Adjusted Gross Revenue - Lite (AGR-Lite) Insurance

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AGR-Lite

- Sponsor Recognition:
  - –Organic Crop Improvement Assn. (OCIA) MN #1
  - –Center for Farm Financial Management (CFFM)
  - –Minnesota Department of Agriculture (MDA)
  - –Contributions:
    - Signed initial application to begin process
    - Contributing resources to process

AGR-Lite

- Special Thanks:
  - –DeEtta & Tom Bilek:
    Organic Crop Improvement Assn. (OCIA) MN #1
  - –Vance Wiseth: OCIA
  - –Marilyn Johnson:
    MN Fruit & Vegetable Growers Assn. (MFVGA)
  - –Mary Jo Forbord: Sustainable Farming Assn. of MN.
  - –Jim Reinbold: Farm Credit Services of Grand Forks
  - –Gary Luebke: RMA, St. Paul
  - –Terry Nennich: REE, U of M Extension

AGR-Lite

- Sponsor Recognition:
  - –AgStar Financial Services

Registration Form

Today's Agenda

- Introduce AGR-Lite insurance
  - –Provisions, guidelines, eligibility, etc.
- Explore how it might work for producers
  - –Look at some example operations
  - –Things to think about
- Objective:
  - –To help producers assess AGR-Lite and determine if it is a risk management tool they can use in their operation.

Traditional Coverage

- Yield Based on APH (Actual Production History)
- Crop Price is set annually by RMA
- Covers natural causes of loss
  - Adverse weather conditions
  - Failure of irrigation water supply
  - Fire
  - Insects and disease
  - Wildlife
- Indemnity paid only if yield is below insurance guarantee

Uninsured Crops

- Noninsured Crop Disaster Assistance Program (NAP)
- Coverage Purchased from FSA <u>Only</u> if there is no RMA policy in the county
- 50% of producers APH and 55% of established price
- MN Examples: Blueberries, Peppers, Pumpkins, Strawberries, Honey
- Must be for food or fiber (no flowers)

Livestock Insurance

- Beef Cattle and Hogs

-Livestock Risk Protection (LRP)
Protects against declining market price
-Livestock Gross Margin (LGM)
Protects margin between livestock prices and feed costs

Organic Coverage

- Good organic practices must be used
- Premium is 5% higher
- Producer must have an Organic Certificate or be in transition
- Separate APH yields for organic crops

MN Producer Concerns

- No insurance for 70 of 97 commodities
- Producers must use "Published Prices"
- The need for "Whole Farm" coverage
- No coverage for "End Value" of crops when marketed through livestock

What is AGR-Lite ?**

- Objective of AGR-Lite:
  - To provide protection options that will make it possible for producers to survive a disaster and return to profitability.
  - Manage risk: reduce & transfer production/price risk
- Risk management tool for insuring farm commodities not currently commercially insurable.
- Is <u>individualized protection</u> based upon <u>your revenue</u> (yield, quality, and marketing).

AGR-Lite

Comparison	AGR Pilot	AGR-Lite
Maximum Liability	$6,500,000	$1,000,000
Animal or Animal Product Limit	35 % of Allowable Income	None
MPCI Required	Yes	Optional
Coverage Level	65 ,75 , 80	65 ,75, 80
Payment Rate	75, 90	75, 90

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What is AGR-Lite ?

- Whole-farm, enterprise revenue insurance program
- Stand alone or in addition to other coverage
- Insurable Causes of Loss:
  - Revenue losses from natural causes
  - Revenue losses from market fluctuation
- Premium highly subsidized by USDA

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ARG-Lite Insurance Subsidy

Coverage Level	65	75	80
Gov't Subsidy%	59	55	48
You pay%	41	45	52

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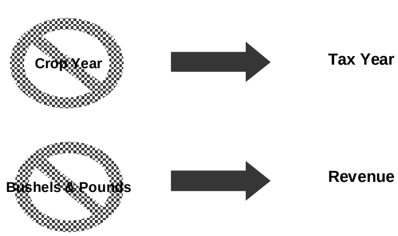
AGR-Lite Coverage

