

## USDA CAT Insurance Sales Underway

**HARRISBURG (Dauphin Co.)** — The USDA Consolidated Farm Service Agency (CFSA), formerly the Agricultural Stabilization and Conservation Service, announced last week that producers in the state could begin applying for minimum catastrophic level of insurance on Monday, Feb. 6.

The crop insurance is part of the Federal Crop Insurance Reform Act of 1994 that requires all farmers to buy at least the minimum level of crop insurance to be eligible for certain farm program benefits. Among those benefits are farm loans previously made through the Farm and Home Administration. The loans are now to be made through the CFSA.

The reason for the reform of federal crop insurance program was because of the history of U.S. Congressional aid packages having to be made every couple of years to cover naturally caused crop damage.

After several years of drought in one part of the nation and flooding in another part, lawmakers decided that the system of supply disaster

packages through low interest loans or other help was inconsistent and too time consuming. Further, there were often delays in education and instituting aid programs.

The current program requires all crop growers to buy minimum crop insurance. There are more details about the differences between insurable and non-insurable crops for specific regions, and the acreages required before the requirement kicks-in, but those should be directed to a local CFSA person.

What the minimum insurance program attempts to do is to institutionalize the nation's crop-disaster response from the ad hoc follow-up efforts carried out by the previous administrations.

In the long run, the cost for crop disaster relief within the United States can be expected to be less costly and less politicized.

In the short-term it represents higher overhead to commercial crop producers, but limits were placed on what kinds of upfront payments would be required.

The minimum catastrophic

(CAT) level of coverage will pay for crop losses after more than half of the actual historical production is lost.

In other words, under this minimum coverage, the producer accepts the loss of half his crop, while insurance will pay for losses beyond that.

The rate of payback on the insurance is 60 percent of the expected market price of the insured crop.

(It should be explained that in situations of widespread losses, the market price of a crop can

increase significantly. In comparison to normal or bumper crop situations, 60 percent of a market price during such a catastrophe could actually work out to a price closer to 100 percent during those normal or excessive production years.)

Since farming operations can cross county boundaries, the insurance "premium" is based on a formula that takes that into account. Officials do not call the fee a premium, however, and refer to it as an "administrative charge" that guarantees minimum crop insurance.

The cost of CAT coverage is

\$50 per crop, with a maximum of \$200 per county, regardless of the number of insurable crops. Further, the total cost for all counties in which a producer farms is not to be more than \$600.

According to a news release from the state CFSA office, "This administrative fee must be paid when applying for crop insurance."

March 15 is the closing date for crop insurance sales on most crops grown in Pennsylvania.

For more information, contact a local CFSA office.

## Atlantic Breeders Cooperative Members Meet

**LANCASTER (Lancaster Co.)** — Members of a number of locals in the Atlantic Breeders Cooperative have been meeting this past week and many are scheduled to meet this week in annual district meetings for stockholders.

Announcement of the meeting schedule was

published earlier in the cooperative's newsletter, a copy of which is sent to each member.

There are three basic purposes of this year's round of meetings, according to Dwight Hawbaker, secretary of the board of directors, in a meeting notice to members: to nominate a director in districts 2, 5, 8, 14, 15, and 16; to elect a resource/promotion committee representative in each district; and for members to learn more about the operation of the cooperative (a slide show is to be given about a proposed merger), and its current sires and service programs.

The results of elections are to be published in a future issue of the cooperative's newsletter, *Transmitter*.

In some cases, a county cooperative extension dairy day program is being held in conjunction with the membership meeting.

In District 1, the Eastern Berks Local is to meet Feb. 13 at noon in the Virginville Grange Hall.

In District 2, the Chester-Delaware Local is to meet at 7 p.m., Feb. 14, at the West Fallowfield Christian School.

In District 3, the Northern Dauphin-Northumberland Local is to meet 7 p.m., Feb. 16, at Berrysburg Community Center.

In District 4, the Northern Lancaster-Central Local is to meet noon Feb. 14 at Harvest Drive Restaurant, in Intercourse; and the Northern Lancaster-East Local is to meet 7 p.m., Feb. 16, at the Blue Ball Fire Hall.

In District 5, the Southern Lancaster Local is to meet 7 p.m., Feb. 13, in the Hoffman Building, at the Solanco Fairgrounds.

In District 6, the York Local is to meet 9:30 a.m., Feb. 16, at Seven Valley Fire Hall in conjunction with the county dairy day program.

In District 8, the Mifflin Local is to meet at noon Feb. 14, at the Country Village Restaurant, in Allensville.

In District 9, the Northern Blair-Northern Huntingdon-Centre Local is to meet 7:15 p.m., at Warriors Mark Fire Hall.

In District 10, the Somerset Local is to meet 7 p.m., Feb. 14, in the Community Building, in Berlin. The Fayette Local is to meet 10:30 a.m., Feb. 13, in Fiddlers Building, at the Fayette County Fairgrounds, in conjunction with dairy day activities.

In District 11, the Westmoreland Local is to meet 10:30 a.m., Feb. 14, in conjunction with the county dairy day in the Alwine Civic Center, in Greensburg. The Washington-Greene Local is to meet 10:30 a.m., Feb. 15, in the Ramada Inn, Washington.

In District 12, the New Cambria Local is to meet 7:30 p.m., Feb. 13, in the New Germany Grove Hall. The Indiana Local is to meet 7:30 p.m., Feb. 14, in The Omni, in Indiana. The Clearfield Local is to meet at noon, Feb. 15, in Friends Church, in Grampian.

In District 14, the Butler Local is to meet 10:30 a.m., Feb. 14, at the Garden Gate Restaurant, in conjunction with the county dairy day event.

In District 15, the Mercer Local is to meet 10 a.m., Feb. 13, at the Mercer County Extension Office, in conjunction with the dairy day activities. The West Crawford Local is to meet 7:30 p.m., Feb. 13, at the Vernon Central Hose Company, in Meadville.

For more information about the Atlantic Breeders Cooperative, call its main office at (717) 569-0413, or talk to a local representative.

# Waiting To Control Quackgrass Can Cost You Plenty.

Waiting to use a rescue treatment like Accent\* can cost you up to twice as much as using Roundup® herbicide to stop quackgrass before your corn is up. But that's not all you'll pay...

### WAITING CAN COST YOU 14 BU/A IN YIELD

Quackgrass is an aggressive competitor for soil moisture and plant nutrients. And if you wait until your corn is up to control quackgrass, you've already lost yield. University tests have shown that waiting to control quackgrass can cost you up to 14 bushels per acre. And then there's the matter of reinfestation...

### QUACK CAN COME BACK WITH A VENGEANCE

You know how tough quackgrass can be. Unfortunately, post treatments like Accent don't. They often just knock quack back instead of controlling the entire plant, rhizomes and all, like Roundup. The result? Quackgrass comes back and you're back to square one.

### DON'T WAIT UNTIL IT'S TOO LATE

Using Accent *after* the damage is done can be costly. So don't hesitate. Use Roundup to stop quackgrass *before* it robs you of yield and profit. See your dealer for the early, economical quackgrass control of Roundup.



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