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# MPP-Dairy: The time to decide is now

Over the previous five issues of *Dairy Star*, we have covered the basics of the Margin Protection Program for Dairy Producers (MPP-Dairy). In September, we discussed how the new dairy safety net compares with MILC, and I offered the 10-cents approach to decision-making. In October, we discussed how MPP-Dairy compares with Livestock Gross Margin insurance for Dairy Cattle (LGM-Dairy), and we played with the MPP-Dairy decision tool. Finally, in the previous issue, we examined the relationship between Class III milk prices and MPP-Dairy margins. All these columns can be accessed easily from my website: <http://marinbozic.com/research.php#DairyStar>



By **Marin Bozic**  
University of Minn.

Now is the time to make a decision. What do you need to do if you want to sign up for MPP-Dairy? The details will vary slightly from farm to farm, but three steps will be common to all operations:

- 1) You will need proof of milk marketings in 2011, 2012 and 2013. Your dairy cooperative or private handler should provide that to you, and most already have. The highest amount of milk you shipped across those three years is your production history.
- 2) All partners in your dairy will have to agree to a single decision – whether or not to participate in MPP-Dairy, and if yes – at which coverage percentage and coverage level.
- 3) Finally, you will have to visit your local FSA office and submit two new forms by Dec. 5. The first, CCC-781, establishes your production history. You can and should file this form even if you do not intend to participate in MPP-Dairy. The production history thus established becomes a part of your dairy operation and is likely to increase your farm's selling price, if at some point you decide to quit dairying and sell your farm. The second form, CCC-782 is the actual MPP-Dairy contract. In this form, you must declare which coverage level and coverage percentage you have elected.

There is no point in going through all the details of those forms here. You should visit with your local FSA agent and ask directly any questions you may have. It is easy, however, to get familiar with how the forms look and which fields you will need to fill. If you go to <http://dairymarkets.org/MPP/Tool>, and enter your farm's name, production history and select a coverage level and percentage, a new button will appear that will allow you to download the FSA forms. The forms will already be populated with your elected choices and premiums will be calculated and inserted where needed. If you print these forms at home, it will be easier for all co-owners to sign them and you should be able to visit the FSA office only once, rather than several times.

The premiums due can be paid in two different ways. First, you can pay the entire amount at the time you register for 2015. The premiums can count as an expense for tax purposes, so paying them in November can reduce your income tax liability. Alternatively, if cash flow is your primary concern, you do not have to pay any premiums right away, and can pay as little as 25 percent by Feb. 1, with the rest due by June 1.

When we visit again next summer and discuss what to do for 2016, we will talk more about basis, costs of production, tolerance for losses and how to think about risk management in a more sophisticated way. But, now is the time to keep it simple and make your first decision. It is a very personal decision, and the role of an educator is not to tell you what to think, but what to think about. To be explicit, I am not endorsing MPP-Dairy over LGM-Dairy or private risk management tools (or the other way around). However, you should understand that if you do not make a decision – you have made a decision. A decision to carry more risk than you ever had before because the old dairy safety net is gone. The new dairy safety net is here, and the time to decide if you want to use it is now.



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