

PLANT & PEST ADVISORY

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Top Ten Reasons to Have Crop Insurance

Win Cowgill, Agricultural Agent, Jon Clements, Tree Fruit Extension Specialist, UMASS, and Dave Lee, Agricultural Agent

Crop insurance is the cornerstone of an overall risk management strategy for tree and small fruit growers. Very few farmers can truly afford to be without it. If you still aren't convinced why you should have crop insurance, here are Win and Jon's top-ten reasons why you should:

- 1.) Crop insurance is the 800-pound gorilla of an overall risk management strategy for your farm or orchard. You do have a risk management plan, don't you?
- 2.) Crop insurance is not about making money. It is about protecting your investment.
- 3.) Crop insurance does not replace the retail value of your fruit if you sell retail, rather look at it as what it would cost to buy the apples for your retail business, it's a replacement tool...
- 4.) The probability of crop loss is likely greater than a vehicular accident or a property fire – yet you wouldn't consider NOT insuring against the loss of these valuable assets.
- 5.) Don't risk more than you can afford to lose! Crop insurance is a great way to protect against that one-time catastrophic loss that could put your orchard/farm/business out-of-business for good.
- 6.) Multi-peril crop insurance is cheap! The basic level of CATastrophic coverage is cheap. How about free in NJ. Catastrophic (CAT) Coverage is fixed at 50% of average yield and 55% of the Price Election. CAT is 100% subsidized with no premium cost to you except for an administrative fee of \$100, regardless of the acreage. **Note:** in the apple coverage Options A, B, & C are not available with the CAT endorsement.

SEE TOP TEN REASONS ON PAGE 2

TOP TEN REASONS FROM PAGE 1

- 7.) If that is not good enough for you, buy-up insurance is available that will cover up to 85% of your loss.
- 8.) In New Jersey, apples and peaches are eligible for multi-peril crop insurance, as are cranberries and blueberries. For crops that are not insurable, you buy coverage via a written agreement. Or, look at Adjusted Gross Revenue (AGR) insurance, which covers whole farm revenue, and which the government also pays a significant portion of the insurance premium. (January 31, 2005 closing date.) See the companion article in this issue of Plant and Pest Advisory.
- 9.) Disaster payments, although politically popular, are NOT going to last forever. USDA is urging growers to adopt crop insurance as a risk management tool.
- 10.) Your crop insurance agent will be helpful in tailoring a crop insurance policy to fit your needs. But remember to contact them before November 20!

Note: Apple, blueberry, cranberry and peach policies must be purchased or renewed by November 20, 2003 for the 2004-growing season.

2004 Price Elections Have Increased for Fruit Policies in New Jersey as follows:

- Apples: up to \$7.10 per bushel
- Peaches: up to \$16.00 per bushel
- Highbush Blueberries: up to \$0.56 per pound
- Cranberries: up to \$28.00 per bushel

Additional information (including directions to Rutgers workshop locations or insurance agent lists) can be obtained by visiting our crop insurance and risk management web site:

<http://saalem.rutgers.edu/cropinsurance> or by calling the Rutgers Cooperative Extension Office in Salem County at 856.769.0090.

Also a good resource is the USDA Risk Management Agency's Website at: <http://www.rma.usda.gov>. □

Apple Crop Insurance, Better in 2005

Kris Smolenski, Program Associate, Win Cowgill, Agricultural Agent, and Dave Lee, Agricultural Agent

New Jersey apple growers should take a serious look at apple crop insurance. The apple policy has been significantly improved based on the input of apple growers nationwide to the Risk Management Agency.

There are many important changes that have been made regarding the 2005 apple insurance policy for New Jersey. The policy now offers basic coverage against damage from natural perils (forces of nature) resulting in fresh or processing fruit that fails to grade U.S. No.1 Processing or better (the minimum grade used to be Cider grade or better). In addition, all unpreventable natural causes are now insurable causes of loss.

This includes, but is not limited to, hail, wind, excess sun, frost, and freeze. Optional coverage for fresh fruit quality adjustment provides adjustment for all perils. This simplifies apple insurance provisions by eliminating several options such as processing apple option A (provided coverage against hail) and fresh fruit apple option B (provided coverage against hail), as well as option C (prices and units by varietal group).

All of these changes are an attempt by the Risk Management Agency to make crop insurance more user-friendly and acceptable. For a complete list of apple policy changes, visit the New Jersey crop insurance website <http://saalem.rutgers.edu/cropinsurance> or call 1-800-308-2449 for more information. The apple sales closing date is November 20 for all counties in New Jersey. Also, new price elections have been posted for 2005.

