

Agronomy Notes

Capital Region Extension Agronomy Team

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Inside This Issue

- PA Crop Insurance Update
- Prime Time to Consider No-Till
- 2005 Lessons Learned
- 2005 Corn Silage Hybrid Trial Results
- Financial Farming Medicare Part D

Crop Insurance News

Risk Assessed Management (RAM): RAM suggests using a combination of CRC crop insurance coverage and forward pricing tools to maximize income in good and bad years. With February 2005 CBOT corn prices averaging \$2.32 per bu. for the harvestime contract and fall prices around \$2.00 per bu., growers who practiced RAM are expected to realize a reward of about \$0.30 or more per bushel...a nice reward for practicing RAM.

Reminder to Report Notice of Damage or Loss: The policy requires notice within 72 hours of discovery of damage, before the destruction of the crop and within 15 days after the earlier of harvesting completion (by crop by farm unit) or the end of insurance period (12/10 for corn and soybeans). The purpose is to give a loss adjuster the opportunity to help producers document the yield, quality and causes of loss to support a claim. **Remember too that with CRC (Crop Revenue Coverage) a loss payment can result with a near normal yield because of the decline in fall prices (see illustration in RAM). IF IN DOUBT – FILE NOTICE OF LOSS!**

Planning for 2006

As harvesting is being completed, its time to begin making management decisions on next year's crops. It's a good time to make early decisions on seed brands/varieties, fertilizer and chemicals, and crop insurance while the 2005

performance results are still fresh in your mind. It also prepares you to make early orders of inputs for maximum discounts.

If you're interested in considering insuring your crops and/or animals on a whole farm gross income basis, now is the time to contact a crop insurance agent for details. The **Adjusted Gross Revenue-Lite (AGR-Lite)** insurance plan has been improved for 2006. It provides protection from reductions of income from natural disasters and market price fluctuations at up to 80% of the previous 5 year average based on your IRS schedule F.1040 forms.

CONTACT A CROP INSURANCE AGENT FOR MORE INFORMATION ON THE ABOVE ITEMS.

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Prime Time to Consider No-till

As fuel prices have risen, many farmers are giving serious thought to making a change to no-till planting. If you're having these thoughts, there are some important things to do now even though the next planting season is months away.

First thoughts may turn to getting the planting equipment acquired, modified or rebuilt. Certainly that is necessary and that should be done over the winter so it is all set and ready to go in the spring, just as you should do with conventional planting.

But switching over to no-till is more than just getting a planter set up to plant without tillage. Farmers successful in making no-till work know that it is a different system that needs to be understood and managed differently, as more of a systems approach.

What do we mean by this? Aside from getting seed placed into the ground, there are numerous other different management considerations. A few examples are soil

BETTER CROPS AND PROFITABILITY

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sampling, variety selection and management of pests and crop residue. We can learn from mistakes made in the past in order to make the transition to a no-till system more successful.

Make sure that fields are up to the proper pH before you begin. Maintaining the pH in no-till isn't really different than in tilled fields. But if you start with a low pH, it cannot all be corrected with lime when it is only applied on the surface as you will be limited to with no-till. This may delay the switch for another year but it starts you out on the right foot. So get those fields tested now so you know what the situation is. And once you're in a no-till system you should take an extra soil test sample from the top two inches of the soil. That is where acidity will form from fertilizer applications. Subsequent lime applications will go on there to correct it but a sample from the full normal depth will not accurately reflect the pH at the surface.

Don't try to start no-tilling a field where the soil is already compacted and soil structure is poor. Subsoiling (deep ripping) may need to be done to help alleviate this. Some types of cover crops can also condition the soil with their deep penetrating roots. Again, a delay in starting the transition may be necessary to get the soil shaped up.

Residue management will need to be considered. It is easier planting crops into residue that has been evenly distributed across the field and soil temperatures will be more uniform when planting the next spring. So installing and adjusting a spreader, chopper and maybe a chaff spreader may also need to be items on your to-do list.

Look more closely at disease resistance in the corn hybrids you buy, especially for fields that will be planted back into corn again. Some diseases are more likely to be a problem when crop residue is on the surface. And some hybrids just simply do better in rotated fields than others. Your seed dealer or crop consultant might offer some guidance on hybrids that do better under no-till conditions.



