



Extension

UNIVERSITY OF WISCONSIN-MADISON

Chippewa Valley Agricultural Extension Report

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• Agricultural Economic Impact Report	

Did you know?

- Dunn County Farms contribute \$989 million in economic activity

Source: 2017 Agricultural Economic Impact Report

Coronavirus Food Assistance Program (CFAP)

Coronavirus Food Assistance Program (CFAP) information is now available on farmers.gov/cfap. Program sign up began May 26, 2020 and ends August 28, 2020. Details on payment rates, eligibility, records needed for the application and online application will help streamline the application process are on the website. A CFAP Payment Calculator (Excel workbook) is available and allows you to input information specific to your operation to determine estimated payments and populate the application form. NOTE: Microsoft Excel is required to use this workbook.

CFAP Call Center is available for producers who would like additional one-on-one support with the CFAP application process. Producers can call 877-508-8364 to speak directly with a USDA employee ready to offer assistance. This may be particularly helpful for those without prior experience working with FSA. The Dunn County FSA Office is still not open to the public for in-person appointments. Producers still have several options to contact FSA staff or to turn in an application; phone (715-232-2614), fax (855-758-0835), email (fsa.menomonie@usda.gov) and mail. Extension educators are willing to assist farmers with calculations via phone, email and webinar (Microsoft Teams, Zoom, etc.). Feel free to reach out to your local county educator for help with calculations and completed the FSA forms. One-on-One meetings are **free and confidential**.

Dunn County Buildings to Remain Closed to the Public

Dunn County Administration announced that all Dunn County buildings and facilities will remain closed to the general public through the end of June. This policy may be extended or amended, however, if the public health situation changes significantly before the end of the month. The public will be notified in the event of any change to this policy. "Many employees who have been working from home are now beginning to return to County offices," said County Manager Paul Miller. "With more people in the buildings and COVID-19 still a threat to public health, we need to protect residents and employees of Dunn County."

Members of the public may enter Dunn County buildings by appointment only. Anyone entering the building will need to answer health screening questions, have their temperature taken, and wear a mask during their appointment. Persons needing to do business with Extension can call 715-232-1636 to schedule an appointment. The buildings will remain locked and customers with prearranged appointments will be given instructions on safety practices.

An EEO/AA employer, University of Wisconsin-Extension provides equal opportunities in employment and programming, including Title VI, Title IX, and ADA/504 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.

Navigating Farm Support Programs During COVID-19

Paul Mitchell, Professor of Agriculture and Applied Economics, Extension State Specialist, and Director of the Renk Agribusiness Institute, University of Wisconsin-Madison & Joy Kirkpatrick, Center for Dairy Profitability, UW-Madison and Division of Extension

The coronavirus pandemic and COVID-19 have significantly disrupted our society and economy, with profound effects on agriculture that have yet to be fully understood. Commodity prices have collapsed, farmers are dumping milk, meat packing plants have closed and farmers markets are shut down. In response, the federal government has passed multiple new laws and changed rules to help the economy and agriculture recover. This array of new programs and possibilities layered on top of existing programs can be confusing and difficult to understand. Hence, we have developed this document to help farmers and those working with them to navigate the programs and options to identify the those that are likely to be the best choices for them to use depending on their situation. The situation is fluid, as state and federal agencies and their private partners are rushing to develop administrative rules based on laws that were passed a few weeks ago. This document will try to stay up to date on these changes as they occur. The table below lists various issues or problems a farm may be having and the column on the right lists the program to explore that is meant to help. The next page has a list of the programs and resources. The focus is on new federal programs that can help farmers. Because many of the issues are financial in nature, communicating with lenders is an important part of the process not in the table. If you have a farm issue that is not in the table and you think Extension may be able to help, contact your Extension county agriculture agent.

