

Fall
Farm &
Ranch
GUIDE





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Make a Succession Plan

It's important to develop a succession plan early on in your farming career. Of course, the goal will be to hand your property down once you have retired. However, it's good insurance to have a plan in place in case of unforeseen injury or circumstances which leave you unable to work.

CONSIDER THE FUTURE

When deciding who will take the reins as your ride off into the sunset, consider the future you want for your farm. Leaving it with someone who shares your goals will make the transition easier, especially if you plan to remain involved.

The experts at Farm Bureau Financial Services urge to ask

yourself these questions when planning your succession order.

Will your successor be as passionate about the land and family business as you are?

Are they committed to be a part of the farm for the long haul?

When the time comes, will you be comfortable in sharing control and management

decisions?

Choosing the right plan to set your farm up for success is something which takes careful consideration and planning.

TRANSFERRING OWNERSHIP

The equipment you have acquired for your farmland is crucial to the success of your

operation. When selling, trading or gifting a piece of machinery, there are likely strict tax implications. Meet with an advisor to ensure your inheritor is legally accountable when making the transition.

If your farm relies on livestock, you will also need to decide if you will sell or gift inventory. Consider if you are

willing to give up total ownership or wish to remain a joint partner when passing down this important element of your operation.

Another important part of the succession plan is passing down your land. This is another sale which may feature tricky tax responsibilities. Consult an attorney with estate experience.

Tractor Safety Checklist

Farms rely on tractors to operate profitably and efficiently. As necessary as these machines are, extreme caution must be executed while using one. According to the Centers for Disease Control and Prevention, in 2016, 417 farmers and farm workers died from a work-related injury. The leading cause of death: tractor overturns and other transportation incidents.

The Texas A&M AgriLife Extension urges operators to inspect these important components of a tractor before entering the driver's seat.

ROLL-OVER PROTECTION STRUCTURE

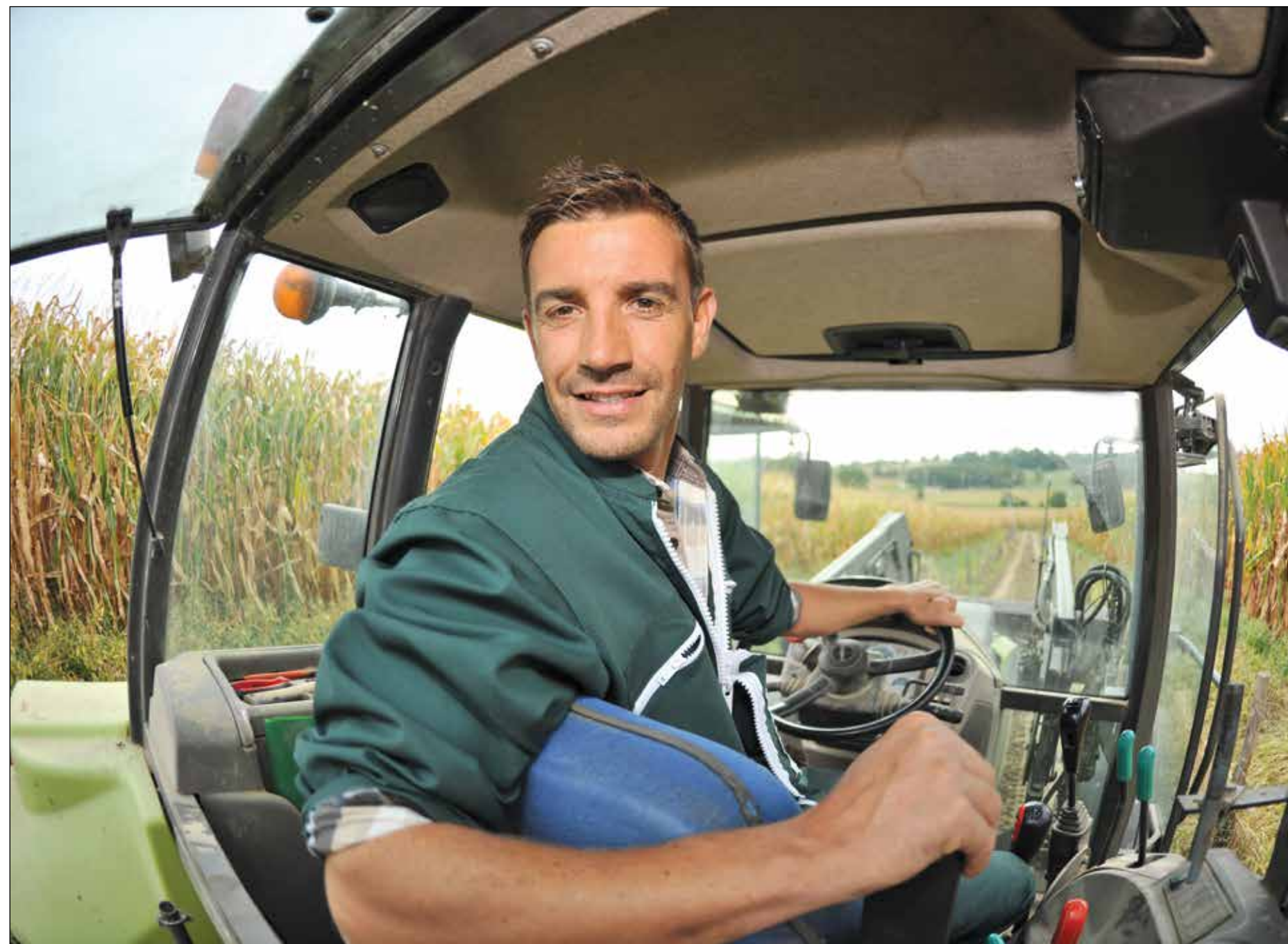
A ROPS is a frame which provides a safe area for the tractor operator in the event of a rollover. The Occupational Safety and Health Act of 1976 required all tractors over 20 horsepower to be equipped with these protective additions. Ensure it is in good condition by inspecting the two- or four-post structure attached to the frame. If you notice more than minor damage, the unit must be replaced.

