



# Moo's For You

Mangold Insurance, Inc., Agriculture Newsletter

Moo's For You

## Who would plant and harvest your crops, or milk your cows, if you become sick or hurt, unable to work, or worse yet, died?

*Don't wait until it is too late! We have attached a life insurance needs calculator for your use. Let us help you by conducting a life and disability insurance review. The form can be faxed, emailed or simply give us a call and we'll be glad to help:*

Call: *Eileen Brancel ext. 117*  
*eileenb@mangoldinsurance.com*  
*or*  
*Tina Pope ext. 133*  
*tinap@mangoldinsurance.com*

**We sell Life, Health, & Disability Insurance!**

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**[www.mangoldfarminsurace.com](http://www.mangoldfarminsurace.com)**

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### *Did you know....*

*There is a difference in where you buy your insurance. Independent Insurance Agents, like us, represent many insurance companies. We research these firms to find you the best combination of price, coverage and service for all your insurance needs.*

*This newsletter is intended to provide very general information. For specific questions or information, contact your insurance representative.*



**Mangold Insurance, Inc.**

*1050 Milwaukee Ave*

*Suite 100*

*PO Box 440*

*Burlington WI 53105*

*Phone: 262-763-7644*

*Fax: 262-763-0971*

*[www.mangoldfarminsurace.com](http://www.mangoldfarminsurace.com)*

## Spotlight on Custom Farming

Custom farming is an arrangement between a farm owner and a private contractor who is paid to plant, service and harvest a crop. In general, the custom operator agrees to perform all of the machine operations on the farm owner's land for a set fee or a percentage of the crop. Similar arrangements are common when a farmer's machining capacity is significantly greater or lesser than the amount of land he farms.

A large financial investment is generally required of the farmer since they are responsible for buying the seed, fertilizer and other production necessities. However, these up-front costs would be assumed by the farmer even if he was to raise the crop himself.

The primary disadvantage of a custom farming operation is that the farm owner may have difficulty in dictating the timeframe under which the work will be done. In general, the operator will work multiple crops, and whichever he has the largest interest share in will be worked first.

In order to simplify liability, the customer farming contract can clarify that the current operator is an independent contractor, not an employee or tenant of the owner. However, the customer farm owner and operator should



both check with their insurance agents to verify that their exposures are covered.

### Upcoming Events:

#### **PDPW 2011 Business Conference**

Alliant Energy Center Madison  
March 15th-16th

#### **Midwest Horse Fair Stargazing**

John Deere Coliseum  
April 15-17th

## Flood Insurance

Farmowners policies do not cover damage from floods to any property resulting directly or indirectly from "water". Excluded "water" losses include, but are not limited to those caused by flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not. These type of loss or damage caused by "water" are excluded regardless of any other cause or event that contrib-

utes concurrently or in any sequence to the loss. You will need to read your policy for all the details about excluded water losses. This is just a summary of the excluded water losses to highlight some important flood-related issues.

In most communities, you can obtain flood insurance through your agent which is backed by the federal government's National Flood Insurance Program. In those

qualifying communities, you can obtain flood insurance protection for your property regardless of your flood zone or flood risk. Call us if you'd like further information.



# ATV Safety

Today's use of the all-terrain vehicle (ATV) goes beyond the limits of recreation and leisure. More and more ATVs are being used as significant components of the farm fleet.

The Consumer Product Safety Commission reports that:

- 3,252 ATV related deaths have occurred since 1982.
- 36% of ATV deaths were to people less than 16 and 16% were under age 12.
- Children riding ATVs too large for their size and skill level account for almost half of all ATV injuries.
- 14% of ATV operators are under age 16 but the risk of injury for people under 16 is 2.5 times the risk of drivers 16-34.

According to a study by Dr. Fredrick Rivara completed in 1997 of data from 1990-93, ATVs, trailbikes and minibikes

account for 8% of all farm-related injuries to 0-19 year olds.

Many ATV-oriented farm chores are given to children, who may operate the ATV in an unsafe manner without proper training and supervision. These may include:

- Driving at excessive speeds.
- Taking unnecessary risks.
- Accepting riders.
- Not wearing required protective equipment.

The following suggested practices will help assure safety.

- Drivers should receive sufficient training and supervision.
- Restrict the use of ATVs by children.
- Always wear personal protective equipment when operating an ATV.

- Maintain correct body position and weight distribution during ATV operation.
- Refrain from taking unnecessary risks such as performing stunts, using alcohol or drugs, excessive speeding, and accepting riders.
- ATVs are not to be driven on paved roads.
- Do not operate the ATV under adverse conditions such as inclement weather, insufficient light, hazardous terrain, or an ATV in need of repair.

Article contributed by Farm  
Safety 4 Just Kids  
[www.fs4jk.org](http://www.fs4jk.org)

*...3252 ATV related  
deaths have occurred  
since 1982....*

## Important Crop Insurance Dates

### **Spring Crops**

*Sales Closing Date: March 15th, 2011  
Production Reporting Date: April 29th, 2011  
Billing Date: October 1st, 2011*

### **Fall Crops**

*Sales Closing Date: September 30th, 2011  
Production Reporting Date: November 14th, 2011  
Billing Date: July 1st, 2011*

*This institution is an equal opportunity provider and employer.*



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1050 Milwaukee Ave Suite 100  
PO Box 440  
Burlington WI 53105

Phone: 262-763-7644  
Fax: 262-763-0971  
E-mail:  
insurance@mangoldinsurance.com

[www.mangoldfarminsurance.com](http://www.mangoldfarminsurance.com)

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## Quick Quiz for Kids

1. How should square bales be stacked on the hay wagon?  
One on top of another to get the most number on the wagon  
Alternate layers to give stability  
It doesn't matter, anyway they fit
2. Some hills are too steep for your ATV, regardless of your abilities.  
True  
False
3. What is the best method to control bleeding?  
Put direct pressure on the wound & elevate it.  
Wrap it in a wet cloth and apply ice  
Douse with hot water till the water runs clear

*We offer a full line of insurance coverage's including personal, business, farm, equine, crop, life & health insurance.*

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## Quick Quiz for Kids answers:

1. Alternate layers to give stability
2. True
3. Put direct pressure on the wound & elevate it.

## The Nature of the Horse

All too often at riding schools and trail ride establishments, the first lesson or pre-ride instruction is under-utilized or completely wasted from a safety perspective.

The first lesson, or pre-ride instruction, even with advanced students or riders, is the best opportunity to frame all instruction that follows in terms of safety in a way even the most novice rider will remember.

Following are some excerpts from the AAHS Instructor's Handbook of Horsemanship Safety:

- No matter how good the trainer or rider is, we cannot teach the horse not to be a horse. The instincts are imbedded genetically and are always there.
- When the horse is under mental

or physical pressure, his instincts take over and the training goes out the window.

- Predators must sneak up on a horse to be successful, so we must announce our arrival. We speak to the horse and wait until he acknowledges us by looking at us or turning his ears to us. Then we walk normally to his shoulder and stroke him.
- Caution must be exercised in the barn or saddling area. In most barns, the aisle is not wide enough to allow students to pass the horses without entering their space - so we approach each horse individually at the shoulder after they have acknowledged us with a look or an ear; then we keep a hand on them as we go by.

- We don't approach a horse from behind. We approach the shoulder, which tells the horse we mean no harm.

## Equine Corner