Farm Problem	Programs to Explore
We are a farm struggling to pay our W2 employees, make mortgage payments, and pay other bills	<ul style="list-style-type: none"> • Paycheck Protection Program • Economic Injury Disaster Loan
We have a partnership or LLC and we are having trouble paying ourselves our regular salaries	<ul style="list-style-type: none"> • Paycheck Protection Program • Economic Injury Disaster Loan
We are a family farm (Sole proprietor) with no employees, struggling to make mortgage payments and pay other bills	<ul style="list-style-type: none"> • Paycheck Protection Program
We normally hire 1099 employees, but no longer can afford them, what program can they use?	<ul style="list-style-type: none"> • Paycheck Protection Program
We have been struggling to pay out payroll taxes for our employees	<ul style="list-style-type: none"> • Employee Retention Credit • Payroll Tax Deferral
We have been struggling to get our farm work done because some of us have been diagnosed with COVID-19 or are ill with symptoms, or we have been caring for our children due to school/day-care closures	<ul style="list-style-type: none"> • Pandemic Unemployment Assistance
My income has fallen due to low milk prices	<ul style="list-style-type: none"> • Dairy Margin Coverage • Coronavirus Farm Assistance Program • Wisconsin Farm Support Program
My income has fallen due to low beef and livestock prices	<ul style="list-style-type: none"> • Coronavirus Farm Assistance Program • Wisconsin Farm Support Program
My income has fallen due to low crop prices	<ul style="list-style-type: none"> • Agriculture Risk Coverage and Price Loss Coverage • Coronavirus Farm Assistance Program • Wisconsin Farm Support Program
We are struggling to pay the new mandatory paid sick leave for employees diagnosed with COVID-19 or who are caring for members in their household who are ill	<ul style="list-style-type: none"> • Families First Coronavirus Recovery Act
COVID-19 has shut down my farmers markets, produce auctions, and direct sales customers and I have nowhere to sell my produce.	<ul style="list-style-type: none"> • Pandemic Unemployment Assistance • Farmers to Families Food Box

Program descriptions and links continue on the following page 3.

Agriculture Risk Coverage & Price Loss Coverage

Existing price support programs for commodity crops administered by the USDA Farm Service Agency (FSA). Program election and enrollment for 2019 and 2020 ended on March 15, 2020. See <https://aee.wisc.edu/pdmitchell/extension/arc-plc-signup/> and https://www.fsa.usda.gov/programs-and-services/arcplc_program/index.

Coronavirus Farm Assistance Program (CFAP)

New program that will provide direct payments to farmers affected by coronavirus pandemic. Farm assistance will be administered by USDA Farm Service Agency, with more details to be announced soon. See <https://www.farmers.gov/coronavirus>.

Dairy Margin Coverage (DMC)

Existing price support program for milk administered by the USDA Farm Service Agency (FSA). Program enrollment for 2020 ended on December 13, 2019. See <https://www.nmpf.org/wp-content/uploads/2019/06/DMC-brochure61219-1.pdf> and <https://www.fsa.usda.gov/programs-and-services/dairy-margin-coverage-program/index>.

Economic Injury Disaster Loans (EIDL)

New program administered by the Small Business Administration (SBA) to provide loans to small business (including farms) affected by COVID-19. Can be combined with Paycheck Protection Program. See <https://farms.extension.wisc.edu/files/2020/04/April-25-EconomicInjury-Disaster-Loans.pdf> and <https://www.sba.gov/disaster-assistance/coronavirus-covid-19>.

Employee Retention Credit

New provision in the CARES Act that allows employers (including farms) to receive up to a \$5,000 credit per employee that they retain on their payroll through this COVID-19 crisis. See <https://farms.extension.wisc.edu/cares-act/> and <https://www.irs.gov/newsroom/irs-employee-retention-credit-available-for-many-businesses-financially-impacted-by-covid-19>.

Families First Coronavirus Recovery Act

New law that temporarily requires employers (including farms) to provide two weeks of paid sick leave to employees affected by COVID-19 and expands medical leave under the FMLA, providing dollar-for-dollar reimbursement through tax credits to make it financially feasible. See <https://aee.wisc.edu/pdmitchell/2020/04/08/families-first-coronavirus-recovery-act-legalobligations-for-farms-with-employees-during-covid-19/> and <https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>.

Farmers to Families Food Box

As part of the part of the Coronavirus Farm Assistance Program, new USDA program to purchase dairy products, meats and fresh fruits and vegetables from farmers and to distribute them to food banks, community and faith-based organizations, and other non-

profits serving those in need. See <https://www.ams.usda.gov/selling-food-to-usda/farmers-to-families-food-box>, and <https://www.ams.usda.gov/publications/content/request-proposals-frequently-asked-questions>.

Pandemic Unemployment Assistance

Farmers may be eligible for PUA by applying to the Wisconsin Department of Workforce Development (<https://dwd.wisconsin.gov/uiben/pua/apply/>). Farmers producing and selling products at farmers markets, produce auction or direct market to restaurants or other institutions now closed due to COVID-19 may qualify. Also, farm households with member diagnosed with COVID-19 or experiencing symptoms of COVID-19 awaiting diagnosis or caring for those diagnosed with COVID-19 may be covered (<https://dwd.wisconsin.gov/dwd/publications/ui/pua18774-p.pdf>). See <https://farms.extension.wisc.edu/pandemic-unemployment-assistance-inwisconsin-what-does-it-mean-for-farmers/>.

