

Prevented planting and crop insurance programs

Crop insurance indemnity discussions often focus on losses during the production season that may affect final yield or changes in total revenue.

Another possible indemnity that becomes more likely in a season like the current spring is prevented planting – defined as an event when a crop cannot be planted by its crop insurance deadline

due to excess moisture (flooding) or severe drought.

In the case of excess moisture, the affected producer's local area must be experiencing a high moisture or flooding event affecting crop planting throughout the area. An individual producer's situation must be evaluated on a case-by-case basis when flooding events are not widespread.

To qualify, the crop to be planted must have a current insurance policy (including provisions for prevented planting); otherwise, the loss must have occurred after the closing date for a new policy. An insurable crop must have been planted on the land at least once over the past four years and must meet all other provisions included in the policy.

Options Available Under Prevented Planting Provisions

Producers have several options once prevented planting has been claimed. For most insured crops, if the planting deadline has been missed, the producer can still plant the crop in the late planting period. This period is usually 25 days following the planting deadline.

The yield guarantee will be reduced by 1 percent per day after the deadline for most crops (check with an insurance agent for details).

- If the crop is planted after the late deadline, the producer is eligible for a payment of 35 percent of the yield guarantee with no other insurance coverage.

- If the moisture or flooding situation totally prevents a crop from being planted, then a payment of 65 to 70 percent of the yield guarantee will be made after the harvest price has been established.
- If the producer later plants a cover crop, the cover crop may not be cut for hay or grazed before November 1; if it is harvested or cut for hay, prevented planting payments drop to 35 percent of the yield guarantee.

A producer may qualify for a full payment with the planting of a second insurable crop if a history of double cropping can be shown.

Goshen County Example

A Goshen county farmer is prevented from planting 100 acres of corn due to excessive rainfall. His yield guarantee is 150 bushels (insured with Revenue Protection), the planting deadline was May 25, and they do not expect to plant until June 5 or after.

If he chooses to plant, the corn yield guarantee would be 135 bushels (1.5 bushels times 10 days, subtracted from 150). If he chooses not to plant corn, he could plant a cover crop once field condi-

REMEMBER:

- **Late planting period: 25 days after final policy planting date**
- **Report prevented planting events to your crop insurance agent within 72 hours**

tions allow and may either harvest it, graze it, or leave it until after November 1.

As always, accurate and complete records for past and current year production can provide the basis for a claim for prevented planting. We will further examine the farm's risk management options in the next installment.

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For more information

The prevented planting period for spring-planted crops varies by local area. Contact a crop insurance agent for details and information regarding how these provisions apply to your operation. For more information on risk management topics, such as crop insurance and disaster programs and how these programs may fit a particular operation, visit RightRisk.org.

Check pastures thoroughly for poisonous plants; especially if range new to stock

Each year we have variations in weather patterns that cause differences in the emergence times of plants, and each year cattle producers lose some productivity from exposing cattle to pastures with novelty plants.

By novelty plants, I mean plants cattle are not accustomed to, are familiar with at a different stage of growth, or eat due to lack of preferable forages.

Cattle often develop a negative feedback reaction when they eat a plant and suffer adverse symptoms. They can begin to avoid that plant. But it does not always happen like this. Some plants take continuing consumption to affect an animal – chronic poisoning. Some effects are seen after eating only small amounts – acute poisoning. Unfortunately, some toxins can be habit-forming such as the tannins within pine needles – leading to cattle returning to them like a bad batch of cigarettes.

Managers taking a close look at their pastures is important even if it's the same used each year. Toxic plants can reproduce and spread just as weeds do. If open ground and conditions near them are suitable, there may be a half-acre of death camas (see photo) instead of just the three plants seen last year.



Death camas

Here are some key periods to check for poisonous plants:

- During drought, livestock may try toxic plants out of hunger,
- When entering new pastures, livestock may try toxic plants as a novelty,
- When climate is a little cooler

and wetter than normal, the presence or timing of toxic plant emergence may be ahead of grass,

- When water supplies are low, toxic plants (such as poison suckleya) may form in reservoirs where livestock gathers,
- When using feedstuffs from other regions, toxic plants may be in the bales,
- Many have showy, colorful flowers to attract pollinators and propagate themselves. Many stay a darker green than native grasses during drought periods.

So why bother?

There is periodically an obvious cost to toxic plants such as a death. Usually, toxic plant costs are masked as low conception rates, early abortions, loss of body condition, and both nervous and respiratory health problems.

In one research project in Colorado, a herd of 250 cattle were turned into a pasture with pine trees in late April prior to establishment of strong grass cover. Seven cows began consuming pine needles resulting in early calf abortions and weight loss. In the second year, 38 cows were eating pine needles. On the third year, 186 cows moved through the gate

and headed for the pine trees. The live calving rate that year was 57 percent.

A change of federal grazing allotment in the 1980s resulted in the loss of a majority of a sheep band because the new area was heavily populated with Halogeton, poisonous to sheep.

An updated version of the "Poisonous Plants that Affect Livestock in the Western United States" is at <http://bit.ly/arspoisonousplants>. Anthony Knight and Richard Walter also did a great job covering the subject in their text "A Guide To Plant Poisoning of Animals in North America."

The larkspurs and lupines get my attention every year. Take a ride through your pastures – BEFORE the stock – every year and learn what's out there. Turn

out timing and available desirable forages go a long way toward reducing risks from toxic plants. The value of stock is too good not to avoid profitability losses from toxic plants.

If you have questions on toxic plants or an unknown plant, please feel free to contact me – (307) 235-9400, Scotton1@uwyo.edu – or your local UW Extension educator to get help. Snap a photo – we can help you manage around the bad ones and identify the non-risky plants.

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Lambert crazyweed



Lupine