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Inserts:

- •Farmer's Night Out flyer
- •Wisconsin Regional
- Waterhemp Workshop flyer
- •Shifting Gears for your Later

Did you know?

- Agriculture contributes 413,500 jobs to Wisconsin's economy or 12% of total employment.
- About 90% of Wisconsin milk is turned into cheese and 90% of Wisconsin cheese is sold out of state.
- Wisconsin is the leading cheese producer, making more than 600 varieties.
- Wisconsin is the only state that offers advanced education in cheesemaking. We have 1,200 licensed cheesemakers with 70 who have earned the title of "Master Cheesemaker."

Source: 2018 Wisconsin Farm Bureau Ag in the Classroom

Chippewa Valley Agricultural Extension Report

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Spring 2019

UW-Extension Transition to UW-Madison Update

With the transition to UW-Madison, the name University of Wisconsin-Extension, Cooperative Extension is being retired. Our new formal name is University of Wisconsin-Madison Division of Extension. Local county offices will use the shortened name of Extension. With the introduction of the new name, there is also a new logo and color scheme. Even with these cosmetic changes, the services that are currently offered by Extension that you are familiar with will not be changing. The transition to UW-Madison is expected to be completed by July 1, 2019. For more information, please refer to https://universityrelations.wisc.edu/extension/

Wisconsin Farm Center Offers Assistance to Farmers

Many farmers balance the needs of their family and farm above everything else, often ignoring their own needs. As farmers continue to endure an extended period of tough economic conditions, services are available to farmers and landowners that is **free and confidential**.

The **Wisconsin Farm Center** at the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) is there for farmers to call for guidance on finances, farm succession planning, and other issues they may be dealing with. Farm Center staff work with farmers and their families one-on-one to address each personal situation. Farmers, whether beginning their career or nearing retirement, can experience challenging situations. Staff are able to walk through options with farmers about how to navigate difficult personal or financial situations. While at times, alternatives may seem very limited, sometimes an outside perspective can help bring light to possibilities.

Just as taking care of physical health is important, so is taking care of mental health. Those in need are encouraged to reach out for help and utilize available resources by calling the Wisconsin Farm Center at 800-942-2474. Staff are available Monday through Friday from 7:45 a.m.-4:30 p.m. If there is a mental health emergency during non-office hours, farmers should contact 911 or the National Suicide Prevention Lifeline at 1-800-273-8255.

Farm Financial Assistance Available

If you or a farmer you know is experiencing financial stress, please feel free to contact Extension Agriculture Agents to set up a meeting. One-on-One meetings are <u>free and confidential</u>. Agents will help farmers understand their financial situation, explore their options, and seek to identify alternatives to help alleviate the farm financial stress caused by the current agricultural climate.

An EEO/AA employer, University of Wisconsin-Extension provides equal opportunities in employment and programming, including Title VI, Title IX, and the Americans with Disabilities Act (ADA) requirements. Requests for reasonable accommodations for disabilities or limitations should be made prior to the date of the program or activity for which it is needed. Please do so as early as possible prior to the program or activity so that proper arrangements can be made. Requests are kept confidential.

Volume 9, Issue I

Due to the recent heavy snowfall there is reason to have concern over heavy snow loads on farm buildings. There have been several reports of farm buildings collapsing in Western Wisconsin. In addition, many have concerns for buildings that still have significant amounts of snow on them especially if more snow falls before the snow melts or slides off.

"Snow and ice accumulations on roofs cause a loading which can cause the roof to collapse when the roof is not strong enough to resist the load," said Brian Holmes, University of Wisconsin-Extension emeritus agricultural engineer. He added, "The more dense the snow and ice, the greater the load for a given depth. Wind blown-off and snow slide-off can reduce snow load on a roof. However snow drifting into leeward or lower roofs and valleys and snow slide onto lower roofs can add significant loads from accumulated snow."

