



## **A Summary of Strategies for Tight Milk Margins** Excerpts from 15 articles during 1<sup>st</sup> quarter 2009 – Dr. Tim Snyder

### **Hutjens, 2009 Illinois Dairy Report**

**Rule one:** Never give up milk yield as income will drop faster than expenses. One pound of ration dry matter can cost 9 to 11 cents. One pound of dry matter above maintenance can support two pounds more milk. Reducing one pound of dry matter saves 10 cents while losing 36 to 40 cents of milk income.

**Rule two:** Maintain milk components; milk protein which is worth \$3.40 a pound and milk fat is valued at \$1.80 a pound. Low milk components can reflect incorrect feeding program changes, impaired rumen function, and lost milk income potential (Table1).

**Rule three:** Guard against feed changes that can impact the dairy herd long term (such as reduced fertility and herd health). While lost milk yield and/or components may respond in several weeks after getting the ration corrected, getting cows pregnant, getting lame cows to walk, or reducing somatic cell counts can take months to an entire lactation to improve or lead to culling.

**Number one:** Lower levels of starch can be one area to review as new research reflects starch levels as low as 18 to 20 percent can maintain milk production. Feeding more high quality forage to increase rumen fermentable fiber, feeding sources of sugar, and adding an ionophore can allow for lower starch levels. Plant or kernel processing of corn silage and processing corn grain can increase starch availability in the rumen and reduce fecal losses of starch. If fecal starch is over 5 to 6 percent, examine sources leading to reduced starch digestion

**Number two:** Feed additives can increase feed costs, but feed additives can achieve benefit to cost ratios over 4 to 1 or higher (invest five cents and achieve 20 or more cents in added income or other trait).

**Recommended Additives (in order of Hutjens preference)** Rumensin, silage inoculants, rumen buffer, yeast culture/yeast, organic trace minerals, biotin

**As Needed Additives** - propylene glycol, rumen protected niacin, calcium propionate, rumen protected choline, mycotoxin binders, acid-based preservatives

**Number three:** Forage inventory and access can be an economical tool allowing higher quality forages to be fed to high producing cows while heifers and dry cows can be fed lower quality forage. Consider increasing corn silage levels in your ration as feed cost per cow per day may drop 15 to 30 cents as protein prices remain competitive. Evaluate the use of low lignin forages and forages high in NDFD (neutral detergent fiber digestibility).

**Number four:** By-product feeds can be an excellent nutritional and economic decision.

Distiller's grains and wet brewer's grain can reduce protein costs. Corn gluten feed and wheat midds can maintain energy levels while reducing feed costs. Feed Val (University of Wisconsin) and Sesame (The Ohio State University) computer programs can provide economical comparisons

**Number five:**

Insure feed is available within one hour before leaving to be milked or the next feeding.

Managing and monitoring weigh backs can increase profitability. One guideline is to target 2 to 4 percent weigh back per cow per day. If cows consume 50 pounds of dry

matter, one to two pounds of dry matter are not consumed costing 11 to 22 cents per day.

Feeding to an empty bunk limits feed intake especially for younger and timid cows.

Fine tuning feed bunk management may allow feeding to an empty bunk.

**Number six:**

Low producing cows may consume 4 to 6 pounds less dry matter which can reduce the estimated savings when priced at 9 cents a pound compared to 11 cents a pound of dry

matter. Shifting from a one-group TMR to multiple TMRs may be an alternative to lower feed costs.

Feeding a ration higher in forages to lower producing cows can save money

## **FEED DECISIONS TO AVOID**

**Number seven:** Reducing fat and oil can appear as an economical short term decision.

Removing roasted soybeans, fuzzy cottonseed, tallow, or inert fats may not lead to lower milk production for several months. But after four to six months, body condition score can drop.

**Number eight:** Cows “talk to us” every day, including milk urea nitrogen (MUN), fecal scores, body condition scores, dry matter intake, metabolic disorders, and milk performance. If you make a feeding change, MONITOR, and if the cow response is negative, it was a bad decision, undo it.

**Number nine:** Pulling minerals, grain, additives, and protein from the growing heifer rations may seem minor, but long term slowed growth, health problems, and lower reproduction rates can result in older heifers and lower milk yield.

