



Make Sure You Keep Adequate Crop Insurance Records for the 2016 year!

It is extremely important to keep accurate and detailed records of your farm operation should you need to file a crop insurance claim to prove your APH yields. In the event of a loss, your records will be used to provide proof of the amount and cause of loss, verify input and production costs, and to verify production by insurance unit. It is beneficial to have a diary type record to prove that timely and good farming practices were used during production of the crop

Types of records that should be kept:

1. Financial records- for business management and to document the application, kinds and amounts of inputs, and control measures, etc.
 2. Acreage and production records- for documentation and proof of performance (APH)
 3. Diary type records- to determine such things as planting, spraying, crop scouting, harvesting and other important dates of activities may help to substantiate that good farming practices were followed and deadline dates met.
- * You should consider keeping records on production acreage, planting, spraying, yield, weather, marketing and financial matters. At the very least however, you should keep records for each insurance unit, by practice type and variety
 - * If you ever want to split your farm into more optional units, you need to have past records for each new unit as well. It may also be beneficial to keep records by field or tract

Production records should be verifiable by a disinterested third party such as a packing house or a grain elevator. You can also use field harvest or pick records. Acceptable records of yields must be on a weight or measurement basis kept separate by unit and may include:

- ◆ Elevator or warehouse receipts, ledger sheets, load summaries, weight tickets, settlement sheets, or CCC loan documents noting weighted and quality data
- ◆ Use of another producers records sharing acreage- with consent form
- ◆ Any other document showing weighted scale data with 1) insured's name, 2) commodity, 3) name of buyer, storer, or marketing outlet, 4) crop year of production and date of transaction, 5) class or variety when available, and 6) quantity of production and unit description

Tips on keeping adequate records

- ◆ Uniquely identify all fields, blocks and storage bins
- ◆ Know which fields/blocks correspond to separate insurance units, if more than one
- ◆ Keep separate records by practice and type (irrigated, non-irrigated, double crop, etc.)
- ◆ Start by determining your beginning inventory in each storage bin (measured by adjuster or FSA)
- ◆ Keep a field harvest record during harvest to record the amount of production from each field/block and into which storage bin the production goes
- ◆ Keep track of production fed to livestock, including amount fed, type of livestock and number of head, and where the production came from
- ◆ Verify using sale and purchase transaction records
- ◆ Keep separate acreage and production records for double cropped acreage (of first and second crops plus APH records for the entire unit)- you need to show that you double cropped at least 2 out of the last 4 years in the county

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Special points of interest

- * In the event of a loss, your records will be used to provide proof of the amount and cause of loss, verify input and production costs, and to verify production by insurance unit.
- * The soil test results compare your soils values to a scale and let you know if the nutrients in the soil are low, medium, optimum, or excessive.
- * Whole Farm Revenue Protection provides protection against loss of revenue that a producer expects to earn or will obtain from commodities produced or purchased for resale during the insurance period.

Soil Tests Can Reduce Your Fertilizer Costs and Save You Money

Running a soil test on your fields may prove to be a smart move for your production strategies. Soil tests indicate the health of the soil by providing the soil's pH, organic matter, and nutrient values such as phosphorus, potassium, magnesium, and calcium. The soil test results compare your soil's values to a scale and let you know if the nutrients in the soil are low, medium, optimum, or excessive. From these results, you can make more informed decisions on which fields to place fertilizer and what kinds. For example if a field is sampled

and comes back with excessive levels of potassium, there is little need to put fertilizers with potash on it. Additionally, if a field's soil test comes back high in phosphorus then one might think twice about spreading manure on it. The soil test results also give liming and fertilizer suggestions based on the crops previously and currently planted there. Knowing which fields require which kinds of fertilizer and which fields are in little need of it can save you time and money in the form of fertilizer and labor costs. Soil

tests usually cost between 10-20 dollars a sample and are run at certified soil testing labs. It is customary to take several samples from each field and compile it into one large sample. To do so, one must probe approximately 6-10 inches into the soil to collect a representative sample about 10-20 times for each field. Your local Rutgers Extension Offices have pre-paid soil bags which can be used to send the soil samples to the different soil labs. Results take approximately a month to be received.

New Whole Farm Revenue Protection

The USDA's Risk Management Agency has created a new "Whole Farm Revenue Protection Program." This program replaces the Adjusted Gross Revenue and Adjusted Gross Revenue Lite that was previously in place as a whole farm revenue protection program available to New Jersey's farmers. Whole Farm Revenue Protection is an insurance product that provides producers with risk management protection for all commodities on the farm under one insurance policy. WFRP provides protection against loss of revenue that a producer expects to earn or will obtain from commodities produced or purchased for resale during the insurance period. Whole-farm revenue consists of revenue from all insured commodities on the farm operation, including revenue from animals and animal products. There is no protection for timber forest, forest products and animals for sport, show or pets. This insurance policy insures against loss of approved revenue due to unavoidable natural causes that

occur during the insurance period. Coverage is based on the farm operation's whole farm historic average revenue and expenses using five consecutive tax years information, the commodities the producer expects to earn revenue from during the current insurance period, and the chosen coverage level. Coverage levels range from 50-85% of expected revenue and premium subsidies vary from 55-80%. With the Whole Farm Revenue Protection Program, all farm revenue is insured together under one policy and individual commodity losses are not considered. Losses are based on whether the Allowable Revenue, (farm revenue the IRS requires to be reported on the farm tax records) from the production of commodities produced during the insurance year, falls below the Insured Revenue (the amount of revenue the farm operation is expected to earn during the insurance year times the coverage level chosen. Whole Farm Revenue

Protection Program may cover replanting payments should you have to replant your crop resulting from an insurable cause of loss. The coverage ceiling is up to 8.5 million dollars for all commodities produced on the farm, this is up significantly compared to ARG and AGR Lite's coverage ceilings. This program is well suited for highly diversified farms, farms with specialty commodities, and farms selling to direct, specialty, regional, local, or farmers markets. If you are interested in signing up for this program your agent may require you to present them with five years of tax forms as well as your calendar/fiscal year tax filer, a list of commodities planted during insured year and other supporting documents. Sign up deadline for this program is March 15, 2016. For further questions about this new program contact our office 856-769-0090 or your crop insurance agent.



