

# Indiana County Crops

(Continued from Page D19) and "Corn Update." And another Penn State agronomist, Elwood Hatley, gave his thoughts on "Cropping Strategies in Periods of Environmental Stress." "Crop Insurance - Should You Buy It?" was the subject of a presentation by Mark Kooker, the Western Pennsylvania area claim specialist

for the USDA Federal Crop Insurance program. Kooker said while only 2 to 5 percent of Pennsylvania farmers currently have some type of crop insurance, nationwide about half of all crops are insured. In the plains states, for example, where farmers grow only one or two major crops, insurance is



Participating in the Indiana County Crops and Soils Day were, From left, Clayton Winebark, regional director for the Pennsylvania Department of Agriculture; Tom Mikesell, regional manager for Hoffman Seeds and recipient of a certificate of recognition for outstanding service to cooperative extension; and Larry Allison, vice president of Indiana County Cooperative Extension Board.

almost a necessity to protect against financial ruin. In the East, where farmers generally grow a more diversified selection of crops, insurance is not as common. The exception in the East, however, is the state of Delaware, where about 20 percent of all crops are insured. Federal crop insurance has been available in some parts of the country since 1938, Kooker said, and everywhere in the nation since 1981.

In Pennsylvania this year, farmers may insure apples, barley, corn, forage production, forage seeding, grain sorghum, grapes, oats, peaches, potatoes, soybeans, sweet corn, tobacco, wheat and tomatoes, either for canning or processing or for fresh markets.

The insurance covers losses caused by "acts of God," such as drought, floods, freezes or frosts, hail, wind and uncontrollable diseases or insects. Farmers may choose policies which guarantee 50 percent of an average yield, 65 percent or 75 percent, Kooker said. And they may select from three different price choices for a total of nine options.

The premium cost is determined by several variables, including the percentage of an average yield the farmer wants the policy to guarantee and the amount of the indemnity payment he wants to receive for each bushel or pound of loss.

As an example, Kooker said for a 65 percent guarantee on a field of corn which normally produces 100 bushels per acre, the premiums would range from \$3.90 per acre to \$6.76 per acre.

Ultimately crop insurance deals with risk management, Kooker said, and a farmer needs to decide how much of the total risk of farming he wants to shift to

insurance.

Business always increases following a growing season like the drought-plagued summer of '88.

In Armstrong County alone, he said, 100 more farmers have taken out policies since last summer.

"It's a disaster program," Kooker said. "It's not designed to make you money. It's designed to keep you in business."

## Corn Conference

### To Be Held In March

UNIVERSITY PARK (Centre) — The Fourth Annual Pennsylvania Corn Conference will be held at the Penn Harris Inn in Camp Hill on Wed., Mar. 1, from 9 a.m. to 3:30 p.m. The conference is co-sponsored by the Pennsylvania Master Corn Growers Association, the Pennsylvania Corn Industry and Penn State Cooperative Extension.

Conference highlights will include speakers and exhibitors from the corn industry. Dave Drennen of the National Corn Growers Association will present the National Corn Growers Update. Dr. S.R. Muench of the Monsanto Company will discuss biotechnology and corn breeding and Dr. William Ulrich of Purdue

University will speak about corn marketing.

The conference also will feature breakout sessions on specific corn-farming topics. These include Dr. Dennis Calvin of Penn State on corn insect management, Dr. Gary Smith of the University of Maryland on corn planter adjustment and Purdue's Dr. William Ulrich on corn marketing techniques. Breakout sessions also include a panel of farmers on corn production.

Tickets for the conference lunch will be on sale through Mon., Feb. 20. They cost \$6 and can be purchased from county Cooperative Extension offices and local seed, fertilizer and chemical companies.



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