

**Gibson Insurance
Group**

*"The Risk Management
Specialists"*

**Spring Price
Guarantees**

**Corn - \$4.58
Soybean - \$11.87
Milo - \$4.40**

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MO - AR

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Crop Insurance 2021

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Replanting Decision Just Ahead

The warm weather and soil conditions at the start of April had many producers planting corn. The ground temperature was a little low, but it was above the 50 degrees where corn will start to germinate. Before most of the corn spiked, we were hit with 5 inches of rain and the temperatures plummeted. This has made for a challenging situation for plants trying to emerge.

Prior to the snow that came on Tuesday, I found that seeds have sprouted but still have a long way to go before they break the surface. The seed health was still good at the present time, but there was adverse weather ahead. While the snow did not stick around for long, temperatures are expected to fall to the mid 20's. This is not good for getting emergence and we should expect a higher rate of seedling death as the soil temperature continues to drop.

In most cases, early planted corn will yield better than corn planted later in the season. However, producers must weigh the risks of weather events like we have just seen. It is possible that these seeds could lay in the ground 3-4 weeks before emerging. There is a good possibility that the stand may be weak and uneven.

Even though some hybrids have a higher cold tolerance than others, they all can be affected by this chilling weather. Once corn is planted, the seed needs 2 days where the soil temperature does not fall below 50 degrees to help prevent germination and seedling damage. When the temperature falls AND we get extreme moisture imbibitional chilling can occur. This causes the seed to swell from the uptake of wa-



ter and can rupture causing rot. Getting through this period is critical. After this point, we rely heavily on our seed treatments and fungicides for protection.

As you scout your fields, dig up several seeds and examine them. The seeds shown above were still firm and healthy. If a producer finds a number of seeds to be soft or rotting the decision will need to be made to replant or not.

The crop insurance rules for replant are very clear. When a farmer sees the need to replant, they must call and turn in a claim prior to replanting. This only takes a second, and the adjusters will call you back with permission within 24 hours or less.

The crop insurance rules state that producers will forfeit their replant claim if notice is not given prior to replanting.

There have been several thousand

Needing to Replant?

Call the office
BEFORE
starting to replant

Do not
jeopardize your
claim

Replanting Decision Just Ahead *(continued)*

acres of corn planted the first week of April. It is my guess that with the conditions we have had, a high percentage of these acres will need to be replanted.

To file a replant claim, call our office at 660-433-6300.

Early Soybean Planting

Like corn, soybean seed traits have gotten better and more tolerant to early planting. Soybeans will germinate when soil temperatures are just above 50 degrees, but emergence will still be slow. The optimum temperature for germination and emergence is 77 degrees for soybeans. Many years, we don't see these temperatures consistently until mid to late May, though most of us will not wait that long. If conditions are dry enough to get the necessary seed to soil contact we will start planting

beans at the earliest plant date. Many studies show that early planted soybeans have a yield advantage similar to that of early planted corn.

Seed treatments pay big dividends when planting soybeans early. Sudden Death Syndrome (SDS) is a great concern for producers who are considering early planting. Today there are seed treatments that can help protect from sudden death. However, if you have a history of this on your fields a producer may want to err on the side of caution and plant as the soil temperature gets closer to the optimal level.

The replanting requirement for soybeans is the same as corn. Once you identify the need to replant, call in a replant claim to the office so we can get the adjusters notified. They will respond to you within 24 hours or less.



Possible Wheat Freeze Damage

On April 19th winter weather returned and temperatures across most areas dropped to 28 degrees and below for several hours. The next few days look like this could repeat again .

The growth stage the wheat is in will dictate the amount of damage we see to this crop. When wheat is just beginning to joint the plant can withstand temperatures down to 20 degrees. But when wheat is in the jointing to the boot stage, temperatures below 30 will quickly damage the plant.

Depending on your location, and the development stage of your crop, producers may notice damage. Damage may take 10-14 days to show in your wheat crop. A light freeze will just damage the leaf tips and minimal losses in yield will occur. With more severe freezing, the entire leaf can turn yellow and the plants will look

wilted. Within a few days there will be a silage smell present.