SEAT SAFETY SWITCH

It's important this switch functions properly as it stops equipment from being started accidentally. This safety device only allows the ignition to begin if it senses an operator sitting in the seat, which helps prevent runaway tractors and tractor run-overs. These incidents are the second most frequent cause of tractor-related deaths while farming.

HYDRAULIC CONNECTIONS

Your machine relies on a hydraulic system to operate attachments. Inspect connec-



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tions at the fittings for leaks and check hoses for damage. Depending on the type of equipment the hydraulics control, a faulty system can be fatal. You should also ensure

you have ample fluid to operate the system.

SLOW-MOVING VEHICLE WARNINGS

Your SMV emblem should

be clean and easily noticed, especially if your workday takes you onto a public thoroughfare. All tractors traveling below 25 miles per hour must have this warning sign locat-

ed on the rear and as centered as possible. Analyze your sign for signs of fading from the sun or damage which makes it unrecognizable.

A Clean Barn Is a Safe Barn

For most operations, the barn is a hub for equipment, supplies, feed and livestock. If you neglect daily cleaning and maintenance, this building can create hazards in an already dangerous industry.

Your barn is likely frequented by workers, visitors and even children. The first rule of limiting injuries is to keep the ground and shelves free from clutter. This includes safely storing tools like pitchforks or shovels and keeping veterinary supplies locked out of reach. Consider these other factors to ensure your barn is a safe environment for both people and livestock.

FIRE SAFETY

Check out these safety tips from the National Fire Protection Agency to ensure your building is up to code:

- Extension cords should never be used.
- Light bulbs must be covered to protect them from dust, moisture and breakage.
- Perform an inspection of the electrical system and make repairs as they are noticed.
- Heaters should be on a sturdy surface to prevent tipping.

HAY STORAGE

Your farm or ranch likely relies on hay for profit or to

keep your livestock fed. Storing it requires great care as just a little moisture can encourage mold growth. Once it is affected, you and your animals are at a serious risk for respiratory hazards.

You should also be aware that moist hay puts introduces another risk for fire. According to the National Ag Safety Database, this type of disaster usually occurs within six weeks of baling and is commonly caused by excessive moisture. With the right mixture of bacteria, temperature and air, hay can spontaneously combust.

LIMIT DUST

While it may be difficult to lower the amount of dust in your barn, you should take proper steps to limit it. The NASD says farmer's lung is an allergy caused by dust from moldy hay, straw and grain. If left untreated, it can cause permanent lung damage. Make it part of your maintenance routine to power wash your floor and equipment regularly.



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Care for Stock in an Emergency

Have an emergency plan in place to deal with livestock evacuations in the case of an emergency. Consider these tips from the American Veterinary Medical Association's procedures to prepare your farm or ranch for a successful evacuation:

Determine where you will bring your herd until danger passes. You can check with local officials for livestock evacuation locations.

Ensure your animals have some form of identification like a microchip or ear tag.

Create an evacuation kit including items like medications, food, water and halters or leads to make transportation easier.

Since you may not be given enough time to react to an imminent disaster, you can also take advantage of assistance programs to protect your livestock, as suggested by the United States Department of Agriculture.

