Risk Mitigation
What Are You Doing To Protect Your Farm?

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Manitoba

Increased volatility in all aspect of agriculture

- Business Risk Management Programs can help to take out the risk of these volatile issues
  - Commodity prices
  - Input prices – feed, fertilizer, and fuel
  - Environment – drought to flood
- Other Risks to manage
  - Interest rates
  - Land values
  - Equipment prices and increased maintenance costs

Available BRM Programs

- Business Risk Management (BRM) programs address a variety of risks:
  - **AgriStability**: large margin declines from commodity price declines, production losses and/or input cost increases
  - **AgriInvest**: smaller income declines
  - **AgriInsurance**: crop and forage production losses
  - **AgriRecovery**: extraordinary costs from disasters

- Currently, government priorities are to:
  - Improve AgriStability
  - Link programs to environmental outcomes

AgriInvest

- No changes to program parameters
  - Producers receive a matching government contribution of 1% of Allowable Net Sales (ANS) up to $10,000

- Producers with ANS of $1 million or more will be required to have an Environmental Farm Plan (EFP) to get the government contribution
  - NEW: Complete an EFP online!
  - Visit www.ManitobaEFP.ca

AgriStability

- Compensation rate will increase from 70% to 80%
- Administrative changes are proposed to make AgriStability more:
  - Simple
  - Timely
  - Predictable

AgriStability - Simple

Value of Production Calculation

- Value of production to be calculated as production times price
  - Moving away from the current calculation of sales minus purchases, changes in inventory, payables & receivables

Reference Margin Calculation

- Producers filing income taxes on a cash basis would have a reference margin based on cash, not accrual
  - Eliminates need to submit inventory, payables, receivables info

- **New Signup**
- **Complete the New and rejoining participant information form**
- To enrol in AgriStability for the 2023 program year:
- Return the New and rejoining participant information form to us by April 30, 2023.

AgriStability – Timely and Predictable

Earlier Application Deadline

- Moving application deadlines to earlier dates allow for timelier processing and payments
  - Move up claim application deadline to April 30 (or June 30) from current September 30

Earlier Coverage Notices

- If producers submit production plans for upcoming program year, then governments issue an earlier coverage notice showing a more accurate reference margin

AgriInvest and AgriStability – Timelines

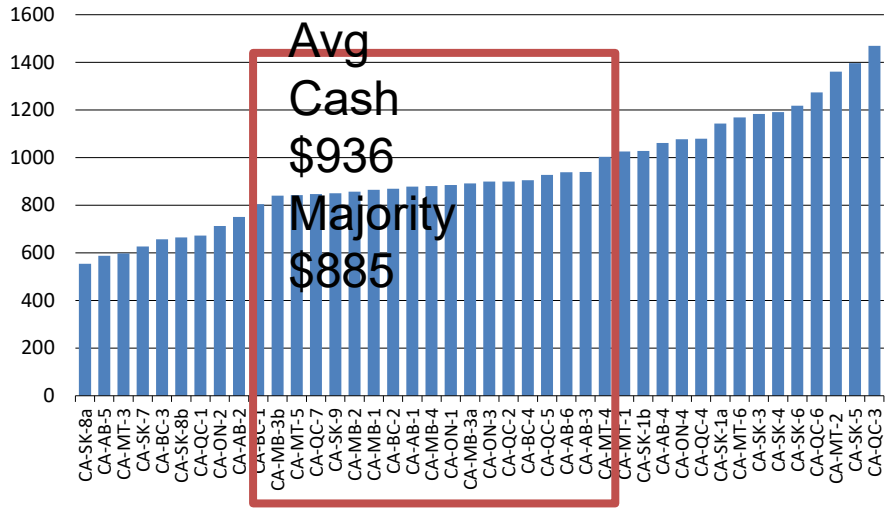
- The requirement for an EFP in AgriInvest is expected to start as of the 2025 program year
  - Only for those with ANS of more than $1 million

- The increase in the AgriStability compensation rate from 70% to 80% is scheduled for the 2023 program year
  - Expected to result in increased payments to Manitoba producers

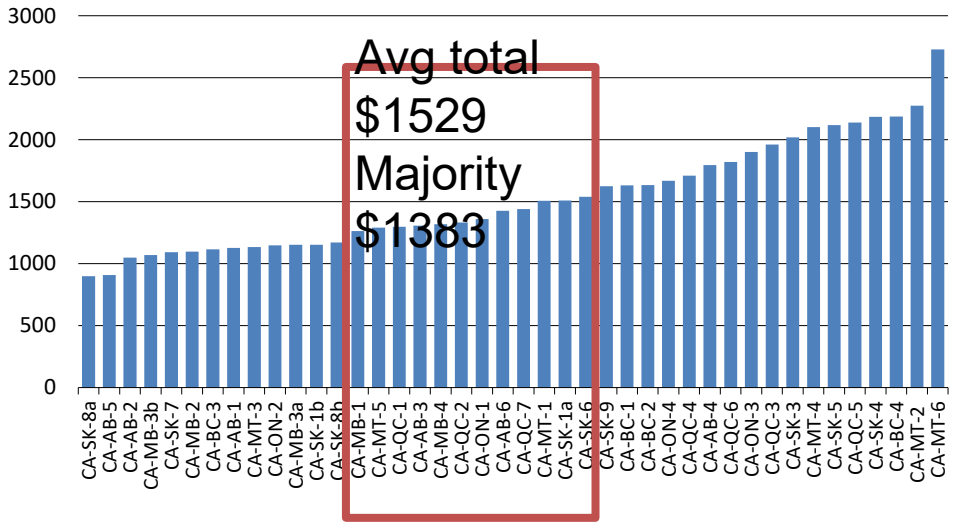
- Other AgriStability changes expected to be partially implemented in 2023 and fully implemented in 2024

