

# King Crop News



Brought to you by King Crop Insurance

CELEBRATING Over 50 YEARS

September 2020

## Sales Closing Deadline September 30

Do you have changes to your policy? Increasing your level of coverage? Do you want to add options? **Adding a crop?**

It is important to share with us any changes to your farming operation i.e. irrigation added, land added, NBG, expanding to a new county, acres emerging from CRP, adding a crop, etc. **If you have any changes to your entity i.e. death of an SBI, did you get married, have name change, etc. Please let us know by September 30!** Failure to inform us of any changes may put your insurance coverage in jeopardy.

\* SBI = Person of Substantial Beneficial Interest in your farming operation

**Read all about it.....**

## Acres Reporting Changes



You have a lot at stake in making sure your crop insurance acreage report is **timely, accurate and signed**. Without a timely **signed** acreage report you may jeopardize your crop insurance coverage; accuracy ensures the correct crop and acres are protected, without accuracy you could impact your average yield in turn impacting your yield guarantee, accuracy ensures accurate premium and **without a timely signature could mean no coverage even if you have certified acres at FSA.**

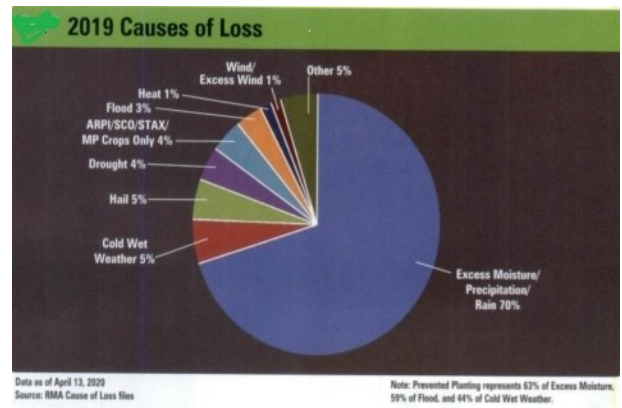
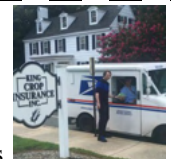
Over the past few years, we have had the flexibility in entering an acreage report from an FSA 578 form without a signature on our acreage reporting form. You would receive a letter from the underwriting company (RCIS) stating we had submitted your acreage without a signature; no action was needed unless you found an error in our entries. **Well, this is about to change! Beginning with the crop year 2021 we must have a timely signature for each acreage report submitted (signed and submitted to us by December 15 for small grains and July 15 for spring crops). This means we must have a timely signed acreage report on the RMA's approved form or coverage could be a risk.**

To accommodate RMA requirements and to ease this transition for you from this point forward you will receive a "map-based acreage report" form. The mapped based acreage report will include a map of your farms with an area to complete the crop, acres planted and plant date. If a map is missing add this information on the last pages of the document. Any additions should include the farm serial numbers, tract numbers, farm name and indicate if this is a new farm to your operation.

## Small Grain Crop Discovery Prices

Prices are determined based on the Average Price on the CBOT from August 15 to September 15 for Wheat and Barley

**We love our mailman!** Neither rain, nor sleet nor dark of night keeps our mailman from delivering your acreage reports (green envelope), production reports (yellow envelope) or applications (blue envelope). **Thank you to the postal workers!**



It is necessary to make sure all farms are reported with all the required information.

**This information must be completed, signed, and returned to us by acreage report deadline (December 15 or July 15).** We will continue the need of a timely FSA 578 form to ensure what is reported to FSA is accurate and can be compared to the information completed on the "map-based acreage report". Keeping to our tradition, you will continue to receive this in a green envelope, so keep an eye out for it.

**All losses for any spring crops must be reported by December 10**

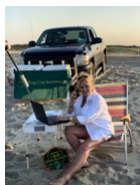
## Pandemic Pass time....What we have been up to?

During the first few months of every year we spend our time attending several farmer meetings, industry banquets and meetings. And the winter of 2020 was a busy and productive sales season but one of the most valuable experiences of every sales season is spending time with you. There are many rewards in this business but the most rewarding are the people. The relationships built over the many years we have been in business is the joy we reap in getting to know you, your families, and the many people in the industry.

The fall and winter of 2020-2021 looks as if it going to be different for all of us. We just want you do know we are still here for you. The office is open with all the necessary precautions to keep you and us safe and we will always be available to visit with you on your farm.

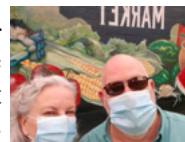
As a farmer the work continues like there is no pandemic because it is *you* the world depends on to feed us and WE THANK YOU! Although your work continues it has impacted everyone even when your responsibilities continued as “normal”.