In addition to estimating the roof loading, it's important to know the loading the roof can resist. In general, Wisconsin's Uniform Dwelling Code requires most homes to have a minimum snow load rating of 30-40 pounds per square foot (lbs/ft²⁾, with the greater requirement for Northern Wisconsin. Agricultural structures are exempt from this requirement. Furthermore, structural failures can occur at snow loads less than the building was designed for if:

- Structure was not designed, just built.
- Trusses/rafters/purlins/ with reduced quality materials or smaller dimensions than specified in design were used.
- Trusses/rafters/purlins installed at a wider spacing than specified.
- Critical bracing not installed or improperly installed
- Moisture condensed on or leaked onto structural members can cause decay/corrosion weakening the structure. Top chords of trusses, rafters, purlins and truss plates are particularly susceptible.
- Loads added to the roofs which were not considered in the original design. Examples include: ceiling, roof surface overlay, equipment installed on roof or hung from trusses. At snow loads greater than recommended or if the

structure is showing stress from the snow (sagging, trusses out of alignment or bowed, creaking sounds etc.), you may need to remove some snow. Snow accumulations may not be even across the entire roof span, so inspect buildings closely. For example, the leeward side and lower roofs on multi-level buildings may accumulate more snow due to blowing and drifting.

If you are unsure of the snow load on your roof, a ballpark estimate can be made using the formula: Calculated Roof Loading (lb/ft^2) = Depth (ft) x Density (lb/ft^2 /ft depth). The approximate density (lb/ft^2 /ft depth) for light snow is 5-20, packed snow 20-40, packed snow with ice 40-58, and ice 58. So for example, a roof with three feet of light snow has a estimated roof loading of 60 lb/ft² (3 ft depth X 20 lb/ft²/ft depth density = 60 lb/ft²).

Removing Snow - Use Caution

If you need to remove snow from a roof, use caution. Falls from roofs or from ladders going to the roof can easily occur. Removing snow can allow the snow up slope to suddenly slide down, burying people or animals below. Using a roof rake from a safe distance away can reduce some of this risk to the person removing the snow.

Some precautions to take when removing snow from a roof:

- In uninsulated sheds, use a portable heater to warm the interior enough to encourage snow to slide off the roof so you don't have to manually remove it. Unvented heaters can cause oxygen depletion and carbon monoxide accumulation in an unventilated space. Plan to ventilate the warmed shed before reentering.
- Use a snow roof rake if at all possible. This allows you to stand on the ground in a safe place. Check the local hardware store or building supply store. Removing snow from the edge of the roof could allow snow above the edge to avalanche. Make sure you are out of the fall zone when scraping snow from a smooth roof surface.
- Use fall protection equipment when workers are on the roof. Tie workers off so they don't fall from the roof.
- If ladders are used, locate and secure them so they do not fall while workers are standing on them. Also, locate ladders so they do not fall if snow slides off the roof knocking workers off the ladder or leaving them stranded on the roof.
- Generally remove snow from the most heavily loaded areas first.
- Remove snow in narrow strips instead of large areas to help keep loading somewhat uniform.
- Don't pile removed snow onto snow-covered roof areas increasing the load in those areas.
- Use plastic shovels or wooden roof rakes to avoid damaging roofing material. Don't feel as if all snow must be removed. A layer of snow next to the roof surface can protect the surface from damage during the snow removal process.
- Do not pick or chip at ice near the roof surface to avoid damaging roofing material.
- Do not use snow blowers as they can damage the roof.

Spring 2019

Stressed Farmers Should Take Stock, Take Care and Gain Control

By Trisha Wagner, Extension Farm Management Program Coordinator, and John Shutske, Extension Ag Safety Specialist, UW-Madison Biological Systems Engineering & UW Center for Agriculture Safety & Health

Stress is common in farming. The long hours can sometimes lead to fatigue, especially if there is not enough help. A feeling of a lack of control during changing times and conditions can compound the feeling of uncertainty. Other things that can cause stress are issues related to your kids, relationships, commodity markets, the weather and other things you are not able to control.

Stress can negatively affect our health, our sleep, our relationships, and our communication with others. When we are stressed or distracted, it also increases risk for a farm injury or making some type of other mistake. Sometimes, we are experiencing things that are causing stress and may not even realize it though others might see that we seem unhappy, grouchy, tired, or just "different" than we once were.