- **Non-Traditional Coverage:**



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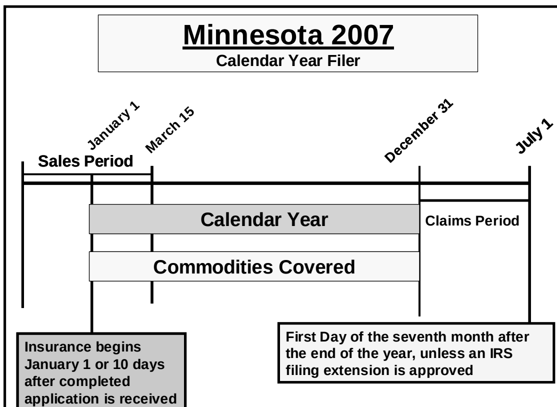


AGR-Lite History

- Developed by Pennsylvania Dept. of Agriculture
  - –2003 Pennsylvania
  - –2004 Expanded to 11 NE states
  - –2005 Expanded to Oregon, Idaho, Washington, Alaska, & North Carolina
  - –2007 Expansion to Minnesota

AGR-Lite Eligibility

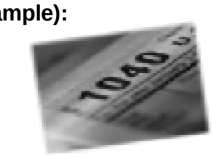
- Engaged in farming:
  U.S. citizen (individual), corporation, partnership, trust, estate, association, other legal entity
- Five consecutive years Schedule F 1040 records or other comparable supporting tax information
- Average annual adjusted gross revenue must be less than $2,051,282
- Not more than 50% of allowable income from ag commodities purchased for resale

AGR-Lite Eligibility

- Expected potato revenue can not exceed 83.35% of total revenue
- Cash or accrual accounting methods qualify
- Must have “substantial beneficial interest”
  - –Must hold at least 10 percent interest in business
  - –Must be named on the insurance application

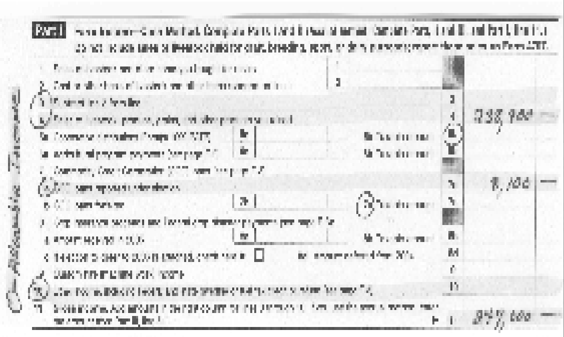
AGR-Lite Eligibility

- **File 5 Consecutive Years Schedule F income or comparable (2007 year example):**



-2001 $283,000
-2002 $288,000
-2003 $270,000
-2004 $294,000
-2005 $285,000
$284,000 = 5 year average
-2006 skip year
-2007 first year eligible (adjustments subtracted)

AGR-Lite Eligibility



AGR-Lite Eligibility

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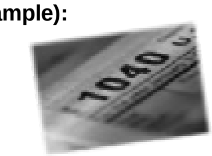

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-2007 first year eligible (adjustments subtracted)

Tax Form Income Excluded From AGR-Lite Protection

- Value added activities including cost & value of post-production operations:
  - sorting, packaging (deduct packaging & labor), controlled storage, processed products, etc.
- Cooperative dividends not directly related to commodity production.
- Income from custom hire machine work.

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Tax Form Income Excluded From AGR-Lite Protection

- Income from timber, forest products, & animals for sports, show, pets.
- Ad-hoc disaster payments and most other USDA payments.
- Crop insurance indemnity (loss) payments.

- Note: need records to document above items.

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Eligible Commodities

- Most crops:
  - Grains, non-grains, vegetables, fruits/nuts, Maple tree sap, etc.
- Animal production:
  - Bovine, sheep, swine, goats, poultry, equine, bees, fur bearing animals, aquiculture (incl. propagated/raised controlled environment)
- Animal products (milk, honey, eggs, wool, etc.)
- Greenhouse production (nursery plants, floriculture, cut flowers, etc.)
- Christmas tree production
- Organic Production (without additional premium charges)

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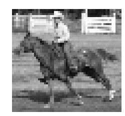
Excluded Commodities

- Animals for sport, show or pets



- Timber, forest, and forest products

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AGR-Lite Coverage

“Protection against
<u>revenue loss</u>
due to
unavoidable causes” !

