to be the beginning of when females lay eggs at the base of plants and the immature (larval) stage is when the damage is done, because the larvae feed on the inside of plants.

Look for dark discoloration at the base of the stem. Heavily infested plants eventually wilt and die. Stems of infested plants become brittle and can break or lodge near the soil. Peel back the outer layer of the stem and look for larvae. The larvae are small maggots and are particularly noticeable once they are old enough to turn bright orange. Prior to that, they are clear to white in color.

Infestations are most likely to take place on field edges near fields that had soybean the previous year. Research indicates that adults can travel up to 500 feet into the field. Cocoons are typically found in the first few inches of soil.

Unfortunately, there are no official recommendations for management of this pest in Minnesota. Seed-applied

See **SOYBEAN** on 34 ►

Will oats become 3rd crop in SE Minnesota rotation?

BY KAREN M. JORGENSEN

Driving through the southern Minnesota countryside in the summer one generally sees acres of fields alternating between corn and soybeans. But a small group of area farmers is looking to change that view to include a third crop – food grade oats.

From a historical point of view, raising oats in Minnesota is nothing new, but in recent years corn and soybeans have become the dominant crops. Those oats that are grown now have primarily grown as food for animals, said area farmer Thomas Pyfferoen.

Pyfferoen is part of a small, but growing, group of farmers who are beginning to put oats into their crop rotation. He said he has done that for several years now, taking a portion of his land and alternating between corn, soybeans, and oats. But these oats, he said, are not primarily for animal feed but for human consumption.

Pyfferoen has long been involved in efforts to improve soil health, especially by promoting the use of cover crops. Oats fit the bill for this, he said, because “oats are



environmentally a very friendly crop.”

By including oats, he said, there is less pesticide use, less soil erosion and the more diversified the crops are the healthier it is for a number of other things we need, such as bees. Bees are essential, he said, and it is difficult to find good pasture for them.

“It just fits in to rotation,” he said. While he does not do a one year for each crop rotation,

Pyfferoen said that every couple of years he will plant oats in a portion of his cropland.

Improving the soil health, he added, also improves the yield of his corn and soybeans.

Oats help improve soil health, he said, but now there is also more interest in their food value, beyond steel cut oats and granola. It is estimated that worldwide most humans are either lactose intolerant or

have a decreased ability to tolerate lactase. In some groups of people that intolerance is almost 100%. In fact, the highest tolerance for consuming lactose among adults is in countries in northern Europe.

Worldwide, oat milk can meet the needs of the lactose intolerant.

One of the biggest issues with raising oats is finding a place to sell the crop. Big companies, such as CFS and Bunge, do not trade in oats, he said. Pyfferoen said members of his group primarily deal with a miller in St. Ansgar, Iowa.

He said he is impressed with the Iowa facility.

“It pretty impressive at St. Ansgar,” he said. “It’s a clean, modern expansion.” Trailers are inspected before they are allowed to enter and there must no trace of any other crop having been transported.

His seed, he said, is supplied by Albert Lea Seed which sells a variety of non-GMO and organic small grains including oats.

Pyfferoen and the other members of the small group see a future in growing oats as a third crop and are hoping that other farmers will join them.



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'Soil Your Undies'

Display shows benefits of no-till farming

BY KAY FATE

There may be no more effective – or eye-catching – display of soil health than the one that features four pairs of men's underwear in various states of decomposition.

It's called "Soil Your Undies," and it's a feature of the Minnesota Soil Health Coalition (MSHC).

"They were all 'planted' for 60 days, but they were planted in land that's being used differently," said Catie Michaelson, of the MSHC.

One pair was planted in a field that was "conventional" for most of Minnesota, she said, or tilled in the fall.

Another pair was planted in a field that had gone a year without being

tilled, using cover crops. A third was put in a field that hadn't been tilled in four years, using cover crops. The fourth pair was the control.

The third pair was in tatters.

"The more microbes you have in the soil, the quicker they'll be able to decompose things," Michaelson said. The decomposition "is what makes nutrients available to plants," promoting their growth.

"The microbes are way more robust and way more active the longer you no-till and add cover crops," she said.

