

FarmPLUS INSURANCE SERVICES



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Spring 2015


Conservation compliance requirement-June 1

As part of the 2014 Farm Bill, soil conservation compliance has become a necessity for every grower with federal crop insurance.

A deadline of June 1 has been placed as the date by which a Farm Service Agency (FSA) form AD-1026 must be filled by every producer. This form is known as the Highly Erodible Land Conservation (HELIC) and Wetland Conservation Certification (WC). Even if a grower does not tend highly erodible land or wetlands, the certification is required stating that no such land is tended.

Each farm number that is tended should be considered before signing. The AD-1026 is a certification of compliance with soil conservation plans that exist for the land that you tend. If a soil conservation plan does not exist for land that you tend, a request for a soil conservation plan should be made immediately. In some cases, soil conservation plans need to be modified so that the plan actually applies to the crops/practices that are actually occurring.

Please contact FSA by June 1 if you have not already done so, and the Natural Resources Conservation Service (NRCS) as needed.

Failure to file an AD-1026 by June 1, 2015 will result in non-compliance. This non-compliance would result in removal of all crop insurance subsidy in all crops, in all counties for the 2016 crop year. This will apply to those that already have crop insurance and those that write new crop insurance policies for the 2016 crop year. If you are not currently carrying crop insurance, are receiving this newsletter as a prospect that we are communicating with and plan to insure your crop(s) in 2016, please pay a visit to FSA by June 1 and complete the AD-1026. In this area of the country, the 2016 crop year begins with fall-planted crops/small grains for harvest in 2016. Please be sure to take care of this very important requirement. 

If you would like to receive an advanced copy of subsequent newsletters, please send us an e-mail to cropins@farmplusins.com. Also there are times when information might be beneficial to you that, with your e-mail address, we will be able to get this information out to you as quickly as possible.

Abbreviations

ACRE	Average Crop Revenue Election
AGI	Adjusted Gross Income
AGR	Adjusted Gross Revenue
AIP	Approved Insurance Provider
APH	Actual Production History
ARC	Agricultural Risk Coverage
ARC-C	Agricultural Risk Coverage-County
ARC-I	Agricultural Risk Coverage-Individual
BFR	Beginning Farm and Rancher
CAT	Catastrophic Coverage
CCC	Commodity Credit Corp.
DWC	Destroyed Without Consent
EU	Enterprise Unit
FSA	Farm Service Agency
FSN	Farm Serial Number
GCN	Grower Confirmation Number
HELIC	Highly Erodible Land Conservation Identification
ID	Identification
IRS	Internal Revenue Service
ITS	Ineligible Tracking System
LRF	Limited Resource Farmer/Rancher
MPCI	Multi-Peril Crop Insurance
MYA	Market Year Average
NAP	Noninsured Crop Disaster Assistance Program
NBG	New Breaking Ground
NPS	New Producer Status
NRCS	Natural Resources Conservation Service
PLC	Price Loss Coverage
QA	Quality Adjustment
RMA	Risk Management Agency
RSA	Representative Sample Area
SCO	Supplemental Coverage Option
STAX	Stacked Income Protection Plan
SURE	Supplemental Revenue assistance payments
TAGS	Tobacco Administrative Grading Service
TMP	Tobacco Monitoring Program
USDA	U.S. Department of Agriculture
WC	Wetland Conservation Certification
WFRP	Whole Farm Revenue Protection
YE	Yield Exclusion


Springtime is planting time

As spring has sprung, every grower is scrambling to procure supplies, work land and hopefully plant crops. Planting conditions have generally been good and hopefully adequate planting windows will be available for all acreage to be planted.

Our office will be sending acreage-reporting forms soon for your completion. This year, a mandate by the Risk Management Agency (RMA) is that all acreage must be reported to the field level. In other words, we will need acreage reported by farm, track and field in the same way that you report to the Farm Service Agency (FSA).

Our report will allow you to summarize all acreage by Farm Serial Number (FSN) and by crop, but an FSA 578 Producer Print will be necessary to accompany your acreage report to allow us to report to the field level. In the past, it was not entirely necessary for a farmer to report to FSA to be eligible for crop insurance. Technically, this is still true, but to have soil conservation compliance, reporting to FSA is necessary. Without soil conservation compliance, a farmer receives no premium subsidy toward his crop-insurance premium. Therefore, it's in everyone's best interest to report to FSA for conservation compliance and for the required field-level acreage reporting.