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AGR-Lite Coverage Exclusions

- Some additional exclusions (not limited to):
  - Negligence, mismanagement, abandonment
  - Failure to follow recognized farming practices
  - Theft, vandalism, “mysterious disappearance”
  - Lack of labor
  - Inability to market commodities due to quarantine, boycott, etc.
  - Failure of buyer to pay for commodity

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AGR-Lite Coverage Options

Coverage Level	Payment Rate	Minimum # of Commodities	Maximum Annual Income
65%	75%	1	$2,051,282
65	90	1	1,709,402
75	75	1	1,777,778
75	90	1	1,481,481
80	75	3	1,666,667
80	90	3	1,388,889

Maximum Coverage Level Liability; $1,000,000

How AGR-Lite Works

- **Seven major steps:**
  - 1. Determine 5 year Average Farm Revenue
  - 2. Project 2007 Expected Farm Revenue
  - 3. Determine “Adjusted Gross Revenue” (AGR)
  - 4. Decide what percent of AGR to guarantee

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How AGR-Lite Works

- **Seven major steps (continued):**
  - 5. Harvest: determine actual farm revenue
  - 6. File Tax Forms (possible claim calculation)
  - 7. Indemnity (loss) Payment =
    Revenue Guarantee – Actual Revenue x Pmt. Rate

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Determine 5 Year Average Farm Revenue

(Example Operation #1: Organic Crops)

•2001	$251,000	Schedule F (Form 1040)
•2002	$272,000	
•2003	$260,000	
•2004	$265,000	
•2005	$227,000	
	$255,000	= 5 Year Average Farm Revenue

- 2006 Year is Skipped for Calculation
- 2007 Coverage Year (adjustments subtracted)

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Project 2007 Expected Farm Revenue

(Example Operation #1: Organic Crops)

Commodity*	Amt.	Unit	Yield	Value	Expected Revenue
Soybeans	240 ac.	bu	25	$16	$ 96,000
Alfalfa	160 ac.	ton	3	$110	$ 52,800
Blue Corn	150 ac.	bu	70	$8	$ 84,000
Spring Wheat	150 ac.	bu	40	$6	$ 36,000
				total	$268,800

*assume all crops organic

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Determine AGR Figure

Example Operation #1: Organic Crops

- Compare:
  - 5 year average farm revenue = $255,000
  - Projected 2007 Expected Income = $268,800
- Adjusted Gross Revenue (AGR) is **“lesser”** of the two numbers: **$255,000**

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Determine % AGR to Guarantee

$255,000	Approved AGR
X 80%	Coverage Level (deductible)
$204,000	Trigger Point (level where loss payments begin)
X 90%	Payment Rate (deductible)
$183,600	Liability/Asset Protection (maximum amount of loss payable)

"Actual" 2007 Farm Revenue

(Example Operation #1: Organic Crops)

Commodity	Amt.	Unit	Yield	Value	Actual Revenue*
Soybeans	240 ac.	bu	15	$12	$ 43,200
Alfalfa	160 ac.	ton	3	$95	$ 45,600
Blue Corn	150 ac.	bu	72	$8	$ 86,400
Spring Wheat	150 ac.	bu	15	$4.15	$ 9,338
				total	$184,538

*Note: includes sales plus ending inventory adjustments are subtracted

Determine % AGR to Guarantee

$255,000	Approved AGR
X 80%	Coverage Level (deductible)
$204,000	Trigger Point (level where loss payments begin)
(-$184,538)	2007 "Actual" Crop Revenue
$ 19,462	Revenue Shortfall
X 90%	Payment Rate (deductible)
$ 17, 516	**Indemnity (loss) Payment**

Total Farm Income

Actual Crop Revenue	$184,538
+ AGR-Lite Indemnity	$ 17,516
Total Farm Income	$202,054

Note: actual crop revenue is included in 5 year average farm revenue calculation, **NOT** total farm income

AGR-Lite Claims Processing

- Claim can not be settled until:
  - Taxes are filed for the insurance year (2007).
  - Other insurance claims covering insured commodities are finalized.
  - If an indemnity is to be paid, copies of the tax forms (IRS Schedule F 1040 or equivalent) used to calculate 5 year history and the year of claim, must be submitted.

