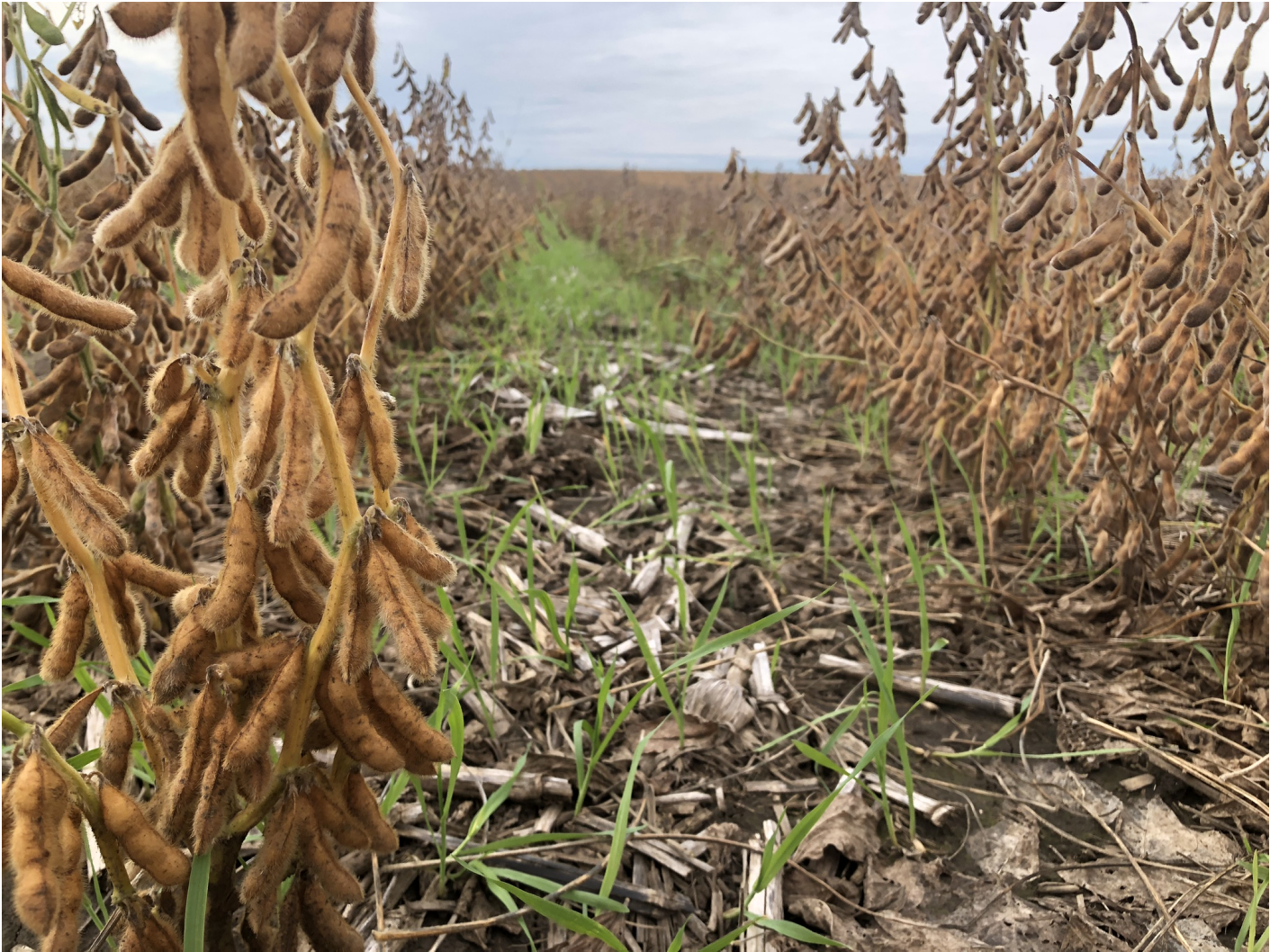


# Stacking Benefits for Better Bottom Line

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*Image: A no-tillage soybean field with cereal rye cover crop growing between the rows. Once the soybeans are harvested, the cereal rye will overwinter and gain height the following spring before the corn crop is planted. Soybeans and corn are the cash crops in this rotation while the cereal rye is the intermediary cover crop to scavenge nutrients and feed soil microorganisms. Incorporating a cover crop in this operation addresses soil health, plant diversity and water quality.*

As Peoples Company Land Managers work with landowners and operators across the country, we strive to add conservation practices on the working land to protect our precious natural resources:

- We improve soil health to increase production and ultimately increase income for landowners and operators.
- We maximize return on investment by farming the most productive acres of each farm and finding alternative uses for the environmentally sensitive acres. Identifying opportunities for plant diversity improves habitat for local flora and fauna.

- We encourage the responsible use of farm fertilizer and chemicals to help protect downstream water and ultimately the health and wellbeing of our communities.

Even when all parties are aligned in conservation goals, the approach can be overwhelming for both operator and landowner. This is where a Peoples Company Land Manager can play a critical role in facilitating processes and documenting progress.

Peoples Company Land Managers cover a wide territory and work with a diverse collection of operators and experts in the agriculture industry. Through our network, we connect operators with boots on the ground expertise to build well-informed production plans. It is reasonable that changes in an operation (i.e. adding cover crops) can have a ripple effect throughout an operator's business. We find the local expertise to help answer questions/concerns on equipment, product, and timing to help the operator.

The other significant pinch point is funding of these added conservation practices. We have learned that it can be difficult to pencil out the return on investment in year one of incorporating a new conservation practice. It is even possible that it might take multiple years to realize the benefit. Peoples Company Land Managers offer assistance in navigating the public and private funding programs to help cover expected risk in the early years of adoption.

A current program that Iowa Peoples Company Land Managers are promoting is the [Iowa Department of Agriculture and Land Stewardship \(IDALS\) \\$5/acre insurance discount program](#). While \$5/acre is not significant compared to the common \$30/acre seed/aerial application expense of cover crops, it can add up when combined with other private funding programs. Peoples Company Land Managers are well versed in finding complimentary programs and jumping through the necessary paperwork hoops to secure funding.

There is no one-size magic remedy to reach our conservation goals, and it takes time and patience to realize the best stack of implementation and funding for each farm. Peoples Company Land Managers work with landowners on a consulting and ongoing basis to alleviate that burden. To learn more, visit [www.PeoplesCompany.com](http://www.PeoplesCompany.com) or contact [LandManagement@PeoplesCompany.com](mailto:LandManagement@PeoplesCompany.com).