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"The fees for service will be used to off-set direct expenses and to support the County Extension Program."

Time to Think About Grain Quality

By Charles R. Hurburgh, Department of Agricultural and Biosystems Engineering

Towards the end of February we typically begin to experience warmer weather and with that arises concerns related to the 2009 corn that came from the fields with low quality and high moisture. Some of the important properties of this corn that are at the basis of this concern are:

It was wet—over 20 percent moisture, some much greater. It was light—test weights averaged about 52 pounds per bushel with little increase after drying. Light corn spoils faster and breaks more in handling.

It had low protein—less than 7.5 percent at 15 percent moisture. Storage life is an issue—about half of normal corn with the same moisture and temperature.

There was damage (mold) in the field—about 3-5 percent where normal is 1-2 percent. The field mold was primarily cladosporium which does not produce toxins. There was some incidence of other molds and toxins in either hail damaged corn or very late planted corn. Toxins will not go away in storage, but usually do not increase either. For more details and information about harvest quality issues, visit the archive of ICM articles related to this topic at www.iowagrains.org.

Managing last year's corn harvest

Stored grain should be uniformly cool at 35 F or below. The active period for grain spoilage will begin in late February, as air temperatures rise. You should be checking corn weekly from now on, because 2009 corn has much shorter storage time (shelf life) than normal.

Things to do or check now, before problems show up:

- Know the moisture, test weight and temperature in every bin. These are the key parameters that determine future condition.
- If you have corn at 20 percent or higher moisture, move or dry it immediately.
- Market by test weight—lightest corn first.
- In February or early March—remove some corn from each bin if possible. Check. Re-level.
- If there is an increase in temperature, act immediately.
- Corn for feed should be tested for toxins (vomitoxin) and protein.

Test for toxins by drawing at least a 5 pound sample; grind the whole sample for the test. Composites of several individual loads or undivided bin samples are best.

Not all corn is in good condition, even now. Outdoor storage had problems; some firms used it as temporary wet holding space with poor results. Bins have been emptied with the corn in poor condition. This means that there will be marketing concerns through the entire year. The average damage level of 2009 corn was high out of the field, which leaves very little room to blend storage problems. Since 65 percent of Iowa corn is used for ethanol, which has low tolerances for damage and damage-related toxins, expect that damage discounts will increase, and that corn will be graded more carefully. On the other hand, corn that is kept in good condition into summer will be in demand. Expect that even dry corn will start to have issues in late summer.

TIME TO THINK ABOUT ESTATE PLANNING

Estate planning is sometimes thought about, seldom discussed among the family, and often put off for a rainy day. Whether people have done some sort of estate planning in the past, have never done any estate planning, or are planning on doing an estate plan, now would be a good time to act.

The present estate planning laws are about to be addressed in congress this year. Now is a good time for producers to review what might have been done in the past and make plans



for what needs to be done in the future.

The Farm and Family Estate program will be an advanced program featuring Dr. Roger McEowen, Director of the Center for Agricultural Law & Taxation at Iowa State University in

Ames. This advanced estate planning program will be held Tuesday, March 2, 2010 at 1:00 pm at the Kirkwood Community College Continuing Education Center, 7725 Kirkwood Blvd SW, in Cedar Rapids. McEowen will review estate planning considerations and discuss federal estate tax including the present situation and planning implications for 2010 and the future. In addition, McEowen will discuss federal gift tax, wills, state level death taxes, trusts and other estate planning techniques. Registration for this program is \$15/person or \$20/couple and can be made through the Linn County Extension Office, 3279 7th Avenue, Ste. 140, Marion IA 52302 or by phone at 319-377-9839. A registration form is also available at www.extension.iastate.edu/benton.

Eastern Iowa Forage Prices

These are hay prices paid at auction in recent weeks. Much of the price information is obtained from USDA Hay Market News. Personal contacts of local Iowa hay auctions secured price information for these market outlets. Auctions were chosen to reflect prices across Iowa. Other nearby auctions may exist. No endorsement of the listed auctions is intended.

