MARCH 15: Crop Insurance Deadlines

Thursday, March 15 is this year’s deadline for the enrollment and/or policy change for the following crops:

- Corn (grain and silage)
- Soybeans
- Grain Sorghum
- Processing Beans
- Processing Tomatoes
- Fresh Market Sweet Corn
- Spring Forage Seeding
- Spring Oats

The revenue plan AGR-Lite holds the March 15 deadline as well. If you are planning on utilizing crop insurance with any of the crops listed above or AGR-Lite, contact your crop insurance agent as soon as possible. As we approach the March 15 deadline, crop insurance agents will become inundated with work. Don’t procrastinate and call now to assure you have ample time to discuss options and create the best possible policy for your operation with your agent. If you have any questions, please call the New Jersey Crop Insurance Education Team at 1(800) 308-2449.

Prevented Planting

Prevented Planting (PP) coverage is available on barley, corn, Grain sorghum, oats, Potatoes, processing beans, soybeans, and wheat in New Jersey. If you are unable to plant your crop by the Final Planting Date or during the late planting period (which vary by crop and county) due to an insured cause of loss, you could be eligible for a PP payment. The payment is a percentage of your insurance guarantee. Prevented Planting can be complicated, however. All of your planted acreage may not be eligible for PP based on available water estimates in times of drought. There are special requirements for double cropping practices (for example, if the first crop is not insurable in your county, the second crop is not eligible for PP even if it is an insurable crop). Make sure you read your policy carefully and ask your insurance agent questions to make sure you understand any special requirements.
Understanding Prevented Planting Provisions

Prevented planting provisions in insurance policies can provide valuable coverage when extreme weather conditions prevent expected plantings. Producers should make planting decisions based on agronomically sound and well documented crop management practices.

The definition of Prevented Planting according to RMA is as follows:

Failure to plant the insured crop...by the final planting date designated in the Special Provisions for the insured crop in the county...You must have been prevented from planting the insured crop due to an insured cause of loss that is general in the surrounding area and that prevents other producers from planting acreage with similar characteristics.

Producers should be aware that there are major changes in the way prevented planting acreage eligibility will be determined. One of the most important is that in 2012, the producer will be required to provide the Approved Insurance Provider with proof that any acreage claimed as prevented planting has been planted, insured, and harvested in one of four most recent crop years. Failure to provide that information, for any reason, will result in a denial of the prevented planting on that acreage.

If you are prevented from planting due to adverse weather, you may be eligible for a payment. Be sure to notify your crop insurance agent in writing within 72 hours of the final planting date for the affected crop. Also, be sure to include the prevented planted acreage on your acreage report and file a notice of loss. More information is available at www.rma.usda.gov.

If you have any questions about prevented planting coverage, contact your crop insurance agent or the Garden State Crop Insurance Education Team at (800) 308-2449.

Livestock Gross Margin (LGM) for Dairy

Livestock Gross Margin (LGM) for dairy is an insurance program designed to protect dairymen against unexpected declines in their gross margin. Put simply, gross margin is the market value of milk minus feed costs. The program does not set a support price on milk but rather sets a floor price on milk and a ceiling price on feed. Milk and feed prices are determined by using the futures price of milk (Class III) and feed (corn and soybean mean) on the Chicago Merchantile Exchange. Other causes of revenue loss including production loss, damage of livestock, livestock death, etc. are not covered under LGM for dairy.

Unfortunately, at this time, the LGM for dairy program has been suspended due to insufficient funding for subsidies. It is likely that funding will become available in October of 2012, and due to the popularity of the insurance program, now is the time to evaluate your operation and determine if LGM for dairy is a management tool you would like to incorporate into your business plan.

If you have any questions regarding LGM for dairy, call the Garden State Crop Insurance education hotline at 1-800-308-2449.
It is likely that the issue that has the most economic impact on a dairy is lameness. The health of a dairy cow’s hooves and legs dictate the animals’ overall longevity. Not only can lameness issues cause immediate loss of potential milk yield in a dairy cow, but it can contribute to breeding difficulties as well. If lameness is severe enough, it shortens the productive lifespan of dairy cows, resulting in fewer calving intervals and lactations, therefore less milk in the bulk tank!