Take stock

Because of these effects, it is important to recognize and work to positively address, not avoid the causes of stress. In fact, avoidance usually makes matters worse. If you look to the internet for help, it can be overwhelming. Where do you start? Experts recommend farmers take stock of their farm business in order to make

informed decisions about the future.

To "take stock" (of something) is to think carefully and clearly understand a situation, so that you can decide what to do. Farmers who lament doing this may feel the outcome will be negative; however, it is a first step to addressing stress caused by uncertainty, and puts you on a path to take control of decisions. It may also

reveal options you may not have considered.

To take stock of your current operation, utilize important resources such as a calculation of your cost of production and your farm balance sheet. Reach out to the Extension office for help with. If you have a loan, you can also access your balance sheet from your lender.

- An accurate calculation of your cost of production may reveal expenses that may be high relative to your peers. A plan to address such issues should be presented to your lender.
- From your balance sheet, it is possible to determine your debt relative to your assets. Depending on your debt to asset ratio, you may determine that an operating loan is feasible or perhaps undesirable, based on your cost of production calculation and price projections.
- Re-evaluating your current enterprise may reveal opportunities to enhance cash flow, or alternatives to maintain the farm assets that are most important to you and your family. This may mean selling or renting some assets, and keeping the farm in the family.

You don't have to go it alone

A change, including change in daily routine, to a major life event can be unsettling for both adults and children. It is important to talk through the situation with family members, as soon as possible– even though it may be hard to do.

Start the conversation by talking with your family and friends about stress and the changes that might need to happen at

home. Resilient families view crisis as a shared challenge, instead of having each person be a "tough, rugged individual" getting through

hard times. They believe that by joining together with family members and others who are important to the family they can strengthen their ability to meet challenges. (Walsh, F. 2006 Strengthening Family Resilience. New York: The Guilford Press). Family members and neighbors often may not know what they can do when someone they care about is under stress. It is important to know that rarely does a response resolve the situation; however, the recognition and connection made is valuable. Simply saying, "I don't even know what to say, I'm just glad you told me how you feel," can help reduce stress. For more information on family communication to work together on managing stressful times and family finances, visit: <u>https://fyi.extension.wisc.edu/toughtimes/talking</u>

-with-family-managing-stress/

Take care

When stress becomes overwhelming, it is important to recognize the harmful effects and to take personal action. Sometimes people cannot recognize signs of stress in themselves, and others might sense something is wrong but may not know how to bring it up. For help on recognizing signs and symptoms of chronic or severe stress, please visit www.agsafety.info

Because of these effects, it is important to work to positively manage the effects of stress. Here are some of the most common things that are recommended:

- Eat well, and make sure you drink enough water (and other fluids) to stay hydrated. Your body and brain need energy – cut back on sugar, caffeine, high fat food, and make sure you're eating enough protein (lean meat, beans, eggs, fish, etc.).
- Get enough sleep Try and stick to a routine where you go to bed and get up at about the same time. Avoid caffeine (coffee, soda, etc.) many hours before bedtime. And, try not to spend time on your smartphone at least a couple hours before sleeping.
- If you are healthy try to get a little extra exercise. Dairy farming is hard work, but we may not get the type of activity that strengthens our heart, lungs, and brain.
- Take a deep breath, and make it a habit. Practice deep breathing on your walk to the barn or the tractor when you leave the house each day.

Seek (and share) helpful resources

Resources exist to help during times of a change in income or financial need. Health insurance information and options, county specific resources for agencies and services, local resources for food, housing, child and cash assisting and more are available at www.coveringwi.org/.

If any person on your farm expresses the signs and symptoms of extreme stress and talks about harming themselves or ending their life, it is important to provide help and support. The most important resource for support ANYWHERE in the U.S. is the National Suicide Prevention Lifeline accessible for English speaking people at: 1-800-273-8255 or in Spanish at: 1-888-628-9454. See https://suicidepreventionlifeline.org for more information.