Keosauqua (SE IA) Sat 11:30A Alfalfa: SmSq \$2.50-4.00/bale; Grass: SmSq \$2.00-4.00/bale; Straw: SmSq \$4.50-5.50/bale; **Kalona** (SE IA) 1st Wed, Yr-round 11:30AM (& 3rd Wed Oct-winter) Alfalfa: SmSq \$2.90-4.20/bale; LgSq \$37.50-68/b; LgRd \$47.50-60/bale; Mixed Leg/Gr: LgSq \$37.50-68/bale; Grass: SmSq \$2.40-4.00/bale; Straw: \$2.50-3.20/bale; Cornstalks: LgRd \$24-30/bale

4-H County Council Sponsoring IJBBA Open Cattle Show



Washington County 4-H County Council will be sponsoring an IJBBA-sanctioned open cattle show on Saturday, April 17 at the Washington County Fairgrounds. This event is open to youth of all ages up to 21. To exhibit at this show, you do not need to be a member of the IJBBA or a member of 4-H. However, if you are a member of the IJBBA you will receive points. This is a great opportunity for youth to compete against kids from other counties, work more with their cattle, gain experiences and have fun.

Check-in will be from 8-10 a.m. The show will begin at 11:30 a.m. Entry fee is \$35. **For Washington County participants only the entry fee is \$30.00 if registered by April 1st.** Entry fee includes a t-shirt per exhibitor. Make checks payable to the Washington County Extension Office, 2223 250th St. Washington, IA 52353. Supreme Champion will receive \$250 and Reserve Champion will receive \$150 for both market and breeding animals. All classes will pay back.

Health papers are required on all animals. If intending to show in a breed division, registration papers are required. Generators are recommended, but not required. In conjunction with this event will be a Pancake Breakfast from 7-10:30 a.m.

If you would like to enter, donate to the event or have additional questions please contact Harry Walker at 319-461-1458, Ryan Schneider at 319-930-0989 or Kati Peiffer at 319-653-4811. Registration forms are available at www.extension.iastate.edu/washington/kidsteens.htm.

Climate Change Web Cast Archived at "Ag Decision Maker"

ISU Extension held a webcast on Feb. 1 to help Iowans better understand the proposed climate change legislation and regulations, and their expected implications for agriculture. The presentations given during the webcast have been archived on the Ag Decision Maker web site located at www.extension.iastate.edu/agdm/index.html.

AG DECISION MAKER SITE JUDGED OUTSTANDING

*Ag Decision Maker, an electronic newsletter and online library of information files, was recently named the **Outstanding Extension Website for 2009** by the Extension Section of the Agricultural and Applied Economics Association. Ag Decision Maker covers a wide range of topics in farm management, agricultural marketing, new business development and renewable energy. It is coordinated by ISU Extension Economists in the economics department and Extension Field Specialists. The site can be found at <http://www.extension.iastate.edu/agdm/index.html>.*



All-Iowa Hort Expo Set for March 19 & 20

In partnership with its 27 affiliate organizations and Iowa State University Extension, the Iowa State Horticultural Society (ISHS) is proud to present All-Iowa Horticulture Exposition II—its second gala exhibition of horticulture, which includes hands-on demonstrations, lectures and diverse trade show exhibits showcasing the many facets of Iowa horticulture. The 2010 All-Iowa Horticulture Exposition is scheduled for March 19-20 at the Bridge View Center in Ottumwa. It aims to be one of the premiere horticultural exhibition and education events in the state with something for the home gardener to the professional horticulturist.

The 2010 Expo will feature nationally recognized keynote speakers Dan Heims of Terra Nova Nurseries and Stephanie Cohen, renowned author and garden designer, as well as experts from across the state and region. More than 40 vendors, representing everything from landscape designers to wineries to vegetable growers, will be on hand in the 30,000 square foot exhibit hall. A children's garden, gardener's gift shop, and forestry field day are among the activities planned for the upcoming Expo.