If you suspect damage, we need to report this claim now to the adjusting staff. I would caution producers not to be too hasty in wanting to destroy a field. Most times the damage will be superficial. Yet other times the crop will continue to get worse as time progresses.

Whenever an adjuster comes to appraise a field, be it for crop failure, damage, or silage, they are making a determination of that crop's yield potential on the day of the appraisal. By waiting several days the condition of the plant may change either for the good or the bad. If a producer chooses to destroy a crop we would always recommend leaving a sample strip as instructed by the adjuster to be appraised at a later date. There is a lot of time between now and harvest for other issues to affect the crop. Remember

Possible Wheat Freeze Damage *(continued)*

when leaving strips, use care not to spray over them if going to a different crop as adjusters will need to appraise these strips again.

DO NOT SIGN AN APPRAISAL SHEET UNLESS YOU AGREE WITH THE ADJUSTERS DETERMINATION. When you sign the appraisal sheet, that

makes the appraisal final and you won't be able to reappraise the crop later, in the event that the damage was worse than originally thought.

When in doubt of an appraisal always ask the adjuster questions or feel free to call our office.

The following article that has been reprinted with the permission of OSU.

Spring freeze damage on wheat – What did this drop in temperature do to my wheat crop?

Amanda de Oliveira Silva, Small Grains Extension Specialist

(Reprinted by permission)

Temperature has dropped low enough in the past hours throughout some areas of the state to potentially cause some level of injury to the wheat crop. There were several areas that spent at least a couple hours with temperatures in the mid to lower 20s

What are the temperatures that can damage the wheat plants?

This will depend on the growth stage of the plants. Anecdotal evidence suggests there are varietal differences in resistance to spring freeze injury, but this is likely due to differences in plant growth stages when the freeze event occurred. Earlier maturing varieties are more likely to be injured from these recent freeze events than later maturing varieties because they are likely more advanced. The susceptibility of wheat plants to freeze injury steadily increases as we progress through the spring from jointing to heading and flowering. Figure 3 below is a general guide to the minimum temperature threshold and its impact on yield. These numbers are not exact but provide a decent rule of thumb. It is difficult to have exact numbers because each freeze event is unique. While a field at the jointing growth could spend two hours at 24 F, it is possible that the same amount of injury could occur with at a 28 F temperature that was sustained for a longer period of time.

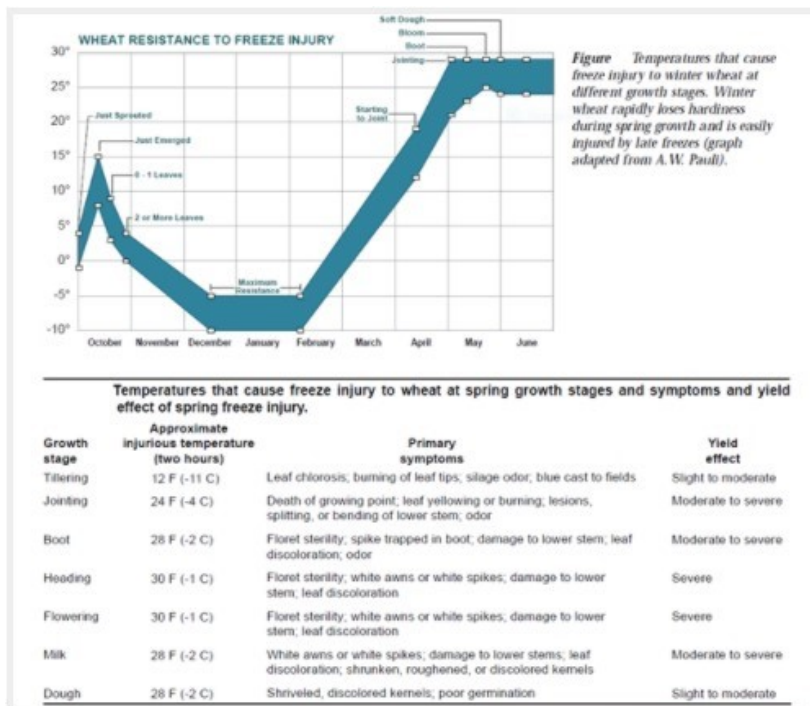


Figure 3. Temperatures that can cause injury to winter wheat at different growth stages. Source: Kansas State University publication C646: Spring Freeze Injury to Kansas Wheat

Figure 3 below is a general guide to the minimum temperature threshold and its impact on yield. These numbers are not exact but provide a decent rule of thumb. It is difficult to have exact numbers because each freeze event is unique. While a field at the jointing growth could spend two hours at 24 F, it is possible that the same amount of injury could occur with at a 28 F temperature that was sustained for a longer period of time.

