



Maine Vegetable and Small Fruit Growers Association

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Spring 2016

Crop Insurance - Whole Farm Revenue

Is the Whole-Farm Revenue Protection Policy for You?

March 15 is the last day to purchase three different ‘types’ of risk management policies. These include traditional Crop Insurance and the Farm Service Agency’s Non-Insured Crop Disaster Assistance Program (NAP) for individual spring-seeded crops as well as the newest policy, Whole-Farm Revenue Protection (WFRP). While traditional crop insurance and NAP cover yield or revenue loss of a single crop, WFRP covers loss of revenue from multiple crops, animal, nursery, and resale products under one insurance policy.

WFRP Basics

What does WFRP protect?

The amount of farm revenue protected with WFRP is based on your “approved” farm revenue. This is the lower of your expected gross revenue for the insurance year OR your whole-farm historic average gross revenue, usually based on the 5 previous tax years. WFRP covers all commodities produced by the farm during the insurance year except timber, forest products, and animals for sport, show or pets.

What types of loss does WFRP protect against?

WFRP protects approved revenue from loss due to unavoidable natural causes during the insurance period. Losses must be reported within 72 hours of discovery. Indemnity payment occurs when revenue during the insurance year is less than the insured revenue. Claims are settled after taxes are filed for the insurance year.

What coverage levels are available?

Farmers can choose to protect 50 to 85% of their approved revenue, but at least 3 commodities must be produced to be eligible for the 80 and 85% coverage levels. Your commodity count, or diversification, also determines the premium rate discount and subsidy. The insurance period is based on your tax year.

What information does a producer provide for WFRP?

Farmers must furnish 5 years of Schedule F forms (3 years for Beginning Farmers*), or other tax forms plus supporting records to complete a Substitute Schedule F. The farm plan for the insurance year showing commodities you plan to produce and amounts, historic information to help determine expected pricing including sales/marketing records, and inventories of commodities if necessary.

*The USDA Risk Management Agency's (RMA) definition of a Beginning Farmer is someone who has not had insurable interest in a crop or livestock for more than 5 crop years.

How much will a WFRP premium cost?

The WFRP premium will be based on the farm county, the types of commodities produced, amount of revenue from each, and commodity count. Farms with 2 or more commodities will receive a whole-farm subsidy resulting in less cost to the producer. WFRP is sold and delivered through private crop insurance agents. A list of Maine Crop Insurance agents can be found at: <http://umaine.edu/agriculture/maine-risk-management-and-crop-insurance-education-program/resources/>

Is WFRP for You?

The efficacy of WFRP as a risk management tool depends on your ability to create and retain quality farm records. Are you able to keep sales records by crop and by market? Do you adhere to your yearly farm plan? Do your Schedule F's reflect your actual whole-farm revenue? If you're unable to utilize WFRP, consider protecting your crops individually with crop insurance or NAP. ***Note**- Farmers may have to call multiple agents to find one that administers WFRP because it is a new option. Also, paperwork requirements are time intensive. Contact an agent well in advance of the sales closing date.

More Information

Please visit the UMaine Risk Management and Crop Insurance website at: <http://umaine.edu/agriculture/maine-risk-management-and-crop-insurance-education-program/> or contact Crop Insurance Education Program Manager Erin Roche (erin.roche@umaine.edu or 207.949.2490).

The University of Maine Cooperative Extension is in partnership with the USDA RMA to deliver crop insurance education in Maine.



2016 Maine Vegetable and Fruit School

The 2016 Maine Vegetable and Fruit is scheduled for two dates. These are:

Tuesday, March 15, 2016

[SEASONS EVENT AND CONFERENCE CENTER](#)

155 Riverside Street, Portland, Maine 04103

Tel. 207.775.6536

Wednesday, March 16, 2016

[BANGOR MOTOR INN CONFERENCE CENTER](#)

701 Hogan Road, Bangor, Maine 04401

Tel. 207.947.0355 or 1.800.244.0355

A registration form is attached or you may register online at;

<http://extension.umaine.edu/register/product/maine-vegetable-fruit-school-2016/>

