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NEWS & STORIES

AFFILIATED PROGRAMS

PROJECTS

Home

Background & Projects

Calendar

Directions

InfoVideos

Links

Extension Expert Search

Publications

Staff

FRUIT AND VEGETABLE FARMERS: NOV. 20 CROP AND DISASTER INSURANCE DEADLINE LOOMING

Michigan State University Extension urges fruit growers to carefully evaluate the costs and potential benefits of crop insurance for their farms.

Bill Klein

Farm Mgr, NWMHRS

Posted on November 12, 2012, MSU-E News, by Curtis Talley Jr., Michigan State University Extension

The deadline for tree fruit and vegetable farms to enroll in <u>2013 Crop Insurance and disaster, or NAP</u> (Noninsured Assistance Program) is **Nov. 20**. The significant damage to the 2012 fruit crop, due to an early spring followed by freezing temperatures, is one reason growers should strongly consider purchasing some type of insurance each year, even if it is just disaster coverage.

Even a minimum program like NAP will have a positive impact to cash flow for Michigan tart cherry fruit farms for the 2012 cherry crop. The service fee is the lesser of \$250 per crop or \$750 per producer per administrative county, not to exceed a total of \$1,875 for a producer with farming interests in multiple counties.

NAP covers losses greater than 50 percent of the farm's APH (actual production history) at 55 percent of the national average market price.

An example in calculating the benefits of the crop insurance could be figured as follows:

100-acre tart cherry farm:

APH Yield: 7,000 pounds/acre tart cherry 2012 harvest: 0 pounds /acre Yield coverage: 50 percent x 7,000 pounds/acre = 3,500 pounds/acre Price coverage: 55 percent of the 5-year average market price (2012 average is \$.222/pound) Economic coverage: 3,500 pounds/acre x \$.222/pound x 55 percent = \$427/acre For 0 pounds harvest the payment is reduced 20 percent \$427/acre x 80 percent = \$341/acre payment

In this example, a premium of \$250 for the 100 acre crop yielded a disaster payment of \$341/acre, or a total of \$34,188-an extremely good return on investment.

Crop insurance is not meant to be a farm profit center. It is a risk-management tool that helps insure the long-term viability of the business in case of a major disaster. Changes have been, and continue to, take place in crop insurance. For example, effective for 2013 crops, Mason and Oceana counties can enroll sweet cherries in the sweet cherry insurance pilot program—a revenue based policy that has been in effect in Leelanau County for several years—and also enroll sweet cherries in NAP.

Additional information on the <u>NAP program</u> can be obtained at the <u>Farm Service Agency's website</u> or your local Farm Service Agency office.

More information about apple insurance can be found at the <u>USDA Risk Management Agency website</u>. <u>Michigan State University Extension</u> also has an <u>online webinar video</u> for further information.

Additional Information

MSU Extension's 2012 Fruit Freeze Resources MSU Extension's Drought Resources



Nikki Rothwell

District Horticulturist

Duke Elsner

Agricultural & Regional Viticulture Agent

Special Update

November 15, 2012

Northern Michigan FruitNet 2012

This article was published by <u>Michigan State University Extension</u>. For more information, visit <u>http://www.msue.msu.edu</u>. To contact an expert in your area, visit <u>http://expert.msue.msu.edu</u>, or call 888-MSUE4MI (888-678-3464).

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This issue and past issues of the weekly FruitNet report are posted on our website at: http://agbioresearch.msu.edu/nwmihort/faxnet.htm

ACTUAL AND PREDICTED DEGREE-DAY ACCUMULATIONS SINCE MARCH 1, 2012

Please send any comments or suggestions regarding this site to: Bill Klein, <u>kleinw@msu.edu</u>

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Search

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Researcher Resources
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ABOUT I

NEWS & STORIES

ORIES AFFILIATED PROGRAMS

MS PRC

PROJECTS

Home

Background & Projects

Calendar

Directions

InfoVideos

Links

Extension Expert Search

Publications

Staff

Northern Michigan FruitNet 2012 Special Update NW Michigan Horticultural Research Center