Our Rutgers Research Farm Projects in 2015

Soybean Variety Trial:

This large study compared 4 replications of 40 bean varieties and their susceptibility to *Sclerotinia sclerotiorum* (white mold). This project promoted the growth of white mold within the field and aimed to compare white mold scoring and harvest data between varieties which were donated by numerous farmers and seed companies. White mold is a fungal disease which results in major yield reductions and crop destruction in soybeans and a vast amount of other plants; resistance to this disease would aid in lessening the number of occurrences of disease and could help to prevent reinfection of any crops planted in the same affected field. Typically, yield losses occur when disease incidence is at 15% or greater, resulting in a yield loss of 1.3-3.7 bushels/acre for every 10% increase in incidence of white mold infection. Wet weather tends to exacerbate the likelihood of disease occurrence which is why we irrigated our research fields. The beans were drilled on May 15, 2015 after 400 lb/acre of 5.5-26-26 plus herbicides. Throughout maturity, the field was observed for stand counts and white mold rating for comparison. Harvest occurred on October 21, 2015 and the collected beans were weighed and analyzed for test weight, yield, moisture, linoleic and oleic acid levels.



Soybean Economic and Fungicide Trials:

These 2 trials aimed to compare various fungicides and foliar treatments/soil amendments in soybeans. These fields were irrigated to promote white mold growth to determine if any of the treatments aided in thwarting fungal growth within plots. Each treatment involved 4 replications which were randomly plotted to ensure randomization. Treatments involved varying rates of application throughout the vegetative and reproductive phases of growth in the soybeans to determine if product application time and/or rate made a difference. The fields were harvested on October 21 and 22, 2015. All samples were tested for yield, test weight, moisture, linoleic and oleic acid.



Corn Foliar Treatment/Fungicide Trial:

This research trial compared various fungicides, soil amendments and/or foliar treatments and their effects on corn yield and nutritive value as well as microbial activity within the soil which could influence soil health and plant growth. The corn was planted on May 8, 2015 at a rate of 31,700 seeds/acre. 2800 lb/acre of pelleted lime was broadcast preplant as well as 300 lb/a of 46-0-0 and 275 lb/acre of 10-20-20. This study had a completely randomized plot plan and incorporated 8 different treatments with 4 repetitions each. We harvested the middle 2 rows of each 4 row plot on October 27, 2015 and analyzed our corn samples to determine yield, moisture, and test weight so that we can send results to our product donors for feedback.



Other Projects on and off the farms:

- Mid Atlantic Secure Milk Supply Project
- Best Management/Animal Waste Management Practices Implementation Program
- Upper Salem Watershed Water Quality Monitoring Grant
- Development of a Grape Crop Insurance Policy for NJ Grape Growers
- New Jersey Milk Quality Assurance Program
- Alternative Soil Amendment/Foliar Treatment Research Trial on Spinach and Soybeans
- Alternative Seed Treatment/ Root Development Trial
- 2016 Triticale Research Trial
- Financial Management Analysis Program



Crop Insurance Closing Dates



RMA's Multiple Peril Crop Insurance Policy Sales Closing Dates:

- January 31, 2016
Potato Crop Insurance Sales Closing
- March 15, 2016
Corn/Silage Sales Closing
Spring Forage Seeding Sales Closing
Fresh Market Sweet Corn Sales Closing
Grain Sorghum Sales Closing
Oats Sales Closing
Processing Beans Sales Closing
Soybeans Sales Closing
Processing Tomatoes Sales Closing
Whole Farm Revenue Sales Closing
- May 1, 2016
Nursery Crop Insurance (for full year of coverage otherwise continuous enrollment)
- May 31, 2016
Nursery changes to existing policies
- July 31, 2016
Fall Forage Seeding Sales Closing
- September 30, 2016
Barley Sales Closing
Wheat Sales Closing
Forage Production Sales Closing
- November 20, 2016
Apple Sales Closing
Blueberry Sales Closing
Cranberry Sales Closing
Peach Sales Closing
- Continuous
LGM-Dairy
Nursery

FSA's NAP Sales Closing Dates:

- March 15, 2016
Beans, Brussels Sprouts, Cantaloupe
Celery, Corn, Cucumbers, Eggplant
Honeydew, Oats, Peppers, Pumpkins
Sorghum, Soybeans, Squash, Sunflower
Sweet Potato, Tomatoes, Watermelon, Yams
- May 1, 2016
Nursery
- August 1, 2016
Strawberries
- September 1, 2016
Aquaculture, Christmas Trees, Flowers, Sod
- September 30, 2016
Barley, Clover, Grass, Mixed Forage, Rye, Wheat
- November 20, 2016
Apples, Apricots, Blueberries, Caneberries,
Cherries, Cranberries, Grapes, Honey, Onions,
Nectarines, Peaches, Pears, Plums
- Dec 31, 2016
Asparagus, Beets, Broccoli,
Cabbage, Cauliflower,
Carrots, Greens, Herb,
Horseradish, Peas, Leeks,
Lettuce, Turnips, Potatoes,
Radishes



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 visit our website <http://saalem.rutgers.edu/cropinsurance>, call our toll free hotline 1-800-308-2449 <http://www.rma.usda.gov/tools/agent.html>

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