For more information, visit www.iowahort.org. It's a green place to be!

Commercial Pesticide Applicator Test Help Sessions

All commercial pesticide applicators must take two exams in order to become initially certified, and some choose to become re-certified by exam rather than by attending continuing instructional courses. With the increased interest in fungicide applications on corn and soybeans, many commercial applicators are considering adding agricultural diseases (category 1C) to their certification so that they can apply fungicides.

A session will be offered in Bettendorf on Monday, March 8, from 1:00 p.m. to 5:00 p.m. in the Scott County Extension Office, located at 875 Tanglefoot Lane.

The training sessions will cover the Iowa Core Manual and categories 1A (Agricultural Weed Management), 1B (Agricultural Insect Control), 1C (Agricultural Crop Disease Management), 3O,T, and G (Ornamental, Turf, and Greenhouse Pest Management), 4 (Seed

ISU Extension Offers Certified Handlers Program March 10

The Certified Handlers Continuing Instructional Course (CIC) will be offered Wednesday, March 10 at the Washington County Extension Office, 2223 250th St., Washington. Registration begins at 8:30 a.m., and the course runs from 9 to 11 a.m. The registration fee is \$35. To register or to obtain additional information about the CIC, call 319-653-4811.

The course will provide continuing instructional credit for certified commercial pesticide handlers. Topics to be covered include safe handling and storage of pesticides, interpreting pesticide labels, laws and regulations, and PPE.

Additional information and registration forms for this and other courses offered by the PME program can be accessed at www.extension.iastate.edu/PME/.

Soil Temperature & Weather Outlook Website

The following web site provides a link to the three day history of the 4" soil temperature and the 6-10 day weather outlook. This site is provided by Iowa State University Extension and can be found at: <http://extension.agron.iastate.edu/NPKnowledge/>.

Treatment), and 6 (Right-of-Way). Training on the Iowa Core Manual will be given for the first 1.5 hours with training on the other categories following.

There is a \$25 fee per person at each training session. These training sessions do NOT qualify as continuing instructional courses. For more information, please contact Jim Fawcett at (319) 337-2145, Patrick O'Malley at (319) 337-2145, or Virgil Schmitt at (563) 263-5701.



PROGRAM SPECIALISTS/ COORDINATORS

Serving Region 15

Iowa, Johnson, Keokuk & Washington Counties

Agriculture

Ag Engineering

Greg Brenneman 319-337-2145
gregb@iastate.edu

Beef Livestock

Byron Leu 641-472-4166 bleu@iastate.edu

Commercial Horticulture

Patrick O'Malley 319-337-2145
omall@iastate.edu

Agronomy

Jim Fawcett 319-337-2145
fawcett@iastate.edu

Farm Management

Jim Jensen 319-385-8126
jensenjh@iastate.edu
Bob Wells 641-673-5841 wellsjb@iastate.edu

Swine

Tom Miller 319-653-4811 tmiller@iastate.edu
Terry Steinhart 641-622-2680
tsteinha@iastate.edu

Community Economic Dev.

Himar Hernandez 319-337-9839
himarh@iastate.edu

Business & Industry

Sean T. Galleger 515-290-0181
galleger@iastate.edu

Families

Family Life

Kristi Cooper 319-377-9839
kcoop@iastate.edu

Nutrition & Health

Jan Temple 319-337-2145
mjtemple@iastate.edu

Resource Management

Phyllis Zalenski 319-462-2791
zalenski@iastate.edu
Mary Weinand 641-472-4166
mweinand@iastate.edu

Youth

Ray Reynolds 641-622-2680
raymondrr@iastate.edu
Janet Martin 319-337-2145
jmmartin@iastate.edu

