



Important Considerations For Crop Insurance



Mike Scherer

Crop insurance deadlines are just around the corner, and there are seven things farmers need to consider before signing up.

Speaking to a group of 175 attending the WIBW Farm Profit Seminar at Wamego, Mike Scherer and Tony Elizondo, representing Farm Risk Management Specialists, Butler, Missouri, pointed out that decisions should be made before the March 15 deadline.

They explained that the most important thing to do is figure out what the policy is intended to do for the farm. Scherer said, "Please make sure it is the product and of sufficient coverage to best fit your needs."

Elizondo warned, "Coverage must be the correct unit structure for your operation." He then queried, "Will your production records support your unit choice?"

Hail coverage is typically part of the risk management plan, Scherer said. Crop insurance agents should assist in making these decisions, he added.

Volatility Biggest Challenge For Farm Borrowers



Tony English

Significant challenges face agriculture lenders in the coming year, according to Tony English, representing Frontier Farm Credit, at the Farm Profit Seminar in Wamego.

"Our customers must be willing to visit with us when they are facing financial difficulty," advised English.

Few lenders are committed to agriculture, according to English, who admitted that lending standards have been tightened.

"Longer terms fixed rates have moved slightly higher and are more difficult to lock in," he said. "It may be tough to renew operating loans if financial progress is not being made."

"Agriculture is bullish in the long term, but volatility is still the killer and must be managed by producers," English summarized.

Concert Part of St. Jude Research Hospital Radiothon

Rusty Rierson was accompanied by Larry-The-Keyboard-Man (Jensen) and his dad Roger Rierson, Leon, at the St. Jude Benefit Concert hosted by Ramblers Steak House, Manhattan.



Larry Riggins, general manager of WIBW Radio, reviewed how St. Jude Children's Research Hospital, Memphis, Tennessee, has helped reduce catastrophic childhood diseases. Rusty Walker and Jim Daniels of the renowned Walker-Daniels Morning Show on The Big 94.5 Country announced the program.

To date, The Big 94.5 Country has raised \$68,710 for St. Jude Children's Research, with several additional events scheduled in weeks ahead.



It was a standing-room-only crowd at the 17th annual J&N Ranch Black Hereford Sale near Leavenworth where bidders from 15 states paid a record \$3,044 average for 96 lots. Auction topped when Iron Lake Ranch, Dallas, Texas paid \$10,000 for a homozygous black March 2008 heifer. A homozygous black bull sold for the second high price of \$8,500 to the Texas-based partnership of J Bar B Cattle Company and Triple L Ranch.



David Breiner, Alma, welcomed buyers from throughout the Midwest to the Mill Creek Ranch "Brand That Works" Hereford and Angus Production Sale at Manhattan. Auction topped when a fall Hereford bull sold on a bid of \$10,000 to Dry Creek Company, San Angelo, Texas. Topping the Angus division was a fall bull that brought \$4,100 from Chris Scharbauer, Amarillo, Texas. The 109 total lots sold for an average of \$2,940.



Although Flint Hills real estate may be lower valued than a year ago, demand is high as indicated by the large crowd from throughout eastern Kansas attending the Lyon County land auction conducted by Hallgren Real Estate & Auction, LLC, Alta Vista. Just under \$1,000 an acre was paid by separate buyers for 160 and 237 acre tracts sold at Council Grove. Sale clerk Diana Hallgren is with auctioneers Greg Hallgren and Jay Brown.

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Padre Says:

"Life is a gift of nature; but beautiful living is the gift of wisdom."