Some Additional Claims Rules

- Loss payments from other insurance losses count as income for AGR-Lite.
- Commodity income includes sales & inventories.
- Crop production fed to animals counts as animal income (not crop income).
- AGR-Lite is based on GROSS INCOME, **no allowance is made for increased expenses** (additional animal feed costs in drought years, etc.)
- Remember "excluded" income for claims purposes.

Determining 5 Year Average Farm Revenue

(Example Operation #2: Organic Crops)

•2001	$338,000	Schedule F (Form 1040)
•2002	$341,000	
•2003	$347,000	
•2004	$334,000	
•2005	<u>$349,000</u>	
	$341,800 = 5 Year Average Farm Revenue	

•2006 Year is Skipped for Calculation

•2007 Coverage Year (adjustments subtracted)

Project 2007 Expected Farm Revenue

(Example Operation #2: Organic Crops)

Commodity*	Amt.	Unit	Yield	Value	Expected Revenue
Soybeans	240 ac.	bu	40	$16	$ 153,600
Alfalfa	160 ac.	ton	3	$110	$ 52,800
Yellow Corn	150 ac.	bu	130	$5.25	$ 102,375
Spring Wheat	150 ac.	bu	40	$6	<u>$ 36,000</u>
				total	$ 344,775

*assume all crops organic

Determine AGR Figure

Example Operation #2: Organic Crops

- Compare:
  - –5 year average farm revenue = $341,800
  - –Projected 2007 Expected Income = $344,775
- Adjusted Gross Revenue (AGR) is **<u>"lesser"</u>** of the two numbers: **<u>$341,800</u>**

Determining 5 Year Average Farm Revenue

(Example Operation #3 – Organic Beef (graze & feed))

•2001	$244,000	Schedule F (Form 1040)
•2002	$268,000	
•2003	$241,000	
•2004	$250,100	
•2005	<u>$225,400</u>	
	$245,700 = 5 Year Average Farm Revenue	

•2006 Year is Skipped for Calculation

•2007 Coverage Year (adjustments subtracted)

Project 2007 Expected Farm Revenue

(Example Operation #3: Organic Beef (graze & feed))

Commodity*	Amt.	Unit	Yield	Value	Expected Revenue
Beef	20 hd.	lbs.	750	$1.85	$ 27,750
Alfalfa	142 ac.	ton	3	$110	$ 46,860
Yellow Corn	120 ac.	bu	70	$5.25	$ 44,100
Spring Wheat	150 ac.	bu	40	$6	$ 36,000
Soybeans	230 ac.	bu	25	$16	<u>$ 92,000</u>
				total	$246,710

*assume all crops organic

*acres reduced for rotational grazing & crops fed

Determine AGR Figure

Example Operation #3: Organic Beef

- Compare:
  - –5 year average farm revenue = $245,700
  - –Projected 2007 Expected Income = $246,710
- Adjusted Gross Revenue (AGR) is **<u>"lesser"</u>** of the two numbers: **<u>$245,700</u>**

Determining 5 Year Average Farm Revenue

(Example Operation #4 – Organic Dairy (graze & feed))

•2001	$411,000	Schedule F (Form 1040)
•2002	$418,000	
•2003	$415,500	
•2004	$421,000	
•2005	$407,000	
	$414,500 = 5 Year Average Farm Revenue	

- 2006 Year is Skipped for Calculation
- 2007 Coverage Year (adjustments subtracted)

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Project 2007 Expected Farm Revenue

(Example Operation #4: Organic Dairy (graze & feed))

Commodity*	Amt.	Unit	Yield	Value	Expected Revenue
Dairy	60 hd.	cwt	180	$23	$248,400
Alfalfa	110 ac.	ton	3	$110	$ 36,300
Yellow Corn	55 ac.	bu	70	$5.25	$ 20,213
Spring Wheat	150 ac.	bu	40	$6	$ 36,000
Soybeans	210 ac.	bu	25	$16	$ 84,000
				total	$424,913