We are missing out on so many events, Blessing of the Combines, County fairs etc. Many have found some extra time on their hands due to restrictions in traveling, shopping, visiting, etc. so we thought you would like to know what we have been doing during the pandemic. Outside of boredom and restraining ourselves from strangling whom we have been left in the house with this is how we have filled our time.



What does **Donna** do.....still going to the office a couple of days a week during the stay at home order and accomplishing a few chores around the house (painting, painting and painting) filled many hours of boredom. But one of Donna's pass time is spending time on the beach near the Indian River Inlet and that is where you can find her. But at no time did a day on the beach pass without her laptop and phone to answer your calls and social distancing has not been a problem on the beach.

What has **Jackie** been up to? At Jackie and Kevin's home on the Eastern Shore of Virginia they spent time cooking up a storm, experimenting with new recipes. But once the weather began to break and farmer markets began to open they made it their mission to visit new markets near their home to keep the refrigerator full with fresh local produce and seafood and to keep experimenting with new recipes.



And then there is **Nancy**.... what has she been up to? Nancy always has a project at home, and it keeps Joe's “honey do list” full so there is not much downtime in that household. But when it is time to slow down you can always find Nancy and Joe engrossed in a good book or enjoying their carry-out dinner on their evening ride on the Cape Henlopen beaches. Nancy even puts Joe to work on their sunset cruises.

When you are stuck at home **Teresa** has the perfect office.... sitting by the pool in the backyard with her outdoor office set up under the umbrella. She can work on her lavish tan, keep an eye on the hubby doing the yardwork, kick her feet up but still available to answer your calls. .



**Diane** has avoided the boredom at home by continuing to play “virtual cornhole” and when things lightened up, she has been able to continue to play in isolated facilities to continue her tournaments. **Justin** has kept himself busy with a move to a new apartment and continues with his video gaming.

So, now you know what we have been doing share with us your story or give us a call and let us know how your crops are looking and how you and your family is doing. We are available and want you to know regardless of the environment the pandemic has created we will always make ourselves available. You can make an appointment to come to the office, we will go to you and will always be available via phone to answer your questions, muddle through a problem, follow-up on claims and just to chat. Your safety, your comfort level in face to face meetings will always be respected and it will be in your hands how you would like to conduct business. **We appreciate what you do and sincerely appreciate your business and thank you for being our customer and friend.**

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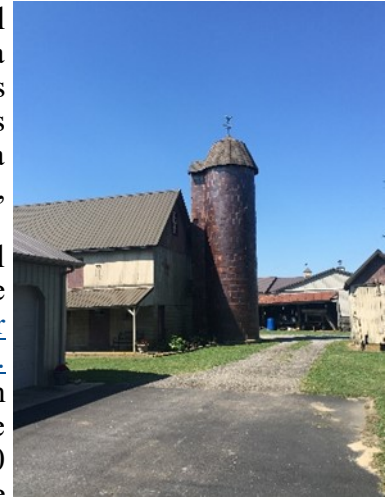
Hurricane Insurance Protection available for 2021 Wheat & Barley  
Stay tuned for more information this spring

Be sure you record our **TEXT ONLY** number for reminders of reports and current events!  
**302.470.7348**

## Legacy of the Disappearing Silo

I had not thought much about the construction of a farm silo until a few weeks ago when Donna and I were visiting Bobby Wright's farm near Harrington. As we drove up to Bobby and Sylvia's picturesque farm and we immediately noticed the tall stately silo with a unique roof and dark brown tiles. Bobby who is a bit of a "silo historian" himself told us his silo was built in the early 1900's and was one of three hollow-tile silos still in existence on Delmarva. Bobby and his grandson Skylar pointed out some of the features of the silo and showed us a sample of the rounded, glazed tile. The Wright's silo is a well preserved, picturesque silhouette on our region's ever-changing agricultural landscape.

The tower silo has always marked what most of us see as the traditional farmstead. Much like a lighthouse marks the shoreline, a silo marked where a farmer lived his life and earned his living. Silos as much as any other farm building have always had a significant impact on our rural landscape. They once were a symbol of a prosperous dairy industry. The silo may seem timeless, but they have only been around just over 120 years. In 1882, there were only 91 silos in the United States. By 1895 there were over 50,000 across the country. By the early 1900's there were more than 500,000 silos dotting the agricultural landscape of America. Today we see fewer and fewer silos on our landscape.



For centuries there had always been a problem of how to store and carry over crops from one growing season into a winter or dry season when there was less availability of high-quality green feeds. In the 1870's, silos were horizontal and called pit silos. They were built of wood or stone and dug fully or partially in the ground. Francis Morris, a farmer from Maryland built the first tower style silo in the early 1880's. These early vertical silos were square and made of wood or stone. The square shape created problems with the structure bowing and allowed air pockets in the corners. Square silos were rarely built after the 1900's. Round silos eliminated corners that promoted rot, enclosed more space using less material, and were structurally suited for the pressures of the heaving materials. Silage and a workable silo opened the door to year-round dairying, making it a lucrative, full-time occupation. By the turn of the century, silos had become an accepted part of the farmstead.