	2004	2005
Fresh	\$7.10	\$7.55
Processing	\$2.15	\$2.05
Varietal Group A	\$6.40	\$6.25
Varietal Group B	\$4.45	\$4.60

Did You Know...

- Blueberries are now a permanent program for the 2005 crop year!
- Adjusted Gross Revenue (AGR) and AGR-Lite are available for fruit crops in New Jersey in 2005
- **NOTE:** Apple, Blueberry, Cranberry, and Peach policy sales closing date is **November 20, 2005**
- In 2003:
 - ✓ 26.5% of NJ apple acres were insured
 - ✓ 69.3% of NJ blueberry acres were insured
 - ✓ 67.9% of NJ cranberry acres were insured
 - ✓ 63.0% of NJ peach acres were insured

IPM For Voles

Dr. Tara A. Baugher, Tree Fruit Extension Educator, Adams County Extension, Penn State

Reprinted from Penn State Fruit Times, October 5, 2004, Vol. 23, No. 17

Integrating Damage Prevention with Other Pest Management Practices

In comprehensive IPM systems such as second-level IPM developed by Ron Prokopy at the University of Massachusetts, wildlife damage control procedures are integrated with programs to manage other pests such as weeds. Research by Prokopy in 24 orchard blocks demonstrates that vole activity increases with increasing height of October groundcover. Vole activity averaged 10 percent with 0 to 5 inches of week or grass height compared to 36 percent with 11 to 15 inches height and 48 percent with 21 to 25 inches height.

Meadow and pine vole populations can erupt periodically unless food sources and habitat cover are reduced and their numbers are kept in check. Control of vegetation around tree trunks and regular mowing restrict cover and food and expose voles to natural predators. Population reduction strategies are applied after harvest, before groundcovers freeze or become dormant. Specific rodenticide recommendations and precautions are given in the Pennsylvania Tree Fruit Production Guide. <http://tfpg.cas.psu.edu/>

Timely Monitoring

Timely scouting observations and routine population monitoring are essential to a successful vole damage prevention program. A useful monitoring tool is the apple sign test developed by Ross Byers at Virginia Tech. Apples with a one-inch slice removed are placed in active vole runs or tunnels at 20 to 40 tree intervals. Monitoring sites are inspected 24 hours later for distribution and levels of vole feeding activity. Weather monitoring is another component of an IPM program for voles, as wet conditions reduce the efficacy of vole control baits.

Submitted by Jerome L. Frecon, Agricultural Agent. □

Calendar of Events

January 10-14, 2005 – International Peach Symposium (5 Days) at the Sheraton Hotel, Av. Sta. Maria 11-47, Santiago, Chile, Ch. For more information see website: www.peach2005.cl

January 19, 2005 – 8:30 a.m. – 4:00 p.m. – Strategies to Manage Fire Blight, Apple Scab and Cherry Leaf Spot in 2005 at the Adams County Agricultural and Natural Resources Center, 670 Old Harrisburg Rd., Gettysburg, PA. Registration is required. For additional information contact: Sharon Baker, 717-334-6271 ext 348; slb37@psu.edu.

January 25, 2005 – New Jersey State Agriculture Convention (2 days) at the Trump Taj Mahal Hotel and Casino, Atlantic City, NJ Sponsored by the NJ Department of Agriculture, contact: Joan M. Elliott 609-292-8897 www.state.nj.us/agriculture/.

February 1-3, 2005 – Mid-Atlantic Fruit and Vegetable Convention at Hershey Lodge and Convention Center, Hershey, PA. For additional information contact: Jerry Frecon at 856-307-6450 ext 1, frecon@aesop.rutgers.edu or Bill Tietjen at 908-475-6505, tietjen@aesop.rutgers.edu and our web site <http://gloucester.rce.rutgers.edu/>.

February 21, 2005 – Adams County Fruit Growers Educational Meeting at Biglerville High School Auditorium, Biglerville, PA. For additional information contact: Tara Baugher at Penn State Cooperative Extension 717-334-6271 or 888-472-0261.

March 2, 2005 – In-Depth Workshop on Internal Fruit Worms at Adams County Agricultural and Natural Resources Center, Gettysburg, PA. For additional information contact: Tara Baugher at Penn State Cooperative Extension 717-334-6271 or 888-472-0261.