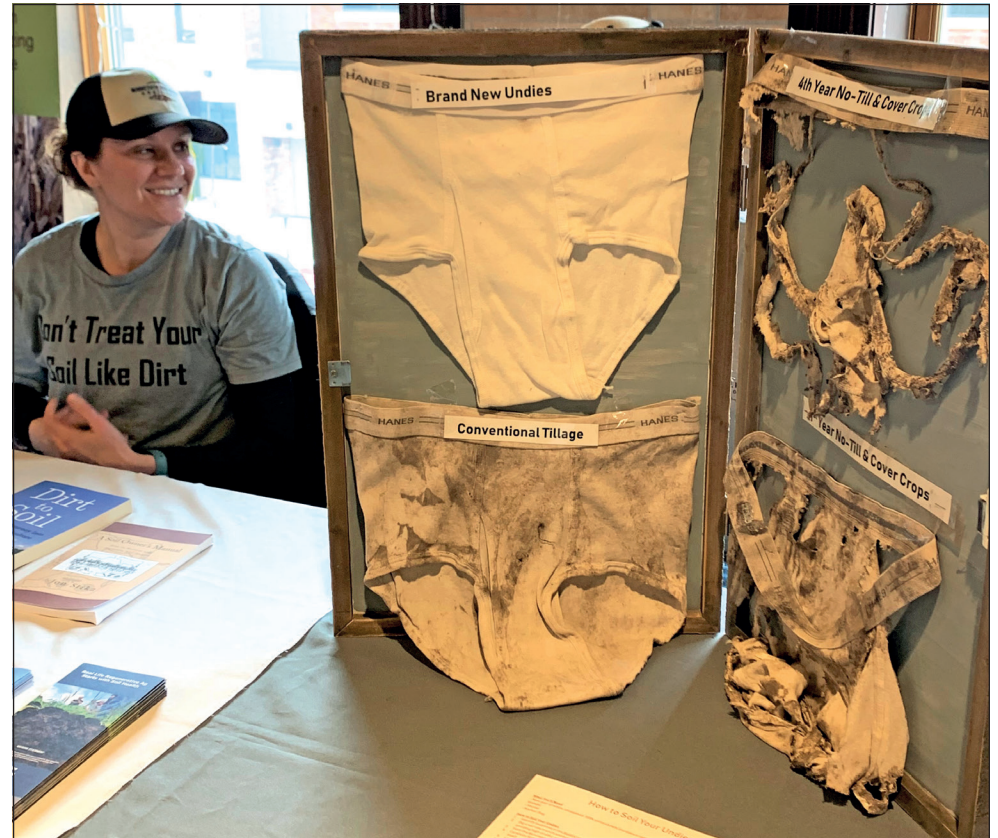
The "Soil Your Undies" display was one of many vendors at the Highway 14 Soil Health Tour's Owatonna stop.

Teresa DeMars, of the Rice County Soil and Water Conservation District, had another visual for the attendees.

Last winter, she said, "our office started getting comments from the general public and from farmers who were amazed at how black some of our road ditches were from the soil erosion."

DeMars and other employees went out right before a big snowstorm, "and collected a square foot of snow in five-gallon pails to see how much soil was in a square foot."

They visited three fields: One that had fall



STAFF PHOTO BY KAY FATE

Catie Michaelson sits near the "Soil Your Undies" display at the Highway 14 Soil Health Tour winter workshop. The Minnesota Soil Health Coalition uses it to demonstrate the effects of burying cotton underwear in fields that are managed differently.

tillage done, one that had no till and no cover crop, and a third that was no-till with cover crops.

Then, over the next couple of months, "we let the water evaporate until there was just enough left to fit into a jar."

DeMars held each jar up as she spoke.

"As you can see, our two no-till spots were pretty clear," she said. "The spots that had tillage around them had quite a bit of dirt in them."

It is, she told the group, "just a reminder that it's valuable to park that plow in the fall, and try out some of these conservation practices."

"It's valuable to park that plow in the fall, and try out some of these conservation practices."

Teresa DeMars

Rice County Soil & Water

That's a hard sell, Michaelson admitted.

"In Minnesota, we are way more conventional – the guys and gals are no-tilling at a very tiny percentage," she said.

The one big reason: tradition.

"The farmers have been told to dry the soil out in the spring, you must plow it"

in the fall, Michaelson said. The theories are changing, though, "and planting equipment is better now."

One of the MSHC's most powerful displays is the rainfall simulator, said Executive Director Mark Gutierrez.

"We demonstrate how water infiltrates these

See **UNDIES** on 33 ►



STAFF PHOTO BY KAY FATE

Teresa DeMars, of the Rice County Soil and Water Conservation District, holds a jar of water with a significant amount of dirt and sediment in it. It's melted snow and soil erosion collected from a ditch near a field that was tilled the previous fall.