County Youth Coordinator

Johnson County-Dianna Colgan 319-337-2145
Iowa County-Mary Kaiser 319-642-5504
Keokuk County-Shelly Koehn 641-622-2680
Washington County-Kati Peiffer 319-653-4811

External Relations

Amber Bisinger 319-377-9839
bisinger@iastate.edu

Regional Ext. Edu. Director

Gene Mohling 319-337-2145
mohling@iastate.edu
4265 Oak Crest Hill Rd SE, Iowa City, IA 52246
319-330-4681 (cell)

2009-2010 Private Pesticide Applicator Recertification Dates Set

The 2009-2010 private pesticide applicator continuing instructional courses have been scheduled for Iowa, Johnson, Keokuk and Washington Counties. If you wish to recertify by training and not by exam, you must attend a CIC session each year. Remember, you always have the option of taking the exam. There is a \$20 fee per person. A private pesticide applicator may attend a class offered in any county. Pre-registration is not required.

| DATE | TIME | CITY | ADDRESS |
|----------|-----------|------------|-----------------------------|
| March 29 | 7:00 p.m. | Victor | KC Hall, 210 Washington St. |
| March 31 | 1:30 p.m. | Washington | Washington Co. Extension |
| March 31 | 7:00 p.m. | Washington | Washington Co. Extension |

Eastern Iowa Hay Producers Assoc. Annual Meeting and Conference

Area hay and pasture producers are invited to attend the 27th Annual Eastern Iowa Hay Producers Association Annual Meeting and Conference on Thursday, March 11 at Buzzy's in Welton. Registration will begin at 10 a.m. with the program scheduled to begin at 10:30 a.m. This year's conference features Dr. Mathew Digman, Professor of Biological System Engineering at the University of Wisconsin Extension, discussing the merits of a hay swathing machine that was developed to dry hay faster. Given the challenges of last year, even a few hours reduced drying time was crucial to the quality of hay harvested in 2009.

Digman investigated on-farm storage and chemical treatment as a method of preservation and pretreatment of biomass while at the US Dairy Forage Research Center. Since starting at the University of Wisconsin-Madison, he started an applied research program investigating precision agriculture technologies in forage harvesting, including machine guidance (auto steering), moisture sensing and systems modeling. He also gathered data on the costs related to forage harvesting including fuel usage, repair and maintenance data for various forage-related operations.

Following lunch, Dr. Elwynn Taylor, Iowa State University Extension Meteorologist, will provide an update on the status of an El Nino, and share his forecast for weather and crops in 2010. Dr. Taylor is well-known for his weather projections and market forecasts.

The day will also include Virgil Schmitt, ISU Extension Field Agronomist, and Denise Schwab, ISU Extension Beef Specialist, with hot-topic updates concerning the industry. Schmitt will discuss the status of Roundup Ready Alfalfa and an update on sulfur deficiencies in alfalfa and corn. Schwab will discuss the quality of 2009 hay and its impact on beef nutrition. The annual meeting of the Eastern Iowa Hay Producers Association (EIHPA) will take place shortly after lunch and will include their election of officers and directors.

Registration for the conference is \$30 and includes a membership to EIHPA and meal. Tickets can be purchased at the door. Certified crop advisor credits have been applied for. This conference is sponsored by EIHPA, Iowa State University Extension, and the Iowa Beef Center.

For more information, contact Denise Schwab at dschwab@iastate.edu or Kevin Brown at brofarm@iowatelecom.net or 563-872-4475.

This newsletter brought to you by:

Iowa State University Extension - Region 15

Serving Iowa, Johnson, Keokuk and Washington Counties

Free DVD of Tips for No-till Planting



Members of the Iowa Learning Farm team have created a DVD containing pointers for adjusting a planter for no-till farming systems. The “Converting Your Planter for No-till Operation” DVD contains instructions for getting optimum results from your planter in a no-till system. It is available from the Iowa Learning Farm for free.

