

Wisconsin Crop Manager

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Crop Insurance Implications of Planting Crops Early

Paul D. Mitchell, Agricultural and Applied Economics, UW-Madison

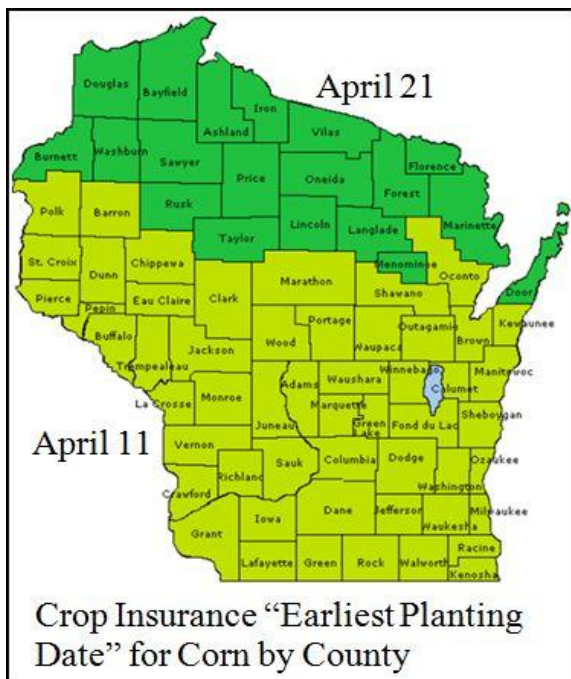
With the continuing record-breaking temperatures and sunshine warming soils this year, some farmers may be thinking of planting their crops earlier than usual. Climatologists and meteorologists, and many other people, will remind us all that we could still get severe frosts. Regardless of these warnings, some farmers have and/or may plant early. This short piece is just to remind farmers of the crop insurance implications if they should choose to plant early.

Most Wisconsin farmers buy crop insurance for their major crops, such as corn and soybeans, with a sales closing date of

March 15th. Among its many details, the crop insurance contract specifies an “earliest planting date”. For corn, the official RMA earliest planting date is April 11 in most of the state and April 21 in the far northern counties (see the map below for details). For soybeans, the official RMA earliest planting date is April 26 for all Wisconsin counties. If soils warm up and this warm weather continues, some farmers may want to plant before them.

If a farmer chooses to plant earlier than the specified earliest planting date for the insured crop in their county, the crop is still insured and losses will be covered, as long as the farmer follows all the remaining contract specifications. However, the farmer gives up eligibility for replant payments that are part of the standard yield protection and revenue protection included in these combo policies. Specifically, if a crop stand is damaged early in the season so that the projected yield is less than 90% of the yield guarantee, a farmer can receive an indemnity for part of the actual cost of replanting. The affected area must exceed 20 acres or 20% of the unit’s acreage. The maximum indemnity is the chosen price election multiplied by the 20% of the yield guarantee, up to 8 bu for corn, 3 bu for soybeans and 1 ton for corn silage. This year, based on crop insurance prices of \$5.68/bu for corn and \$12.55/bu for soybeans, these allowances imply a maximum replant payment of \$45.44/ac for corn and \$37.65/ac for soybeans. Farmers who plant before the earliest planting dates give up their eligibility for these payments if they were hit with a late killing frost or similar problems that would normally trigger replant provisions. Note that the yield guarantee is not reduced for late planting reduction if a farmer replants crops under policy replant provisions, so the crop has the same production guarantee as for the original plant date. Farmers with additional questions should contact their crop insurance agent.

If the warm weather continues, growers will have to weigh the risks and benefits of planting early. For farmers with crop insurance coverage, which is most Wisconsin farmers, one of the risks of planting early to consider is the loss of replant coverage.



IPM Toolkit Now Available for iPhones and iPad

Roger Schmidt and Paul Esker, Integrated Pest Management Program, University of Wisconsin

It is with great pleasure that we take this opportunity to announce the launch of the [IPM Toolkit Version 1.0](#), available in the iTunes app store. Our first generation app provides many of the great tools that you have come to expect through the [Integrated Pest and Crop Management](#) website, which was also updated recently!

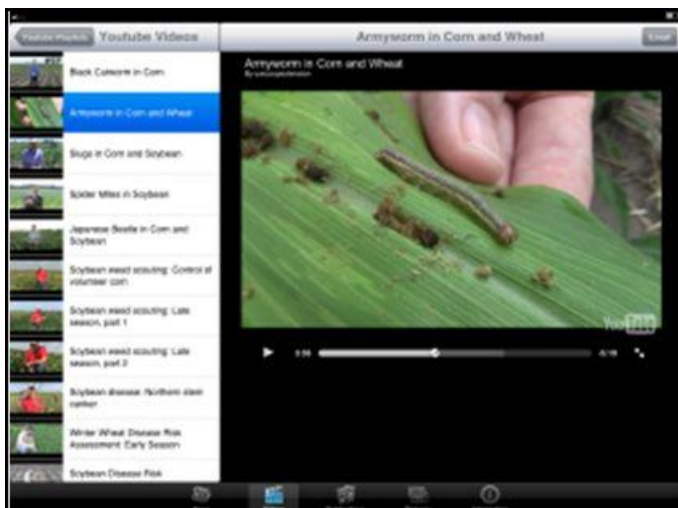
Recognizing the need to access data at different times and any location, the IPM Toolkit was developed to run on mobile devices enabling you to stay up-to-date as items get posted on the internet throughout the growing season.