The acreage reporting deadline is July 15. A timely report includes field-level acreage. Please don't wait until the last minute to report your acreage because FSA cannot typically transmit 578 Producer Prints the same day that you report.

While we are not encouraging partial acreage reports, you may wish to report to us and to FSA as planting is completed on each crop. For example, if you have completed corn and tobacco planting by late May and wish to file those reports, you may do so, and then file another report in early July for your soybeans. 

Acreage reporting areas of concern:

- Has planting been completed?
- Are all insurable and uninsurable acres reported?
- Have double-cropped acres been identified?
- Has new breaking ground been identified?
- Have certified organic or transitional organic acres been identified?
- Are there acres located in other counties that are reported to your home, county or that you report in another county but don't currently insure?
- Have any acres been prevented from being planted due to weather?
 - If so, has prevented planted claim been filed?
 - Have prevented planted (PP) acres been reported at FSA and to your agent?
- Did you sign and date your reports?


The Agricultural Act of 2014

By now, every producer has reallocated base acreage, updated yields, and chosen between Agricultural Risk Coverage-County (ARC-C), Agricultural Risk Coverage-Individual (ARC-I), or Price Loss Coverage (PLC) at the Farm Service Agency (FSA). If you didn't do any of these elections, a default election was made for you. The default election would be a continuation of existing base acres and yields, and the PLC program.

Many farmers took advantage of the Yield-Exclusion (YE) option for their yield databases. The YE option gave many growers a much needed boost in approved yield. Also, some growers took advantage of the Supplemental Coverage Option (SCO). The SCO option is a countywide coverage that is "stacked" on top of the underlined crop insurance. Likewise, Stacked Income Protection Plan (STAX) for cotton, which is similar to SCO, receives significant participation. If you signed up for SCO during the sales season, we will be contacting FSA to determine eligibility for SCO on a farm-by-farm basis. Farm serial numbers (FSNs) and crops that have the ARC election are not eligible for SCO. We may ask your help in obtaining a list of program elections for each farm and crop at FSA. We're hopeful that such a list will be available without the need for grower requests. These options will be beneficial when there are countywide reductions in yield.

Other growers took advantage of new provisions that allow for separate coverage levels between irrigated and non-irrigated acres and separate Enterprise Units (EUs) for irrigated and non-irrigated acres.

The Beginning Farmer and Rancher (BFR) program rollout received considerable participation. This program allows for increased subsidies for growers who are in their first five years of crop or livestock production.

As signup deadlines for these programs have passed, we will monitor the effectiveness of these changes and will again offer these programs for fall-seeded crops this coming fall. 

Maps of your farming operation are available through our office, which are in full color and in full-page, half-page or quarter-page formats. The half-page and quarter-page formats are printed in such a way that they can be stapled to make booklets. These booklets contain forms for note pages where a grower can insert plant dates, chemical application dates, etc. If you would like a map booklet for your operation, contact Cindy Urias at 800-458-3440.