Iowa State University Agricultural and Biosystems Engineer Mark Hanna is featured on the video footage, offering his expertise on the planter for it to accomplish three key responsibilities in a no-till system: planting seed at a uniform depth, closing the furrow so that the seed is in proper contact with soil to start germination and maintaining uniform seed spacing.

Hanna offers tips and simple checks for successful planting on two different planter configurations, depending on the style of implement. He covers tips on leveling the planter frame, down pressure on depth gauge wheels, adjustments of seed openers and closing systems, and use of attachments such as row cleaners and fertilizer injectors.

“In a no-till situation, the planter is the key to successful no-till,” states Hanna in the video. “It is the only time you have to move the soil to get the seed established. So treating the planter with respect and paying attention to some finer adjustments can really have big dividends.”

In a no-till system, the soil is not disturbed before planting, except for perhaps injecting fertilizer. A coultter or disk seed-furrower opens a narrow strip for planting. Other tillage is eliminated entirely and residue from the previous crop year remains on the soil’s surface. No-till has many benefits including improved soil productivity, increased organic matter and improved water infiltration. This system conserves energy by reducing passes across the field and improves soil tilth and soil organic matter. It also can reduce the capital costs associated with equipment used in conventional tillage.

The planter DVD is available at no charge by request, and can also be seen on YouTube. To request a planter DVD, email the Iowa Learning Farm at ilf@iastate.edu, and be sure to include a mailing address; or write to Iowa Learning Farm, 2101 Agronomy Hall, Iowa State University, Ames, IA 50011. For more information about the Iowa Learning Farm, visit the Web site at: www.extension.iastate.edu/ilf.

Iowa Learning Farm is a partnership between the Iowa Department of Agriculture and Land Stewardship, Iowa State University Extension, Leopold Center for Sustainable Agriculture, Iowa Natural Resources Conservation Service and Iowa Department of Natural Resources; in cooperation with Conservation Districts of Iowa and the Iowa Farm Bureau.

County Fair Livestock Weigh-In Dates

The 2010 swine, lamb and meat goat weigh-ins for area county fairs are set. For complete guidelines and requirements please contact your local Extension Office. Lambs and meat goats nominated for the Iowa State Fair and Ak-Sar-Ben will require retinal scans and DNA; there is a \$5 per animal per show fee for each nomination.

Swine Weigh-ins

Iowa County-Saturday, March 20, 11:00 a.m. to Noon; Johnson County-Saturday, March 20, 10:00 a.m. to Noon, Barn 2, Fairgrounds
Keokuk County-Saturday, March 27, 8:00-10:00 a.m., Expo Grounds; Washington County-Saturday, March 27, 10:00-11:30 a.m., Fairgrounds

Lamb & Meat Goat Weigh-ins

Iowa County-for Iowa State Fair entries, Thursday, May 6, 6:30-8:00 p.m., Johnson Co. Fairgrounds; Iowa County-for county fair only, Friday, May 7, 6:00-7:00 p.m., Fairgrounds; Johnson County-Thursday, May 6, 6:30-8:00 p.m., Barn 5, Fairgrounds
Keokuk County-Saturday, May 1, 8:00-10:00 a.m., Expo Grounds; Washington County-Saturday, May 8, 8:30-11:30 a.m. Fairgrounds

County Fair Dates: Iowa County Fair-July 15-18, Keokuk County Expo-July 13-19, Washington County Fair-July 18-23, Johnson County 4-H/FFA Fair-July 26-29

SE Iowa Ag Research Association Annual Meeting – March 4

The SE Iowa Research & Demonstration Farm located near Crawfordsville is committed to research—providing unbiased research in collaboration with the Iowa State University Experiment Station, the College of Agriculture and Life Sciences, and ISU Extension. Field days provide a chance for area farmers to see research projects in progress and talk with the people involved in the experiments. It also provides an opportunity to view the latest in modern agriculture. The research taking place at the SE Iowa Research & Demonstration Farm affects the health of Iowa’s economy, its families, and its environment.