Access to information requires different connections, with cellular data or Wi-Fi connections needed to access the News, Video, and Publications, and no network connection required to access the Picture toolbar. No connection is needed to read publications you save in iBooks using the Toolkit app, thus giving you access to important documents and reports for use in the field.

The app is available for free so take the time to have a look and test out the different features. We are very interested in receiving your feedback regarding this tool as well as any comments and suggestions for other apps that you would feel would be of use in your daily activities related to pest management. We are working to develop a version of this app for use with Android smartphones.

Features in the IPM Toolkit app

- **News**, including articles from the Wisconsin Crop Manager blog, and UW-Madison and UW-Extension specialist Twitter feeds .
- **Videos** from our UW-Extension YouTube playlists.



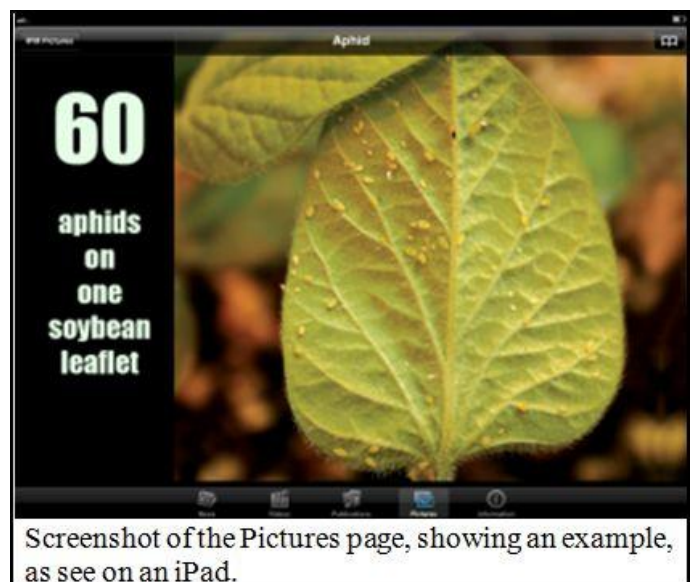
Screenshot of the Video page, showing an example video, as see on an iPad. There is an email button that enables the user to send the YouTube link to other interested persons.

- **Publications** from the extensive IPCM library.



Screenshot of the Publications page as shown on an iPhone. Publications can be examined using "Quick Look", opened into iBooks, or opened in other app software that the user may have. Additionally, the PDF can be sent via email to other interested stakeholders.

- **Pictures**, with our goal to develop and expand on this section, that provide you scrolling photos and visual tools to help with IPM scouting, identification, assessment, and management.



Screenshot of the Pictures page, showing an example, as see on an iPad.

Download, [IPM Toolkit Version 1.0](#), available free in the iTunes app store.

Acknowledgments: We greatly thank the [North Central IPM Center](#) (Subaward No. 2007-04967-36) for providing financial

support for this project. We also thank John Schmidt for his programming efforts in the development of the app.

Be Cautious With Your Wheat Nitrogen Timing this Spring

Shawn Conley, WI State Extension Field Crops Plant Pathologist

With record high temperatures predicted this week if your winter wheat crop had not broken dormancy it soon will. I would like to caution growers and retailers to not get too anxious to apply N yet this spring. It is important to remember that the functional purpose of spring N is to 1. stimulate tillering and 2. provide crop nutrition. If ample tillering (> 70 tillers per square foot) has occurred growers can delay N applications up to pre-joint (Feekes 4-5; Zadoks 30). This practice will aid in minimizing early spring N loss. Applications of N made after this growth stage may lead to wheel track damage. If growers have < 70 tillers per square foot it is important to get across those fields as soon as possible to minimize yield loss due to low tiller/head counts. My concern related to an early application of N to a well tillered wheat crop is that we will stimulate crop growth and development which may increase the risk of yield damage if we get a sudden cold snap. I do not have a crystal ball but I would bet we have another heavy frost in our future. For more information related to freeze damage to winter wheat and to assess your risk for yield loss please read [Know Your Wheat Growth Stage to Predict Wheat Freeze Injury](#).

For more information on assessing winter wheat stands please view [Wheat Stand Assessment and Nitrogen Timing](#)

The NPM 2011 Annual Report is now available

To view the NPM 2011 Annual Report, go to: http://ipcm.wisc.edu/download/pubsNM/NPM_AnnualReport_2011.pdf. This report details activities conducted throughout the year.