National COP Network

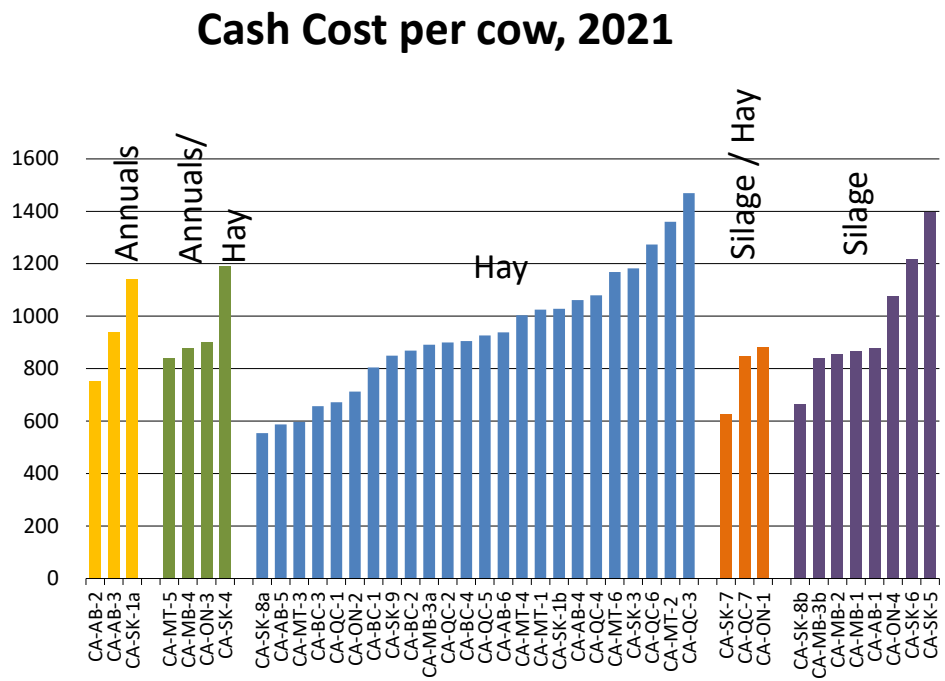
Cash Costs per cow

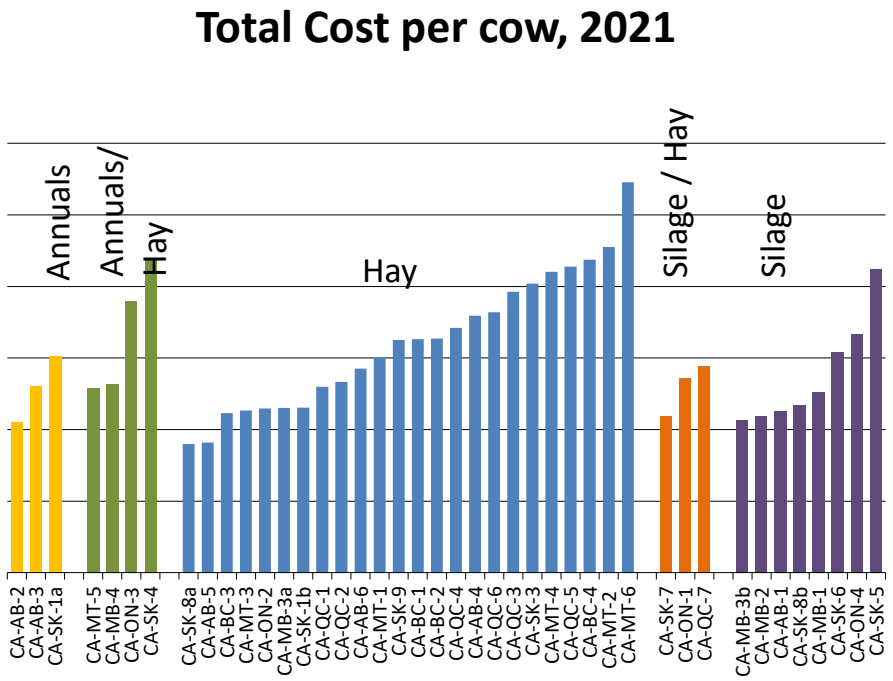


Total Costs per cow



Costs by Winter Feed





Agri-Insurance Forage

AgriInsurance Analysis

MASC Forage Region Map | MASC Forage Insurance

	Forage Region 1	Basic Hay		Alfalfa Grass - Select Hay				Alfalfa - Select Hay				Greenfeed
	Risk Area 4	80% Coverage		More Than 4 Year Stand		4 Years or Less Stand		More Than 4 Year Stand		4 Years or Less Stand		
	Based on 2022 MASC data	Low - $58/tonne	High - $97/tonne	70% Coverage	80% Coverage	70% Coverage	80% Coverage	70% Coverage	80% Coverage	70% Coverage	80% Coverage	80% Coverage
A.	**Hay Acres**	160	160	160	160	160	160	160	160	160	160	160
Coverage												
B.	Probable Yield - IC (tons/acre)	1.553	1.553	1.495	1.495	2.134	2.134	1.732	1.732	2.406	2.406	2.205
C.	Probable Yield (1,500 lb. bales/ac)	2.07	2.07	1.99	1.99	2.85	2.85	2.31	2.31	3.21	3.21	2.94
D.	Prob. Total No. of 1,500 lb. Bales	331	331	318	318	456	456	370	370	514	514	470
E.	Premium ($/Acre)	**$3.27**	**$5.28**	**$5.25**	**$7.87**	**$5.25**	**$7.87**	**$7.58**	**$11.24**	**$7.58**	**$11.24**	**$21.77**
F.	Premium (Total $) = A x C	**$523**	**$845**	**$840**	**$1,259**	**$840**	**$1,259**	**$1,213**	**$1,798**	**$1,213**	**$1,798**	**$3,483**
G.	Premium Cost (% of Insured) = E/M	5.0%	4.8%	3.4%	4.5%	2.4%	3.2%	3.6%	4.6%	2.6%	3.3%	10.1%

Forage Coverage Calculation

Forage Region 1 Risk Area 4		Basic Hay 80% Coverage		Alfalfa Grass - Select Hay More Than 4 Year Stand		Alfalfa Grass - Select Hay 4 Years or Less Stand		Alfalfa - Select Hay More Than 4 Year Stand		Alfalfa - Select Hay 4 Years or Less Stand		Greenfeed
Based on 2022 MASC data		Low - $58/tonne	High - $97/tonne	70% Coverage	80% Coverage	70% Coverage	80% Coverage	70% Coverage	80% Coverage	70% Coverage	80% Coverage	80% Coverage
Coverage Calculation												
H.	Coverage (tons/acre) = B x %	1.242	1.242	1.047	1.196	1.494	1.707	1.212	1.386	1.684	1.925	1.764
I.	Coverage ($/ton)	$52.62	$88.00	$146.06	$146.06	$146.06	$146.06	$175.99	$175.99	$175.99	$175.99	$122.50
J.	Coverage (1,500 lb. bales/acre)	1.66	1.66	1.40	1.59	1.99	2.28	1.62	1.85	2.25	2.57	2.35
K.	Coverage No. of 1,500 lb. Bales	265	265	223	255	319	364	259	296	359	411	376
L.	Coverage ($/bale)	$39.46	$66.00	$109.54	$109.54	$109.54	$109.54	$132.00	$132.00	$132.00	$132.00	$91.88
M.	Coverage ($/acre) = H x I	**$65.35**	**$109.29**	**$152.92**	**$174.68**	**$218.21**	**$249.32**	**$213.30**	**$243.93**	**$296.37**	**$338.79**	**$216.09**
N.	Coverage (Total $) = A x M	**$10,456**	**$17,487**	**$24,467**	**$27,949**	**$34,913**	**$39,891**	**$34,129**	**$39,028**	**$47,420**	**$54,206**	**$34,574**

