



SUSTAINABILITY  
**COVER  
CROP**  
INITIATIVE

**A program designed to simultaneously  
protect the environment, maximize yields  
and improve overall return on investment.**

# LAND MANAGEMENT

Peoples Company Land Management is an asset management strategy utilizing farm-specific systems and practices to increase the property's annual income and produce premium appreciation. Peoples Company takes a different approach to managing farmland and does so in a socially responsible manner with sustainability, conservation, and water quality issues being actively addressed.

Our model identifies progressive farmers who are aligned with the landowner's goals and objectives. The farmers that fit this model do not require constant production decision over-sight. They embrace the best practices and emerging technologies to increase the productivity of the farm and the returns for both the landowner and themselves.



**Peoples Company** has partnered with **Stine Seed**, the largest independent seed company, and one of the most-recognized corn and soybean seed brands, to offer land owners a paid-in-full, managed cover crops program.

## HOW IT WORKS

The program is available for new land management clients of Peoples Company. Peoples Company's Land Management team is focused on managing farmland with an emphasis on long term appreciation, sustainability and conservation. Its model maximizes the productive acres of a farm while protecting the environmentally sensitive acres.

In order to qualify for the cover crop program, land owners must agree to have their land professionally managed by Peoples Company during a three-year term and commit to planting Stine Seed Company's high-population corn, or other approved Stine corn or soybean seed during the three-year agreement.

The cost of cover crop application will be covered up to \$30/acre, with a minimum of 120 acres and a maximum of 500 acres planted per client. Cover crop seed and application decisions will be made by land management professionals. Termination of the cover crops is not a covered expense.

The program will be available up to a maximum of 10,000 acres. Program implementation will begin in the 2019 growing season. The program is available to land owners in Iowa, Illinois, Minnesota, Nebraska and Missouri.

Peoples Company land managers will inspect each property annually to ensure cover crops were utilized and Stine Seed Company seed was planted. It will document these practices in the annual land management report for each farm.



# FREQUENTLY ASKED QUESTIONS

## COVER CROPS FAQ

### What are cover crops?

A fall crop seeded annually to protect the soil and retain nutrients while the ground fallows over winter. Cover crops typically consist of winter hardy and non-winter hardy small grains that are terminated prior to planting a commodity crop such as corn or soybeans.

### What is the purpose of using cover crops?

Cover crops can help retain excess soil nutrients, prevent soil erosion and runoff, increase organic matter, increase soil tilth, and increase soil water holding capacity.

### What are common cover crops?

Common cover crops in the Midwest often include rye, oats, wheat, red clover, hairy vetch, turnips, radishes, and triticale. There are approximately four combinations of common cover crops which consist of grasses, legumes, winter hardy, and non-winter hardy varieties. Cover crop selection may depend on operator objectives, previous crops, region, and the following crop.

### What effects do cover crops have on yield?

Cover crops are not “one size fits all” and different cover crops can have different effects on corn or soybeans. Selecting the right blend or cover for the upcoming crop is key. Some farmers have experienced small yield losses but as more is learned about the timing and procedures involved with cover crops, we become more effective at using covers to improve yields.

### How are cover crops seeded?

Cover crops can be drilled, broadcasted, or flown on by plane while the existing crop is still standing. Cover crops can also be broadcasted with annual fertilizer applications to reduce cost and trips across the field. Application methods may vary depending upon program requirements and deadlines.

### When are cover crops seeded?

Cover crops are often seeded before or directly after fall harvest, allowing them to inhabit the field over the winter to protect soil and nutrients before spring planting. However, cover crops can be used after any harvest, anytime of the year, if the field is scheduled to remain fallow for extended periods of time.

### How are cover crops terminated?

Cover crop termination depends upon the species and seeding rate. Some cover crops are winter hardy such as wheat and rye, while others are killed by the first frost such as oats and other non-winter hardy varieties. Winter hardy cover crops are usually controlled in the spring with the application of a generic herbicide and then planted into, trapping soil moisture and natural heat to boost emergence of commodity crops such as corn or soybeans.