How long should I wait to assess injury?

Another important thing to keep in mind is that we need to be patient before going out to assess freeze injury. The extent of a significant freeze event may not be apparent 1 or 2 days after. If warm temperatures return quickly, you should wait about 5-7 days before determining the injury. If temperatures remain cool after the freeze event, it may take 10-14 days before the extent of the injury can be fully assessed.

What are some freeze injury symptoms to look for?

A common freeze injury symptom is

Possible Wheat Freeze Damage *(continued)*

leaf tips turning yellow and necrotic (Figure 4). This is very often just cosmetic and will not hurt yield in the end. More severe damage can result in the entire leaf turning yellow to white and the plants become flaccid (Figure 5). You may even notice a “silage” smell after several days.



Figure 4. Leaf tips which have turned necrotic due to freezing temperatures. Photo taken in March 2017 courtesy of Josh Bushong, OSU northwest area Extension agronomist. Figure 5. More severe freeze damage causing the leaves to turn yellow-white with plants losing their overall turgidity. Source: Kansas State University publication C646: Spring Freeze Injury to Kansas Wheat.

The most important plant part to check is the growing point (i.e. the developing head)! This will be important for areas of the state that have fields with plants that are at jointing or past jointing. Sometimes we can see what look like healthy plants overall, but the growing point has been damaged or killed. To get a look at the growing point, you can slice the stem open lengthways. A healthy growing point will have a crisp, whitish-green appearance and be turgid (Figure 6). Often, you can lightly flick the head, and if it bounces back and does not break, it is still healthy. If it is mushy, limp, and breaks or parts of it break off when you lightly flick it, it has been compromised. It may also have a brown color (Figure 7).



Figure 6. Close up of a healthy wheat head (growing point) with bright whitish-green color and turgid. Source: Brenda Kennedy and Dr. Carrie Knott, University of Kentucky

Freezing at the boot stage may cause the head to be trapped by the sheaths of the flag leaf resulting in issues with head emergence. Freeze during the flowering stage may result in sterility via death of the anthers (male organ) and consequently poor kernel set and grain yield losses. Another indication that the growing point has been compromised is that the next emerging leaf is necrotic and the lower stems are discolored, with lesions and enlarged nodes.

Also, the percent of damaged heads may not translate into percent yield loss. There is still opportunity for wheat at the jointing stage to produce additional tillers and/or retain secondary tillers. Whether or not these tillers are able to compensate for larger tillers that were lost due to freeze will depend on the subsequent weather. If conditions are favorable, there is a chance for late emerging tillers to have a shot at producing grain. If the wheat is more advanced, it will be more difficult to make this type of recovery.

Possible Wheat Freeze Damage *(continued)*

What is the relationship between soil moisture and freeze injury?

A lot of anecdotal evidence suggests drought conditions can make freeze injury worse, and that could very well be the case in some scenarios. Water in the soil is a good buffer to resist temperature swings and can prevent the soil from cooling as quickly as the air around it. Therefore, the temperature at the soil surface of a conventionally tilled field with good soil moisture may not get as cold as a similar field with dry soil conditions for example.

In theory, the plants themselves under drought conditions should actually be able to withstand cooler temperatures than non-stressed plants as less water content in the plant cells increases the solute concentration (i.e., it takes longer for those cells to freeze). Using the conventionally tilled field example above, we cannot automatically say that a field with dry soil conditions will have worse freeze injury than a field with adequate moisture. Also, if the weather conditions during the day(s) prior to the freeze event were warm and sunny, a significant amount of heat may still be radiated from a field with dry soil conditions and provide some buffer against freeze injury.