**Number 10:** Ration balancing using a rumen model program is a must in most high producing herds to achieve optimal levels of metabolizable protein, reach a 3:1 ratio of lysine to methionine with 6.6% lysine and 2.2% methionine, and adjusted energy levels based on feed intake and feed ingredients.

**Number 11:** Deciding not to use your nutritionist can be an economical mistake. While the consultant cost can be \$3 to \$5 a cow per month, the losses in performance, strategic feed purchases, etc may cost more

### ***Feed efficiency values***

Entire herd: Over 1.5 (1.6 is an achievable goal); High group: Over 1.7

High group of heifers: Over 1.5; Low group: Over 1.3 (may be ambitious)

Over 1.8 to 1.9 can reflect weight loss (cows borrow from body stores to meet milk nutrient needs). Keys to higher feed efficiency are highly digestible rations (emphasis on forage quality), getting cows bred to reduce days open, and avoiding rumen acidosis.

**Income over feed costs** represents margin (dollars available) for fixed, variable, labor, and return to management. Milk price is a key factor in this value

## **Griswold, Feb 2009 Penn State Dairy Focus**

Evaluate IOFC = ((Milk price/CWT) x (Lbs/cow/day/100)) – Feed cost/hd/day

Improve energy availability, fine grind / heat process grains

Maintain adequate fiber for adequate rumen function

Assess individual feed additives one at a time, monitor health and production

Feed different diets based on stage of lactation or production. Put higher cost ingredients where they have most value, late lact cows can use more forage and less grain

Improve feed mgt; Check Scale calibration

Review feed inventory, unexpected shortages will cause stress of abrupt feed changes and you pay higher prices for forage during summer

Monitor forage DM to avoid under/overfeeding valuable forages

Calculate feed refusals and work toward a 0 to 2% level

Examine storage facilities to reduce shrink loss; bird and rodent losses, holes in augers, water leaking in

Do not feed spoiled feed, K State research shows 10% spoiled silage fed cost \$0.45/hd/d

Increase forage quality and inclusion levels in the ration to reduce purchased costs

Increase forage yields; Make optimum use of manure value

Improve harvest practices; optimize length of chop and process for CS, use wide swath “hay in a day” practices to increase legume/grass quality

Reduce forage inventory loss, increase packing density, each 11b increase in density equals 1% less DM loss and \$0.25 / ton lower cost in cost

Repair silos, cover, and seal to improve fermentation quality and lower losses

Prevent animal damage to silage bags; Use silage inoculants

Use feed tracking system to monitor intake, mixing and inventory

### **Dickinson, Feb 2009 Penn State Dairy Focus**

Calculate and know your cost of production. Keep regular records. Think of forward contracting as a loss minimizing tool, not a profit maximizing tool. Most farms don't fail because they didn't make enough when prices were good, they could not handle the times price was too low. Occasionally missing the peak is a fair price to pay for avoiding the deep valley.

Consider forward pricing fuel, feed, and milk. Lock in a margin with Livestock Gross Margin for Dairy (LGM-Dairy) insurance

### **Sipiorski, Hoards Feb 25 2009**

Complete your financial statement completely with realistic values with your advisor/lender

Visit lender with financial statement, 2008 cash flow, 2009 projected

Ask for lower payments, interest only payments, deferred payments, FSA loan guarantees

Visit key suppliers and ask about credit extensions, interest rates and terms

Review visit with business partners and family, fill them in on options

Come up with a plan, verify with family, partners, suppliers, and lender; update all involved regularly

Decide when enough is enough if numbers are very bad, determine when too much equity begins disappearing, don't wait for creditors to force liquidation

Don't panic, make a plan, the industry will get through and be better, people need to eat

### **Gardner, Hoard's Jan 25 2009**

Know your cost; sit down with records and accountant

What if you increase production 5 lbs per cow, what if I cut feed cost \$0.05 per cow?

Ask advisors, nutritionist and veterinarian where they see opportunities

Putting out more feed if bunks are empty will give a response immediately

Forage quality and cow comfort are the two main items influencing profit

Don't skimp on bedding if cows get dirtier and mastitis milk quality drops

Don't cancel the custom harvester if forage quality would then drop as a result

Look at IOFC instead of cost/cow/day or cost/CWT milk

High forage rations are great if forage quality is excellent. Cows need grain; not all forages are excellent

Know what is included in your ration and why; consider removing an item and monitoring response

Regular small improvements will be more profitable than drastic changes in the face of disaster

### **Little, Dairy Today Feb 2009**

Removing cows from a pen often results in no loss in milk per pen. Was cow stocking density too high?

