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## Catastrophic Crop Insurance A Must For Bethlehem Grower

ANDY ANDREWS
Lancaster Farming Staff
BETHLEHEM
(Northampton Co.) — Pennsylvania Master Corn
Growers Association
(PMCGA) Vice President
Guy Wagner knows how important catastrophic insurance, or CAT, can be for producers

Because of last year's devastating drought, Wagner recalls that the corn on 40 acres was so worthless he simply diaced it in.

simply disced it in.

CAT insurance for

Wagner amounted to \$60 per

"I always took it," he saud during an interview late in December at his farm.

Farmers experienced about a 70 percent crop loss in the county. "How could you not, especially the past year, when producers got less than half a crop?"

Ever since Wagner purchased the farm business from his father, Walter, in 1990, he has bought crop insurance for his 880 acres of corn and 400 acres of soybeans, for a total of \$120.

As for CAT insurance, "most don't take it," said Guy. "They never thought the year could have been like this either. You just never know."

CAT insurance pays off only a fraction of the crop

## Many Factors Go The Way Of Five-Acre Winners

GAIL STROCK

Mifflin Co. Correspondent EMPORIUM (Cameron Co)-She says farming is expensive, and would he like to try bowling instead?

The humor in LuAnn Reed's voice soon turns to pride when she talks about her husband, Jeff, farming part time on his family farm, and winning the 1999 Pennsylvania 5-Acre Corn Club

class with 2043 bushels per acre.

Jeff and LuAnn Reed both work full time off the farm in their spare time, they farm about 45 acres of cropland on his home farm plus an additional 60 acres on his father, Earl's, farm.

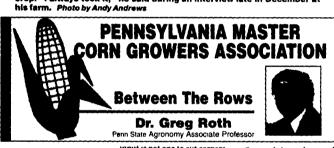
eron County couple the most



The height of the corn on Earl Reed's farm on July 4, 1999, exceeded everyone's expectations. Shown here, left to right, are LuAnn, Jeff, and Earl Reed.



Pennsylvania Master Corn Growers Association (PMCGA) Vice President Guy Wagner knows how important catastrophic insurance, or CAT, can be for producers. CAT insurance for Wagner amounted to \$60 per crop. "I always took it," he said during an interview late in December at his farm. Photo by Andy Andrews



WHERE CAN YOU CUT CORNERS ON CORN PRODUCTION?

After last year's dreadful year, many corn growers are asking where and how they can reduce input costs in corn production.

The key is to focus on those

nputs that give us the most consistent responses to our investment. Let's review how each of several common corn inputs have produced a return on investment in our trials here at Penn State

One input you might think about is seed. In our trials there is often a large variation in performance—about 30 to 40 bushels per acre. So this

input is not one to cut corners on Some, but not all, premium-priced hybrids are top yielders Check out independent data to get some idea how new hybrids perform

Our trials have shown relatively low (3-4 bushel per acre) yield responses to the Bit gene itself under normal planting conditions, as have (Turn to Page 3)



Field Crop IPM, Weed Insect, and Disease Management, Lebanon Valley Ag Center, 9 a m -4 p m chuylkill County Crops Clinic, Penn State Schuylkill Campus, Schuylkill

(Turn to Page 6)

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