

# Government Programs, Insurance, Crop Issues At Conference

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**ALLENTOWN** (Lehigh County) — A recent crops conference conducted in several locations across Pennsylvania provided producers with the opportunity to learn about government aid, crop insurance, forage quality, and wildlife management.

By attending the sessions participants were able to earn pesticide core and category credits.

The conference, sponsored by Penn State Cooperative Extension and nine agriculture industry sponsors, was conducted over four days in four counties. Approximately 800 producers came to the meetings.

Locations included Leesport Farmers Market, Leesport, Berks County; Days Inn Conference Center, Allentown, Lehigh County; Montgomery County 4-H Center, Creamery, Montgomery County; and East Brandywine Fire Hall, Guthriesville, Chester County.

The program included two night meetings in the Lehigh and Montgomery County locations.

In addition Allentown and Montgomery County hosted two evening meetings.

While one objective was to help producers reach certification requirements for pesticide licensing, another objective was to "provide research-based, unbiased education and the latest updates for farmers," said Mena Hautau, who helped to organize the event.

All producers who apply pesticide or herbicide must become certified by attending classes, gaining credits, and taking a test. After the test is successfully completed the license must be renewed every three years, which can be accomplished by attending meetings and gaining credits.

**Government Programs For Ag**  
John Berry, Lehigh County extension agent, spoke about government programs for agriculture, an aspect of government that has become increasingly important to today's farmers, according to Berry.

"The last few years, government programs have been an important part of net revenue stream," he said. "These programs may have reputations as



**Vivian Keesey, certified crop insurance agent, and John Berry, Lehigh County extension agent, were two instructors at a recent crops conference.**

freebies or something-for-nothings. However they're not handouts but a normal business sense kind of programs."

Get on the books at the Farm Service Agency (FSA), said Berry. "At least participate in FSA reports with your acreage and yield history. Then you're on their books when a new program rolls around," he said. Producers who are deemed eligible are often from FSA lists.

"I'm trying to stimulate your thinking and get you to pay attention to FSA literature and *Lancaster Farming* literature to look for programs coming down the road in the future."

One example of a government program include the Dairy Market Loss Assistance program. In addition, the Debt For Nature program allows producers debt forgiveness on a percentage of debt from loans from the FSA if they develop a wetland on their property. In the past two years, a Farm Storage Loan program encouraged on-farm storage for crops.

"One of the underused features of the USDA and FSA is the non-recourse market assistance loans and loan deficiency payments that allow producers to manage risk. Its a logical choice for mar-

keting soybeans," he said. "The federal government feels strongly about ensuring a safety net, a baseline rate since the world soybean market tends to fluctuate."

NRCS is another government organization willing to help producers, said Berry. Dealing mostly with soil erosion and water issues, they will cost share with farmer for such ecological improvements as stream bank fencing. Also, a no-till seeder for vegetable crops is available for use free of charge.

In summary, "start a reporting history so when a new farm aid program does roll along, you'll be eligible."

He also emphasized participation in loan programs, he said, stressing that producers should be proactive rather than relying on spot disaster relief.

#### Crop Insurance

Vivian Keesey, a certified crop insurance agent, presented a few basic ideas about crop insurance for 2002.

During the lecture she emphasized government help in catastrophic coverage (CAT). Since the state government is encouraging farmers to purchase coverage, they are subsidizing CAT coverage, she said.

In addition to paying the ad-

ministration fee for insurance, between the federal and state government, the two institutions are paying more of the insurance premium than the producer has to for crop loans.

The multiperil crop insurance (MPCI) plan is designed to protect farmers for the loss of crop production below a predetermined guarantee. A producer must insure all the acreage of the insured crop in the county in which they have a share, said Keesey. It goes by crop and by county, she said. Actuarial data must be estimated for that crop in that county, she said.

The plan covers adverse weather, fire, insects, plant diseases, wildlife damage, and failure of irrigation water supply.

The guarantee is calculated using the producers actual history — if possible, at least four years. Producers can choose their level of coverage for each crop.

"You are guaranteeing yourself a percentage of that yield, so the higher the yield the better," she said. "You pick a price per bushel you'll be paid if you have a payable loss."