AGENDA – March 15, 2016 in Portland

8:30 AM	<i>REGISTRATION</i>
9:00 AM	<i>Balancing Nitrogen and Potassium Fertilization for High Tunnel Tomatoes</i> — Dr. Mark Hutton
9:30 AM	<i>The Food Safety Modernization Act: What Does it Mean to You?</i> — Dr. Elizabeth Bihn
10:30 AM	<i>BREAK</i>
10:45 AM	<i>Garlic: Growing Tips and Disease Issues</i> — David Fuller
11:15 AM	<i>Optimizing Compost Use in the Field</i> — Nicholas Rowley
11:45 AM	<i>Using Cover Crops and Strip Tillage for Soil Health</i> — Jason Lilley
12:15 PM	<i>LUNCH</i>
1:00 PM	<i>Spotted Wing Drosophila Update – Scouting Results and Management Options</i> — Dr. David Handley
1:15 PM	<i>Opportunities in Stone Fruit</i> — Dr. Renae Moran
1:45 PM	<i>BREAK</i>
2:00 PM	<i>Crop Insurance: Updates and New Options for Diversified Growers</i> — Erin Roche and the Maine Farm Service Agency
2:15 PM	<i>Worker Protection Education for Farmers</i> — Maine Board of Pesticides Control

- 3:00 PM *Best Practices for Growing Melons in Maine*
— Dr. Mark Hutton
- 3:30 PM *Grapes: New Varieties and Potential for Maine*
— Dr. David Handley
- 4:00 PM *WRAP-UP & EVALUATION*

AGENDA – March 16, 2016 in Bangor

- 8:30 AM *REGISTRATION*
- 9:00 AM *Balancing Nitrogen and Potassium Fertilization for High Tunnel Tomatoes*
— Dr. Mark Hutton
- 9:30 AM *The Food Safety Modernization Act: What Does it Mean to You?*
— Dr. Elizabeth Bihn
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Speakers

Dr. Elizabeth Bihn – Senior Extension Associate and Director, Produce Safety Alliance, Cornell University
David Fuller – Agriculture and Non-Timber Forest Products Professional, UMaine Cooperative Extension
Dr. David Handley – Vegetable and Small Fruit Specialist, UMaine Cooperative Extension
Dr. Mark Hutton – Vegetable Specialist, University of Maine Cooperative Extension
Jason Lilley – Sustainable Agriculture Professional, UMaine Cooperative Extension
Dr. Renae Moran – Tree Fruit Specialist, UMaine Cooperative Extension
Erin Roche – Maine Crop Insurance Education Program Manager, UMaine Cooperative Extension
Nicholas Rowley – Graduate Student, University of Maine
Speaker TBA – Maine Board of Pesticides Control
Speaker TBA – Maine Farm Service Agency

Thank you to our sponsor, Nourse Farms.

Participants may receive 2.0 Pesticide Applicator recertification credits for attending, pending approval.
Certified Crop Advisors may earn 5 recertification credits for participation, pending approval.

For more information about this or other workshops, please contact:

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Highmoor Farm
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Any person with a disability who needs accommodations for this program should contact Pam St. Peter at 207.933.2100, or 1.800.287.8957 (TDD) to discuss any needed arrangements. Receiving requests for accommodations at least 10 days before the program provides a reasonable amount of time to meet the request; however, all requests will be considered.

MVSFGA

MVSFGA is an association of vegetable and small fruit growers dedicated to the promotion and advocacy of the vegetable and small fruit industry in Maine.

MVSFGA supports research education, and promotion and political advocacy. The association has provided important testimony at legislative hearings on such issues as pesticide regulation, labor, IPM, farmland preservation and technology transfer.

MVSFGA members receive the annual New England Vegetable Production Guide, and the New England Small Fruit Production Guide. Members also receive the association newsletter. To become a member of the MVSFGA please write to; William Jordan Jr. Treasurer, 21 Wells Road, Cape Elizabeth, Maine 04107, email: whj30@aol.com

Letters, comments, articles, calendars of events listings, and advertisements related to vegetable and small fruit production are welcome. Please send comments and information for the newsletter to: Walter Goss, 311 Elm Street, Mechanic Falls, Maine 04256, email: gossfarm@roadrunner.com.

MVSFGA Directors are : Bill Bamford (president), Lauchlin Titus (vice-president), William Jordan (Treasurer), Ford Stevenson (secretary), Rick Belanger, Keith Harris, Jeff Spear, Jason Osborne, Tom Stevenson, Lisa Turner