Paycheck Protection Program (PPP)

New program administered by the Small Business Administration (SBA) to provide potentially forgivable loans to small businesses (including farms) to cover payroll costs and/or self-employment income during the COVID-19 crisis. See <https://farms.extension.wisc.edu/ppp-andfarmers/> and <https://www.calt.iastate.edu/blogpost/guidance-ppp-loans-self-employed-helpfulincomplete> and <https://www.sba.gov/funding-programs/loans/coronavirus-reliefoptions/paycheck-protection-program>.

Payroll Tax Deferral

New provision in the CARES Act that allows employers (including farms) to temporarily defer payment of the employer's portion of the social security and RRTA payroll taxes (6.2%). See <https://farms.extension.wisc.edu/cares-act/> and <https://www.irs.gov/newsroom/deferral-of-employment-tax-deposits-and-payments-through-december-31-2020>.

Wisconsin Farm Support Program

A special program providing direct income support to Wisconsin farmers. Program administered by the Wisconsin Department of Revenue. For eligibility details and application process, see <https://www.revenue.wi.gov/Pages/TaxPro/2020/FarmSupportProgram.aspx#passive1>. Application period only open June 15 to June 29.

UW Extension Resources for Farmers

- Farm Management during COVID-19 (organized by topic): <https://farms.extension.wisc.edu/coronavirus/>.
- Extension Responds to COVID-19: Agriculture <https://fyi.extension.wisc.edu/covid19/category/topics/farming>.

CFAP Direct Payments to Commodity Crop Farmers

Paul Mitchell, Professor of Agriculture and Applied Economics, Extension State Specialist, and Director of the Renk Agribusiness Institute, University of Wisconsin-Madison

The USDA has published details on the Coronavirus Food Assistance Program (CFAP) direct payments to farmers impacted by market disruptions due to COVID-19. For commodity crops, payments focus on crops with price declines exceeding 5% from mid-January to mid-April. The three major non-specialty crops in Wisconsin that farmers will be eligible for payments are corn, soybeans and oats, though a few Wisconsin may plant other eligible crops. Specialty crops are also potentially eligible (<https://www.farmers.gov/cfap/specialty>). In this post, I briefly explain payment calculation and encourage farmers to contact their county USDA Farm Service Agency (FSA) office to enroll.

CFAP Payments Rates

As a confusing factor, two sources of funding were authorized by Congress and each has different payment rates (<https://www.farmers.gov/cfap/non-specialty>). From a farmer's perspective, CFAP uses the average of these two payment rates. The table below lists the final effective prices per bushel for major Wisconsin crops, plus some crops that may have a few acres in Wisconsin. These prices incorporate the averaging between the two different payment rates.

Crop	Effective CFAP Payment
Corn	33.5 cents per bushel
Soybeans	47.5 cents per bushel
Oats	16 cents per bushel
Sorghum	31 cents per bushel
Wheat, Durum	19.5 cents per bushel
Wheat, Hard Red Spring	19 cents per bushel
Barley (malting only)	35.5 cents per bushel
Canola	1 cent per pound
Sunflowers	2 cents per pound

Several crops are excluded from eligibility, including soft red winter wheat, hard red winter wheat, white wheat, rye, feed barley, and hemp. Most types of forage are excluded, including alfalfa, hay, haylage and other forage crops. Wheatlage and barlage are excluded. Corn, oats, soybeans and sorghum made into silage are eligible for payments after conversion to grain equivalents. Conversion factors are set for each crop. For corn silage, the grain equivalent is 7.94 bushels per ton at 65% moisture. For oats, the grain equivalent is 4.08 bushels per ton of oatlage at 65% moisture. For soybeans, it is 5.00 bushels per ton of soybean silage. For sorghum, it is 5.56 bushels per ton for sorghum silage. Note, it must be grain sorghum taken for silage, not sorghum planted for silage or a sorghum sudangrass hybrid.

Calculating Payments

Farmers will be asked to certify their 2019 total production for eligible crops, as well as their unpriced inventories for each crop on January 15, 2020. The production to use for calculating CFAP payments for each eligible crop is the lesser of a) 50% of 2019 production and b) unpriced inventory on January 15, 2020. The first CFAP payment will then be 80% of this production multiplied by the price from the table. Later, if funding is still available, a second CFAP payment for the remaining 20% will be made.

As an example, suppose a farm harvested 50,000 bushels of corn in 2019 and on January 15, 2020 still had 30,000 bushels in storage (they had already sold or fed 20,000 bushels). The farm also sold in November 2019 a forward contract to deliver 10,000 bushels of corn on March 15, 2020. This corn was part of their inventory on January 15, 2020. For this farm, half of their 2019 production is $50\% \times 50,000$ bushels = 25,000 bushels and their unpriced inventory on January 15 was 30,000 bushels – 10,000 bushels forward contracted = 20,000 bushels. The lesser of these is the 20,000 bushels of unsold inventory, so the farm uses 20,000 bushels to calculate the CFAP payment. For this example, the first corn CFAP payment would then be $80\% \times 20,000 \text{ bu} \times \$0.335/\text{bu} = \$5,360$.