The annual meeting for the SE Iowa Agricultural Research Association will begin at 9:30 a.m. on Thursday, March 4 in the Washington County Extension Office in Washington. After a short business meeting, Kevin Van Dee, farm superintendent for the SE Iowa Research & Demonstration Farm will give an update on research occurring on the farm. Other presentations include: “Corn Populations and Gene Stacking – How Much is Too Much?” by Roger Elmore, ISU Extension Corn Specialist; “Grain Storage & Marketing Issues: 2009 Crop Quality and New GMOs” by Charles Hurburgh, ISU Extension Ag Engineer; “Compaction – What to Do With Ruts from Last Fall & How to Reduce Future Compaction” by Mark Hanna, ISU Extension Ag Engineer; and “New Advances in Sudden Death and White Mold Management” by X.B. Yang, ISU Extension Plant Pathologist.

A free lunch sponsored by Pioneer Hi-Bred and the West Chester Savings Bank will be available at noon. All are invited to attend the annual meeting. A five year membership to the research association can be purchased for \$25. Membership benefits include updates on research results, invitations to the farm field days, and an opportunity to participate in research activities.

Producers Should Consider Frost Seeding or Interseeding Pastures in the Spring

Producers wanting to add to or improve the forage species in their existing pastures should consider using either the frost-seeding method in February and early March, or interseeding later in the spring months. Frost-seeding involves spreading forage seed on existing pastures during the late winter or very early spring while the ground is still frozen. Freeze-thaw cycles then provide shallow coverage of the seed, with help from early spring rains.

Frost seeding is the easiest method producers have to add new forage, legumes or grasses to their pasture, and is likely the least expensive method as well. To increase this method's success, one should spread seed on the thinnest pasture sod areas first and on areas where bare soil has been exposed due to heavy grazing or disturbance. One common misconception about frost seeding is that spreading the seed on top of snow works best. The goal of frost seeding is to get seed on bare soil. This is more effectively and more safely done without snow cover.

Red clover has been the forage species of choice in Iowa for frostseeding. Other legumes, such as white clover and birdsfoot trefoil, also can be frost seeded but with less success than red clover. In general, frost seeding does not work as well with grasses. Research has found that following a few steps will improve the success of frostseeding. See the Iowa State University Extension bulletin *Improving Pasture by Frostseeding* for more suggested seeding rates/guidelines at www.extension.iastate.edu/Publications/PM856.pdf. Interseeding offers an opportunity for improving pasture productivity too. Interseeding involves using a no-till drill to aid in the incorporation of a legume or a more productive grass into an existing pasture sod. Interseeding is normally done from mid-March through early May, when soil moisture and temperature are more suitable for rapid seedling establishment. Interseeding can be accomplished with relatively few field operations. Opening of the grass sod, shallow seed placement, and seed cover-age are required. A number of drills are available that can be used in sod-seeding efforts. Some of these drills may have improved features related to sod penetration, depth control, seed metering, or coverage that improves their effectiveness in sod seeding situations. Equipment limitations for sod seeding implements sometimes are overcome by operator experience and home shop modifications. Legumes interseeded into grass sod should increase pasture yield, improve forage quality, and eliminate or minimize need for nitrogen fertilizer. Clovers, alfalfa, birdsfoot trefoil have been successfully interseeded. The more efficient seed placement provided by a no-till drill allows many of our more productive perennial forage grasses to also be successfully established by interseeding. Thin, low-producing, grass sod might best be improved by interseeding a grass legume mixture.

A seeding delay into late spring to improve growing conditions often also leads to a greater competition from the existing grass sod. Close grazing in the fall or spring, ahead of interseeding, will help to reduce sod competition. Contact herbicides are sometimes also used to temporarily further reduce competition from plants present in the stand. Interseeding success depends a lot on paying attention to details, timeliness, careful management of sod completion, controlling seeding depth to no deeper than ¼ to ½ inch, and a little bit of luck with weather.