The yield guarantee — how many bushels the producer is guaranteed — is the average yield multiplied by the coverage level.

Since the producer has a choice, Keesey recommended using the market price, since that price is usually higher than the established price, she said.

Other plans include the Index Income Protection, which protects against yield loss and market price decline. The plan uses price elections based on the monthly average in a pre-selected month on the Chicago Board of Trade. It also indexes the producers yield against the county's yield.

The Crops Revenue Coverage (CRC) protects against yield loss, price decline, or a combination of the two. It uses price elections based on the monthly averages of the pre-selected months on the Chicago Board of Trade. It allows for an increase in liability without increasing the premium should the fall harvest be greater than the spring base price, said Keesey.

Insurance sales closing rate for the spring planted crops is March 15.

#### Soybean Diseases

Eric De Wolf, department of plant pathology at Penn State, gave an update about soybean diseases.

Sclerotinia Stem Rot, or white mold, as its more commonly

called, is a disease that has grayish-black stone-like structures in the stem. These structures can survive in the soil for at least seven years.

They grow and produce mushroom-like structure that produces the spores that infect the flowers of the soybean plant. The disease needs a moist, 50-degree environment to grow and produce spores. The spores can be hiding among seeds and be put into the soil, which spreads the disease.

Crop rotation, while it will not kill all the spores, will at least reduce them.

"The longer you can rotate away, say, 2-3 years to a nonhost crop, you will reduce risk," said De Wolf.

Controlling broadleaf weeds, which can be hosts, will also be helpful, along with selecting varieties of soybeans less susceptible to the disease. Producers could also adjust their row spacing to allow for air movement.

De Wolf also addressed the soybean cyst nematode, a disease that may impact Pennsylvania soybean producers in the near future. It has caused the greatest soybean losses of any pathogen in the U.S. The disease centers in the southern and midwestern U.S., but has spread as far east as Ohio.

The nematode causes a stunted and yellowed crop. However aboveground symptoms, which are similar to those of other field problems such as drainage and fertility, are not apparent until the nematode population is high.

The most reliable means of identification, besides sending a sample to a laboratory, is to dig up and massage the soil off the rootlets to look for small white-to-yellow cysts.

Juvenile nematodes penetrate the roots and feed on the veins of the developing crop.

Anything that can move soil can introduce soybean cyst nematode, he said. Crop rotation is again a method of control, along with periodic soil sampling and checking plants. Additionally, broadleaf weed control is important.

In the last two years, another pest has been introduced to the soybean crop world. The soybean aphid, once it was found in Wisconsin, was quickly identified in many other areas. The aphid spreads soybean viruses and may even cause virus interaction, where two weaker strains can intermingle and become a more formidable virus.

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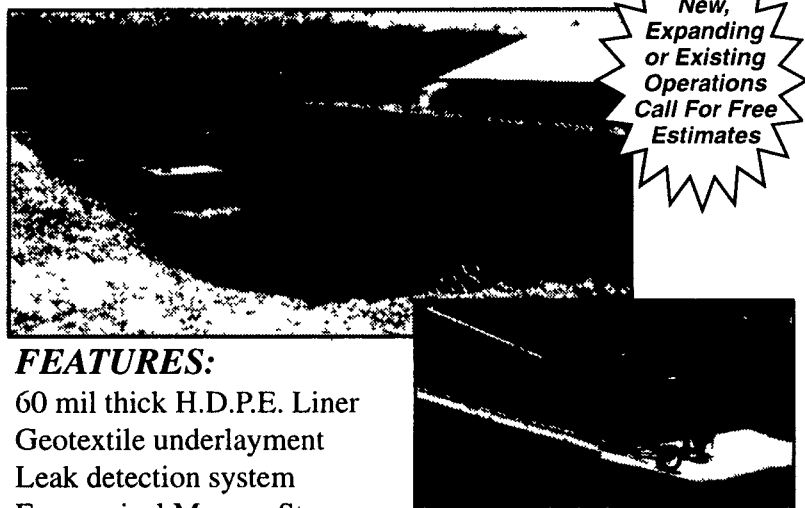
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