Forage Indemnity Calculation

Forage Region 1 / Risk Area 4	Basic Hay 80% Coverage		Alfalfa Grass - Select Hay				Alfalfa - Select Hay				Greenfeed
			More Than 4 Year Stand		4 Years or Less Stand		More Than 4 Year Stand		4 Years or Less Stand		
Based on 2022 MASC data	Low - $58/tonne	High - $97/tonne	70% Coverage	80% Coverage	70% Coverage	80% Coverage	70% Coverage	80% Coverage	70% Coverage	80% Coverage	80% Coverage
Indmenity Calculation											
O. Avg. Forage Yield (bales/acre)	1.00		(0.75 tons/acre)								
P. Avg. Total No. of 1,500 lb. Bales	160	160	160	160	160	160	160	160	160	160	160
Q. Percent of Probable Yield	48%	48%	50%	50%	35%	35%	43%	43%	31%	31%	34%
R. Forage Indemnity (bales/acre) = J - O	0.66	0.66	0.40	0.59	0.99	1.28	0.62	0.85	1.25	1.57	1.35
S. Forage Indemnity (tons/acre) = H - O	0.492	0.492	0.297	0.446	0.744	0.957	0.462	0.636	0.934	1.175	1.014
T. Forage Indemnity (% of coverage)	39.6%	39.6%	28.4%	37.3%	49.8%	56.1%	38.1%	45.9%	55.5%	61.0%	57.5%
U. Est. Forage Indemnity ($/acre) = I x S	**$25.89**	**$43.29**	**$43.38**	**$65.14**	**$108.67**	**$139.78**	**$81.31**	**$111.93**	**$164.38**	**$206.79**	**$124.22**
V. Estimated Forage Indemnity = A x U	**$4,142**	**$6,927**	**$6,941**	**$10,423**	**$17,387**	**$22,364**	**$13,009**	**$17,909**	**$26,301**	**$33,087**	**$19,874**
Hay Disaster Benefit Calculation											
X. Significant MB hay yield loss	Yes		(more than 20% of the producers insured by AgriInsurance have less than 50% of their long-term probable yield)								
Y. Est. HDB ($/acre) = S x $39.92/ton	**$19.64**	**$19.64**	**$11.86**	**$17.80**	**$29.70**	**$38.20**	**$18.44**	**$25.39**	**$37.28**	**$46.90**	n/a
Z. Est. Hay Disaster Benefit = A x Y	**$3,142**	**$3,142**	**$1,897**	**$2,848**	**$4,752**	**$6,112**	**$2,951**	**$4,062**	**$5,965**	**$7,504**	n/a
Total Indemnity + HDB											
AA. Est. Indemnity + HDB ($/acre) = U + Y	**$45.53**	**$62.93**	**$55.23**	**$82.94**	**$138.36**	**$177.98**	**$99.75**	**$137.32**	**$201.66**	**$253.69**	**$124.22**
AB. Est.Indemnity + HDB = V + Z	**$7,284**	**$10,069**	**$8,837**	**$13,271**	**$22,138**	**$28,476**	**$15,960**	**$21,971**	**$32,266**	**$40,591**	**$19,874**

Costs not covered by Agri insurance

Forage Region 1 / Risk Area 4	Basic Hay 80% Coverage		Alfalfa Grass - Select Hay				Alfalfa - Select Hay				Greenfeed
			More Than 4 Year Stand		4 Years or Less Stand		More Than 4 Year Stand		4 Years or Less Stand		
	Low - $58/tonne	High - $97/tonne	70% Coverage	80% Coverage	70% Coverage	80% Coverage	70% Coverage	80% Coverage	70% Coverage	80% Coverage	80% Coverage
Costs Not Covered By AgriInsurance											
Operating Costs	$150.13	$106.18	$62.55	$40.79	$0.00	$0.00	$54.19	$23.56	$0.00	$0.00	$42.42
Operating & Fixed Costs	$271.17	$227.22	$183.60	$161.83	$118.31	$87.20	$175.23	$144.60	$92.16	$49.74	$163.46
Total Costs	**$302.37**	**$258.42**	**$214.80**	**$193.03**	**$149.51**	**$118.40**	**$206.43**	**$175.80**	**$123.36**	**$80.94**	**$202.46**
AgriInsurance Risk Ratio	(AgriInsurance Coverage / Cost)										
Operating Costs	30%	51%	71%	81%	101%	116%	80%	91%	111%	127%	84%
Total Costs	18%	30%	42%	48%	59%	68%	51%	58%	71%	81%	52%