The USDA FSA has a CFAP payment calculator available: <http://fsa.usda.gov/Assets/USDAFSA-Public/usdfiles/cfap/cfap-payment-calculator-public-facing-version-1-final.xlsm>. This spreadsheet also completes and prints the necessary forms based on the information entered.

Signup Details

FSA begins taking CFAP applications on May 26, 2020 until August 28, 2020. Farmers should call their county FSA office to schedule an appointment. To prepare, farmers will need to be able to certify their 2019 production and inventory remaining on January 15 for each eligible crop. Other information needed will be tax identification number, farm operating structure, adjusted gross income compliance certification and direct deposit information. Applications will be submitted electronically (not in person), by scanning, emailing or faxing. Please call your FSA office to set an appointment to begin your electronic application process before sending personal information.

Payment Limits

Payment limits are \$250,000 per person and legal entity, applied to the total CFAP payments made for all eligible commodities, including dairy, livestock and specialty crops. Unlike other FSA programs, payment limitation rules are more stringent for corporations, LLCs and partnerships. These entities may receive up to \$250,000 for each shareholder who contributes substantial labor or management (at least 400 hours of active management or labor), up to three shareholders. Farms must also satisfy conservation compliance provisions, not have a controlled substance violation, and, if a foreign person, provide land, capital and a substantial amount of active personal labor to the farming operation.

Coronavirus Programs and What They Mean for Livestock Producers

Brenda Boetel, UW-River Falls Professor and Department Chair of Agricultural Economics & Agricultural Marketing Specialist, UW-Extension

Livestock Payments

CFAP provides assistance to producers for losses incurred on production that was at risk and marketed or held in inventory. In many cases, payments are based on “unpriced” inventory which is “any production that is not subject to an agreed-upon price in the future through a forward contract, agreement, or similar binding document.” Production and inventory amounts are generally self-certified, and producers must be able to provide supporting documentation if requested by the Farm Service Agency (FSA). According to the final rule, “examples of supporting documentation include evidence provided by the producer that is used to substantiate the amount of production or inventory reported, including copies of receipts, ledgers of income, income statements or deposit slips, veterinarian records, register tapes, invoices for custom harvesting, and records to verify production costs, contemporaneous measurements, truck scale tickets, or contemporaneous diaries that are determined acceptable by USDA.”

A single CFAP payment will be made to livestock producers, but it is based on the sum of two distinct components.

- A payment for livestock marketed between January 15, 2020 and April 15, 2020, and
- A payment for the highest inventory of unpriced livestock between April 16, 2020 and May 14, 2020.

In both cases, the number of head are multiplied by the relevant payment rate show in Table 1.

Commodity	Unit	CARES Act Payment Rate (\$/unit)	CCC Payment Rate (\$/unit)
Feeder cattle: less than 600 pounds	Head	\$102.00	\$33.00
Feeder cattle: 600 pounds or more	Head	\$139.00	\$33.00
Slaughter cattle: fed cattle	Head	\$214.00	\$33.00
Slaughter cattle: mature cattle	Head	\$92.00	\$33.00
All other cattle	Head	\$102.00	\$33.00
Pigs: less than 120 pounds	Head	\$28.00	\$17.00
Hogs: 120 pounds or more	Head	\$18.00	\$17.00
All sheep less than 2 years old	Head	\$33.00	\$7.00

Source: Coronavirus Food Assistance Program Final Rule

<https://www.farmers.gov/sites/default/files/documents/CFAP%20FRM.pdf>

Cattle are categorized into five groups, roughly corresponding to different cattle types. The payment rates for animals sold between January 15 and April 15, 2020, are based on the type of cattle sold. For example, producers of feeders weighing less than 600 pounds that were sold are eligible for a payment of \$102/head sold. Producers of feeder cattle weighing more than 600 pounds but less than 1,400 pounds are eligible for a payment of \$139/head sold. Producers of slaughter cattle-fed cattle (e.g. cattle weighing in excess of 1,400 pounds intended for slaughter) are eligible for a payment of \$214/head sold. Producers of slaughter cattle-mature cattle (e.g. cull bulls and cows) are eligible for a payment of \$92/head sold. Producers of all other types of cattle (e.g. commercially raised or maintained bovine animals not meeting the definition of another category and excluding beefalo, bison, and animals owned for dairy production) that were sold between January 15 and April 15, 2020, are eligible for a payment of \$102/head sold. Producers will receive a \$33/head payment for unpriced cattle inventory (again, excluding beefalo, bison, and animals owned for dairy production) between April 16 and May 14, 2020.