Will lower feed \$ (and less milk) or higher feed \$ (and more milk) return more IOFC?

	Cows	milk/cow	DMI	\$ Feed	\$ milk	IOFC/pen	Return/yr vs pen A
Pen A 200 base		75	50	\$3.75	\$7.50	\$750	0
Pen B 190, fewer cows		78.9	51.5	\$3.86	\$7.89	\$766.13	\$5886
Pen C 200, lower feed \$		73	50	\$3.70	\$7.30	\$720	-\$10,950
Pen D 200, higher feed \$		78.9	50	\$3.90	\$7.89	\$798.95	\$17,866

### **Czymmek, Ketterings, Cornell AG FOCUS MARCH 2009 [WWW.NWNYTEAM.ORG](http://WWW.NWNYTEAM.ORG)**

**Soil Test.** Take soil samples before manure application to see where P and K are needed most. Then, prioritize fields that need N AND are low to medium in P and K to take advantage of all three in manure.

**Third and Fourth Year Corn.** These fields are most likely to need the highest N rates, and are often where additional fertilizer is purchased to meet N needs. If a soil test tells you these fields need P and K too, then they are excellent targets for manure.

**Manure Testing.** Are you making major fertility decisions with only one or two manure samples per year from your manure storage? Take more samples and build a nutrient analysis database to track what happens from top to bottom and season to season with stored manure.

**Spring Incorporation** by tillage or directly injecting manure into the soil before corn planting essentially **DOUBLES** the N credit to that crop, halving the rate of manure required and allowing more acres to be covered or the marketing of manure to a neighbor. Fall incorporation delivers much less N to the following corn crop.

#### **Sullivan, Lallemand eNewsletter March 2009**

Evaluate the use of all feed additives. Many feed additives can be very beneficial and have a positive on investment (ROI). But a feed additive that had a 3:1 ROI when milk prices were \$20/cwt will not with \$10 milk. Look to feed additives that still maintain a ROI of 3:1 even with \$10/cwt milk.

Ingredients that made sense 6 months ago may not today, both because of changes in feed ingredient quality, ingredient cost and milk prices.

Consider using less buffer when feeding Levucell SC which also helps maintain higher rumen pH levels. Levucell SC stimulates rumen bacteria, especially bacteria that digest fiber which can effectively utilize soluble protein (including non-protein nitrogen) to produce bacterial protein; consider lower CP

#### **Knoblauch, Cornell AG FOCUS MARCH 2009 [WWW.NWNYTEAM.ORG](http://WWW.NWNYTEAM.ORG)**

##### **Do's**

- Seek management advice early from cooperative extension, consultants, Farm- Net, and others.
- Complete a production and financial management analysis of your business for 2008. Determine strengths, and areas for improvement with immediate response and improvement in cash flow.
- Complete a profitability and cash flow projection/partial budget of the expected impacts of any changes
- Meet with your lender and share your financial management analysis and cash flow projections. Communicate with your lender often and provide periodic updates regarding your financial situation.
- Cash flow management is the key to surviving difficult economic times. Continually review and update cash projections and partial budgets.
- Meet with suppliers to develop payment arrangements.
- Effectively utilize farm produced feeds, especially forage.
- Feed balanced rations, especially to early lactation cows.
- Treat disease outbreaks promptly before they become worse.
- Be an astute purchaser of inputs.
- Examine family living to see if expenses can be reduced
- Maintain a low inventory; cull unprofitable cows, buy feed as needed.
- Sell nonessential capital items, including machinery and equipment that is not needed to operate the business. Also consider selling land not essential to the business, including possible timber sales. Remember to consult your tax preparer concerning tax liabilities of a sale.
- Perform tasks in a timely fashion, yet get enough rest. Sleep deprivation can interfere with performing task and judgment.
- Consider off-farm work by all family members.
- Communicate current financial situation often with management team/family members. Seek and welcome their suggestions and involve them in key financial decisions.
- Adopt new technologies only after careful study.
- Monitor the financial health of those who purchase your farm products. They are also under severe financial pressure in this economic period.
- Seek personal counseling and advice from close friends, clergy, FarmNet and others.