*Based on 2022 MASC data

Agri Insurance Silage

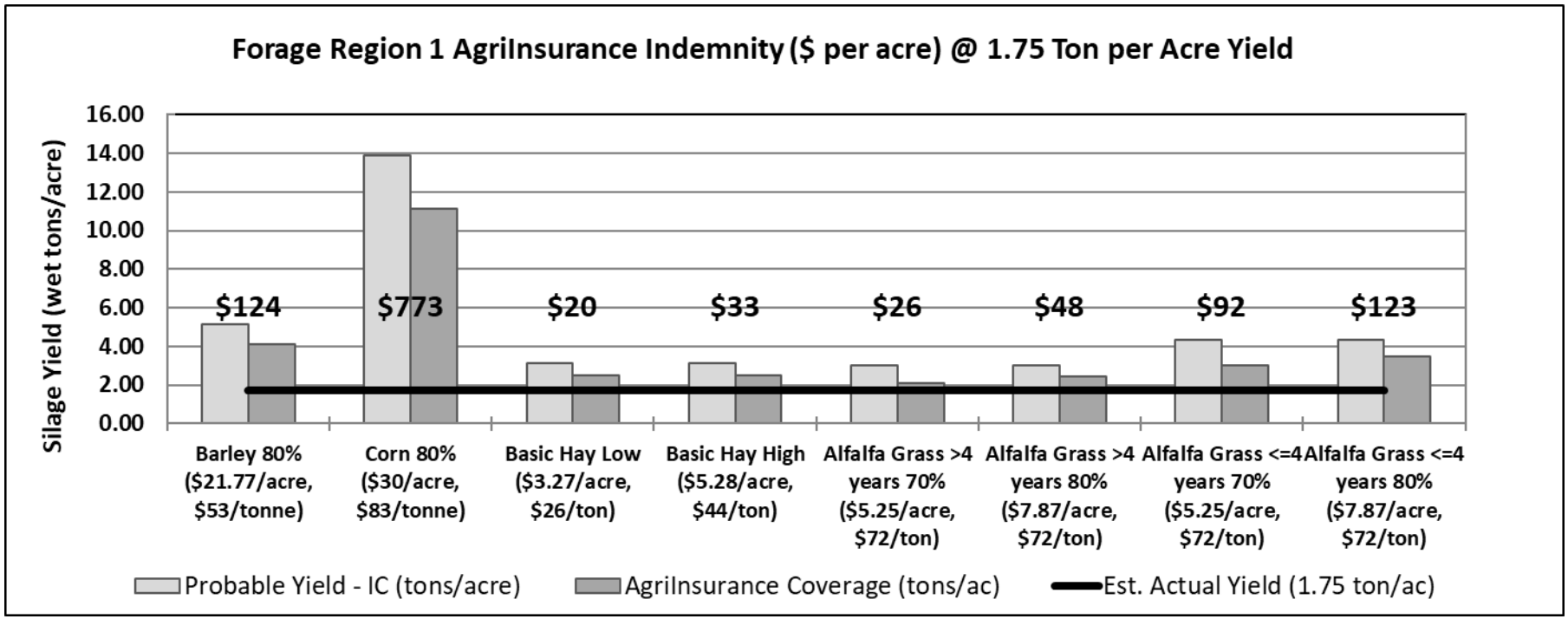
	Forage Region 1 Risk Area 4	Barley Silage	Corn Silage	Alfalfa Grass Silage					
				Basic Hay option		Select Hay option			
				80% Coverage		More Than 4 Year Stand		4 Years or Less Stand	
	Based on 2022 MASC data	80% Coverage	80% Coverage	Low - $23/tonne	High - $38/tonne	70% Coverage	80% Coverage	70% Coverage	80% Coverage
A.	**Silage Acres**	**160**	**160**	**160**	**160**	**160**	**160**	**160**	**160**
Coverage									
B.	Probable Yield - IC (tons/acre)	5.141	13.885	3.142	3.142	3.024	3.024	4.318	4.318
C.	Premium ($/Acre)	**$21.77**	**$30.00**	**$3.27**	**$5.28**	**$5.25**	**$7.87**	**$5.25**	**$7.87**
D.	Premium (Total $) = A x C	**$3,483**	**$4,800**	**$523**	**$845**	**$840**	**$1,259**	**$840**	**$1,259**
E.	Premium Cost (% of Insured) = C/H	10.1%	3.3%	5.0%	4.8%	3.4%	4.5%	2.4%	3.2%
Coverage Calculation									
F.	Coverage (tons/acre) = B x %	4.113	11.108	2.514	2.514	2.117	2.419	3.023	3.454
G.	Coverage ($/ton)	$52.54	$82.58	$26.01	$43.50	$72.19	$72.19	$72.19	$72.19
H.	Coverage ($/acre) = F x G	**$216.09**	**$917.30**	**$65.40**	**$109.38**	**$152.85**	**$174.68**	**$218.18**	**$249.35**
I.	Coverage (Total $) = A x H	**$34,574**	**$146,768**	**$10,464**	**$17,501**	**$24,456**	**$27,949**	**$34,909**	**$39,896**