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Calculating Payments

Consider an operation with 50 cow/calf pairs (including 49 unweaned, 250-pound calves). Assume that 25 of the previous year’s weaned calves were retained. Further assume that the 25 weaned calves were sold on April 13, 2020, weighing over 600 pounds.

The total CFAP payment for the operation would be:	In a second scenario, assume that the 25 weaned calves were sold a week later on April 20, 2020. In that case, total CFAP payments for this operation would be as follows:
Weaned Calves: 25 head x \$139/head = \$3,475 Cows: 50 head x \$33/head = \$1,650 Unweaned Calves: 49 head x \$33/head = \$1,617 Total: \$6,742 (NOTE: as flagged above, a producer will initially be limited to 80 percent of this amount, or \$5,393.)	Weaned Calves: 25 head x \$33/head = \$825 Cows: 50 head x \$33/head = \$1,650 Unweaned Calves: 49 head x \$33/head = \$1,617 Total: \$4,092

One major concern for cattle payments is the definition of slaughter cattle weighing in excess of 1,400 pounds which yield an average carcass weight in excess of 800 pounds. Although finished cattle tend to finish heavier in the northern feeding regions than the southern feeding regions, there are circumstances where this is not the case. Additionally, heifers tend to weigh less than steers. If the animal does not meet the weight criteria, the producer will not be eligible for the \$214 CARES Act Payment rate.

Payments for hogs and pigs vary depending on the weight of the animal, as noted in Table 1. Producers of all hogs and pigs are eligible for a payment of \$17/head on unpriced hog and pig inventory between April 16 and May 14, 2020.

Producers of all sheep less than two years old that were sold between January 15 and April 15, 2020 are eligible for \$33/head payments. Producers of all sheep less than two years old are eligible for a payment of \$7/head on unpriced lamb and yearling inventory between April 16 and May 14, 2020.

USDA’s New Direct Payments Program for Dairy Farmers

Mark Stephenson, Director of Dairy Policy Analysis at the University of Wisconsin-Madison, Chris Wolf, E.V. Baker Professor of Agricultural Economics, and Andrew Novakovic, E.V. Baker Professor of Agricultural Economics Emeritus, both in the Charles H. Dyson School of Applied Economics and Management at Cornell University

First Quarter CFAP Payments

For dairy producers, payments under the CFAP program will be determined by multiplying a producer’s milk production for the first quarter of calendar year 2020 by \$4.71. This payment rate was calculated as 80% of the decline in prices as determined by USDA during that quarter (Table 1). “Milk production” will likely be established in a manner the same as was used for Dairy Margin Coverage (or Margin Protection Program). Typical documentation would be marketings of milk as verified by a cooperative or processor. Dumped milk that was pooled under a federal order will be automatically included in those reports.

Second Quarter CCC Payments

Payments under the CCC Charter Act are determined by

1. an estimate of each producer’s second quarter production, which is to reflect a typical increase in production from the first to the second quarter and
2. a different payment rate that was calculated as 25% of the decline in prices as determined by USDA during the second quarter of calendar year 2020 (see Table 1). Specifically, second quarter production will be calculated by multiplying each producer’s milk production for the first quarter of calendar year 2020 by 1.014 (the percentage change in milk production for quarter 2 compared to quarter 1, see Table 1). The payment rate is set at \$1.47.

Table 1. Estimated CFAP Payments for U.S. Dairy (not including payment limitations)

	Average Price, Jan 13-Jan 17*	Average Price, Apr 6-Apr 10*	Payment Percentage applied to Price Decline	Payment Rate (\$/cwt)	Production (cwt) (NASS data)	Gross Estimated Payments (\$1,000)
Price Loss Q1, 2020 (CARES)	\$17.61	\$11.72	80%	\$4.71	559,000,000	2,632,890
Price Loss Q2, 2020 (CCC)	\$17.61	\$11.72	25%	\$1.47	567,000,000	833,490
Total						3,466,380

*Calculated as the average of Class III (60% weight) and Class IV (40% weight) futures prices. While the all-milk price by construction will always be above the Class III and Class IV prices

DATCP Announces Details for \$50 Million Wisconsin Farm Support Program: Producers must enroll between June 15—29 at <https://revenue.wi.gov>

Following extensive discussions with agricultural stakeholders, the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) is announcing the timeline and eligibility requirements of the Wisconsin Farm Support Program, which will provide \$50 million in direct aid payments to Wisconsin farmers who have experienced losses due to COVID-19.

Applications for this funding, administered by the Wisconsin Department of Revenue, will be accepted **starting June 15**. Individual payments will range from \$1,000-\$3,500 and will be issued after the application period **closes on June 29**. Wisconsin farmers with gross income between \$35,000 and \$5,000,000 in 2019 may be eligible to receive a payment. Farmers are encouraged to apply as soon as possible on or after June 15 to leave time for resolving any potential issues in their application.