FORAGE PROGRAM

This program is in place to benefit eligible livestock producers who have suffered grazing losses for pastureland with permanent vegetative cover or that is planted specifically for grazing. To be considered for assistance, losses must be due to a qualifying drought condition during the normal grazing period.

You should also keep in mind there are stipulations regarding ownership before you can qualify for the program.

Livestock must have been owned, purchased or entered into a contract during the 60 days before a drought.



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The land in question must have been maintained for commercial use during a farming operation on the beginning date of a drought condition.

The Farm Service Agency states farmers must make a

claim within 30 days after the end of the calendar year in which the grazing loss occurred.

INDEMNITY PROGRAM

To qualify for this program,

eligible livestock owners must have experienced livestock deaths more than normal mortality caused by adverse weather, disease or attacks by animals reintroduced by the federal government.

Farmers must file a claim within 30 days of when the loss was initially noticed and file an application for payment within 90 days of when the eligible loss condition occurred.

Tips for Beating the Heat

Working from sun up to sun down leaves workers and animals in serious danger of heat exhaustion. It's important to your health and operation to remain safe and productive.

One of the most common types of heat-related illnesses is heat stroke. Some of its symptoms include dizziness, unconsciousness, convulsions and even death if not treated properly. Educate yourself and operators of the signs of heat exhaustion and understand when it's time to take a break.

TIPS TO STAY COOL

While farming is a job that has to endure hot conditions, there are several ways you can keep you and your workers safe. Enforce these rules from the Texas A&M AgriLife Extension to have a season free of injury or illness.

Create a rest area: Find an area with cool surroundings and encourage your employees to rest when they begin feeling the stress of working in a hot environment. The location should be near the worksite, so they are more apt to visit.

Provide water: Heat disorders are common among



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those who are dehydrated, so keep plenty of cold water on hand. Encourage employees to take a drink at least every 15 to 20 minutes, as thirst isn't a good indicator of dehydration.

If possible, perform the most stressful tasks during the cooler parts of the day.

HEIGHTENED RISK OF SKIN CANCER

The sun is responsible for dangers outside of exhaustion. The American Academy of Dermatology reports that farmers receive more ultraviolet radiation exposure than the general public for several reasons, including:

They spend long workdays outdoors, especially during May-October.

Sunscreen will likely come off if someone is sweating.

UV radiation reflects off water, sand or light-colored machinery. Even while wearing a hat, the reflection can damage skin.

Farmers are urged to wear protective clothing, reapply water-resistant sunscreen as needed and seek shade when the sun's rays are the strongest, from 10 a.m.–2 p.m.

If you notice any change in your skin condition or a difference in a mole, see a dermatologist immediately.

Get More from Your Ranch

Life on a ranch can mean more than raising livestock and maintaining your land. With the right marketing and creative services, your ranch can create exciting financial opportunities.

CREATE AN EXCITING GETAWAY

Analyze your property to discover where land is going unutilized. You may discover you have the room to create an enticing getaway for those looking for a relaxing vacation.

Consider using your extra land to turn your ranch into a resort by developing these exciting additions:

Winery: This investment won't turn a profit overnight, in fact, the Cornell Horticultural Business Management and Marketing Program states it typically takes at least five years before vineyards produce mature yields. If you have the capital to back the beginning stages of a winery, it can be highly profitable later.

Horseback riding: Offer your guests an exciting way to view your property by investing in trained horses.

Spa: Develop a signature retreat with massages, saunas



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and workout experiences for your guests to unwind after a day of exploring your ranch.