With hoof healthcare, an ounce of prevention is worth a pound of cure. By running your herd through a footbath about three times per week, the incidence of hoof health issues such as hoof rot, hairy heel warts, etc. may be reduced. Be sure to use footbath at the recommended rates and change the solution as per product label. Pay attention to the depth of the footbath as well so that all cows get complete hoof coverage at each application. Optimal coverage takes place in a bath that is four to six inches deep. Once the footbath solution loses its efficacy, it becomes a microorganism slurry, exposing every animal that travels through it to the organisms present in the bath. Changing the bath regularly will benefit both you and your herd.

Along with a regular foot bath, routine hoof trimming should be a mandatory management practice to ensure that all cows have a flat, even hoof surface to walk on. Also, the time that each cow spends on the trimming table allows for the inspection of all hooves to identify any existing problems that can be treated immediately using medicated wraps, topical gels/pastes, sprays, etc.

Beyond direct foot care, some other management practices may be adopted to enhance hoof health. It is most important to keep hooves clean and dry to avoid providing disease causing environmental and contagious organisms from invading the cows’ hooves. Routine barnyard scraping to help minimize hoof contact with manure harboring manure is critical. Take special care in keeping surfaces around feeding and watering areas especially clean since the is where the animals will spend most of their time when on their feet. Beyond the feed bunk, stalls should be maintained regularly (free of any manure and adequately bedded) to ensure cow comfort and encourage resting behavior. While at rest, cows are off of their feet and eliminate unnecessary stress on their feet and legs.

Evaluate your operation and see where you “stand” on hoof healthcare; the consequences are too costly to ignore!

If you would like to evaluate locomotion scores in your herd, contact the Crop Insurance Education Team at (856) 769-0090 for a full sized copy of this score sheet.
The New Jersey Department of Agriculture adopted regulations in March 2009 that require all livestock farm owners to responsibly manage the manure generated on their operations - including those with horses, dairy cows, cattle, swine, goats, sheep, poultry and all other domesticated species defined as livestock. All New Jersey farmers with livestock are required to be in compliance with the regulations by

March 16, 2012

The Animal Waste Management regulations require all farms with any livestock to comply with the five general requirements of the rule. In addition to the general requirements, all livestock operations with 8 to 299 “Animal Units” (one Animal Unit = 1,000 pounds) are required to implement an Animal Waste Management Plan by March 16, 2012. Exact requirements will vary with the size and animal density of the operation.

The NJDA will investigate alleged violations of the rules and take appropriate action, which may include fines of up to $1,000 per day for each violation as determined. The Department may allow the owner or operator up to 60 days to address or correct the non-compliance before imposing penalties.

According to New Jersey Statute (N.J.S.A. 4:1C) farmers must comply with all relevant federal and state statutes and regulations in order to maintain "Right to Farm Protection.” New Jersey’s Right to Farm Act Protects responsible commercial farmers from public and private nuisance actions and unduly restrictive municipal regulations. Failure to comply with the Animal Waste Management Rule may result in the loss of these protections.

Please contact the following Extension offices or visit http://njaes.rutgers.edu/animal-waste-management/default.asp for additional information.

Hunterdon County Extension Office: (908) 788-1338
Sussex County Extension Office: (973) 948-3040
Salem County Extension Office: (856) 769-0090
Burlington County Extension Office: (609) 265-5050

Questions about crop insurance? Call our toll free information line 800-308-2449
Or visit us online at http://salem.rutgers.edu/cropinsurance

This newsletter is brought to you by the Garden State Crop Insurance Education Initiative, a partnership between the USDA Risk Management Agency, New Jersey Department of Agriculture and Rutgers Cooperative Extension of Salem County. For additional information about crop insurance, contact your crop insurance agent, locate a crop insurance agent at www.rma.usda.gov/tools/agent.html, visit our website http://salem.rutgers.edu/cropinsurance or call our toll free hotline 1-800-308-2449.

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