Eligible farmers should apply online through the Wisconsin Department of Revenue (DOR): <https://revenue.wi.gov>. The application link will be live on June 15. Farmers who cannot apply online may request assistance by calling 608-266-2772. Spanish- and Hmong-speaking farmers should call DOR at 608-266-2772 for assistance.

COVID-19 has presented a wide variety of new challenges to the agriculture industry. Since the initial onset of the pandemic, Governor Tony Evers has repeatedly committed to using funding from the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act for direct payments to agricultural producers. In late May, the Governor announced plans to provide \$50 million in direct aid as requested by Wisconsin agricultural groups, as well as \$15 million in support for food banks, pantries, and other food businesses that have faced hurdles in adjusting to the pandemic.

Extension offers crop update webinars throughout growing season

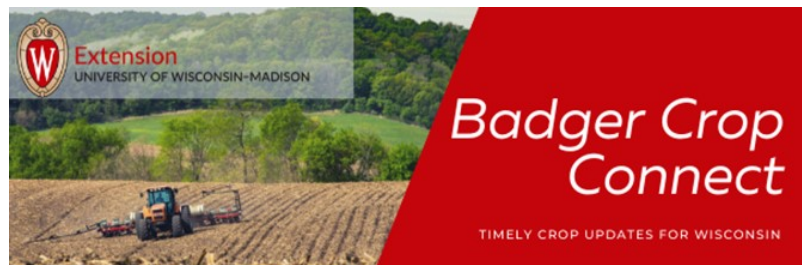
Agronomists, crop consultants and farmers can get timely crop updates from University of Wisconsin-Madison Extension experts by joining bi-weekly **Badger Crop**

Connect webinars beginning May 20.

Topics and speakers for the first webinar are early season weed control considerations for corn and soybeans, and GDD and emergence – assessing and evaluating corn stands. Extension weed specialist Rodrigo Werle and Joe Lauer, Extension corn specialist will present 15-20 minutes on each topic with time for questions.

Each webinar will also feature a county agent/educator with a brief update on local agronomic conditions. This new webinar series, hosted by Extension Crops and Soils educators, will be held every other Wednesday from 12:30 – 1:15 pm beginning May 20 through September. CCA credits are available for each webinar. There is no fee for these webinars, but registration is required. Please register at <https://go.wisc.edu/jn9z00>.

For more information contact Mike Ballweg, Extension Sheboygan County crops and soils agent, michael.ballweg@wisc.edu or Dan Marzu, Extension Lincoln and Langlade Counties agriculture educator, dan.marzu@wisc.edu.



Working with your Lender: Advice during COVID-19

Katie Wantoch, UW-Madison Division of Extension Agriculture Educator, Dunn County

The novel coronavirus disease (COVID-19) continues to impact communities across the country and the broader economy. “This is just not a crisis that originated in agriculture or in the banking system. Unlike 2008 or the 80’s, it just has a different wrapper on it. I think we are very prepared for dealing with this (virus).”¹

The coronavirus outbreak will have impacts on farmers and the lenders who loan money to them. Lenders, like most people, are overwhelmed right now as they transitioned to working remotely during the pandemic. There has been an increased demand on lender financing as banks are being asked to be the primary lender to small businesses under the SBA loan program delivery for PPP (Paycheck Protection Program). Deals are being done despite infrastructure disruptions, such as email and signing of paperwork digitally. Here is some advice and steps to consider when communicating with your lender during the COVID-19 outbreak.

Assess Your Situation

For many farmers with loans and mortgages, there is help, but first you should assess your situation.

- If you **can** pay your loan/mortgage, continue making payments.
 - Don’t call your lender if you aren’t facing an immediate issue. Lenders are getting a lot of calls and need to help those who won’t be able to pay their loan/mortgage first.
- If you **can’t** pay your loan/mortgage, or you can only pay a portion, contact your lender immediately.
 - Check the lender’s website for possible options. It may take a while to connect so reach out via text or email instead.

Communicate with Your Lender

Be proactive during this crisis. The lender may not know that you or your business is struggling to make payments. Many financial institutions are working with borrowers who may or may not be unable to meet their payments because of the effects of COVID-19.

Be prepared to communicate. Financial information should be current (within 90 days or end of the year) – provide a current balance sheet, property tax bills, income statement/tax return, recent production reports, personal debt (if not listed on balance sheet), and other sources of income. Maintain your integrity – inaccurate information or failure to honor your commitments will jeopardize your relationship, as well as harm your credit ratings.