### Where can I go to learn more about cover crops?

There are many cover crop resources including State Extension services, and local FSA and NRCS offices. Many of these resources are available online through websites such as [SARE.org](http://SARE.org), [no-tillfarmer.com](http://no-tillfarmer.com), and [nracs.usda.gov](http://nracs.usda.gov). These resources include insightful tools and information regarding the benefits and uses of cover crops.

### Who uses cover crops?

Cover crops are used primarily by farmers but can be used by any individual who owns arable land that is currently in cultivation on an annual basis to produce commodities with an extended fallow period. While not included in most cover crop programs, they are also regularly implemented in construction on job sites to hold topsoil in place prior to seeding grass.

## PROGRAM FAQ

### What will it cost to have my farm professionally managed by Peoples Company?

Management fees vary depending on a variety of factors. These factors include, but are not limited to, lease structure, location, and management agreement.

### How many years will I receive paid-in-full cover crops through the Sustainability Cover Crop Initiative?

The Sustainability Cover Crop Initiative is offered to new land management clients who sign a three-year management agreement and agree to plant an approved Stine seed for three years. The paid-in-full cover crops, up to \$30/acre, are offered for the three-year term of the lease.

### What if my current farm tenant refuses to plant an approved Stine Seed?

If the current farm tenant refuses to purchase and plant Stine seed, the first step will be addressing their concerns with the seed and having them visit with a Stine Seed Representative to review their line of approved seeds. If the tenant still refuses, the last step would be lease termination and selecting a new tenant that is willing to follow the guidelines of the management agreement.

### Can I participate in government cover crop assistance programs in addition to the Sustainability Cover Crop Initiative?

Clients who sign a three-year management agreement and elect to participate in the Sustainability Cover Crop Initiative offered exclusively through the Stine Seed-Peoples Company partnership, agree to accept compensation through only the elected program and understand that accepting government compensation is a violation of the management agreement.

### Can current Peoples Company Land Management clients participate in the program?

This program is currently offered to new management clients with a minimum of 120 management acres and a maximum of 500 management acres per client. Eligible participants must be new management clients and sign a three-year management agreement on their elected acres. If you are an existing land management client of Peoples Company and interested in the program, please contact your Peoples Company Land Manager.

### What expenses are covered by the Sustainability Cover Crop Program?

The program pays the cost of cover crop seed and the application cost. Termination costs are not covered by the program and will be the responsibility of the farm operator or land owner. The cover crop seed mix and application method will be determined by Peoples Company Land Manager professionals.

### Where do I purchase Stine Seed?

Your Peoples Company Land Manager will connect you with your local Stine Seed representative.

### Do I have to plant Stine Seed High Population Corn?

No. Clients can work with their Stine Seed representative who will provide education about its line of seeds and assist with selecting and ordering the best corn or soybean seed for your operation.

### What if I already plant Stine Seed?

Existing Stine clients may participate in the program without any additional provisions, as long as they continue to plant Stine Seed on the elected acres during the three-year management agreement.

# ADDITIONAL RESOURCES

Click on any of these links to learn more about cover crops:



[SARE.ORG](https://SARE.ORG)

[NO-TILLFARMER.COM](https://NO-TILLFARMER.COM)

[NRCS.USDA.GOV](https://NRCS.USDA.GOV)



## The Small Print

By signing a Peoples Company management agreement and enrolling in the Sustainability Cover Crop Initiative, clients and operators understand this program is offered exclusively through a collaboration of resources between Peoples Company and Stine Seed Company to receive paid-in-full cover crops for a three-year term. Client is not eligible for the Sustainability Cover Crop Initiative if participating in government cover crop assistance programs. Accepting government cover crop assistance on acres enrolled in the Sustainability Cover Crop Initiative is a violation of the program.

“Peoples Company is committed to helping land owners effectively manage their property to maximize productivity, but also to reduce environmental impact. I’ve always believed that since a significant amount of land is rented, an effective strategy to reduce environmental impact and maximize yields should be targeted at land owners. Our program will show land owners it’s possible to reduce environmental impact while increasing productivity.”

- Steve Bruere

Peoples Company President



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INNOVATIVE. REAL ESTATE. SOLUTIONS.