### ***Don'ts***

- Make decision that will make the problem worse in a week, month or six months down the road.
- Continue the same practices because, "I've always done it that way"
- Neglect needed accounting tasks because there isn't time right now
- Use farm produced feeds so rapidly that they are used up without a replacement plan
- Reduce purchased feed just to save money
- Purchase products that promise a cure-all, unless you have data and experiences of others to confirm.
- Make capital investments to reduce tax liability or because, "It's a good buy."
- Borrow money unless the profitability of the farm is expected to increase in order to provide repayment.
- Neglect details; cleaning/maintaining equipment, communicating and managing labor, detecting heats
- Use alcohol to excess. Alcohol and other drugs can make a tough situation worse.

### **Chase, Overton, Karzes, Galton, Cornell AG FOCUS MARCH 2009 [WWW.NWNYTEAM.ORG](http://WWW.NWNYTEAM.ORG)**

- 1) Maximize milk component production
- 2) Relentlessly seek marginal milk opportunities – Generally, the highest profit margin milk is that from marginal (incremental) increases in milk production. This can be accomplished by herd-level management strategies such as changing milking frequency (e.g., 2X to 3X or 4X/2X milking; The overall increase in labor/milking capacity for a 2X herd to actualize 4X/2X is only about 7% compared to 30% for whole-herd 3X.), shortening dry period length on higher producing cows down to 40 days dry, use of rBST, or capturing feed efficiency with Rumensin.
- 3) Don't lose high value animals -- The best dairies that we encounter maintain fresh cow loss in the first 60 days in milk at or below 6% to 7% of freshenings
- 4) Identify and potentially cull low value and low profit cows – Identify those low producing cows that are not generating enough revenue to cover marginal feed and labor expenses and use routines such as COWVAL in DairyComp 305. In overstocked pens, removal of low profit cows sometimes results in little to no change in overall milk yield because of better overall performance of the remaining cows. Cull chronically high SCC cows and open cows entering the second half of lactation.
- 5) Ensure that all management protocols are working and being followed
- 6) Don't incur heifer rearing costs longer than necessary – Despite years of research and herd experience that shows that herds can grow heifers well and calve them at 21 to 22 months of age, many herds still average 24 to 26
- 7) Maximize your reproduction program - Strategic use of synchronization programs combined with attention to detail in all aspects of breeding protocols are key aspects of reproductive management.
- 8) Optimize neonatal management -- Opportunities exist on many dairies to decrease stillborn (DOA) rates
- 9) Strategically identify ration opportunities – Opportunities exist both in terms of using accurate forage analyses to enable tighter ration formulation and more sophisticated forage analyses (e.g., fiber digestibility) integrated with nutritional models to optimize use of homegrown forage within dairy rations. Strategically decrease protein feeding levels and maintain high milk and milk component yield. This strategy has focused primarily on decreasing rumen degradable protein supply to about 8 to 9% of diet dry matter and using high quality undegradable protein sources and amino acids to ensure adequate Metabolizable protein supply. Economics likely will make this approach more attractive in high corn silage based diets
- 10) Maximize your feeding management program – The feeding management program represents the hidden losses in feeding programs. Opportunities range from decreasing shrink at the silo by better face management in bunks and bags to accurate and frequent (at least weekly) assessment of silage dry matters to ensure more consistent delivery of diets to cows.

### **Kertz, Hoard's March 25 2009**

#### ***A word of caution on cutting calf raising costs . . .***

There often is undue focus on cutting calf feed costs. If you chose a lower quality milk replacer, lower feeding level, or lower cost calf starter, you might save \$25 to \$50 per calf. That would be only 15 percent of the daily calf costs and only 2 to 3 percent of total heifer-rearing costs. Poorer nutrition would then be provided to the most vulnerable on your dairy where the efficiency and opportunity is the greatest.

The best approach to cut calf period costs would be to reduce weaning age from an average of 8 to 6 weeks. This would reduce both the cost of the liquid feeding program and labor — the largest cost components of caring for and raising calves — but not reduce calf performance. With good milk replacer and calf starter feeding programs, that is a very realistic approach. Newer data shows that improved gain without fattening before weaning is associated with higher first-lactation milk yield. Our objectives should be to maximize performance of calves, and subsequent milk yields, rather than look to simply cut costs.

### **Hoard's West, March 25 2009**

#### **Don't think you're all alone in this situation.**

"No one is in this by themselves," assures Gary of Genske, Genske, Mulder & Co. accountant firm.