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Navigating a higher interest rate environment

While many of you were busy raising your 2022 crop, the Federal Reserve was busy raising rates. The national Prime Rate has moved up 4.5% in less than a year, the fastest rate of increase since the early 1980s. Those moves have been an attempt to stem the rate of inflation. Though we have seen some substantial increases, most economists are projecting that the Fed is not done yet. The Median Forecast Among Fed Officials is projecting at least two more .25 point moves by the Fed in 2023. And the forecast is just that, a forecast. The Fed could

deviate substantially from the projection, depending on ongoing inflation indicators, so the wild ride up may not be over just yet.

Short-term rate increases are perhaps most felt by farmers in their operating line of credit. The higher rates have come at a time when producers have seen their input costs increase dramatically as well. As producers prepare for the upcoming planting season and meet with their banking partners to review their line of credit renewal, here are a few things to think about to weather the higher interest rate environment.

Review your Grain Marketing Strategy. In the last decade, the case for carrying substantial inventories into the early summer months to take advantage of the potential of a basis improvement made a lot of sense. The improvement in basis sometimes compensates for the additional cost of storage and a smaller cost in carrying higher balances on your line of credit. Most producers will find that the interest cost of carrying the inventory for 6-9 months is now more than the cost of storage. Though you may find that no modification to your marketing strategy is

necessary, it's important to recognize that the financial landscape has changed.

Consider Vendor Financing Options. Though conventional financing rates have increased, there are still some vendors offering extremely attractive payment terms on financing input purchases. I have had numerous recent conversations with individual farmers who are employing this strategy, despite not using it previously. Vendors are in some cases competing on their payment terms just as much as the quality and service associated with their product.

Utilize Term Debt on Equipment Purchases. Though banks generally do not support purchasing equipment on a line of credit, the temptation for producers to "Just Pay Cash" many times means their line usage increases later in the season. The increased usage on your line of credit generally comes with a variable rate, while a term note is usually fixed. Additionally, you may find that term debt rates are lower than the variable rates offered on your line of credit. At the time of this writing, the yield curve is inverted, meaning that short-term

rates are generally higher than the longer-term rates.

Dial In your Cashflow Projections. The higher interest rate environment necessitates careful planning as it relates to cashflow projections. The cost of carrying excess balances on your operating line of credit may be nearly double the expense experienced just two years ago. In years past, paying a bill long ahead of time was easy enough to do, just to get it off the desk. Stretching your payables can equate to real dollars in interest savings.

See NAVIGATING on 33 ►



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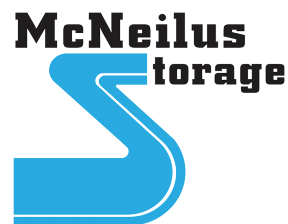
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For Thamert, big city plans end with career focused on ag lending

◀ **THAMERT** from 4 up until a few years ago when it positioned itself to become one of the major players in ag lending in Steele County and the surrounding counties, he said.

“We’re invested into agriculture. We saw an opportunity for growth through ag lending,” he says. “I like working with a company that’s very ag friendly. We don’t try to make it difficult,” he added.

Thamert’s motto in dealing with customers is “keep it quick and simple.” He said his philosophy is that “we start with a yes, and if we can help, we will.”

As part of his role with ag lending, Thamert makes farm visits to see the operations where Profinium is providing loans. He averages about two farm visits each week. He said he is on the farms of most customers at least once a year. He’s even known to hop in the tractor for a few rounds as farmers work in their fields.

“I try to do business on your turf where you are most comfortable. I try to make it as simple as possible,” Thamert said, adding things can be pret-

ty complex at times with bank loans.

In dealing with customers, Thamert likes to “treat them like I would hope to get treated.”

Thamert digs his heels in getting to know the farmers as best as he can by sitting down and talking to them extensively. January through April is generally the period where he is busy working with the farmers.

“No two operations are the same. Different farmers have different philosophies,” he said, noting it’s important for him to understand the operations he is dealing with. “I always try to keep long-term goals in mind, but also look at short-term realities.”

Thamert is mindful of his reputation when it comes to dealing with farmers. He often thinks back to his parents whom he found “did things the right way.”

“A bad reputation can ruin you,” he said. “You can spend a career building it, but you can lose it in a conversation.”

One of the greatest rewards Thamert finds in his job is when customers comment upon completion about how smoothly the loan process went.

Over the years, Thamert has weathered the ups and downs of the agriculture industry. While 2014-2019 were some pretty rough years for farmers, the past several years have been “above average,” and they have experienced three years of profitability, he said, noting commodity prices have been strong since 2020. Although there’s bound to be volatility, the future of agriculture is bright.

Currently, farmers are being hit with higher costs, especially with fertilizers, Thamert said.