Final Plant and Acreage Reporting Dates

2015	Corn		Soybeans		Grain Sorghum		Flue-cured Tobacco		Fire-cured Tobacco		Burley Tobacco		Cotton	
	Final Plant	Acre Rept.	Final Plant	Acre Rept.	Final Plant	Acre Rept.	Final Plant	Acre Rept.	Final Plant	Acre Rept.	Final Plant	Acre Rept.	Final Plant	Acre Rept.
Virginia														
Augusta	6/10	7/15	6/20	7/15	6/25	7/15	—	—	—	—	—	—	—	—
Bedford	5/31	7/15	6/20	7/15	6/25	7/15	6/5	7/15	6/15	7/15	6/20	7/15	—	—
Bland	6/10	7/15	6/20	7/15	—	—	—	—	—	—	6/20	7/15	—	—
Campbell	5/31	7/15	6/30	7/15	6/25	7/15	6/5	7/15	6/15	7/15	6/20	7/15	—	—
Carroll	6/10	7/15	—	—	—	—	6/5	7/15	—	—	—	—	—	—
Charlotte	5/20	7/15	6/30	7/15	6/25	7/15	5/31	7/15	6/15	7/15	6/20	7/15	—	—
Craig	6/10	7/15	6/20	7/15	—	—	—	—	—	—	—	—	—	—
Floyd	6/10	7/15	6/20	7/15	6/25	7/15	—	—	—	—	—	—	—	—
Franklin	5/31	7/15	6/20	7/15	6/25	7/15	6/5	7/15	6/15	7/15	—	—	—	—
Halifax	5/20	7/15	6/30	7/15	6/25	7/15	6/5	7/15	6/15	7/15	6/20	7/15	—	—
Henry	5/31	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	—	—	—	—
Mecklenburg	5/20	7/15	6/30	7/15	6/25	7/15	5/31	7/15	6/15	7/15	6/20	7/15	—	—
Montgomery	6/10	7/15	6/20	7/15	6/25	7/15	—	—	—	—	—	—	—	—
Patrick	5/31	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	—	—	—	—
Pittsylvania	5/20	7/15	6/30	7/15	6/25	7/15	6/5	7/15	6/15	7/15	6/20	7/15	—	—
Pulaski	6/10	7/15	6/20	7/15	—	—	—	—	—	—	—	—	—	—
Rockingham	6/10	7/15	6/20	7/15	6/25	7/15	—	—	—	—	—	—	—	—
Smyth	6/10	7/15	—	—	—	—	—	—	6/20	7/15	—	—	—	—
Tazwell	6/10	7/15	—	—	6/25	7/15	—	—	—	—	6/20	7/15	—	—
Wythe	6/10	7/15	6/20	7/15	—	—	—	—	—	—	6/20	7/15	—	—
Pennsylvania														
Juniata	6/10	7/15	6/20	7/15	6/20	7/15	—	—	—	—	—	—	—	—
South Carolina														
Chesterfield	4/30	7/15	6/15	7/15	6/20	7/15	5/15	7/15	—	—	—	—	5/25	7/15
North Carolina														
Alamance	5/20	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	—	—	—	—
Anson	5/20	7/15	6/30	7/15	6/25	7/15	5/31	7/15	—	—	—	—	5/25	7/15
Cabarrus	5/20	7/15	6/30	7/15	6/25	7/15	—	—	—	—	—	—	5/25	7/15
Caswell	5/20	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	6/20	7/15	—	—
Catawba	5/20	7/15	6/30	7/15	6/25	7/15	—	—	—	—	—	—	—	—
Chatham	5/20	7/15	6/30	7/15	6/25	7/15	5/31	7/15	—	—	—	—	5/25	7/15
Davidson	5/20	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	—	—	—	—
Davie	5/20	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	—	—	5/25	7/15
Durham	5/20	7/15	6/30	7/15	—	—	5/31	7/15	—	—	—	—	—	—
Edgecombe	5/15	7/15	6/30	7/15	6/25	7/15	5/25	7/15	—	—	—	—	5/25	7/15
Forsyth	5/20	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	—	—	—	—
Granville	5/20	7/15	6/30	7/15	6/25	7/15	5/31	7/15	—	—	6/20	7/15	5/25	7/15
Guilford	5/20	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	—	—	—	—
Iredell	5/20	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	—	—	5/25	7/15
Lee	5/20	7/15	6/30	7/15	6/25	7/15	5/31	7/15	—	—	—	—	5/25	7/15
Montgomery	5/20	7/15	6/30	7/15	6/25	7/15	5/31	7/15	—	—	—	—	5/25	7/15
Moore	5/20	7/15	6/30	7/15	6/25	7/15	5/31	7/15	—	—	—	—	—	—
Orange	5/20	7/15	6/30	7/15	6/25	7/15	5/31	7/15	—	—	—	—	—	—
Person	5/20	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	6/20	7/15	—	—
Randolph	5/20	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	—	—	—	—
Richmond	5/20	7/15	6/30	7/15	6/25	7/15	5/31	7/15	—	—	—	—	5/25	7/15
Rockingham	5/20	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	6/20	7/15	—	—
Rowan	5/20	7/15	6/30	7/15	6/25	7/15	—	—	—	—	—	—	5/25	7/15
Stanly	5/20	7/15	6/30	7/15	6/25	7/15	—	—	—	—	—	—	5/25	7/15
Stokes	5/31	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	6/20	7/15	—	—
Surry	5/31	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	6/20	7/15	—	—
Union	5/20	7/15	6/30	7/15	6/25	7/15	—	—	—	—	—	—	5/25	7/15
Vance	5/20	7/15	6/30	7/15	6/25	7/15	5/31	7/15	—	—	—	—	—	—
Wake	5/20	7/15	6/30	7/15	6/25	7/15	5/31	7/15	—	—	—	—	5/25	7/15
Wilkes	5/31	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	—	—	—	—
Yadkin	5/31	7/15	6/30	7/15	6/25	7/15	6/5	7/15	—	—	6/20	7/15	—	—