*assume all crops organic

*acres reduced for rotational grazing & crops fed

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Determine AGR Figure

Example Operation #4: Organic Dairy

- Compare:
  - –5 year average farm revenue = $414,500
  - –Projected 2007 Expected Income = $424,913
- Adjusted Gross Revenue (AGR) is **"lesser"** of the two numbers: **$414,500**

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Determining 5 Year Average Farm Revenue

(Example Operation #5 – Fruit/Vegetable Production)

•2001	$321,000	Schedule F (Form 1040)
•2002	$310,000	
•2003	$316,500	
•2004	$305,000	
•2005	$322,500	
	$315,000 = 5 Year Average Farm Revenue	

- 2006 Year is Skipped for Calculation
- 2007 Coverage Year (adjustments subtracted)

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Project 2007 Expected Farm Revenue

(Example Operation #5: Fruit/Vegetable Production)

Commodity*	Amt.	Unit	Yield	Value	Expected Revenue
Sweet Corn	30 ac.	dozen	1,000	$3.50	$ 105,000
Tomatoes	2 ac.	lbs.	24,000	$1.50	$ 72,000
Pumpkins	10 ac.	lbs.	35,000	$ .25	$ 87,500
Strawberries	10 ac.	lbs.	6,000	$1.10	$ 66,000
				total	$ 330,500

*Sweet corn, tomatoes & pumpkins direct market

*Strawberries pick your own

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Determine AGR Figure

Example Operation #5: Fruit/Vegetable Production

- Compare:
  - –5 year average farm revenue = $315,000
  - –Projected 2007 Expected Income = $330,500
- Adjusted Gross Revenue (AGR) is **"lesser"** of the two numbers: **$315,000**

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Determine % AGR to Guarantee

$315,000	Approved AGR
X 80%	Coverage Level (deductible)
$252,000	Trigger Point (level where loss payments begin)
X 90%	Payment Rate (deductible)
$226,800	Asset Protection (maximum amount of loss payable)

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"Actual" 2007 Farm Revenue

(Example Operation #5: Fruit/Vegetable Production)

Commodity*	Amt.	Unit	Yield	Value	Actual Revenue
Sweet Corn	30 ac.	dozen	500	$4.50	$ 67,500
Tomatoes	2 ac.	lbs.	8,000	$1.50	$ 24,000
Pumpkins	10 ac.	lbs.	31,000	$ .30	$ 93,000
Strawberries	10 ac.	lbs.	4,000	$1.20	$ 48,000
				total	$232,500

*Sweet corn, tomatoes & pumpkins direct market
*Strawberries pick your own

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Determine % AGR to Guarantee

$315,000	Approved AGR
X 80%	Coverage Level (deductible)
$252,000	Trigger Point (level where loss payments begin)
(-$232,500)	2007 "Actual" Crop Revenue
$ 19,500	Revenue Shortfall
X 90%	Payment Rate (deductible)
$ 17,550	**Indemnity (loss) Payment**

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Total Farm Income

Actual Crop Revenue	$232,500
+ AGR-Lite Indemnity	$ 17,550
Total Farm Income	$250,050

Note: actual crop revenue is included in 5 year average farm revenue calculation, **NOT** total farm income

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AGR-Lite With Other Coverage

- AGR-Lite can be combined with other coverages, assuming crop is insurable.
- Other insurances are considered "primary" and proceeds will be considered revenue to count before AGR-Lite proceeds, if indemnity occurs.

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AGR-Lite With Other Coverage

- All crops on your crop list, must be on the AGR-Lite listing.
  - Example: Soybeans: AGR-Lite & CRC
    Corn: AGR-Lite & CRC
    Grapes: AGR-Lite
    Strawberries: AGR-Lite
- If more than 3 crops (80% coverage/90% pmt. rate):
  - Each crop must generate 11.1% or more of the gross revenue on the Annual Farm Report

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AGR-Lite + CRC Corn
(Example Operation #2: Organic Crops)

Final Commodity Report (12/31/07)