While farmers have no control over certain costs, they can focus on the success of their crops. Thamert credits farmers with being “very good at maximizing yields.”

Outside of the bank, Thamert is involved in the community with Junior Achievement and the Steele County Ag Advisory, which is made up of producers, educators and agri-business professionals.

Asked if he regrets not pursuing the dream of working in the big city, Thamert didn’t hesitate to say: “Not at all. There is not a better place to grow a family and a great place to do business.”

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Emerging greenhouse gas and carbon markets: Hang on tight as opportunities develop

BY KC GRANER

The commonly cited statistic regarding agriculture's census as part of the U.S. population is that less than 2% of the people in our country work in agriculture. The other 98% of our population relies on the 2% for their food production and increasingly more energy for their transportation as well. In a world where the population continues to grow and consume more food (and energy) produced by the ag industry, media headlines including some sort of tie to agriculture are starting to be more frequent. Some headlines cite issues with commodity pricing due to rapid inflation and some due to supply shortages for crop inputs for the upcoming crop to be planted. These are important issues that will come and go, however the headlines surrounding Carbon and greenhouse gas (GHG) markets are here to stay.

Developed countries and companies around the world are establishing Carbon-neutrality goals as a global effort to stem the climate trends seen in recent decades. Many of these goals are centered around the year 2030. Whether or not these goals can have an impact on climate change remains to be seen, but these Carbon neutrality goals and gov-

ernment-issued regulatory standards are real.

Agriculture is an industry that is widely recognized as a solution in the climate change space, and for the creation of Carbon and greenhouse gas credits. The ability for a farm to sequester greenhouse gasses is hard to beat. From a Carbon-Credit standpoint, an acre of Minnesota or Iowa-grown corn today could produce up to \$40/ac worth of Carbon credit. There is currently plenty of noise and advertising for these types of programs being dangled in front of farmers across America today.

Most of the current programs offered are interested in paying growers a nominal amount per acre in the range of \$8-\$20 for the rights to the Carbon credits those acres have produced. They demand the production data of those acres, or possibly just enrolling in a data system that tracks the production data. Most times, there is a contract involved that commits the grower to several years tied to the program. Most programs only pay the maximum amount if a grower chooses to alter their current practices to reduced tillage, no-till, or using cover crops. Obviously, this narrow scope will not fit everyone, as these practices involve



significant investment and they may alter the profitability of the whole farm.

Central Farm Service is vigorously watching these opportunities and evaluating potential ones to someday recommend or broker to its customers. That said, there is yet to be a comprehensive offer which fits the majority of operations that would be deemed worthy of recommendation to an owner customer! Additionally, influential members of Central Farm Service and Central Advantage are actively lobbying for expansion of opportunities for its customers regarding the Carbon and Greenhouse Gas space: instead of just reducing

tillage or using a cover crop, why not help growers get paid for their proof of fertilizer utilization? Given a molecule of Nitrogen-based greenhouse gas is 300 TIMES more potent in the atmosphere than a molecule of Carbon-based greenhouse gas, shouldn't there be significantly more value per acre available to a grower if he can prove his Nitrogen use efficiency is better than the county or state benchmark of production? Wouldn't that impact Climate Change more than sequestering Carbon – if more corn was produced with less Nitrogen that ends up in the environment?

Considering the agriculture industry has forever been driven by the raw commodity pricing of inputs and outputs, Carbon and Greenhouse Gas credits represent a 'third dimension' being built aside a stalwart industry. As mentioned previously, there is a lot of 'fog' or 'fluff' to sift through—much of it tied to the technology upon which the emerging market will depend on to track and trade the currency or commodity—in this case, Carbon credits being tracked via the data of the production practices involved to create the crop on the acre and the credit itself.

“So What?” Here's what we want you to remember and consider if you are reading this article: below is our current recommendation.

CFS has a unique position in this early space with Central Advantage data management service. The growers who work with Central Advantage not only unlock the profit potential of their fields and operations, but they achieve the most comprehensive and diligent archiving of their data in the industry. This production data is YOUR own 'currency' to begin to play in the Carbon market space. Central Advantage doesn't own the data – YOU do, and the data is kept locally with a Central Advantage tech stewarding its use on your behalf. The data doesn't go anywhere unless you say it does. Most current and future buyers of Carbon credits are willing to pay for the credits generated up to ten years ago. The ticket to enter the market, however, is having well-documented, well-organized, and easily accessible data.