Nikki Rothwell District Horticulturist <u>Duke Elsner</u> Agricultural & Regional Viticulture Agent November 20, 2012

2012 PESTICIDE CERTIFICATION REVIEW AND TEST

MSU Extension is providing two pesticide review programs for producers preparing for the MDARD Core Pesticide Applicators Certification exam. The 4-hour review covers the 12 chapters of the National Pesticide Applicators Certification Core Manual. The review is held in the morning and the MDARD exams are given that afternoon. Four Recertification/RUP credits in either Private or Commercial Core are also available for those already certified and seeking renewal by seminar credits.

Bill Klein

Farm Mgr, NWMHRS

Reviews are scheduled for **December 13th** at the NW Horticulture Research Center (NWMHRC) and **December 14th** at the Banks Township Hall in Ellsworth. The review session will run from 8:30 am – 12:30 pm in both locations. The sessions will be taught by John Stone, Coordinator of the MSU Pesticide Safety Education Program.

We recommend participants read and study the Core Manual before attending the review. Copies may be ordered from the MSU Extension Bookstore: <u>www.bookstore.msue.msu.edu</u>, or 1-517-353-6740. County Extension and the NWMHRC may also have copies available. Please call ahead for availability.

Registration cost for these programs is \$30. Interested producers are encouraged to register on-line at http://web2.msue.msu.edu/events/index.cfm. Scroll down the page to find the registration link. The on-line registration system allows producers to pay by credit card or mail in a check. Registering on-line helps us prepare for the number of people planning to attend. If paying at the door, please make checks payable to *Michigan State University*.

Lunch is on your own.

The MDARD pesticide applicator certification exam will follow the review session starting at 12:30 pm. Seats for the MDARD exam must be made in advance on line at: www.michigan.gov/pestexam, or by calling 1-800-292-3939. The cost of the review session is separate from the MDARD exam fee. Those taking the exam must bring a separate check made payable to: *State of Michigan*. The cost for the Private exam is \$50.00 and the Commercial exam is \$75.00. As of October 1, if you served in the military and were "honorably discharged", bring a copy of Form DD214 to the exam session and the **private** applicator certification fee will be waived.

For directions or meeting location information, please contact:

December 13th, NW Hort. Center: Jackie Baase at 231-946-1510

December 14th, Bank Township Hall, Ellsworth: Antrim County MSU Extension at 231-533-8818

For program content of recertification credit information, please contact:

John Stone, Coordinator, MSU Pesticide Safety Education Program Email: stonejo2@msu.edu Phone: 517-353-5134

WHOLE FARM PLANNING

Create the farm and the life you want with Holistic Management

December 11, NW Michigan Horticultural Research Center 6686 S. Center Hwy (County Rd 633) This workshop will introduce you to Holistic Management, a planning process that can improve all aspects of your farm, from dayto-day decisions and long-term business planning to your quality of life. The session will focus on Holistic Financial Planning. Cost: \$40 or \$50 for two from the same farm for the day-long session. Lunch is included and Bay Bucks are welcome.

To register, call Jim Sluyter at (231) 889-0199 or <u>jimsluyter@mlui.org</u>. or register online at <u>mlui.org/getfarming</u> Speaker: Larry Dyer

NEW GRAPE BULLETIN AVAILABLE

"Predicting Harvest Yield in Juice and Wine Grape Vineyards", E-3186, has just been released and is now available through the MSU-E Bookstore at <u>www.bookstore.msue.msu.edu</u>. The bulletin can be downloaded for *free*.

HIGH DENSITY APPLE PLANTINGS ARE A MUST FOR HARVEST

Planning ahead will help you reap the benefits of apple harvesting more efficiently.

Posted on October 22, 2012, MSU-E News, by Philip Schwallier, Michigan State University Extension

The DBR Vacuum Apple Harvest Machine was demonstrated in five Michigan orchard locations during the October harvest with the assistance of <u>DBR</u>, the <u>Michigan Apple Committee</u> and <u>Michigan State University Extension</u>. The most telling results of viewing and operating this harvesting aid machine was the need to have orchards of high densities; that is, this machine will work most efficiently with row spacings of 10 to 12 feet. While it can work in 14-foot row spacing, the efficiency drops due to difficulty of workers reaching the center of these wider rows, and the presence of larger limbs sticking out into the row in the path of the machine and workers.