Calculating the Crop Cost of Production By Katie Wantoch, Extension Dunn County Agriculture Agent

Enterprise budgets for crop production are increasingly important as the market price for grain commodities and the cost of inputs to grow these commodities continues to be volatile each year. Extension agriculture agents identified a need for a simple and concise way to compare the potential production costs and returns for various crops. There are numerous spreadsheets that have been developed as a way for producers to compile sample enterprise budgets for their operations. Most of these spreadsheets are extremely detailed and complicated for those producers with limited computer knowledge. According to the 2013 edition of the Wisconsin Agricultural Statistics provided by USDA's National Agricultural Statistics Service (NASS), 76 percent of farms had computer access while only 46 percent of farms used a computer for their farm business.

In response to this need, an Excel workbook with individual budget spreadsheets for corn, soybeans, winter wheat, seeding alfalfa and established alfalfa was developed. Detailed directions are provided as the cursor is moved from cell to cell in the Excel spreadsheet. Each spreadsheet is concise enough to print on a standard $8\frac{1}{2} \times 11$ sheet of paper and complete as well.

Producers are able to customize the spreadsheet for input costs, including the cost per ton for the fertilizer that is used as well as the amount applied per acre. Seed cost is calculated by entering the cost per bag and the population being planted. Tillage costs are covered by using custom rates for each operation. The grower may change these rates and simply enter a 0, 1 or 2 to indicate which tillage system is used and how many passes are made in the field.

Harvest, drying and trucking charges are included for harvest expenses or may be adjusted to local costs. A cell is incorporated for land cost to determine whether it is owned or rented land. At the bottom of the spreadsheet the producer is able to enter the expected yield and the anticipated selling price for the commodity.

The corn and soybean budget spreadsheets also have a sensitivity analysis table included. This table allows the producer to make changes to their cost of production along with adjusting the sales price of the commodity. These adjustments permit the producer to review how 10 and 20 percent positive and negative yield and price changes of the commodity may affect their net return per acre.

The main goal of this project was to develop an understandable, easy to use Excel spreadsheet to input the major expenses in a crop production enterprise. Producers have stated that they are concerned with covering their major

costs for this upcoming crop year while still being able to compare the potential returns from alternative crops. This Crop Budget Analyzer Excel spreadsheet is available for download from the Extension Dunn County website https://dunn.extension.wisc.edu/agriculture/crops-soils/.

Cultivating Your Farm's Future Workshop

Monday, March 25th 9:30 a.m. Registration 9:45 a.m.-2:30 p.m. Program

Chippewa County Courthouse 711 N Bridge St Chippewa Falls, WI 54729

Cost (includes lunch and materials): \$15 per person This workshop is partially funded by UW-Center for Dairy Profitability and the UW-Extension FARM team.

Register online at https://www.eventbrite.com/e/ cultivating-your-farms-future-tickets-57529653743 or by calling Extension Dunn County at 715-232-1636

Farm Business Blueprint:

A conceptual three step process on how you can begin to prepare and plan for your farm's future.

Family Business Dynamics:

Developing your goals and vision for family business. During this interactive session, participants will review family goals needed to be discussed before visiting an attorney.

Farm Financial Basics

Katie Wantoch, Agriculture Agent, Extension Dunn County

Cost of Production Analysis

Jerry Clark, Agriculture Agent, Extension Chippewa County, & Simon Jette-Nantel, Farm Management Specialist

Getting Ready for Farm Estate Planning by Katie Wantoch, Extension Dunn County Agriculture Agent

It's sometimes hard to consider, but not all sons and daughters are interested in carrying on the family tradition of farming. With more education and opportunities available, some farm-raised young adults opt for other careers, leaving farmers in a quandary about what to do with their farm- from the land that they own to the tractors in the machine shed.

Many people feel that estate planning is for the elderly, the wealthy, or is something they don't want to discuss because it focuses on death. No one knows what the future holds and so it is important that everyone have a plan.

Estate planning can be simple or very complex, depending on your assets and family situation. This should be a continuing project and the plan should be modified as: your family circumstances change, assets change, and laws change.

Estate Plan Objectives

Estate planning objectives have to do with accumulation, conservation, and transfer or distribution of assets. Almost everyone is in one of those phases. If you don't yet have an estate, you're trying to accumulate one. If you've accumulated some assets and wealth, you're interested in preserving it and preservation is becoming more and more difficult. Others may be at a stage of life where they're interested in transferring their assets to

those they love and care about.