For over 250 growers across southern Minnesota and northern Iowa, representing over 275,000 acres, this ticket is punched via their enrollment in Central Advantage GS. As Carbon markets

See **EMERGING** on 28 ►

Hang on tight as carbon opportunities develop

◀ **EMERGING** from 27 evolve, growers enrolled in Central Advantage will work with their tech specialists to capture the profit from their Carbon credits generated over time.

The space continues to crowd with new players interested in buying the Carbon credit rights from growers for several year terms.

After numerous visits with multiple new players in the Carbon market space, something that feels certain is that these credits will be worth far more in value in several years than they are today.

It will be of crucial importance for growers to understand what terms they may be engaging in with market players so they do not find themselves on the wrong end of a poor deal. Central Advantage advisors will help growers choose the ideal profit-taking opportunities in the Carbon market space. As of January 2022 here, the best action we recommend is to be enrolled in Central Advantage and bide your time as these markets evolve. Your data and what it can be used for in the Carbon and Greenhouse Gas market space will only grow in value. Hang onto it for now! These other companies wouldn't be offering to make these payments for old or new data if they did not think the corresponding Carbon

credits would be worth far more in a few years!

CFS will not stagnate and just wait for a company to make an offer that looks lucrative for its customers. Part of the fee you pay to enroll in Central Advantage is going towards the talented people we employ to help influence the players interested in the Carbon offset space – we want the programs they bring to you to be as common-sense, lucrative, and fair as possible. This is an extra lift and a new dimension to our data management service, and it is an investment we are eagerly making.

We want to see legitimate regulation of these markets (which will require new legislation from governing entities) before we will widely recommend action to our growers. We are working on several small pilots with several companies today, and please be assured that you do not need to look further than Central Farm Service and Central Advantage to help you prepare for and take advantage of these future opportunities!

Other Q & A Related to this Subject Matter

When do you think I will start getting money for my carbon credits?

Each transaction will depend on the terms of the agreement alongside whichever program you may choose to sell your

Carbon Credits. Some programs pay up-front, some split payment, and some pay after practices are verified. There are a few programs in the industry that will pay you today, so the market is already working. CFS' current recommendation is to hold your credits since there is no official regulation of this market and we see the value of the credits increasing significantly



in the next few years. If you are very eager to try something, CFS has a few pilots with some companies currently being evaluated.

Be very careful about enrolling in large scale programs that seem to be asking for little data or commitment for a nominal amount per acre. For example, there is a program recently deployed from a large chemical / seed manufacturer that is offering \$10/ac to just 'sign up.' The fine print on this is a 10-year commitment of your carbon credits – which to-

day looks like a very poor deal for a grower.

This space is evolving rapidly enough where it is entirely possible a decent Carbon offer emerges in a matter of weeks or months. Please know that if that is the case, your local CFS team will be watching offers for you – especially those who are enrolled in Central Advantage and have readily-available data for use.

Are there programs out there that would help with the cost of Central Advantage now?

Central Advantage enrollment itself will likely help you cover the \$7/ac cost of data management. Growers enrolled in Central Advantage often experience savings on fertilizer and seed application due to the expert recommendations they get from our precision specialists and proprietary algorithms. Besides that, there are programs like AgriEdge that your Central Advantage tech specialist may enroll you in (upon your choosing) which offers significant additional rebates and additional monetary benefits.

How much do I need to change on my operation to achieve the highest payment on my carbon credits?

Today most programs will offer payment for three main practices: Changing to reduced tillage, changing to no-till practices, or planting cover crops. Some programs will pay for changes made all the back to 2012, some will only pay for changes made upon registering for a certain offer. Some will pay upon registration, and some will not pay until the practice has been verified. For example, in terms of cover crops, few will pay just for proof of planting them – most will only pay if a satellite captures aerial imagery in

the fall of an actively growing cover crop. (Which means if you plant it and weather doesn't work out for the crop to take, it won't generate compensation for the cover crop.) Central Farm Service is hoping to help the entities offering Carbon credits to establish credits based on fertilizer use efficiencies and other practices that are beneficial to the conservation of the land, water, and air.

Will the price of carbon credits outweigh the cost of being a more sustainable farmer?

The breakeven for each operation is going to vary – for some, the price of credits today is worth the costs of adopting a new practice, and for many it is not. This is another reason why we recommend enrollment in Central Advantage, as we can utilize the program to help you be as diligent in acre-to-acre cost tracking as you choose to be. We can drill all the way to profitability on each individual acre if you'd like, which really helps when making decisions to adopt new practices or not.

This article was written by KC Graner, SVP of Agronomy at Central Farm Service. Here, KC offers commentary on the emerging Carbon credit markets. CFS and its advisors intend to help position its owner base as favorably as possible as these markets emerge.