Here are a few questions that you could ask your lender:

- What options are available to help temporarily reduce or suspend my payments?
- Are there forbearance, loan modification, or other options applicable to my situation?
- Will you waive late fees on my loan or mortgage account?

From the Lender’s Perspective

Keep in mind that the lender will need to ask themselves these questions to assess your request.

- Is the decision right for the lender? What is the farm operators current risk exposure? Will this impact any future loan requests?
- Is the decision right for the borrower? Will this loan application improve the farm operation now or in future? Is the farm operator able to handle additional risk?

Allow time for the lender to make decisions. They can be a good source of sound advice and council when reviewing credit requests. Be sure your lender provides written documentation that confirms the details of the payment agreement and that you are clear on what the terms are. If you need help working with your lender or understanding your options, you may want to reach out to a professional. Seek advice from credit counselors, lawyers, accountants, Wisconsin’s Farm Center or other trusted agriculture professionals. Ultimately, the decision to accept or reject the lender’s proposal to assist you with payments is your a the borrower.

¹ Bruce Sherrick, Professor and Director of the TIAA Center for Farmland Research

Bigger Cattle. Warmer Weather. What Can Go Wrong?

Warren Rusche, SDSU Extension Beef Feedlot Management Associate

Key Takeaways

- Marketing delays caused by production problems at processing plants will result in greater numbers of heavier cattle on feed going into summer.
- Heavier, fatter cattle are more susceptible to heat stress, especially if they are black-hided.
- Risk of digestive upset increases as cattle are on feed for longer periods of time and the onset of hotter conditions.

These cattle need to be handled with care especially at shipping to avoid Fatigued Cattle Syndrome. The disruptions in the beef processing sector caused by COVID-19 continue to interfere with the orderly marketing of finished cattle. While we all hope that the situation is resolved quickly, the reality is that because the shipment of so many harvest-ready cattle has been delayed, there will be increased numbers of heavier cattle on feed for the foreseeable future. For that reason, feedlot operators need to be aware of increased animal health concerns, especially going into summer.

Increased Heat Stress Risk

Heat stress is always a risk factor, especially during the transition from spring into summer months. With greater numbers of heavier and fatter cattle on feed that risk takes on a greater sense of importance. Heavier and fatter cattle do not tolerate hotter conditions as well, especially if they are black-hided. A more comprehensive list of management tips is available in [Dealing With Heat Stress in Feedlots](#). Strategies, such as shades or sprinklers can make a big difference in relieving heat stress conditions in feedlot cattle.

The U.S. Meat Animal Research Center at Clay Center Nebraska has a website that has heat index forecasts for the United States and can be found here: [U.S. Meat Animal Research Center Animal Heat Index Site](#). There are additional resources on livestock heat stress at the site too.

Managing Acidosis and Digestive Upset Risk

The potential for erratic feed consumption patterns increases with more days on feed and the onset of hotter weather. Feeders should pay extra attention to

bunk management and consistent feed deliveries to minimize feed intake fluctuations. Delivering a greater portion of the feed in the evening helps to shift the heat load to the cooler part of the day. That strategy also provides fresh feed closer to the time when cattle will be more willing to eat during hot weather. Increasing the roughage content in the diet is another strategy to reduce the risk of digestive health issues.

Handle Carefully to Avoid Fatigued Cattle Syndrome

Fatigued Cattle Syndrome, or FCS, is a condition that affects cattle mobility near the time of processing. Affected cattle display an unwillingness to move, or in more severe cases can go down.

This syndrome was originally thought to be caused by feeding beta-agonists. However, researchers have reported that vigorous exercise created the stress responses associated with FCS, especially in heavier, fatter cattle.

Shipping heavier cattle will be unavoidable for the next several months. With that in mind, here are some management tips to minimize the incidence of FCS.

- Move cattle slowly. Cattle that were walked to the load-out area were much less likely to develop FCS compared to those handled at a trot.
- If practical, moving market-ready cattle to a pen closer to the load-out will minimize the distance the cattle need to travel on shipping day.
- Minimizing heat stress when shipping is always important; it becomes even more so when dealing with bigger cattle. Whenever possible cattle should be shipped during the coolest part of the day.

Written by: [Warren Rusche, SDSU Extension Beef Feedlot Management Associate](#), and posted with authors permission. Adapted from original article by inserting U. S Meat Animal Research Center Heat Stress website in place of the state of South Dakota specific website.

Top 10 Alfalfa Harvesting Tips

Jerry Clark, UW-Madison Division of Extension Agriculture Educator, Chippewa County

The challenges hurled at agriculture continue and appear to be coming faster and harder with each turn of the calendar. Last year, while dealing with low commodity prices and one of the wettest planting seasons of all time – if not the wettest – farmers faced the ugly truth of winterkill on a substantial percentage of their alfalfa, hay, and pasture acres. Today, farmers now confront the invisible foe of a virus, a total disruption of the food supply chain, depressed markets, and a future market more unpredictable than before.