Mid-Atlantic Fruit and Vegetable Growers are Looking Beyond the Peel

Looking Beyond the Peel – Why Health and Nutrition are Basic Ingredients for the Successful Grower will be the theme of the 2005 Mid-Atlantic Fruit and Vegetable Convention. Laurie Richards, noted professional speaker formerly with the National Pork Producers Council, will address the theme in her keynote speech on the opening day, February 1. About 2,000 fruit and vegetable growers and other industry persons from throughout the Mid-Atlantic region and beyond will be gathering at the Hershey Lodge and Convention Center in Hershey, PA, for the Convention which will conclude on February 3.

The Convention is sponsored by the State Horticultural Association of Pennsylvania, the Pennsylvania Vegetable Growers Association, the Maryland State Horticultural Society and the New Jersey State Horticultural Society in cooperation with the Pennsylvania State University, University of Maryland and Rutgers University Cooperative Extensions. A three day educational program has been organized with a wide variety of subjects on production, marketing of tree and small fruits, vegetables and flowers. The Convention has become one of the premier grower meetings in the Northeast.

The Great American Hall at the Hershey Lodge and Convention Center will host the Trade Show with over 130 exhibitors. Specialized horticultural equipment, farm market merchandise and packaging will all be on display along with information on the latest seed varieties, fruit varieties, pesticides and other supplies and services for the commercial grower.

Seven concurrent educational sessions will be offered on all three days of the convention. Besides the plenary session for the keynote address, the opening day will feature sessions on Tree Fruits, Wine Grapes, Peaches, Labor Issues, Marketing, Growers, Season Extension, Root Crops, Leafy Greens, Snap Beans, General Vegetables, Organic Vegetables, and Greenhouse Vegetables.

On the second day, full-day sessions on Peaches, Tree Fruits, Direct Marketing, Bedding Plants, Tomatoes (fresh market and processing), and Potatoes will be featured. Also scheduled are half-day sessions on Small Fruit, and Pumpkins.

The convention will close on the third day with full-day sessions on Tree Fruits, Small Fruit, and Cut Flowers. Half-day sessions on Peaches, Farm Management, Cole Crops and Herbs will also be offered.

Keynote speaker Laurie Richards was raised on a farm in South Dakota. She began her career as a legislative correspondent for Public Broadcasting. Moving to Des Moines, Iowa, she managed leader communications for the National Pork Producers Council, the nation's largest commodity organization, helping them develop their successful "The Other White Meat" promotion. Richards has hosted her own television show, managed one of the nation's fastest growing public relations agencies, launched award-winning public affairs programs, and managed highly effective grassroots lobbying and professional development programs for agricultural companies and associations. She has prepared hundreds of farmers, ranchers, and agricultural marketing professionals for leadership positions, media interviews, legislative visits, lobbying efforts, and presentations. Among Richards' published works are *Speaking Without Fear*, *Managing People for Success*, and *Give Stress a Rest*. Her keynote presentation will outline the need for growers to change their mindset from one of a "farmer" focused on raising produce to one of a "business professional" focused on meeting the health and nutritional needs of consumers.

Many pesticide applicator update training credits are available to growers attending the sessions.

On February 1, fruit and vegetable growers will be treated to a reception followed by the annual Fruit and Vegetable Growers Dinner. The Dinner will include awards, recognitions and entertainment. On February 2, the Pennsylvania Apple Marketing Board and the Pennsylvania Vegetable Growers Association will each sponsor evening receptions for growers. The processing tomato growers with the highest yields for the 2004 season will be honored at the annual Tomato Awards Luncheon on February 2. The New Jersey State Horticultural Society will hold their annual meeting on Wednesday, February 2, in the afternoon at 4:00 p.m.

For more information on the fruit program and registration, contact William Tietjen at 908-475-6505 or Jerome Frecon at 856-307-6450, ext.1, New Jersey State Horticultural Society or Rutgers Cooperative Extension at <http://gloucester.rce.rutgers.edu>. Persons registered for either the fruit or vegetable program can attend all the sessions offered (fruit, vegetable and small fruit sessions) plus the trade show. Registration either through the mail or at the door is required to attend both the trade show and educational sessions. Pre registration is encouraged by contacting the NJSHS at P.O. Box 116, Clayton, N.J. 08312.

Submitted by Bill Tietjen, Agricultural Agent and Jerome L. Frecon, Agricultural Agent. □

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