Interseeding research has been conducted in many parts of the U.S. and around the world. It shouldn't come as a surprise that the conclusions from these efforts all point to several very important issues that must be met for successful interseedings. See the Iowa State University Extension bulletin *Interseeding and No-Till Pasture Renovation* for more suggested seeding rates and guidelines at <http://www.extension.iastate.edu/Publications/PM1097.pdf>. For more information, contact Stephen K. Barnhart, Extension Forage Agronomist, Iowa State University, by phone at 515-294-7835 or by email at sbarnhar@iastate.edu.

Crop Scout School Offered

If you plan to work as a crop scout for the 2010 crop season, you will want to attend the upcoming Crop Scout School offered by Iowa State University Extension. Hands-on sessions will cover identification and scouting methods for weeds, insects and diseases. Workshops on plant growth and development of corn, soybean and alfalfa will be included along with discussion of common field crop problems.

Crop Scout School will be held Saturday, March 6, on the Iowa State University campus in Ames. Registration opens at 7:30 a.m. in Kildee Hall with sessions beginning at 8 a.m. and ending at 5 p.m. Registration is limited to 140 participants and pre-registration is required. The program brochure and registration form are posted on the web at www.aep.iastate.edu. The cost is \$85. Registration and fees must be received by March 3. Registrations will not be accepted at the door for this program. The fees cover a scouting notebook, lunch and breaks.

Registrations can be completed online with a credit card (MasterCard or VISA only) at www.aep.iastate.edu. For more information, contact the Agribusiness Education Program at (515) 294-6429 or by email at aep@iastate.edu.

CROP INSURANCE DECISIONS FOR 2010

There are a few important changes for multiple peril crop insurance this year. In addition, some features that were introduced last year will be continued.

INDEMNITY PRICES

The Risk Management Agency (RMA) has announced indemnity prices of \$3.90 per bushel for corn and \$9.15 per bushel for soybeans for APH (yield) insurance guarantees for 2010, both slightly lower than last year. Prices for revenue insurance policies will not be known until the end of February. December corn futures contracts currently are trading at about the same level as in February 2009, while November soybean contract prices are slightly higher than a year ago.

PREMIUMS

Last year 74 percent of the insured acres in Iowa were protected by Crop Revenue Coverage (CRC), only 12 percent were covered by Revenue Assurance (RA). This was a complete reversal from 2008, and can be attributed almost totally to lower premiums offered for CRC in 2009. Since RA and CRC provide essentially the same coverage, producers should compare premiums carefully each year. The two products use different approaches for calculating premiums, and it is difficult to predict which one will be cheaper in a given year.

BIOTECH ENDORSEMENT (BE)

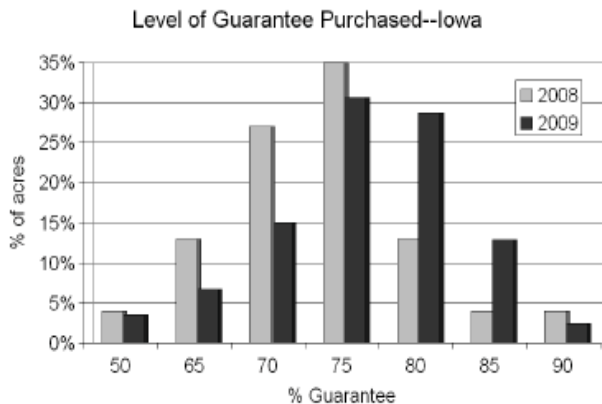
The premium discount for planting certain biotech corn hybrids has been expanded to all the major Corn Belt states. Hybrids containing YieldGuard, Herculex or Agrisure genetics may be eligible. Farmers must plant at least 75 percent of the corn acres in an insurance unit to an approved hybrid. Discounts averaged about 13 percent last year, or a little over \$3 per acre. The discounts are not available for the group risk insurance policies, GRP and GRIP, however.

