



Zirbel Dairy Farms, LLC Mike & Sandi Zirbel & Family Farm of the quarter



In 2012, the Zirbel Farmstead will be celebrating its 100th anniversary. As part of the celebration of this milestone, they will be hosting the Brown County Breakfast on the Farm event.

The farm started back in 1912, by Mike's great grandfather. The farm was passed down through the years eventually to Mike's parents, Gerhold and LaVerne, and in 1980, Mike and Sandi took over the farm, which they now operate with their children. Mike and Sandi

started with 80 cows back in the early 80's and have increased their herd throughout the years. By the end of this year, they hope to be up to about 725 milking cows. They have also increased their acreage throughout the years. When they took over the farm, they had about 360 acres. Today they run about 1260 acres in the Shirley area, where they plant corn and alfalfa, which is all used for forage.

Mike & Sandi's family plays an integral part in their operation. Their daughter and son-in-law, Chelsea and Kris Scheider, and son Jordan, work full time on the farm. Their son, Noah, also works part-time on the farm. In addition, they employ five full time and 3 part time workers.

Over the past 2 years, the Zirbel farm has undergone a transformation. With the addition of Chelsea, Kris and Jordan working full time since 2005, it was clear that an expansion was in order. Early in 2007, they began making changes.

First, an upgrade to the double 12 right angle parlor was done. Equipment and stalls were modernized and cow traffic areas were streamlined.

Next, an addition to the existing freestall, a modern hospital/maternity area and finally, a 424 ft. freestall were added, to house the milk cows.

Mike and Sandi have 2 grandchildren, Owen and Olivia. In his spare time, Mike enjoys hunting and fishing. Sandi is active in church music and enjoys both crewing and piloting hot air balloons.



Why should you ask for a certificate of insurance??

A certificate of insurance is a document issued by or on behalf of an insurance company and is typically used to advise another party of the existence and amount of insurance.

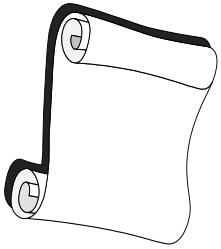
Farmers may need to provide a certificate of insurance to a bank if they are taking a loan or line of credit out. They also may need to provide a certificate to an implementation dealer if they are leasing or renting equipment.

When should a farmer ask for a certificate of insurance?

Anytime a contractor or subcontractor is doing work on your farm or doing work for you, it is a good idea to ask for a certificate of insurance. This shows that the individual or company doing the work has insurance in force and also shows what liability limits they have.

Here are a few examples of whom you should ask for a certificate of insurance:

- a building contractor doing new construction or remodeling on your premises
- a custom manure hauler who is spreading for you
- a custom grower who is raising your calves
- any electrician, plumber, or other contractor who is doing work on your farm
- a hoof trimmer
- anyone who is doing custom combining, chopping, or other field work for you



For more information, please call Andrea or Steve at the Green Bay Insurance Center (920) 437-9281.

FARMING AND WORKMAN'S COMPENSATION REQUIREMENTS

- Farmers who have 6 or more employees for 20 days in a given year (consecutive or non-consecutive), are subject to Workman's Compensation laws in Wisconsin. Farmers are required to carry Workman's Compensation 10 days after the 20th day that they employed 6 or more employees.

- Sole Proprietorships, Partnerships, and Limited Liability Companies do not count relatives as employees. Relatives can be defined as parents, spouse, child, brother, sister, son-in-law, daughter-in-law, brother-in-law, or sister-in-law.

- For farms that are Family Corporations (all shareholders must be related), relatives are also not counted as employees.

- If the farm is a corporation, and has unrelated shareholders, all employees, including relatives, are considered employees.

- Farmers that do not carry Workman's Compensation coverage may be sued in civil action for claims by an employee who is injured at work. The penalty for failure to required Workman's Compensation coverage is twice the amount of the premium not paid during an uninsured time period, or \$750, whichever is greater.

FOR MORE INFORMATION, PLEASE CONTACT STEVE OR ANDREA AT THE GREEN BAY INSURANCE CENTER.