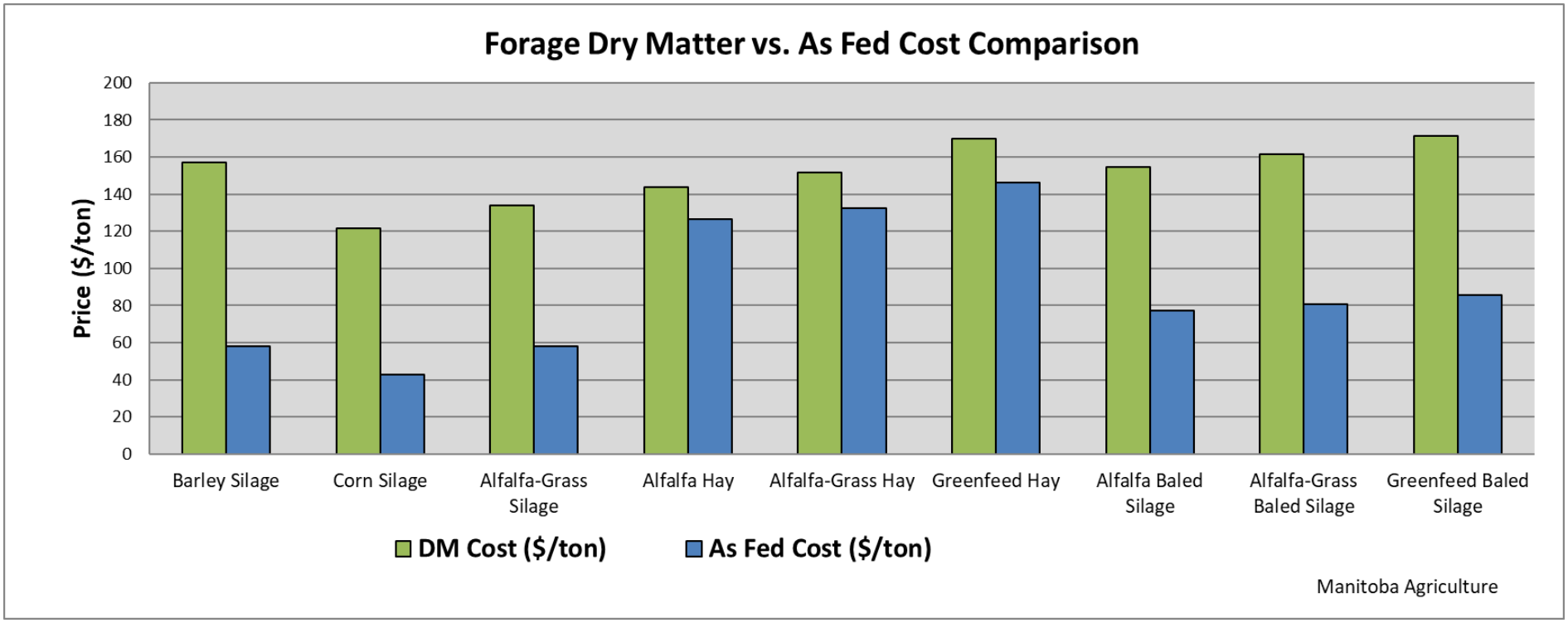
Silage Indemnity Calculation

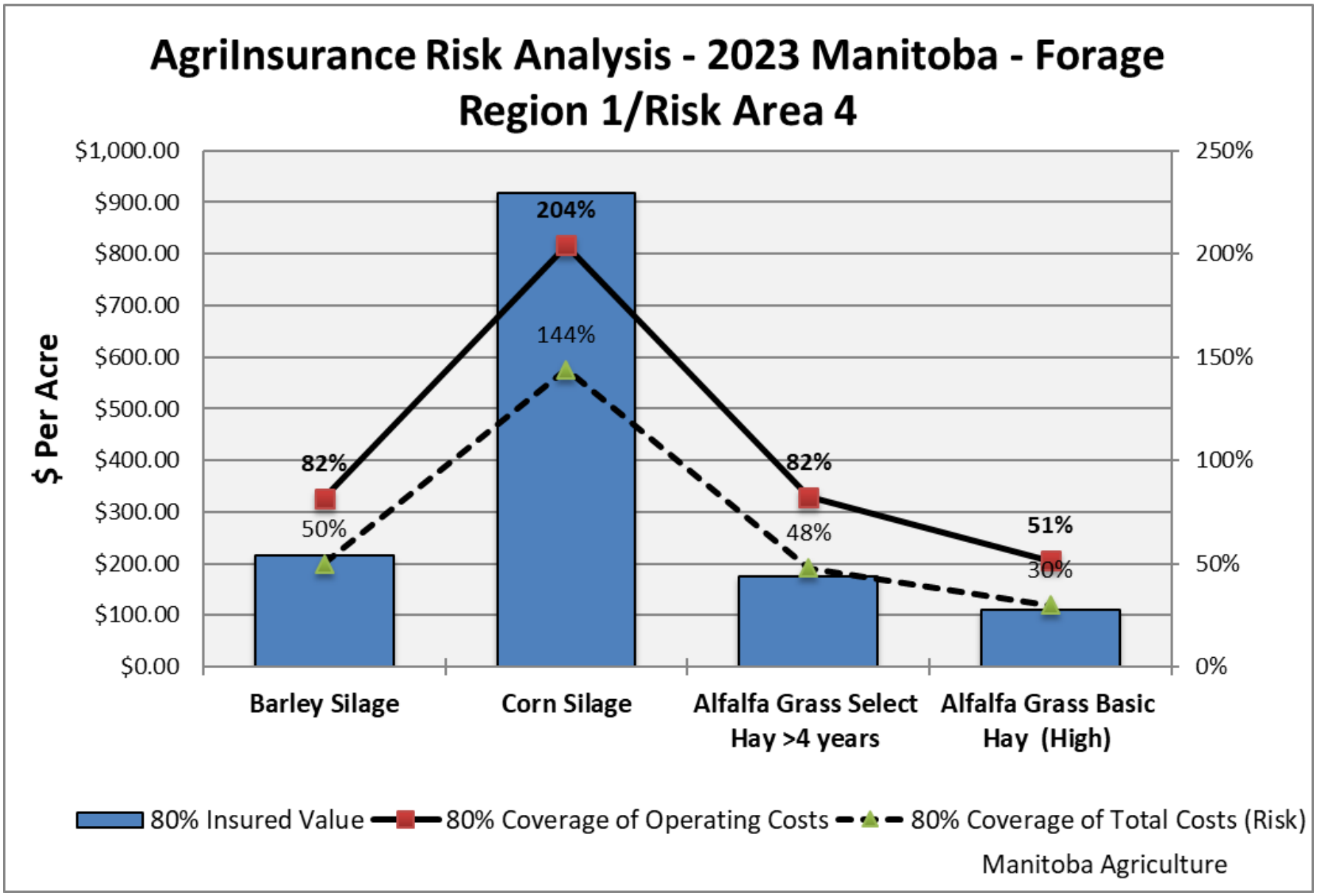
Forage Region 1 Risk Area 4		Barley Silage	Corn Silage	Alfalfa Grass Silage					
				Basic Hay option		Select Hay option			
				80% Coverage		More Than 4 Year Stand		4 Years or Less Stand	
	Based on 2022 MASC data	80% Coverage	80% Coverage	Low - $23/tonne	High - $38/tonne	70% Coverage	80% Coverage	70% Coverage	80% Coverage
Indmenity Calculation									
J.	Avg.Silage Yield (tons/acre)	1.75							
K.	Avg. Total No. of tons	280	280	280	280	280	280	280	280
L.	Percent of Probable Yield	34%	13%	56%	56%	58%	58%	41%	41%
M.	Forage Indemnity (tons/acre) = F - J	2.363	9.358	0.764	0.764	0.367	0.669	1.273	1.704
N.	Forage Indemnity (% of coverage)	57.5%	84.2%	30.4%	30.4%	17.3%	27.7%	42.1%	49.3%
O.	Est. Forage Indemnity ($/acre) = G x M	**$124.15**	**$772.78**	**$19.87**	**$33.23**	**$26.49**	**$48.30**	**$91.90**	**$123.01**
P.	Estimated Forage Indemnity = A x O	**$19,865**	**$123,645**	**$3,179**	**$5,317**	**$4,239**	**$7,727**	**$14,704**	**$19,682**
Hay Disaster Benefit Calculation				(more than 20% of the producers insured by AgriInsurance have less than 50% of their long-term probable yield)					
Q.	Significant MB hay yield loss	Yes							
R.	Est. HDB ($/acre) = M x $19.73/ton	n/a	n/a	**$15.07**	**$15.07**	**$7.24**	**$13.20**	**$25.12**	**$33.62**
S.	Est. Hay Disaster Benefit = A x R	n/a	n/a	**$2,412**	**$2,412**	**$1,159**	**$2,112**	**$4,019**	**$5,379**
Total Indemnity + HDB									
T.	Est. Indemnity + HDB ($/acre) = O + R	**$124.15**	**$772.78**	**$34.95**	**$48.31**	**$33.73**	**$61.49**	**$117.01**	**$156.63**
U.	Est.Indemnity + HDB = P + S	**$19,865**	**$123,645**	**$5,591**	**$7,729**	**$5,398**	**$9,839**	**$18,722**	**$25,061**

Agri Insurance Silage Cost not Covered

Forage Region 1 / Risk Area 4	Barley Silage	Corn Silage	Alfalfa Grass Silage					
			Basic Hay option		Select Hay option			
			80% Coverage		More Than 4 Year Stand		4 Years or Less Stand	
Based on 2022 MASC data	80% Coverage	80% Coverage	Low - $23/tonne	High - $38/tonne	70% Coverage	80% Coverage	70% Coverage	80% Coverage
Breakeven Calculation								
Est. Breakeven yield (tons/acre)	3.699	10.745	2.388	2.393	2.044	2.310	2.950	3.345
Costs Not Covered By AgriInsurance								
Operating Costs	$48.29	$0.00	$147.24	$103.27	$59.80	$37.96	$0.00	$0.00
Operating & Fixed Costs	$177.60	$0.00	$276.55	$232.57	$189.10	$167.27	$123.77	$92.60
Total Costs	**$217.43**	**$0.00**	**$300.13**	**$256.15**	**$212.68**	**$190.85**	**$147.35**	**$116.18**
AgriInsurance Risk Ratio			(AgriInsurance Coverage / Cost)					
Operating Costs	82%	204%	31%	51%	72%	82%	103%	117%
Total Costs	50%	144%	18%	30%	42%	48%	60%	68%