MARKET TO THE PUBLIC

Once you have designed an attractive guest ranch, you

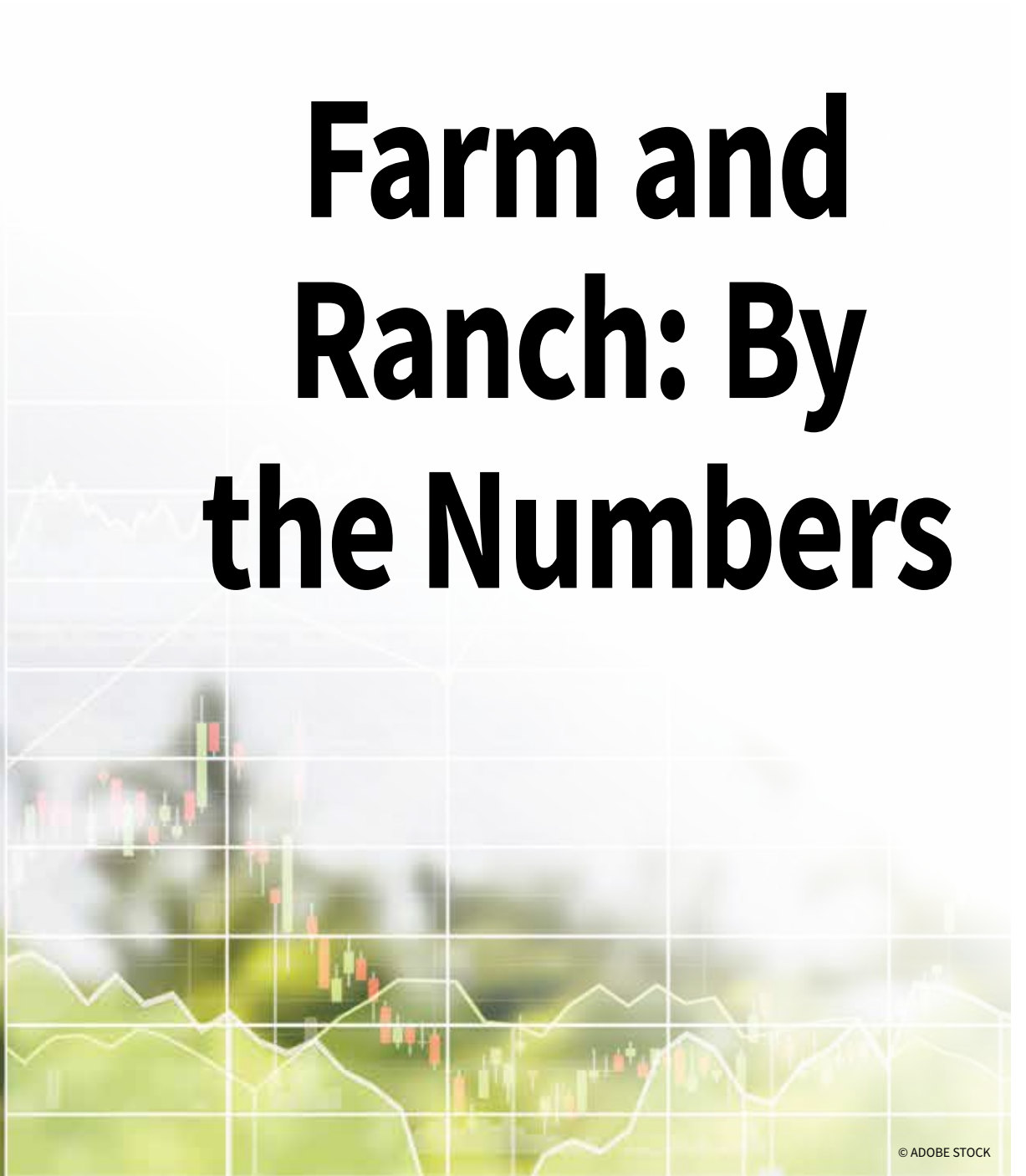
need to get the word out to entice the public to visit. To stand out in this competitive industry, follow these tips from the North Dakota State University Agriculture Department.

Make your advertising dollars count by analyzing the effectiveness of each ad. You can track these conversions by comparing dollars spent to the number of clients who visit based on your efforts.

You can create a website which showcases the numerous services you offer. Highlight the different packages you provide for romantic getaways, family friendly events or weddings.



Farm and Ranch: By the Numbers



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The American economy relies heavily on the farm and ranch industry to feed families, maintain land and provide employment.

According to the most recent Census of Agriculture, in 2012, the United States Department of Agriculture reports there were 3.2 million farmers who operated 2.1 million farms, covering 915 million

acres which generated food, fuel and fiber for Americans and others around the world.

Here are some other incredible statistics from the American Farm Bureau Federation regarding the industry's importance to our country.

- About 99 percent of United States' farms are operated by families, individuals or family partnerships.
- One U.S. farm feeds 165 people annually in America and abroad.
- By 2050, the global population is expected to increase to 9.7 billion people. Farmers will be challenged

with growing about 70 percent more food than what is produced today.

- American agricultural products accounted for \$135.5 billion in exports around the world, in 2016.
- Farmers and ranchers typically receive only .15 of every dollar spent on food at home and abroad. The rest is necessary to finance their operation.
- Farming accounts for about 1 percent of the United States gross-domestic product.
- Women make up 30 percent of the total number of U.S. farmer operators.

• The top three United States' farm products are: cattle and calves, corn and dairy products.

- Farm and ranch families comprise only 2 percent of the U.S. population.
- Approximately 25 percent of U.S. farm products are exported each year.
- Since 1950, the U.S. corn yield has increased more than 360 percent.
- About 8 percent of the United States' farms market foods locally, through direct-to consumer or inter-mediated sales.