#### **Don't stop focusing on high production per cow.**

"Our whole goal in dairying is to be efficient," says Moe Bakke, nutritionist in CA. "It's a mistake to think you can save your way to success. Profit per cow is obtained by feeding and managing for high production. More milk sold per cow will reduce debt load per cow; that's the direction we want to be going. Feed with all your senses. Do more of the little things. Leave nothing to chance. Watch your overfeeding, push up more frequently, and maintain consistent moisture content of the TMR."

#### **Don't keep grossly unprofitable cows.**

"This is a strategy dairies should follow all of the time," says David Bray, U FL "One of the things we always deal with here is folks tend to keep high-cell-count cows that don't make much milk or do anything for them. Overcrowding is another big problem. The better strategy by far is to identify the best cows to keep and get rid of the junk that is losing the most money. I hear it all the time when someone who is overcrowded gets rid of animals: "Holy cow, I got rid of a bunch and now I'm making even more milk! I think dairymen should do the same thing now. If they get rid of their junk they'll have less feed cost, less manure, and fewer problems to deal with."

#### **Don't stop talking to your lenders.**

"There's really no point in doing that," says Pat Carey, American Ag Credit. "Your banker knows what's going on. We've seen this before. Be proactive and be aggressive. Let's talk and put together a plan to deal with the situation."

#### **Don't stop using A.I.**

"The big thing with switching to bulls is your genetics aren't going to be as good and you have no prediction of what you're going to get," says Steve Faber, a dairy consultant in AZ. "Bulls are going to cause some rough calvings; you'll lose some heifers and maybe a few cows. You might be able to maintain the milk, but your type will go all to pot. Using lower-cost A.I. sires is both safer and wiser. Even at just \$4 or \$5 you get bulls with proofs that have been around and do things to help pull you through this

#### **Don't let milk quality premiums get away.**

"We're already starting to experience this a little bit," says Bryan Gibson, farm quality manager for Tillamook County Creamery Association

#### **Don't skip equipment cleaning and maintenance.**

This is an area that many people to reach for in an effort to reduce costs, but when you look at risk it creates it just doesn't make sense," says Norm Schuring, vice-president-technical and R&D

#### **Don't stop vaccinating.**

"Vaccinations are a key component of your biosecurity program," says Gary Neubauer, at Pfizer Animal Health. "For herds that are constantly growing and bringing animals into the dairy, the risk to your operation by compromising a sound and efficacious vaccination program just isn't worth it! The person who decides to take chance and stop vaccinating for BVD and other important diseases is playing Russian roulette,"

**Don't back off on heat detection.**

“The tendency during bad times is to forgo anything that costs money,” says Dr. Bob Collier, U AZ. “That means a herd that has been using estrus synchronization procedures may think about going back to relying on observing standing heats. But if you've been using a method that doesn't require visual heat detection and you try to go back to it, you may be in for a big surprise. The big thing to remember is that you always need to keep getting cows bred in order to stay in business”

**Don't cut corners with fresh cows.**

Michael Bolton, Intervet/Schering- Plough, says “The fresh cow period is often the most sensitive time a cow experiences each year. Health effects that result from it – good or bad – often last throughout the entire lactation that follows, and in extreme cases can result in death of the animal.”

**Don't ignore calves.**

“Part of the risk here is that because calf prices have dropped so much lately some producers are already starting to ignore them,” says Oregon Extension specialist Mike Gamroth. “If you also scrimp on feed quality after weaning, then your age at calving is going to go up and you'll wind up feeding them for a few extra months without getting anything in return. That additional time it takes to get them to breeding size and into the milking herd could also really be important in two years or so.”