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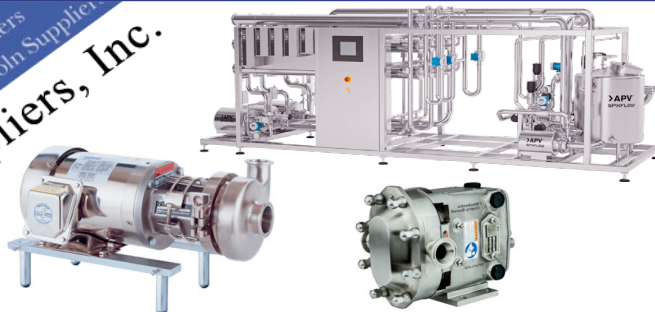


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Farmer or farm wife? Why not both?

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Justin Krell is an area agronomist manager for LG Seeds.

“For Justin and I, the ultimate goal is no off-farm jobs,” Kristin said. “Where we’re at, it’s just not something we can make happen right now, but it’ll always be a goal of ours.”

Every progressive farmer, she said, “has plans to grow. It may not just be purchasing land, but adding other enterprises, like a trucking business, to help other farmers.”

Still, Krell admitted, “no matter what generation – there is reluctance in progressing and making the farm bigger, and that could be the uncertainty. With anything in farming, there’s a risk.

“They say a farmer only gets 40 times to plant and harvest a crop in their lifetime,” she said. “That’s not a lot of chances, so making changes in the operation – big or little – is always a big decision.”

While Krell has faith the family farm will continue, “what the need will look like, and how we’ll produce it might change a little bit. I do think each member of family farms may start specializing in things more than we’ve ever seen, from livestock to crops to equipment – but use the people and what they have on



SUBMITTED PHOTO

Justin Krell stands in a field the family farms north of Blooming Prairie with his three daughters, from left, Kaylee, Emery, and Leah. The girls’ mother, Kristin Krell, snapped the photo during the recent harvest.

hand to continue that multi-generation farm.”

That includes their own family, she said.

“It would be great for Justin and I to be able to pass down the farm to our girls,” Krell said. “It’s a hope we’ve talked about; as we continue farming and growing our operation, it’s always in the back of my mind about how to set it up if a daughter – or two or three – want to come home and farm with us.”

Of course, she said, “we want them to do what

they want, but we always joke that it would be fun to have an accountant and a veterinarian ... still help out on the farm in that aspect.”

Krell had the opportunity to attend a recent class with Annie’s Project, a non-profit that’s designed to empower and educate women in agriculture.

“A lot of the things were refreshers,” she said, “but it was also connecting with other farm wives in the area. We’re a minority, as far as jobs,

so to make those connections and have those resources was great.”

The class, Krell said, “really digs into the details of the operation – things like grain marketing, balance sheets – that maybe some farm wives don’t have as much influence or understanding of.”

So does she consider herself a farmer? Or a farm wife?

“Both,” Krell said. “I see a need within our operation to have both: The supporting role at home as well as the help on the farm itself. I know all the ladies I work with would be able to run some type of equipment, or understand the day-to-day work, even if they’re not doing it themselves.”

She’s seen it firsthand, growing up on a row-farm, immersed in a life of agriculture, much like her own little girls.

Even now, she said, farming is something they enjoy.

“They know not everyone gets to ride in combines or tractors,” Krell said. “I know that not all their friends know where an egg comes from, so they get to teach friends that. They may not realize it, but they do take pride in the things they’re learning, and that they have that knowledge already at that young age.”

Seems about right, for the daughters of a teacher – and farmer.

Soil Your Undies

◀ **UNDIES** from 18 different management practices,” he said. “The biology comes alive under the soil; there’s something down there eating and doing what it’s supposed to do.”

The coalition is “a farmer-led, farmer-run organization,” Gutierrez said, “so we try to focus on farmer-to-farmer education. We operate a mentor network of farmers that volunteer their time to help others.”

About 40 farmer mentors take calls “and go out to people’s fields and help them figure out cover crops, modify equipment to make these practices work,” he said. “They can talk to them about yields ... and help them implement the practices

so they can try them in a safe way.”

The number of farmers using no-till and cover crops has doubled in the last five years, Gutierrez said – but it’s still a tiny number.

At the last Midwest ag census, 3% were doing cover crops; it’s now 7%.

The MSHC has been around for about 10 years.

“People are still learning,” he said. “We’re all still learning, fine-tuning the best way to set our planters up.”