Final thoughts

Remember that **each freeze event is unique and freeze injury needs to be checked on a field by field basis**. The amount of injury observed will depend on the growth stage of the plants, how low the temperature got, and how long it stayed at those cold temperatures. Other factors such as elevation, residue cover, and moisture can influence the observed temperature within the canopy as well. Because of the number of influential factors, it is important to check each field. It is possible to have variability in injury symptoms among fields and even within fields.



Figure 7. Plants that appear healthy could have damaged heads.

LRP: Is Opportunity Knocking on Your Door?

The Livestock Risk Protection (LRP) program can be described as a subsidized put option protecting the price of cattle against a general market downturn. LRP coverages are based on the CME Futures Market and sold on a per head basis. Coverage prices and premiums change daily based on the current market conditions and are calculated based on the animal's expected ending weight per hundred. Contracts are purchased based on the time frame the producer plans to market their cattle ranging from 13 to 52 weeks. Once the

coverage has ended based on the contract ending date, the coverage price is compared against the Feeder Cattle Index for that day. If the selected coverage price is higher than the Index, the LRP coverage pays the difference.

Today's current cattle markets are giving livestock producers a unique opportunity that is not always present. The current Feeder Cattle Index is telling us that the average 750 pound steer is being sold in the cash markets for around \$140/cwt. Mean-

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Non-Discrimination Statement

The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.)

LRP: Is Opportunity Knocking on Your Door? (continued)

Livestock Risk Protection



LRP is a simple and cost effective way of locking in a minimum price floor for your livestock.

Call us at 660-433-6300 to explain the benefits to you and your operation.



while, the futures are telling us that the same calf should be worth around \$157/cwt. This is giving producers a \$17 basis. Basis reflects the relationship between cash price and futures price. LRP presents the opportunity to capture this basis. As we move forward, one of following these things must happen:

- Cash price increases to the futures price
- Futures price decreases to the cash price
- A combination of both

Much like grain producers who are looking to capture basis when they market, we believe livestock producers should be doing the same. LRP is a tool that allows you to take advantage of positive basis in the market.

A producer must ask themselves some key questions to know when the right time is to purchase LRP. When will my cattle be ready to market? What price do I need to market at to be profitable and how does that relate to the futures? Are there reasons why the cash market will move between now and then? If it were to move, which way would it most likely move? There are a multitude of factors that could affect the direction of

the cash market, ranging from economic, political, to even societal pressures, like the current expansion of “fake” meat products.

We highly encourage producers, especially cow-calf operators, to begin keeping a casual eye on the markets once their calves start hitting the ground. LRP contract lengths range from 13 to 52 weeks. By looking at coverage options early you allow yourself the best opportunity to put your operation in a profitable situation.

We encourage stocker/backgrounding operators to use the LRP calculator on our website. By answering a few simple questions, the calculator will give producers an idea of their break-even price and if there are any potential profits to be had based on the coverage levels available.

LRP is a simple tool to use and it's very easy to obtain the coverage. I have used this product for over 10 years on my operation and it gives me the peace of mind that I don't have to time the markets. As we have seen over the past year the cattle markets can easily be affected by things within and outside of the ag industry. LRP is a safety net that protects your operation from general market uncertainty. Contact our office to learn how LRP can benefit your operation.



New Text Alerts!

We are now offering text alerts to help you keep up to date with current happenings and reminders! There are 3 different group options of messages you can receive, or you can sign up to receive them all:

1. LRP Daily Prices: A daily text with the current coverage options and prices for feeder cattle and fed cattle.
2. MPCl- Crop Insurance Updates & Reminders
3. PRF Rainfall Updates & Reminders

With all of these you will receive important, timely information pertaining to your selected group(s) and other important office updates. It is our hope that producers view this as an added service to receive up to date information in a format that is convenient for them.

Sign up is easy! Just visit gibsoninsurancegroup.com and select the "Sign up for Text Alerts" link on the [contact us page](#). Once you have reached the sign up, you'll see the image to the right. You need to enter your name, select "YES" for receiving text messages, enter your phone number, and select your message group preferences. Once you have completed this you will receive a text message with a code to confirm you entered the right phone number. At that point you have completely enrolled and will start receiving our updates. Below is an example of what the message will look like when you receive them.