Growers need to carefully consider the spacing of new plantings for the future. Once an orchard is planted, the grower will live with the system for many years – perhaps up to 30 years. Matching the row spacing to the potential machine that will be used for harvest or other horticultural tasks is key to gaining the most efficiency and, therefore, lower costs. A wide spacing will not allow a grower to capture the lower harvest costs of using the harvester in 12-foot spacing or less. Also, the platform portion of this new machine can be used to capture lower costs of pruning, hand-thinning and training trees. Growers are encouraged to plant no wider than 12-foot row spacings to allow best use of platforms and harvest machines in the future.

This article was published by <u>Michigan State University Extension</u>. For more information, visit <u>http://www.msue.msu.edu</u>. To contact an expert in your area, visit <u>http://expert.msue.msu.edu</u>, or call 888-MSUE4MI (888-678-3464).

THE FARM LABOR TASK FORCE OF THE LEELANAU UNIT , LWVGTA, INVITES YOU TO ATTEND

On November 27th, at the Suttons Bay High School Auditorium, the Farm Labor Task Force of Leelanau Unit, League of Women Voters Grand Traverse Area, will show the film <u>American Harvest</u> followed by a panel discussion with representatives from the local agricultural community. Light refreshments at 6:00 PM. Film at 6:30 PM.

The documentary <u>American Harvest</u> portrays the truth about agriculture and migrant labor in the United States at the present time. In a series of candid interviews with farmers and farm workers from Florida to Maine the viewer objectively learns the facts and dispels the myths connected with migrant farm workers. The suggested donation for the event is \$5. The public is invited.

This presentation has been organized as a follow up to the Leelanau Unit, LWVGTA's year- long study on the past, current, and proposed employment methods and work visa programs used by agricultural employers in our area. Invite colleagues, friends and all others you think would like to know more about the challenges our agricultural employers face finding skilled workers.

MANAGING HOP STUNT VIROID

Hop stunt viroid is a serious disease you don't want to get established in your hop yard.

Posted on November 13, 2012, MSU-E News, by Diane Brown, and Rob Sirrine, Michigan State University Extension

Hop stunt viroid (HSVd) is a serious disease of hops that can cut yields by up to 65 percent and impact quality by reducing the percentages of alpha acids in the cones. <u>Michigan State University Extension</u> suggests you take advantage of a useful fact sheet, <u>Practical Aspects of Managing Hop Stunt Viroid</u>, developed by the <u>National Clean Plant Network for Hops</u>.

Keeping this disease out of your hop yard by using planting material certified to be free of HSVd is the best line of defense. Purchase your hop plants or rhizomes from a reputable source where plants have been propagated from virus-indexed stock. The primary means by which this disease is spread is by propagation from infected plants. Unintentional propagation from infected root pieces can and does occur, since it may take three to five growing seasons before obvious symptoms of the disease appear. Not all hop cultivars show symptoms equally.

Once established in a hop yard, HSVd is spread easily by mechanical means such as mowing, mechanical leaf stripping and cutting tools. Researchers are evaluating the best methods to prevent the spread of HSVdwithin a hop planting. Meanwhile, here are some suggestions from the fact sheet:

Using contact herbicides to hold back vigorous new annual growth in spring until the proper training date for that variety and removing weak shoots in the spring is preferable to the use of mechanical mowers that may transmit the viroid. Removing basal vegetation later in the season by chemical rather than mechanical means also reduces the risk of transmission.

Thorough washing of farm equipment to remove plant residue and sap should reduce the likelihood of transmission between

yards.

Work a known infected hop yard last.

Treating knives and cutting tools with a disinfectant solution such as 10 percent bleach solution for 10 minutes may reduce transmission, but results have been inconsistent.

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