Obtain a copy of [Steps Toward a Successful Transition to No-Till](#) from the Extension office. Don't be afraid to ask questions. Talk to other farmers that have made the system work and are sold on it. The Pennsylvania No-till Alliance is a new organization that was formed to help farmers make the

transition. Save fuel, save time and save soil.

**John Rowehl, CCA
Grain Crops**

2005 Lessons learned

Here are some lessons I learned over the last season's growth.

- Receiving two whole weeks more heat this summer added up to a third generation of corn borers but non Bt hybrids still were able to yield respectfully. In fact one non BT hybrid in the corn contest yielded 238 bu per acre even with 2 borers per plant. **Lesson:** Some hybrids can take extreme corn borer pressure and still yield well if harvested early.
- When no tilling soybeans, do not leave out the initial burn down even if few weeds are present. **Lesson:** Some weeds, such as lambsquarters will be too far along at the post application timing to be on label and work effectively.
- Commercial seed treatments for corn rootworms will only be useful where moderate pressure exists. Under extreme pressure, BT rootworm is the best option. When I checked some fields of corn to corn that growers observed few roots where commercial treatments were used I found over the 2 larvae per plant and some of those fields with a wind storm were flattened. **Lesson:** If you know the field has a history of rootworm problems be sure to include a BT rootworm hybrid to ensure control.
- In my soybean plots, yields were reduced by 28% due to late weed pressure. **Lesson:** Be sure weeds are controlled by the time canopy closure takes place.
- Smearing corn in the ground is not a good agronomic practice. **Lesson:** Sidewall compaction held crops back this spring and the lack of root growth out of the seed slot severely hurt yields in some fields.
- We lost a lot of soybean plants this season. The highest population on 6 soybean contest yields measured only 113,000 plants per acre. The lowest at 45,000 plants per acre, was still able to achieve 58 bu per acre. The question is where are all the plants going? Most growers dropped between 180 to 220 thousands plants per acre in the spring only to have less than half remain at the end of the season. **Lesson:** Be sure one does everything possible to achieve 150,000 plants per acre at harvest. Seed treatments, tillage methods, rotations, and planter tune-ups are controllable factors that need to be addressed this winter.
- It pays to scout for soybean aphids. In area fields I checked, some did not need a treatment while others did. In side by side plots, I measured a 5 bu/ acre increase from one treatment. There will be more reliable data later this winter comparing fungicides and insecticides but the data is still being analyzed.
- In dry conditions, corn loses moisture extremely quick. One grower reported a silage moisture of 67% one week and less than a week later it dropped to 51%. With grain, I recorded a yield at 22% and within the week, moistures dropped to 16%. **Lesson:** Check moistures frequently during dry times.

**Del Voight, CCA
IPM**

2005 Corn Silage Hybrid Trial Results Posted

Since 2000, Penn State University Department of Crop and Soil Sciences has conducted intensive corn silage hybrid evaluation work. Thanks to outstanding support from the Professional Dairy Managers of Pennsylvania (PDMP) and the seed production industry, this state-wide hybrid evaluation program has given PA silage producers first hand information on corn silage production information including yield, quality indicators and milk per acre information. The 2005 information was recently compiled and entered into a web site

<http://cornandsoybeans.psu.edu> . Hard copies of the information will soon be available for producers who do not have access to the web but this technology now puts the information in hands of silage producers a lot faster than previous methods.

The 2005 PDMP/PSU corn silage plots included 3 maturity types of silage hybrids: 105 to 110 day; 110 to 115 day; and 115 to 120 day RM. In total there were more than 80 silage hybrids entered in the trials. The trials were planted at three locations in the Capital Region: Western Franklin County, Landisville in Lancaster County and Blain in Perry County.

The hybrids are planted by staff from Penn State University using research plot planters. Following collection of germination and seedling establishment information, the stand is managed by the cooperating farmer as he/she would their own silage production field. Plots are harvested by a specially built harvesting machine. This harvester is able to harvest one row of silage and collect yield information as it moves through the plots. Each plot is sub-sampled for forage quality that includes CP, NDF, starch, 48 hour NDF-d, and sugar, NFC, Ash, Fat, Lignin and IVTD at 48 hours.