With all the uncertainty that goes along with the agricultural industry, two things will happen: crops will get planted and hay will be harvested. As alfalfa harvest season arrives, a few tips to keep in mind might help you focus on the harvest ahead and forget the chaos happening around us.

1. First and foremost, stay safe in the field. If you have weathered the COVID-19 storm, don't be careless and get injured or worse during alfalfa and hay harvest. We often get in a hurry, and if rain is coming, we try to go faster and sometimes forget to stay safe. Slow down and focus on what you are doing in the field.
2. Be sure to harvest at the proper moisture. You will have a higher-quality product if moisture is at the correct content. So, for bunker silos, bags, and piles, start harvesting when alfalfa is between 65% and 70% moisture. For tower silos, cut at 60-65% moisture; for baleage, harvest at around 35% moisture. For dry hay, make sure alfalfa is between 13% and 17% moisture.
3. Your cutting schedule is going to set the stage for the rest of the year. Cut your fields as quickly as you can to consistently capture high-quality forage. Try to avoid a cutting schedule with cuttings scattered throughout the summer – which can happen if you cut one field and get delayed a few days.
4. Make hay when the sun shines. If you get a window of dry weather, that may be the time to make the hay.
5. Work toward rapid dry down. Get alfalfa dried down to the proper moisture quickly. Make windrows as wide as possible. The quicker we can get that hay dried down to the proper moisture, the more starches, carbohydrates, and energy will be captured.
6. Avoid excess wheel traffic. Don't drive randomly across the field, and limit wheel traffic as much as possible. Five to 10 days after cutting, yield is reduced 6% for each day you are driving on the hay after cutting, usually due to breaking stems. The quicker you can get it off after cutting the better.
7. Track the quality of the growing crop. Scissor-cut, sample, or use a Predictive Equation for Alfalfa Quality (PEAQ) stick to estimate alfalfa's optimum quality for harvest. With the PEAQ stick or scissor cut, figure about 20 points less than what the current value is because of storage and harvest losses. If the value is 170 Relative Feed Value (RFV), it's actually going to feed out at 150 RFV.
8. Scout fields for plant development and pests. You can start estimating when to cut by crop scouting if you are not scissor cutting or using a PEAQ stick. Scouting provides the information to know if you should control a pest or manage the pest by harvesting the crop. Look for any diseases, yellowing or nutrition deficiencies.
9. Get your equipment set up and ready. Minimize breakdowns by making sure your tractors, mowers, choppers, balers, trucks, and wagons are maintained and ready to go.
10. Prepare storage. Make sure you have the plastic for your bunkers and piles and have bags and bagging equipment ready. Maintain packing tractors and equipment, and train operators for proper building of piles or bunkers.



Local & Statewide Calendar of Events

June 2020

Due to the current COVID-19 situation, many of our larger programming events are canceled or postponed. Things are changing quickly, please be sure to contact your event organizer or Extension county office before attending an event.

July 2020

- 3 Dunn County Extension Office closed for July 4th Holiday
- 6 Extension educators Furlough Day

September 2020

- 4 Extension educators Furlough Day
- 7 Dunn County Extension Office closed for Labor Day Holiday

Farm Technology Days Postponed to July 20-22, 2021

The Executive Committee of Wisconsin Farm Technology Days 2020 Eau Claire announced that it has postponed this year's event to July 20-22, 2021 because of the impact Covid-19 is anticipated to have across Wisconsin this year. Huntsinger Farms, the 2020 Host Farm, has generously offered to host Farm Technology Days in 2021 in Eau Claire. Eau Claire will fill a gap year in the FTD schedule, as there was no show planned for 2021. Clark County will host the farm show in 2022.

Farmer's Night Out Postponed

Farmer's Night Out, originally scheduled for March 19th, 2020, was postponed. The event will be rescheduled later this fall or winter. Contact Extension for more details or questions. Thank you to all of the sponsors for their support of this event!

2-1-1 Resources Available in Wisconsin

Farmers can reach out to a **free and confidential** resource for all Wisconsin residents. **2-1-1 Wisconsin** is an information helpline and website that links people from all communities and ages to essential health and human services they need, 24 hours a day, seven days a week.

2-1-1 provides access to information and resources including utilities assistance, mental health services, financial and tax assistance, and health care information. You can reach the resource by dialing 2-1-1 on your phone from anywhere in Wisconsin or visiting www.211wisconsin.org. From there, residents are linked to information about local resources from both government and nonprofit organizations.

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 **free and confidential**. Contact Katie via phone (715-232-1636) or kwantoch@wisc.edu.

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