Forage Region 1 AgriInsurance Indemnity ($ per acre) @ 1.75 Ton per Acre Yield
Silage Yield (wet tons/acre)
16.00
14.00
12.00
10.00
8.00
6.00
4.00
2.00
0.00
$124
$773
$20
$33
$26
$48
$92
$123
Barley 80% ($21.77/acre, $53/tonne)
Corn 80% ($30/acre, $83/tonne)
Basic Hay Low ($3.27/acre, $26/ton)
Basic Hay High ($5.28/acre, $44/ton)
Alfalfa Grass >4 years 70% ($5.25/acre, $72/ton)
Alfalfa Grass >4 years 80% ($7.87/acre, $72/ton)
Alfalfa Grass <=4 years 70% ($5.25/acre, $72/ton)
Alfalfa Grass <=4 years 80% ($7.87/acre, $72/ton)
Probable Yield - IC (tons/acre)
AgriInsurance Coverage (tons/ac)
Est. Actual Yield (1.75 ton/ac)


Forage Dry Matter vs. As Fed Cost Comparison
Price ($/ton)
200
180
160
140
120
100
80
60
40
20
0
Barley Silage
Corn Silage
Alfalfa-Grass Silage
Alfalfa Hay
Alfalfa-Grass Hay
Greenfeed Hay
Alfalfa Baled Silage
Alfalfa-Grass Baled Silage
Greenfeed Baled Silage
DM Cost ($/ton)
As Fed Cost ($/ton)
Manitoba Agriculture

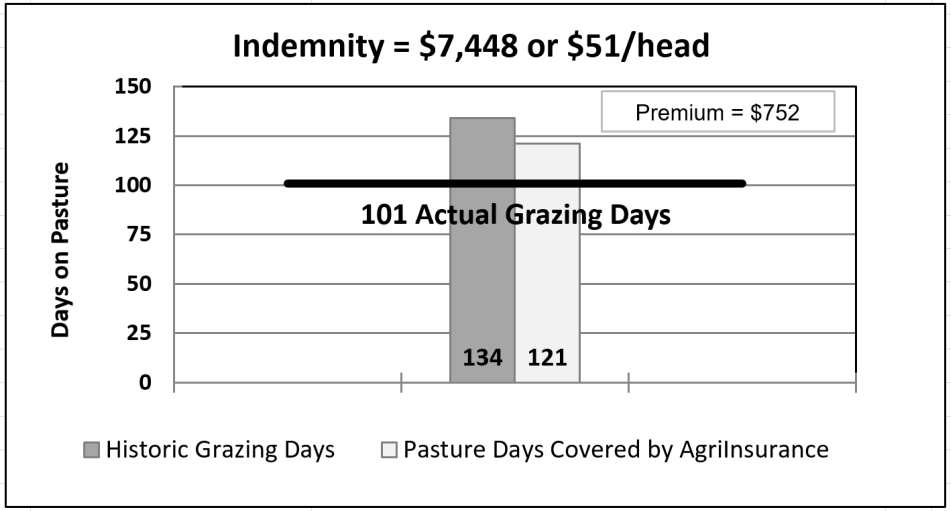

AgriInsurance Risk Analysis - 2023 Manitoba - Forage
Region 1/Risk Area 4
$ Per Acre
$1,000.00
$900.00
$800.00
$700.00
$600.00
$500.00
$400.00
$300.00
$200.00
$100.00
$0.00
250%
200%
150%
100%
50%
0%
82%
50%
204%
144%
82%
48%
51%
30%
Barley Silage
Corn Silage
Alfalfa Grass Select Hay >4 years
Alfalfa Grass Basic Hay (High)
80% Insured Value
80% Coverage of Operating Costs
80% Coverage of Total Costs (Risk)
Manitoba Agriculture

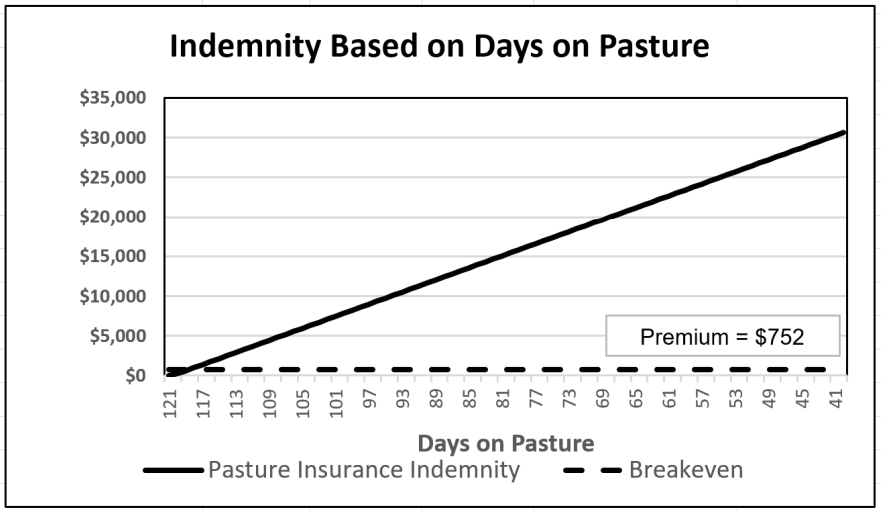
Summer Feed Production Risk
Pasture Days Insurance

Coverage Calculation		
Animal Unit Days (190 AU x 134 days)	**25,460**	AU Days
Pasture Guarantee (25,460 x 90% or 121 days)	**22,914**	AU Days
Estimated Dollar Coverage (22,914 AU Days x $2 per AU)	**$45,828.00**	
Est. Avg. Coverage ($/head/season) = ($45,828 ÷ 146 head)	**$313.89**	
Est. Avg. Coverage ($/head/day) = ($313.89 ÷ 134 days)	**$2.34**	
Premium Calculation		
Premium = Expected number of Grazing Days x Animal Units x coverage Level x Insurable Value x Premium Rate %		
Premium = (134 x 190 X 90% x $2 x 4.1%)	**$1,878.95**	
Estimated Producer Premium = ($1,878.95 x 40%)	**$751.58**	(1.64 % of insured
Est. Premium ($/Acre) = ($751.58 ÷ 800 acres)	**$0.94**	
Est. Premium ($/head/season) = ($751.58 ÷ 146 head)	**$5.15**	
Est. Premium ($/head/day) = ($5.15 ÷ 134 days)	**$0.0384**	