The Franklin County trial was the highest yielding trial in 2005. Average yield of 22 hybrids in the 115 to 120 day group was 26.4 tons/acre of 35% DM silage. The range in yields at this plot was 15.6 to 30.1 tons/acre. Milk per ton is a value that reflects forage quality of the silage. In these plots, the average milk/ton was 3609 lbs/ton but the range was 3160 to 3821 lbs/ton. Milk per acre is a value that combines yield and quality to reflect production of both high yielding and high quality silage. At this site the average was 33,495 lbs milk/acre but the range was 16,849 to 40,450 lbs milk/acre. That is quite a range of values.

Thanks to cooperation with PDMP membership, this important silage yield data is available to producers to assist their silage seed selection for 2006. Producers are just beginning to feed their 2005 crop and already seedsmen are inquiring about ordering seed for next year. This type of production information is critical to make an important decision based on unbiased information. To

learn more about these trials visit the web site or contact your Extension office to request a printed copy of this report.

**Paul Craig, CCA
Forages**



This one of a kind silage harvester, built by Penn State, is used to harvest corn silage hybrid evaluation plots. The barrel to the rear of the harvester has a load cell that collects yield data and records it in a computer program. Samples are then emptied on the field and a technician collects a sample for forage analysis.

Financial Farming

Medicare Part D – “D” for Drug or Difficult?

By the time you read this article, the enrollment period for Medicare Part D prescription drug coverage will be in full swing. Beginning November 15th and running until May 15th, 2006, farmers eligible for Medicare have a complicated but important decision to make: Whether to enroll in the new Medicare drug insurance plan.

I have spoken to a number of senior farmers who are concerned about the complexity of the new drug insurance program. This article outlines Medicare Part D and offers some planning issues you should consider in your decision making.

The Medicare Part D drug insurance program begins on January 1, 2006. It is a federal government-sponsored drug insurance coverage marketed by private insurance companies. Anyone participating in the Medicare insurance program can enroll in Part D regardless of income, health status or existing drug insurance coverage.

If you do not have employer provided drug coverage, May 15, 2006 is a critically important deadline. If you are eligible for Part D yet do not enroll in time, your monthly insurance premium will rise 1% per month for each month beyond the deadline that you wait to enroll – don't miss this deadline! The government is seeking to force all seniors to sign up for the drug benefit, not just the unhealthy, to help control costs.

Nearly fifty private insurance companies will market Medicare D drug plans in Pennsylvania. Monthly premiums will range from \$10 – \$70, depending on the drug benefits selected, but they all must follow Medicare policy guidelines. For example, while premiums and deductibles will vary by individual policy, the annual deductible cannot exceed \$250.00. Another guideline is the “doughnut” provision: Once your total annual drug bill reaches \$2,250, you must foot the full drug bill until your drug cost reaches \$3,600, then coverage kicks in again to cover 95% of all remaining drug expenses that year.

If you now have an employer-paid prescription drug benefit through a retirement plan, you may want to keep it because the benefits could be better than under Medicare Part D. You would not be penalized with higher premiums if you later drop or lose the retirement plan coverage and then enroll in the Medicare drug plan.

Another caution is for seniors who purchased a drug benefit through a Medicare supplement (“Medigap”) policy. The “H, I and J” Medigap policies do offer a

prescription drug benefit, but the new Medicare plan should offer superior benefits and cheaper premiums for most seniors. While you may keep your current Medigap policy, the drug coverage is not recognized by Medicare and thus you would be subject to the late enrollment premium penalties if you enroll in Part D after May 2006.

These are just some of many planning issues to be considered regarding your Part D choice. Farmers with parents struggling to understand this issue need to get involved to help them make the best decision during the enrollment period. Medicare’s phone number is 800.246.6893 and Pennsylvania Department of Aging’s number is 800.783.7067. I would encourage anyone uncomfortable with Medicare Part D or the enrollment process to contact your financial professional, government agency or me as soon as possible for assistance.

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