Commodity	Amt.	Unit	Yield	Value	Actual Revenue
Soybeans	240 ac.	bu	40	$16	$ 153,600
Alfalfa	160 ac.	ton	3	$110	$ 52,800
Yellow Corn	150 ac.	bu	**75**	$5.25	$ 59,063
Spring Wheat	150 ac.	bu	40	$6	$ 36,000
				total	$ 301,463

•Approved AGR = $341,800
•Expected Revenue = $344,775

AGR-Lite + CRC Corn
(Example Operation #2: Organic Crops)

•CRC Indemnity Payment:

(yellow corn: APH = 130 x .80 = 104 bushel guarantee)

–CRC Guarantee	150 ac.	104 bu.	$2.32	$36,192
–Actual Production	150 ac.	75 bu.	$2.03	$22,838
			Indemnity	**$13,354**

AGR-Lite + CRC Corn
(Example Operation #2: Organic Crops)

•AGR-Lite Claim After CRC Indemnity:

Expected Revenue:	$344,775	
Approved AGR:	$341,800	
Coverage Level:	80%	
Loss Trigger:	$273,440	$273,440
Revenue (Mkt. + CRC):	$314,817	**$255,750**
Revenue Shortfall:	0	**$ 17,690**
Payment Rate:	90%	90%
AGR-Lite Payment:	0	**$ 15,921**
TOTAL FARM INCOME:	$314,817	**$271,671**

Premium Cost Comparison

	Premium Costs			
Operation	AGR-Lite	MPCI	CRC	RA-HPO
•Operation #1:	$4,869	$9,488	$6,838*	$6,411*
subsidy :	($4,495)			
•Operation #2:	$7,229	$6,098	$5,931*	$6,577*
subsidy :	($6,672)			
•Operation #5:	$8,202	-	-	-
subsidy :	($7,572)			

•NOTE:
-all organic crops, no livestock
-MPCI/CRC/RA-HPO basic units
-AGR rates from Pennsylvania
-*Op.#1& #2: blue corn, etc. NAP only w/CRC/RA= **less coverage**
-no administrative fees included
-all coverage levels 80%
-MPCI/CRC/RA-HPO rates MN

Premium Due (Operation #1)

- **$255,000** Approved AGR
  80% Coverage/90% Payment Rate
- **$183,600** Premium Liability
  $ 9,364 Gross Premium
  $ 4,495 Subsidy
  $ 4,869 Producer paid Premium

$4,869
$183,600 = .027
$2.70 to insure $100 of coverage

Premium Due (Operation #2)

- **$341,800** Approved AGR
  80% Coverage/90% Payment Rate
- **$246,096** Premium Liability
  $13,901 Gross Premium
  $ 6,672 Subsidy
  $ 7,229 Producer paid Premium

$7,229
$246,096 = .029
$2.90 to insure $100 of coverage

Premium Due (Operation #5)

- **$315,000** Approved AGR
  80% Coverage/90% Payment Rate
- **$226,800** Premium Liability

$15,744 Gross Premium
$ 7,572 Subsidy
$ 8,202 Producer paid Premium

$8,202 / $226,800 = .0365
$3.65 to insure $100 of coverage

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Important Dates

- Sales Closing Date:
  - First Year……………………….. March 15
  - Renewal Year………………….. January 31
- Cancellation/Termination Date... January 31
- Premium Billing Date…………… December 1
- Claim Settlement:
  - after tax forms are filed and other crop insurance indemnities are finalized

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Policy Life/Cancellation/Termination

- Continuous policy:
  - Once accepted, remains in effect each insurance year following acceptance until cancelled by insured.
    - Exception: initial insurance year following acceptance.
- Cancellation:
  - Policy can be cancelled by insured or by insurer.
  - Requires written notice to the other on or before the cancellation date – January 31
- Policy Termination:
  - Policy can be terminated – depends upon circumstances
  - Last date to terminate – January 31

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Contract Changes

- Contract changes by <u>insurer</u> must be made no later than Nov. 30 of calendar year preceding the calendar year insurance begins.
- Coverage changes submitted by <u>insured</u> must be made no later than January 31 of the year insured.