As for the display of tighty-whities, “we get a lot of laughs,” Gutierrez said, “and people come talk to us about it. It’s the cheapest soil health test you can do. You can bury a pair yourself.”

Navigating a higher interest rate environment

◀ **NAVIGATING** from 20 **Talk to Your Banker About a Ceiling or Fixing Your Line of Credit Rate.**

As you sit down with your banker to discuss your line of credit renewal, talk to him or her about options to fix the interest rate or place a ceiling on the rate. Though a fixed rate will generally be higher than a variable rate, it will insulate your borrowing costs if the rates do move higher than projected. A ceiling allows you to limit the interest rate variable if the Federal Reserve needs to take more drastic mea-

sures to tame inflation, adding some protection to your interest expense line.

Regardless of your operation’s financial status, the higher interest rate environment necessitates taking a step back to review your overall financing and cashflow situation. If reviewing your banking options is a component you would like to consider, one of our ag bankers would love to visit your farm to discuss if Commerce Bank is the right partner for your operation.

This article is provided by Commerce Bank of Geneva.

Soybean gall midge in Minnesota

◀ **SOYBEAN** from 13
insecticides do not appear to be effective. Application of foliar insecticides could be an option in the future, but insecticide efficacy and application timing need to be studied. Currently, it appears to be difficult to manage soybean gall midge with foliar insecticides because the larvae are inside of the stems and it seems that the adults may tend to stay near the soil surface and not hang around the canopy where they'd be easier to manage. The extended emergence of adults and the fact that there are multiple

generations could make it difficult to manage adults with insecticides as well.

If host plant resistance can be identified, varieties resistant to soybean gall midge could be a valuable management tool. Another possible management tool could be natural enemies. Bob Koch, University of Minnesota Extension soybean entomologist, and his lab are conducting some preliminary research that is suggesting there are some possible natural enemies of soybean gall midge. Of course, further research is needed, but there appears to be some potential.

Again, research is ongoing and management options will continue to be explored. If you would like to see a map of soybean gall midge distribution throughout the Midwest or sign up for notifications of soybean gall midge occurrences, check out the Soybean Gall Midge Alert Network at soybeangallmidge.org.

Claire LaCanne is the agricultural extension educator for the University of Minnesota for Steele and Rice counties. She may be reached at lacanne@umn.edu.



Annie's Project connects women farmers

◀ **ANNIE** from 7
that fits with your goals or your operation."

"You don't have to know exactly what program you qualify for," LaCanne added. "Just sit down with them, and they'll help you figure it out."

Providing those one-on-one experiences with subject experts is what University of Illinois Extension Educator Ruth Hambleton had in mind when she created Annie's Project in 2003, based on her own mother's experiences.

According to the project website, Annette Kohlhagen Fleck married a farmer in 1947 and "spent her lifetime learning how

to be an involved business partner with her farm husband."

Many of the challenges Annie faced are also common in farming today, with multiple generations living under one roof, changes in the business of farming, thin profit margins, and inter-family conflicts.

LaCanne said she was pleased with how much the Steele-Rice participants connected with each other, to the point where they've scheduled a "catch-up" meeting in six months.

"It was cool at the end that they wanted to discuss ways to stay in touch," she said, "...and the openness of the group

in sharing experiences without trying to give advice, gently sharing with each other."

In post-workshop surveys, participants not only said Annie's Project would be worth doing again, but some shared the names of women who might be interested. LaCanne said she does believe there will be another session at some point; she'll dig into the feedback to determine what that might look like.

"Overall, I was pleased with the feedback," she said. "They also gave some ideas for topics to include in future offerings."

"I learned a lot as well," LeCanne added. "I was happy to hear people's personal experiences."

Changes in 'rural' southern Minnesota

◀ **RURAL** from 13
counties. Because of the percentages of residents who commute it listed as Entirely Urban as is neighboring Olmsted County. Of the surrounding counties, Mower and Goodhue are listed as Urban/Town/Rural Mix, while Steele County is designated as Town/Rural Mix.

The urban/town/rural county group gained population between 2010 and 2019 but saw a substantial increase in gain during the pandemic. The biggest change was in the entirely urban counties which saw a significant drop in population due to out migration.

The loss of population in entirely urban was not across the board, however. Those outstate urban areas, such as Dodge and Olmsted counties, also showed an increase in population. The urban counties that lost residents were confined to the counties in the Twin Cities metropolitan area.

From an agricultural standpoint, Dodge County saw a decrease in the number of farms between 2012 and 2017, the last year from which there is data. There were 621 farms in 2012 and 611 in 2017. During the same time frame, the average farm size increased from

363 acres to 406 acres.