Producers should carefully weigh the potential savings on insurance premiums against the cost of planting a BE eligible hybrid and the need for protection against the targeted pests.

ENTERPRISE AND WHOLE FARM UNITS

Last year RMA increased the subsidy rates for policies in which insured acres are grouped into enterprise or whole farm units. Enterprise units combine all acres of a crop grown in the same county by one producer on a single policy. Whole farm units combine corn and soybeans into a single policy. At the 75 percent coverage level, for example, basic units receive a 55 percent premium subsidy while enterprise units will receive a 77 percent subsidy and whole farm units will receive an 80 percent subsidy (see table).

Producers with multiple farming units can apply for enterprise or whole farm units, and either keep the same coverage and spend less on crop insurance, or spend the same dollars



Rates at which premiums are subsidized, by type of insurance unit.

| Coverage Level | Basic Units | Enterprise Units | Whole Farm Units |
|----------------|-------------|------------------|------------------|
| 60% | 64% | 80% | not available |
| 65% | 59% | 80% | 80% |
| 70% | 59% | 80% | 80% |
| 75% | 55% | 77% | 80% |
| 80% | 48% | 68% | 71% |

as before but raise their guarantee to a higher level. Many producers chose to do the latter last year. As the chart above shows, the proportion of acres insured at a 75 percent or lower guarantee decreased from 2008 to 2009, while the acres insured at 80 percent or 85 percent of expected revenue increased.

Combining several optional or basic units into an enterprise unit means less chance of receiving an indemnity payment for an isolated crop loss. Carrying companion hail insurance can help offset this. On the other hand, increasing the level of coverage with an enterprise unit provides added protection against widespread production problems or a drop in prices. Once the crops are harvested, the grain and ultimately the dollars, are commingled anyway, so it makes good financial sense to protect against risk at the whole farm level.

SPECIALTY SOYBEANS

Certain types of specialty soybeans can now be insured separately from conventional soybeans. These include food grade, low linolenic, low saturated fat, and high protein varieties. Because these types of soybeans typically have lower yields than conventional soybeans, insuring them separately will help increase the proven yield for the conventional crop. Producers can submit past yield records to create an APH yield for each type of specialty soybeans. However, they can only be insured with an APH (yield) policy, not a revenue policy. The indemnity price can be the higher of the RMA price (\$9.15 for 2010) or the actual contract price for the crop.

Iowa State University Cooperative Extension

Washington County District
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Washington, IA 52353-9482

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University Extension

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Greg Brenneman

Phone: 319-337-2145

Fax: 319-337-7864

Email: gregb@iastate.edu



Ag Engineering Specialist Serving Region 15

What do you enjoy most about your position as an Extension Ag Engineer?

I would have to say working with people to help them learn and make good decisions to improve their lives. One of the most satisfying things in this job is to see “the light bulb go on” as folks you work with say “Oh, I see how that is” or “Yeah, that makes sense.” I enjoy the variety of people I get to work with.

What sort of activities are you involved in and which ones do you enjoy the most?

Ag Engineers work with a wide range of topics and people every day. From field plot work with tile, tillage, and manure studies to answering calls on radon, livestock buildings, energy issues, molds, and grain storage, to working one on one with producers on nutrient management, building ventilation, and livestock facilities. Probably what I enjoy the most is interacting with people where I can help them learn.

What activities do you think producers benefit from most when they attend?

Field days and workshops where they get to see things first hand or are involved in the learning process. When they can see, feel, and do as well as hearing the topic, much more learning occurs. Also, when there is discussion among the participants, lots of good information can be shared.

Areas of Expertise:

Subsurface drainage, manure management plans, applicator certification, soils & soil fertility, radon, septic systems, livestock building ventilation/design, energy issues, grain storage & handling systems, ag safety

Frequent Clients:

Livestock & grain producers, home owners, grain handlers, manure handlers, agribusiness representatives, lenders, media, USDA and other public staff