Your estate plan should focus on three objectives. Those objectives are:

- To find the best possible options so that your assets will provide you with the necessary income and resources to live,
- To ensure that upon your death, your wishes are met and assets are provided to the people, and/or organizations you intended, and
- To minimize current and future costs, such as taxes and probate expenses.

Number One Estate Planning Mistake

The top mistake observed by many professionals working with farm families in the estate planning process is procrastination. Farmers will often say, "We'll get to it one of these days."

As reported by Melissa O'Rourke, Iowa State University Extension farm and agribusiness management specialist, "Folks delay and put off taking the steps necessary to put an estate and succession plan in place. They are unsure of what to do, who gets what - and believe there will be time to get the plan in place later. Particularly in farm families, there is indecision about how to carry on the family farm. Some people find themselves unable to make decisions about who should serve in the role of executor or trustee. Almost any estate plan is better than no estate plan at all. When a person dies without an estate plan in place, state law governs who receives assets and when. The lack of an estate plan may also result in higher expenses or taxes."

She suggests that you should identify what you own. When you take stock of the present, create checklists for each of these items: family members' names and relationship to you, location of important papers, bank accounts and insurance policies, assets (stocks, mutual funds, retirement accounts, real estate), liabilities (loans, credit card debt, mortgages), and miscellaneous.

After you have determined what you have, you are better able to develop objectives for your estate plan, choose a team of professionals to assist you with this process, and consider the documents that will complete this process for you.

Shifting Gears for Your Later Years Workshop Farmers and farm businesses have some unique characteristics that may not be addressed in general financial planning or retirement planning workshops. Shifting Gears for Your Later Farming Years is a two day workshop series designed specifically for farm families.

These workshops will be held on <u>Tuesdays, March 12</u> <u>and 26, 2019 from 9 a.m. – 3 p.m.</u> Registration is \$30 for the first person from the farm; each additional person from the farm is \$10 if sharing materials. This registration fee includes materials and lunch for both workshops. Organizers encourage more than one person from the farming business to attend. Registration is limited to 30 people. Registration deadline is March 6, 2019.

You can find the workshop brochure, including registration forms, and additional information at our Extension Dunn County website, <u>http://dunn.extension.wisc.edu</u>, or by contacting Agriculture Agent Katie Wantoch at (715) 232-1636 or katie.wantoch@ces.uwex.edu.

This program is supported by Dunn County UW-Extension, UW Center for Dairy Profitability, and North Central Extension Risk Management Education. This material is based upon work supported by USDA/NIFA under Award Number 2012-49200-20032.

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Options if there are Poor Forage Stands in 2019 by Richard Halopka, Extension Clark County Crops and Soils Agent

There are concerns that our forage crops may not survive the 2018-2019 winter conditions and some stands may have winter injury or death. If that is the case what are our options for the 2019 growing season?

what are our options for the 2019 growing season? First, evaluate the stand. On new alfalfa seeding's from 2018 there should be a minimum of 10 live plants per square foot with a minimum of 4-5 stems. A stand with less than these minimums may not be profitable. Dig up some plants, if the root is creamy colored the root is alive and healthy, if it is brown, black, or mushy the root is diseased or dead. If roots show disease signs they may die during the season. Many times depending on spring growing conditions you may have to wait until early to

mid-May to determine if the forage crop will be viable. Older stands you will need a minimum of 4-5 crowns and once the alfalfa begins to grow there should be a minimum of 40 stems. If these are grass stands you need to determine if the grass has survived winter and will grow. Grasses are susceptible to winter injury and death just as legumes.

Second, autotoxicity to alfalfa should not be a problem if it was seeded in 2018. Alfalfa can be replanted in this field in 2019. If the field was planted prior to 2018 then rotating to another crop is the best option. Interseeding or frost seeding may not deliver the results you will need to cover your forage requirements and sometimes it is better to rotate to another crop rather than interseed. Remember that interseeded crop is competing with the existing stand and may not get enough light or nutrients to establish and provide adequate forage. This may work some years, but may

not be a first option. Third, what are your forage requirements? Determine your forage requirement for the livestock you are producing. Know both the quality and quantity of forage you will need. Early in the growing season you have many options, but if a decision is made after mid- June your options are limited.