**Determine the latest AR date for all crops on the policy. This is the AR date for all spring crops on this policy.

Replant coverage

Replant coverage is available on many spring-planted crops, including corn, soybeans and grain sorghum. Replant coverage is not available on tobacco, wheat, oats or barley. The maximum amount payable on a replant payment is the equivalent of eight bushels of corn, one ton of corn silage, seven bushels of grain sorghum and three bushels of soybeans.

A maximum replant payment is calculated using the price elections for crop insurance for each of the above listed crops. For example, in North Carolina the expected harvest price for corn is \$4.13; therefore, the maximum replant payment is 8 *times* \$4.13 or \$33.04 per acre.

Replant payments are also limited to 20 percent of the total amount of coverage per acre available to a farmer. For example, if a corn farmer only has 50 bushels of average yield at the 70 level and thus has coverage of 35 bushels of guarantee *times* \$4.13 or \$144.55 of coverage, then the maximum replant payment is 20 percent of that figure or \$28.91 per acre.


Another rule involving replants is that to be eligible for a replant payment a farmer must replant at least 20 acres or 20 percent of a unit of coverage. As an example, a unit containing 30 acres must have at least 20

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percent of the 30 acres replanted or 6 acres of the unit replanted in order to be eligible for a replant payment.

Another rule that is often a stumbling block to growers is that replant claims must be received prior to the replant having occurred. If a farmer replants and then turns in a replant claim, that claim will be denied.


For replants involving less than 50 acres being replanted within a unit, a "self-certified replant claim" can be accomplished. In these cases, a form is mailed to the farmer to be completed by the farmer and mailed back to the adjuster, and the replant payment is then made. In the event of larger replants over 50 acres in the unit, an adjuster will need to make a site visit and will perhaps give authorization for an RSA (Representative Sample Area) to remain without replanting so that the site visit can occur after the replant has been done. 

Enterprise Units (EUs)

During the winter months, our agents visited or talked to every grower that we insure. Many growers elected Enterprise Units (EUs) for certain crops. The definition of an EU is "all insurable acreage of the same insured crop in the county in which the insured has a share."

To qualify for an EU, an insured must have planted acreage that constitutes at least the lesser of 20 acres or 20 percent of the insured-crop acreage in the EU on separate Farm Serial Numbers (FSNs).

FSNs can be aggregated to form at least two parcels to meet this requirement. For example, a farmer with 51 total-planted acreage with five acres on one FSN, six acres on another, and 40 acres on a third FSN would qualify by aggregating the five- and six-acre farms to form 11 acres, which is greater than 20 percent of the total 51 acres.

If you question whether you will qualify for EU, please call us with your planting intentions, and we will advise. Understand that if a person does not qualify for EUs the premium per acre more than doubles. Every year, we have growers that do not qualify for EU when signed up for EU, and the resulting conversations are not enjoyable. 

2015 Price Elections

North Carolina (conventional crops)

Apples, fresh	\$13.35
Barley	3.36
Cabbage	10.90
Corn	4.13
Cotton	0.64
Grain sorghum	3.97
Oats	2.65
Peaches, fresh	20.00
Soybeans	9.67
Tobacco, burley	1.80
Tobacco, flue	1.80
Wheat	5.82

Virginia (conventional crops)

Apples, fresh	\$13.35
Barley	3.36
Cabbage	11.75
Corn	4.15
Cotton	0.63
Grain sorghum	3.99
Oats	2.65
Peaches, fresh	15.50
Soybeans	9.78
Tobacco, burley	1.80
Tobacco, flue	1.80
Wheat	5.93