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Guidelines in Event of Loss

- Notice of loss within 72 hours of initial discovery
  - Failure of notice 15 days after filing tax forms results in indemnity denial.
- Supply the following:
  - Copy of 5 years AGR history
  - Actual Commodity Report and claim forms
  - Ending inventory
  - Beginning & ending accounts receivable

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Guidelines in Event of Loss

- In event of damage to insured commodity:
  - Protect from further damage.
  - Notify insurer for permission to abandon, dispose of or destroy commodity.
  - Submit claim for indemnity no later than 60 days after you file your tax forms for the insurance year.
  - Insurer can request marketing records of commodities:
    - Can be asked to submit under oath
  - Complete an Actual Commodity Report form.
  - Establish Total Revenue received for all commodities.

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Assignment of Indemnity

- Indemnity can be assigned to another party.
- Not effective until approved by insurer.
- Must follow indemnity claim timelines.

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Other Issues

- If I am new to the farm business, do I qualify?
  - If joining an established business entity with minimum of 5 years revenue records: **YES**
  - If starting new on your own without 5 years revenue records: **NO**

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Other Issues

- If I add new acres what happens to my coverage?
  - At insurance sign-up, agent will calculate coverage & premium using premium calculator.
  - Premium calculator includes "growth adjustment factor" for businesses that are increasing in size.

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Other Issues

- Every year a portion of my crop is destroyed by deer. Is this type of loss covered under the AGR- Lite insurance?
  - Any loss due to animals, such as deer, is considered a "natural disaster" and is covered under AGR-Lite.

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Where AGR-Lite Makes Sense?

- Otherwise <u>uninsurable</u> commodities are covered.
- <u>Organic</u> production is protected at realistic prices.
- <u>Direct Marketed</u> production is protected at realistic prices.
- <u>Umbrella</u> over selected individual crop coverages.
- Want catastrophic animal health protection as part of your risk management plan.
- <u>Bottom line</u> for operation with severe economic loss.
- <u>Individual protection</u> based on <u>your</u> yield, quality and price history plus <u>low price</u> protection.
- In multiple loss years, if gross income survives, is better than APH.
- When other plans cost too much.

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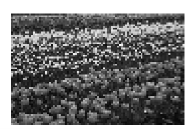
Start Planning:

-Think about how ARG-Lite may fit your business
-Begin gathering records – Sch. F data
-Gather data on items not included in income
-Inventory at beginning and end of year (quantity and value of crops & livestock)



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More Information

- **Gary Luebke**
  RMA St. Paul Regional Office
  30 7th Street E.
  St. Paul, MN. 55101
  651-290-3304 ext. 242 Gary.Luebke@rma.usda.gov
- **Insurance Companies & Crop Insurance Agents**

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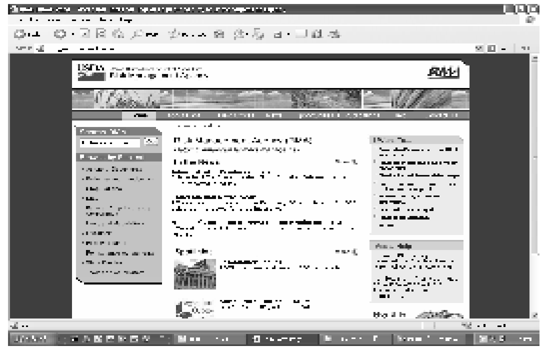
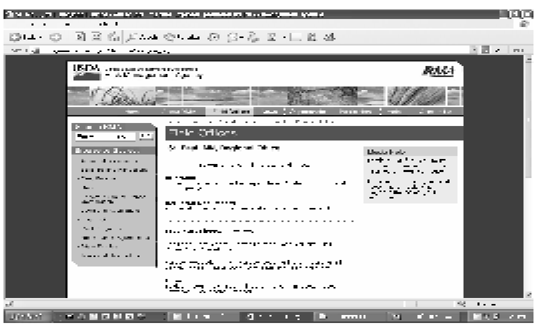
RMA Web-Site

http://www.rma.usda.gov



St. Paul Region

Click: Field Offices/Regional Offices/Minnesota



Other Items

- 2006 AGR-Lite Fact Sheet
- Currently available crop insurance by crop
- Suggested crop/livestock list for Minnesota

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Evaluation

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Questions ?

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