Should you have any questions, issues, or would like for us to enroll you in the texting alerts please contact our office at 660-433-6300.

Gibson@txcstr.com:

Acreage Reporting
Reminder: Acreage Reporting
Deadline is due July 15.

Gibson@txcstr.com:

LRP Prices 4/20
gibsoninsurancegroup.com/livestock/lrp-prices/ Do NOT respond to this message. Contact your agent or the office.



Get information you want, fast, sent as a text message to your wireless device. Sign-up below and select the information you want.

LRP Daily Prices Crop Insurance Updates PRF Rainfall Updates & Reminders

Already receiving messages? [Update Message Preferences](#) / [Unsubscribe](#)

Step 1: Sign-Up - Test Your Phone

Please complete the information below and click on the CONTINUE button.

In the next step of the sign up process, we will send a personal authorization code to your mobile phone. You will need to enter the code in the next screen within (5) minutes in order to verify and complete your enrollment in the system.

Important: Our systems are tested for performance and reliability on a frequent basis. However, normal network transmission limitations can occur from time-to-time and may cause delays in the receipt of messages.

* DENOTES REQUIRED FIELD

General Information

 * FIRST NAME:

* LAST NAME:

TIMEZONE:

ZIP CODE:

Choose Message Format(s)

Please select how you would like to receive messages.


 **Text Messages (recommended)**

YES, I would like to receive Text Messages on my mobile phone, including, potentially, messages delivered using an automatic telephone dialing system. I understand that Text Messages may, in addition to the content selected below, also include advertisements. Subscribing to Text Messages is not a condition of purchasing any property, goods, or services.

MOBILE NUMBER:

Important: You may update message preferences or unsubscribe at any time. Check your wireless provider for any message and data rates that may apply.

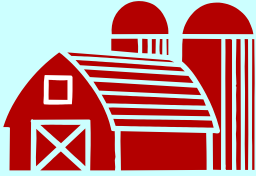
Message Groups

 Please select message group(s) you would like to receive information from.

LRP Daily Prices

MPCl - Crop Insurance Updates & Reminders

PRF Rainfall Updates & Reminders



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Crop Insurance 2021

Important Upcoming Dates

ARKANSAS FINAL PLANT DATES

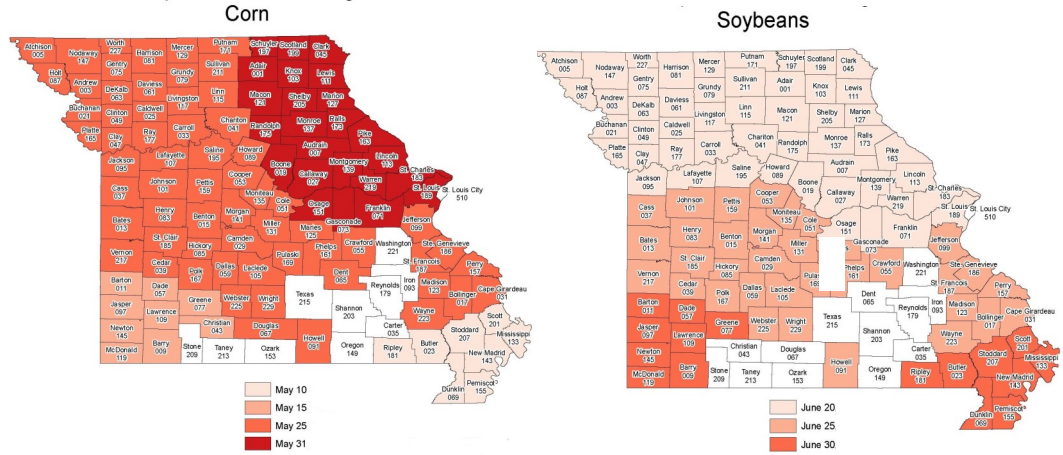
Washington /Benton County
Jackson County

Corn

May 1
May 1

Soybeans

June 15 / June 25
June 15 / June 25



CORN

FINAL PLANT DATES

SOYBEANS

Acreage Reporting Deadline: July 15



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