2015 Price Elections

North Carolina (organic)

Corn	\$ 7.77
Cotton	1.19
Grain sorghum	6.08
Oats	3.80
Soybeans	16.86
Tobacco, flue	3.60
Tobacco, burley	3.60

Virginia (organic)

Corn	\$ 7.81
Cotton	1.18
Grain sorghum	6.11
Oats	3.80
Soybeans	17.06
Tobacco, flue	3.60
Tobacco, burley	3.60

Prompt premium payment

With 2014 came an unexpected and unfortunate trend. Generally, 2014 was a good year for yields on most all crops and had mixed results for farmers in the price that they received for their crops. This resulted in some losses but not an excessive amount. Many times, crop insurance premiums remained unpaid until the last minute. With crop insurance, the last minute is the sales closing deadline for the following year, or officially known as the cancellation date when referring to billing from the previous crop year. If a premium goes unpaid past the cancellation date, the farmer is then ineligible for federal crop insurance until the debt is paid. That means that the farmer goes without coverage for the crop year following the crop year that went unpaid. The Risk Management Agency (RMA) maintains a list known as the Ineligible Tracking System (ITS) that contains the tax identification (ID) number of any person or corporation that has an outstanding debt due to crop insurance.


Several things contributed to the ITS problem for 2014. The primary reason for people cancelling was due to the fact that they didn't look at the proper bill when paying the premium. The federal mandate to the companies regarding billing is that interest must be added if the premium hasn't been paid at the agent's office or postmarked by the last day of the month. Therefore, if a person is look-

ing at a February bill and then pays on March 1, the interest that would be added on March 1 goes unpaid, and the farmer then goes on the ITS list over an amount that is usually less than \$100. Another, less common occurrence was that checks were written for the premium payment very close to the deadline, and then the checks were returned for insufficient funds. Although these rules are strict, RMA has a zero tolerance policy regarding deadlines much like the Internal Revenue Service (IRS) has zero tolerance regarding their due dates.

When the cancellation date approaches, our office calls all producers who haven't paid their premium at least two weeks before that date and then again a few days prior to the cancellation date. Perhaps this has led to more procrastination instead of less. Whatever the case, more and more farmers waited until the last minute to pay their bills. One common problem amongst tobacco growers was that buyout money wasn't available as in past years. Several years ago, our office could "advance" the farmer's premium with a loan agreement so that the farmer didn't go onto the ITS list. However, in recent years, RMA has made it completely clear that doing so would result in the agent losing his/her ability to write multi-peril crop insurance. As important as every customer is to our business, preserving the ability to write insurance for all customers is more important than

keeping an individual customer. We find the ITS list especially dreadful in that, 1) the farmer loses coverage for the coming year, 2) our office loses commissions for the past year that must be paid back to the company, and 3) the policy has to be rewritten in future years to reestablish coverage.

Our only "wiggle" room when it comes to late payments is a payment plan. We can establish a payment plan prior to the cancellation date that allows for a down payment and multiple payments over the following months to pay off the debt without the farmer going onto the ITS list and without losing coverage. However, if a farmer is late on any one payment on the payment plan, the farmer retroactively goes onto the ITS list, and current coverage is cancelled. Our finding is that payment plans are often unsuccessful because the farmer isn't billed for each payment in the agreement. It is the farmer's responsibility to make the payments according to the agreement.

With wheat, oats and barley, premiums being billed for a July 1 due date, the issue of prompt premium payments is something that farmers should consider year-round. Some farmers that lost coverage will likely lose sleep this year when a potential hail storm approaches, signs of disease appear or excess rain threatens to flood crops. Please help us in making sure that your tax ID number never finds its way onto the ITS list. 


Crop-hail insurance

Now is the time of the year when hailstorms are most prevalent. Stand-alone crop-hail insurance is available for most crops. The greatest participation in crop-hail insurance is amongst tobacco growers, but crop-hail insurance is available for all grain crops, vegetable crops, cotton, as well as tobacco.

Crop-hail insurance is also a private product offered by crop-insurance companies; and therefore, rates can vary. Further, crop-hail insurance is underwritten, meaning that companies have the right to accept or refuse individual customers. Many times, underwriting rules require that a company have the federal crop insurance on a producer's crop for that producer to be eligible for their crop-hail product. Stand-alone crop-hail insurance is not impossible but not a given.