In Steele County, farm numbers went from 796 in 2012 to 746 in 2017. Farm size increased from 299 to 337 acres.

Freeborn County showed a similar pattern going from 1,122 farms in 2012 to 1,076 in 2017 while acreage increased from 340 acres to 366 acres. Olmsted County went from 1,150 in 2012 to 1,139 in 2017. There was a modest increase in acres from 230 to 251 acres.

Mower County went against the average showing with 1,053 farms in 2012 to 1,068 in 2017 and average farm size dropping from 427 to 419 acres.

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LESS CARBON, MORE LOVE FOR PLANET

Ag industry targets carbon program by 2030

BY RICK BUSSLER

A major push is on to launch and scale a comprehensive carbon program by 2030, which would empower growers to accelerate climate-smart agriculture and soil carbon sequestration while rewarding growers for their efforts.

Enter Central Farm Service, which services a large portion of southern Minnesota, and KC Graner, the senior vice president of agronomy for CFS. The farm cooperative is making a concentrated effort to educate farmers about carbon.

Out of CFS' base of 1,500 farmers, only 12 growers are currently entered into the carbon market, according to Graner.

CFS, Graner said, is trying to "be a watchdog

for our customers" as more becomes available regarding carbon programs. "We are helping them sift through the bullshit," he said.

Right now, the carbon programs are "kind of like the wild west" where there are not a lot of regulations, Graner said.

"Farming and farmland have one of the largest potential opportunities for carbon sequestration," Graner said, noting the process involves pulling gases out of the atmosphere and held in a solid or liquid form. The goal is to get farmers to be "carbon neutral" and stop emitting carbon gases by 2030. The program would limit how much carbon can go into the soil.

Simply put, experts believe less carbon will create more love for the planet.

"Farming and farmland have one of the largest potential opportunities for carbon sequestration."

KC Graner

CFS VP Agronomy

Graner said every acre of corn could produce 10 tons of carbon. He said tons of dry matter are carbon-based. And, what happens next, is important to the environment in reducing carbon in the air.

"The carbon programs will pay growers for several years," said Graner, noting there are other programs that don't pay farmers anything at all.

Farmers would have the opportunity to earn \$25-\$30 per acre through carbon credits, Graner said. One of the biggest buyers of carbon credits

today is Microsoft, and many other entities are joining in the market with opportunities abounding, he added.

One of the biggest challenges Graner foresees with the carbon program is making sure "farmers are made whole in their operation." He said some may need to invest in different types of equipment in order to take advantage of carbon programs.

The other hurdle facing the agriculture industry is a simple lack of knowledge. "Farmers don't know how to implement the practices,"

Graner said. "It's a pretty big change."

But Graner has made the carbon strategy a part of his job, at least for now. CFS is hoping to obtain a grant with Land O' Lakes to fund a position dedicated exclusively to carbon. Graner said they should find out in about six months if they are successful with the grant.

"Carbon is big," Graner said, adding it could have big implications for farmers.

"We want to help educate farmers. We work with them every day to help them maximize their



KC Graner handles the carbon program for CFS.

crops. We need to add value to their operation."

Graner said the best thing to do is get a hold of a CFS agronomist. "We are happy to field calls as we are here to serve our owners," he added.

Graner can be reached at kgraner@cfscoop.com.

For additional details about the carbon program, see Graner's in-depth column on Page 27.

John Deere owners now have 'right to repair'

◀ **JOHN DEERE** from 12 ities have access to many of the tools and software needed to grow the food, fuel and fiber America's families rely on."

David Gilmore, John Deere senior vice president, Ag & Turf Sales & Marketing said, "This

agreement reaffirms the longstanding commitment Deere has made to ensure our customers have the diagnostic tools and information they need to make many repairs to their machines. We look forward to working alongside the

American Farm Bureau and our customers in the months and years ahead to ensure farmers continue to have the tools and resources to diagnose, maintain and repair their equipment."

John Deere has committed to meetings with

AFBF twice a year and resolving issues when they arise. The agreement allows equipment owners to access diagnostic and repair codes, manuals, and product guides. Farmers and ranchers can also now buy diagnostic tools directly from

John Deere, which will also provide customer service for those ordering parts and equipment.

The company has also agreed to let equipment owners access product service demonstrations, training, and seminars or clinics, as well as

on-board diagnostics via a diagnostics port or wireless interface.

In an AFBF interview, Gilmore said the ability to repair their own equipment will help get farmers back to work more quickly when machines go down.



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