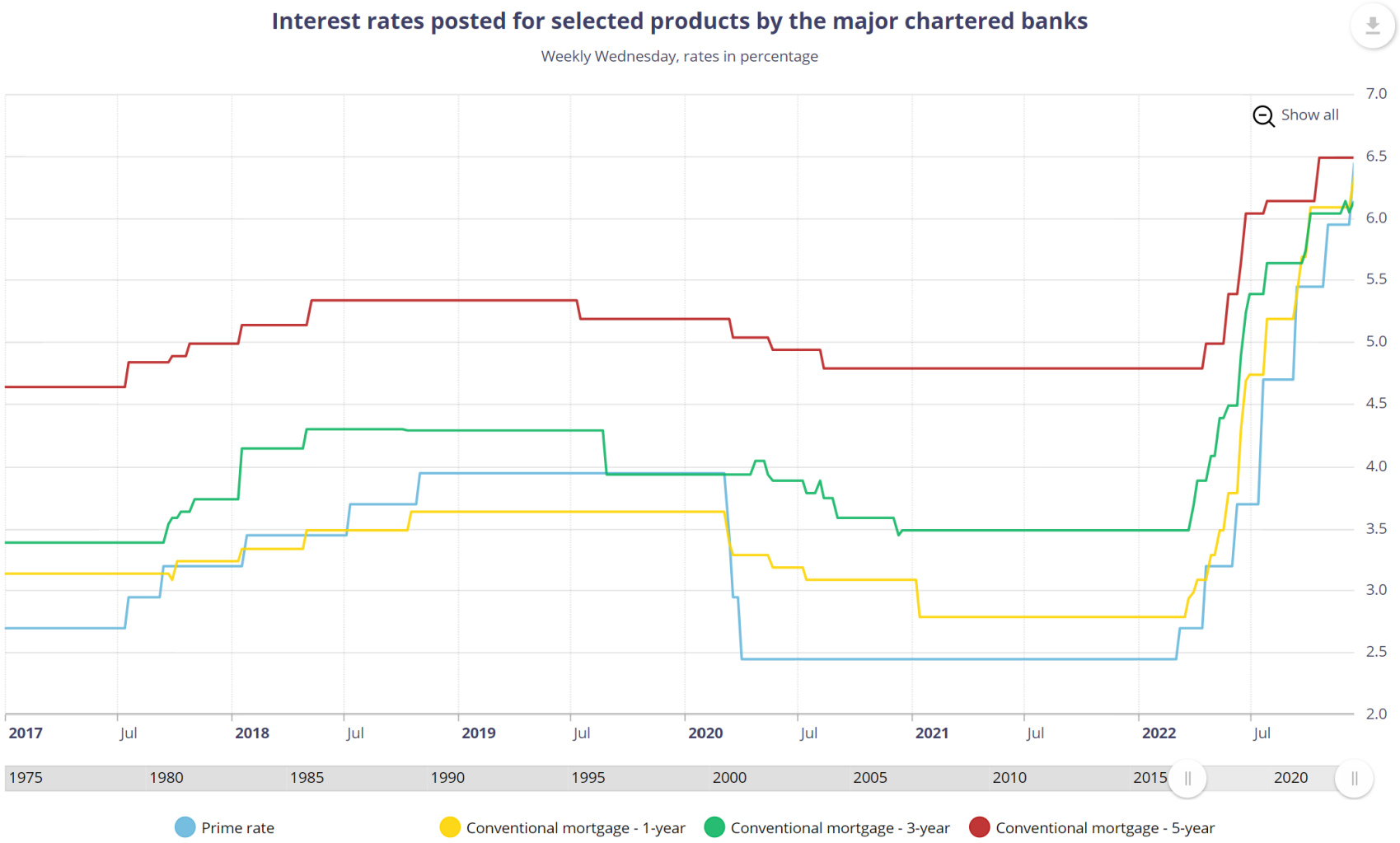
Summer Feed Production Risk
Pasture Days Insurance

Pasture Insurance Indemnity (based on 146 Head and 800 Acres @ 134 days historic grazing period)





Interest rates



LoanPlan - Loan Calculator

Printed: 2022-12-15

*** Enter changes to BLUE numbers only ***

Basic Loan Information

Amount	$250,000	Annual Interest Rate	8.000%
Start Date of Loan	01-Jan-23	Length of Loan, Years	1
		Payments Per Year	annual

Payment Information

			1
Calculated Payment	$270,000.00	Total Payments	1
Entered Payment	$0.00		

Summary Information

Total Paid	$270,000.00	Accelerated Principle Paid	$0.00
Interest Paid	$20,000.00	Interest Saved	$0.00
		Number of Payments Reduced	0

Pmnt #	Start of Period	Scheduled Balance	Actual Balance	Payment	Interest	Principal	Additional Principal Paid
1	01-Jan-23	$250,000.00	$250,000.00	$270,000.00	$20,000.00	$250,000.00	$0.00

Operating Loans

- Increasing interest rates
  - Take out cost by utilising Manitoba Livestock Cash Advance
  - Participate in Agristability or LPI

How much can you receive?

- Under the APP, you may be eligible to receive up to $1,000,000, with:
- the federal government paying the interest on the first $100,000 per program year. On June 23, 2022, the Minister of Agriculture and Agri-Food announced a temporary increase to the interest-free limit for advances under the Advance Payments Program (APP) to $250,000.00 The change will make the purchase of important inputs such as fuel, fertilizer and seed more affordable for producers.
- preferential interest rates on advance amounts over the interest free limit (MLCA's Interest Bearing rate is Prime -0.15%)
- Your cash advance is calculated based on up to 50% of the anticipated market value of the eligible agricultural products that you will produce or have in storage. You cannot have more than $1,000,000 in advances outstanding at any one time.