After you evaluate the stand and you determine to replant the field to alfalfa, it could be direct seeded or a cereal or cereal-pea cover crop can be used to provide additional forage. If hay is not a concern rotating to corn silage may return the greatest dry matter yield per acre for the season. Early decisions allow flexibility in selecting a crop to be planted if the forage crop is determined to not be profitable.

You evaluate the stand and the decision is to leave the stand. Now, after first crop you determine the stand is not economical. Corn silage is a viable option and provides the greatest dry matter yield when planted into July. If it is the Ist week of June reseeding and it was a 2018 seeding, option one above, may still be a viable. Sudan grass or sorghumsudan grass hybrids would be another option, but require warm soil temperatures (>60 degrees F) and warm weather to provide an economical yield. This option should be considered around mid-July, however most years yields will be less than that of planting corn silage in June or early in July. Sudan mix yields are variable in central Wisconsin, good yields in hot/dry growing seasons and low yields in cool/wet growing seasons.

If there is a need for emergency forage as August approaches a cereal grain or a cereal-pea mix can be planted and forage harvested in October. This option provides good yields and quality as the late summer seeding of small grains doesn't mature as quickly as spring seeded small grain.

Remember the most important step in this process is evaluating stand as soon as conditions in the field permit. Then depending on the forage requirements for the farm develop a crop plan for the season. This plan may change as quickly as weather, but a plan is better than no plan at all.

<u>Date</u>	<u>Options</u>	<u>Comments</u>
June I	Corn silage, small grains/peas under-seeded, soybean	Corn silage will provide greatest DM tons/acre
July I	Corn silage, soybean, sorghum/sudan hybrid, millets	BMR sorghum/sudan provides better quality, crop requires warm temperatures
August I	August is a good month to seed small grains for emergency forage, fall brassicas	Adequate GDD to produce a few tons DM with small grains and brassicas
September I	Fall seeded winter small grains, if planting follow- ing corn silage harvest	Review herbicide labels, may not be legal to use as a spring forage
October I	Cover crops or for spring forage	Roots help soil life and capture excessive nu- trients protect soil, review herbicide labels

Spring 2019

EXTENSION AGRICULTURE AGENTS/ AREA OF FOCUS

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Local & Statewide Calendar of Events

February 2019

18-20	Midwest Forage	Association Symp	oosium, Chula '	Vista Resort,	WI Dells

- 20 Wisconsin Cover Crop Conference: Investing in Your Farm's Future, Holiday Inn Conference Center, Stevens Point
- 21 Private Pesticide Applicator Training, Extension Eau Claire County, Altoona
- 21 Wisconsin BQA Certification Training, Extension St. Croix County (evening)
- 25 UW Cattle Feeders Clinic, Gilmanton (afternoon) and Ag Service and
- 26 Private Pesticide Applicator Training, Extension Dunn County, Menomonie
- 27 UW Midwest Manure Summit, Lambeau Field Atrium, Green Bay

March 2019

- 2 Spring Begins! Dunn County Master Gardeners Spring Seminar, Menomonie
- 5-6 Eau Claire Area Farm Show, Chippewa Valley Expo Center, Eau Claire
- UW Shifting Gears for your Later Farming Years, Extension Dunn County,
 Menomonie
- Red Cedar Watershed Conference, UW-Stout Memorial Student Center, Menomonie
- Farmer's Night Out, an evening event at Off Broadway Banquet Center (Stout
 Ale House), Menomonie
- 19 UW Regional Waterhemp Informational Workshop, Eagles Club, Chippewa
 Falls—no cost to attend, 12:30 pm lunch, meeting 1-4 pm
- 20 UW Area Animal Well-Being Conference, Green Mill Conference Center, Eau Claire 9 am—3 pm
- 25 UW Cultivating Your Farm Future Workshop, Chippewa County Courthouse
- 26 UW Shifting Gears for your Later Farming Years, Extension Dunn County, Menomonie
- 27 Private Pesticide Applicator Training, Chippewa Co Courthouse, Chippewa