Also, product offerings vary from company to company. Deductibles can range from 0 percent to 25 percent without all deductibles being offered. Some companies offer optional wind endorsements while others do not. To make a good decision regarding crop-hail, feel free to contact us, and we will discuss your options.

If you participated in a crop-hail policy in 2014, your agent will contact you. If you're receiving this newsletter as a prospect, feel free to give us a call to compare pricing. We offer crop-hail insurance underwritten by five different companies and are always competitive.

It is important that you make your crop-hail decision early because rates are based for the crop year; and therefore, there is no reduction in premium, even if a crop is near maturity when the crop-hail policy is written. 

Apples and peaches

Windy, cold and wet would just about sum it up for 2015 spring. Now, it appears we may jump right into summer.


During early spring, most producers experienced some possible freeze damage to fruit. Just a reminder to turn in a claim if any weather event occurs to your apple and peach crop that may affect the quality of the fruit or the amount of production. If another weather event occurs at a later date, call us back and turn in another claim.

Most all of our apple and peach producers will need to have an appraisal if they are to be paid a loss because of the Fresh Option. The adjuster will grade the apples and assess the amount of damage. The only way this will happen is if a claim is turned into our office. Even if we have a perfect season and you have the best crop you have ever had, still turn in a claim

Wheat for hay?

If you planted wheat, oats or barley and insured the crop but have decided to cut the crop for hay, destroy the crop to plant another crop, or plan to abandon the crop, you should turn in a claim prior to doing so, so that an appraisal can be done by an adjuster.


Without an appraisal, the crop is considered Destroyed Without Consent (DWC), and the guaranteed bushels is considered to be the yield of those acres. Of course, the guarantee is less than your current average, and the result is a decline in yield average. Also, no claim can be paid on those acres.

With an appraisal, these acres could contribute to a claim settlement or, in the event of a good crop, could improve your yield average. 


The e-mail for FarmPlus Insurance Services has changed. Our new e-mail is cropins@farmplusins.com. The old e-mail address will be active for a few more months, but we want to transition folks to our new e-mail as soon as possible.

at least two weeks before you will pick any fruit.


If you receive a letter from Rural Community Insurance Services (RCIS) stating that you will have to comply with the fresh verification process in order to keep your apple or peaches insured as the fresh type and we have not contacted you, please give us a call, and we will get the process started. New for the 2015 crop year is conservation compliance. The producer must have an AD-1026 on file with his/her local Farm Service Agency (FSA) office on every farm

that he/she tends. This also includes apple and peach growers. The producer has until June 1, 2015 to have this complete for the 2016 crop year. If this is not complete by June 1, 2015, then the producer will lose his/her subsidy on their crop insurance. So if a grower had a \$10,000 premium in the past and if this process is not completed by June 1, 2015 then without the subsidy from the government, the premium will be somewhere between \$25,000 and \$30,000. Please, go by the local FSA office to make sure an AD-1026 form is on file for every farm that is tended. 

Hail insurance on cotton

Hail insurance is available for cotton. Rates vary from county to county, but basic hail insurance without a deductible costs about \$2.50 per \$100 of coverage per acre. The Open Boll Wind Endorsement runs \$1 per \$100 coverage per acre and may be added to a crop-hail cotton policy. This endorsement covers wind damage, (lint that has been blown off the plant once the boll opens). The Cotton Module Fire Endorsement covers only cotton modules harvested from acreage insured with an underlying crop-hail policy and located in the field from which the cotton was harvested and costs an additional \$.20 per \$100 of coverage. The limit of insurance on cotton is \$750 per acre. Please give us a call with any questions you may have concerning hail insurance on cotton. 

Farm, home, auto, life and health insurance

While our primary focus has always been crop-insurance coverage, Sharon Strader, Jennifer Minter and Tosha Cundiff are always eager to help you with your farm, home, auto or any other insurance coverage that you have an interest in. We are an independent agency which means that we have many companies to offer; and therefore, are almost always very competitive. 

If you are a member of a grower's group or association such as young farmers, we will be glad to sponsor or co-sponsor meetings and give an overview of crop insurance to the members. Often small group meetings provide the best venue for questions and answers that our growers want or need to know.