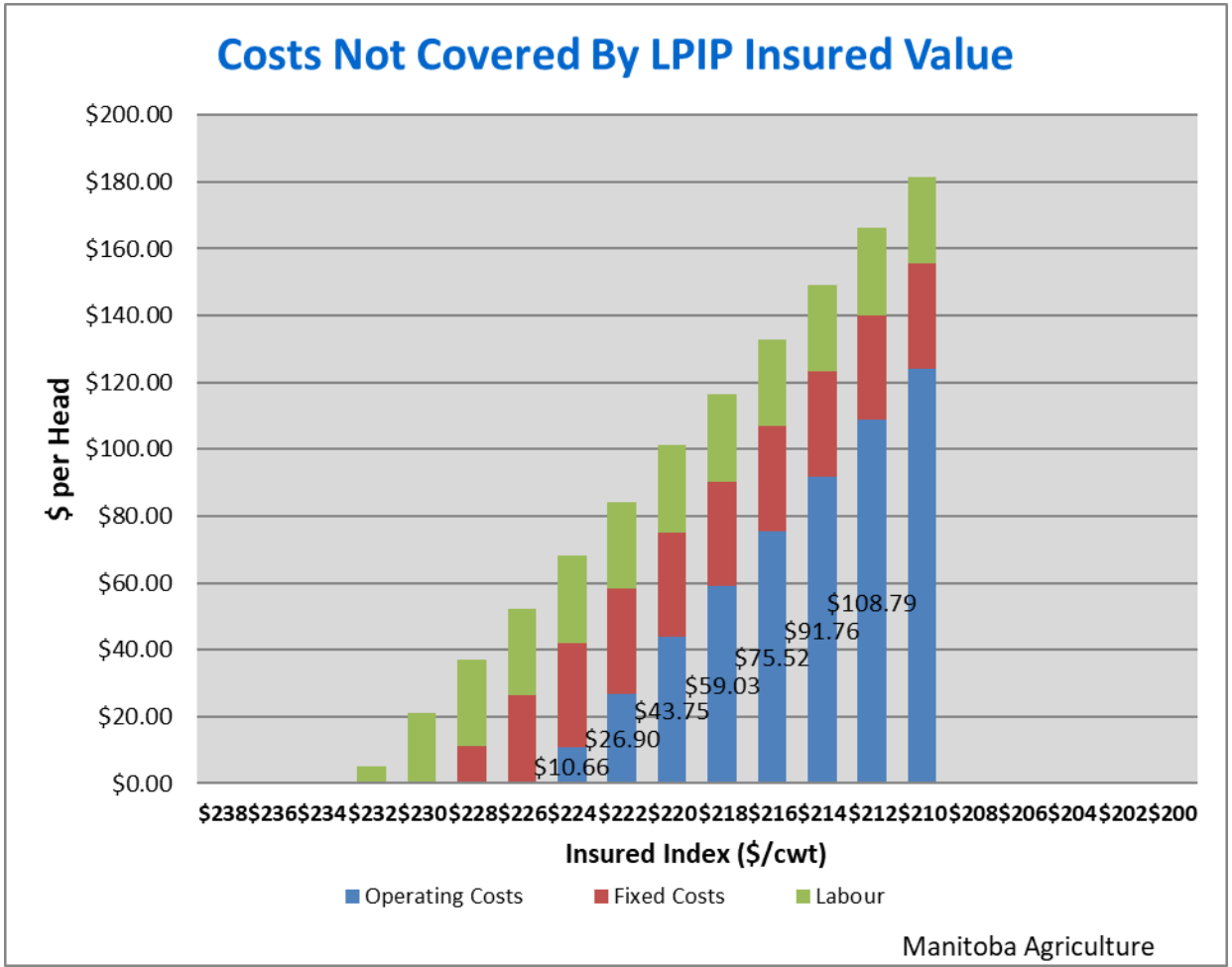
Contact Information

- For more information on the Advance Payments Program
- Call MLCA : 1-866-869-4008
- Email: mlca.cashadv@mymts.net
- Website: manitobalivestock.com

Photo Credit: Nicole Ridder

Livestock Commodity Price Protection

- Livestock price insurance



Agristability

- AgriStability provides whole-farm coverage.
- AgriStability provides coverage for losses caused by rising input costs and declining commodity prices, in addition to production risks.
- AgriInsurance covers 100 per cent of loss below the guaranteed yield, whereas AgriStability pays 70 per cent of the decline greater than 30 per cent of reference margin.
- AgriInsurance payments are allowable income in AgriStability, helping maintain and stabilize a producer's reference margin. Because producers do not pay the full cost of AgriInsurance premiums, over time continuous participation in AgriInsurance tends to increase AgriStability reference margins.
- AgriInsurance claims are paid after harvest, whereas AgriStability claims are paid after the end of the fiscal year.
- Both AgriInsurance and AgriStability can be used as security for cash advances under the Advance Payment Program.
- AgriInsurance provides coverage against prevented planting due to excess moisture, reseeding benefit, forage establishment insurance, forage restoration benefit, and forage and pasture insurance.
- **2022 Extended Signup Deadline June 30, 2022**

- **Agristability quick calculator**
- **https://ase-eas.agr.gc.ca/ASE-EAS/quickEstimator/form/en**

Manitoba


AgriStability gives you:
Whole farm protection
AgriStability protects your farm income as a whole instead of one commodity at a time. You receive a payment if your farming income falls below 70 per cent of your farm's recent income.
Unique coverage
Your payment is based on a reference margin using your farm's current and historical income directly related to your farm's production.
Affordable coverage
For a low fee, you protect your farm against production losses, adverse market conditions and increased costs. You get coverage for a low fee of $315 for every $100,000 of reference margin.
Payments in times of financial distress
You can apply to receive an advance on your estimated AgriStability payment to help with cash flow.
Easier record keeping
The AgriStability renewal process and simplified forms makes it easier to keep your business information up to date on an annual basis.
Access to other credit options and programs
AgriStability can give you access to credit options and may make you eligible for other government programs like the Advance Payments Program,

Summary

- Take out the risk with risk management programs
- Agri Insurance (forage and pasture)
- Livestock Price Insurance
- Agristability (whole farm)
- Manitoba livestock cash advance (operating interest)

Other tools to help manage risk

- Livestock price insurance calculator
- Forage/ silage agri insurance analyser in forage cost of production
- Pasture days insurance calculator
- Feed purchase decision calculator
- Forage moisture conversion calculator
- Agristability Quick Calculator
- https://www.gov.mb.ca/agriculture/farm-management/production-economics/cost-of-production.html

Manitoba

calculators.masc.mb.ca

MASC Online Calculators

Machinery

- Farm Machinery Custom and Rental Guide

Land, Fence & Buildings

- RentPlan Cropland Rental Rate Calculator
- Pasture Rental Rate Calculator
- FencePlan Cost Calculator
- Grain Bin and Farm Building Rental Cost Planner

Forage

- FeedPlan Feed Ingredient Cost Calculator
- Pasture Rental Rate Calculator
- Standing Hay Cost Calculator
- Standing Corn Cost Calculator
- Standing Greenfeed Cost Calculator
- Straw Cost Calculator
- Forage Price Moisture Conversion Calculator
- Forage Yield Moisture Conversion Calculator

Crops

- RentPlan Cropland Rental Rate Calculator
- Seeding Rate and Cost Calculator
- FertPlan Fertilizer Cost And Requirement Calculator
- Crop Reseeding Decision Tool
- Crop Disease Break Even Calculator
- Sclerotinia Treatment Decision Calculator (Canola)
- Sclerotinia Treatment Decision Calculator (Sunflowers)
- Grain Drying Cost Calculator
- Straw Cost Calculator

Livestock

- Beef Cow Overwinter Cost Calculator
- FeedPlan Feed Ingredient Cost Calculator
- LPI Decision Calculator (Calf)
- LPI Decision Calculator (Feeder)
- Calf Creep Feed Calculator

Questions?

Contact me:

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