**Gardner, Hoard's March 25 2009**

- **Provide a continuous supply of a high-quality ration** — A high quality ration consists of at least 50 percent quality forage that is properly supplemented with sources of energy, protein, vitamins, and minerals. Besides being well balanced on paper, it is properly mixed and delivered in a very consistent manner. Cows have access to it throughout the day and can consume many small meals as they choose.
- **Have a sound and consistent milking routine** — Be sure that your cows are being milked so that units are attached to clean, sanitized teats one to two minutes after adequate stimulation. Also, be sure that they are being removed properly and that vacuum levels and pulsation are correct. Somatic cell counts consistently below 200,000 are a reasonable goal for most herds.
- **Optimize cow comfort** — Comfortable cows milk better, conceive better, are more resistant to disease, and stay in the herd longer. Keeping them comfortable includes having them lie down when not eating or being milked. Relief from heat and good ventilation are important. Avoid long periods (more than an hour) of standing in the holding pen. Don't forget dry cows and springers. Depending on your goals, first-lactation Holsteins should produce 70 to 80 pounds of milk after 40 days and older cows over 90 pounds.
- **Have a consistent source of high-quality replacements** — Raising your own, contracting them out, or simply buying them from a reputable supplier can all be successful. The important thing is that they stay in the herd and make a meaningful contribution to the bulk tank. I like to see the 305 ME for heifers to be the highest of any age group in the herd. Over 70 percent of first-calf heifers should remain in the herd to have a second lactation.
- **Follow an effective reproductive program** — Whether you go 100 percent timed A.I., use traditional heat detection, or some combination of both, you need to be getting 75 percent of your cows bred back within 150 days after calving. Follow protocols that prevent cows from “slipping through the cracks” and going long periods of time without an insemination.
- **Have a sound transition cow program**— This means continuous access to properly balanced rations, excellent comfort, and minimal stress. Over 80 percent of fresh cows should proceed smoothly into lactation with no metabolic disease.
- **The best managers** never stop looking for ways to improve in these key areas. Through reading, attending meetings, and visiting other farms, they get new ideas. They ask their advisors for ideas, as well, and then they take action. They have methods in place to track results and don't hesitate to abandon ideas that simply don't work out.

### **Hay & Forage eHay Weekly March 17 2009**

- Shop around for inputs. Depending on when suppliers booked fuel, fertilizer, pesticides and other inputs, prices may vary dramatically.
- Consider both cost savings and yield effects when applying inputs. For example: Cutting back on fertilizer when costs are high can make sense, but only to a point.
- Know your costs of production. When profitable selling opportunities arise, lock them in. Watch for opportunities to price crop inputs, feed and feeder livestock.
- Use flexible lease agreements. Tying cash rents to a formula taking into account yields and prices will help protect margins. Landowners can share in high profits when they are available with flexible lease agreements.
- Postpone capital purchases. When margins are narrower, replacing machinery, putting up new storage or bidding on more land may have to wait. Replacement parts and overhauls are cheaper in the short run.
- Defer income taxes. Potential tax bills can be put off until future years through actions such as using the expense method and early depreciation, deferring crop insurance payments based on yield losses, prepaying farm expenses and using income averaging.
- Compare financing rates. Federal interest rates are at historic lows. There may be wide differences among agricultural lenders. Marketing loans from the Farm Service Agency are also available for short-term financing.
- Consider refinancing long-term obligations. Compare possible interest savings to the costs of rewriting the loan. It may be a good time to convert variable-rate loans to fixed rates.
- Keep assets liquid. If gross revenue is not enough to cover production costs and family living expenses, keep funds in savings or short-term investments rather than assets that would be hard to convert to cash.
- Use equity in land, livestock and equipment. If cash reserves aren't enough, talk to your lender about borrowing against fixed assets with a multi-year repayment plan.

### **WI Ag Officials, Offer Survival Tips Feb 2009**

The Wisconsin Department of Agriculture, Trade and Consumer Protection's Farm Center recently issued a list of survival strategies for producers facing tough times. Among the recommendations:

- Make sure all capital assets are used efficiently. Sell machinery that is underused. Compare the cost of owning vs. renting machinery and consider custom hire. Or, if it makes sense for your operation to own machinery, consider doing custom work.
- Consider increasing on-farm fuel storage capacity to take advantage of current prices.
- Improve labor efficiency: review employee workloads and reassign as necessary. Ask family members to consider seeking part-time off-farm work.
- Consider adding feed storage so, if prices drop, you can stock up on supplies. The Farm Service Agency offers a low-interest loan program for crop storage facilities, including hay storage.
- Examine all farm insurance costs. Consider higher deductibles if the operation can handle the owner's portion of the cost in event of a loss. Also consider crop revenue coverage.
- Review energy usage and reduce waste to save on utility costs.

For more information or to talk to a professional advisor at the Wisconsin Farm Center, call 800-942-2474 or visit [www.datcp.state.wi.us/index.jsp](http://www.datcp.state.wi.us/index.jsp) (keyword farm center).