Initially round silos were built in a variety of designs using wood. Stave silos consisted of long planks placed upright on a foundation. The wood was secured by circular iron bands in a manner like water barrels. These silos worked well when they were full but sometimes collapsed when empty. The wooden silo, while cheap and relatively easy to build still had problems. They were not airtight and were notorious for leaks.

Around the turn of the century, farmers began to experiment with various types of masonry materials to build silos. The use of masonry materials resulted in less maintenance. The masonry silos were stronger, more durable, more airtight, less susceptible to fire and they could build them higher.

There were several types of masonry construction. Brick was a natural candidate but was rarely used because of the high cost. After the development of natural gas in the early 1900's, cheap gas-fired ceramic hollow blocks became a material of choice. The ceramic block material was durable, attractive, and proved to insulate the silage against freezing. Ceramic block silos became extremely popular, but the popularity proved to be short lived. The hollow-tile ceramic silos like the one at the Wright's farm are rare.

The cement stave silo was introduced around 1910. It is made up of masonry units that hook together with interlocking edges with mortar applied between the joints. The monolith silo was constructed with concrete. They have no exterior supports with the reinforcement within the concrete itself which eliminates the hoops or bands as in the cement stave silo. The brilliant blue silos

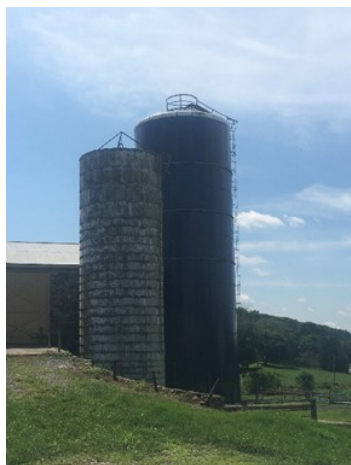




Silos are rarely erected today. Farmers are looking for faster feeding and environmentally beneficial storage methods. They are moving towards bunker silos or flat storage rather than tower storage. Plastic bales of silage are easier to work with and faster to access. The eye-catching tower silos may disappear from our farm landscape, but the silo gives us some insight into American technological progress. Like the granaries and the corncribs before them, the silo gives evidence of new ideas for solving old problems. So, while it is a little sad to find out our tower silos are standing unused or being torn down, take heart. It is just another sign of progress by our farmers who are committed to providing foods and beverages that are good for us and good for our environment. Send us a picture of a silo on your farm, in your neighborhood or one you see on your travels throughout Delmarva.

Nancy

## Maryland and Delaware Silos



## Jackie's Corner

### Food Insecurity, the Pandemic, and the Farm Bill

What is food insecurity and why are Americans experiencing such an issue?

Food insecurity is a lack of consistent access or enough healthy food to maintain a healthy lifestyle. Number one issue of having food availability in America is not the issue however having the adequate funds to purchase food is the number one issue. Pre-pandemic according to USDA's most recent report on food security in the U.S. – 37.2 million people including 11.2 million children did not have adequate access to nutritious food to live a healthy life. The number of households affected by food insecurity has doubled since the pandemic. I am so baffled by the numbers pre and post pandemic. We live in one of, if not the richest country in the world, we produce the most secure and the most abundant amount of food in the world, and we still have people going hungry.



The Farm Bill, 80% of funds appropriated is for nutritional programs, one being SNAP (food stamps). Let us look at what SNAP does for those food insecurities. First, what are the demographics of food stamp recipients? The average gross monthly income per food stamp households is \$731; the average net income is \$336. 37% are White, 22% are African American, 10% are Hispanic, 2% are Asian, 4% are Native American and all other are unknown race or ethnicity. Outside of District of Columbia (our Capital being # 1) the recipients of food stamps live in rural areas. SNAP benefits periods can range from one month to three years, with the average being six months. SNAP is our nation's most important anti-hunger program. It is one of the few means-tested government programs available to almost all households with low incomes. Research has shown that SNAP reduces poverty and food insecurity, and that over the long term, these impacts lead to improved health and economic outcomes, especially for those who received food stamps as children. Most important during this pandemic SNAP supports working families and those unable to work or out of work. Since March, states have been using temporary SNAP flexibility to provide benefit supplements to maintain households

with children missing school lunches. Read that again, I do not know about you but that really pulls on my heart strings to think any of our school children need to go to school to be fed. In Farm Bill's past and present the Child Nutrition programs help prepare our children to succeed in school, ensure our nation's security, and assist the vulnerable among us who cannot help themselves. That my folks, is money well spent and an existing program we can build on during this pandemic. Senator Pat Roberts, a champion of many of the farm bills and in a 2018 speech stated, "Show me a nation that cannot feed itself, and I'll show you a nation in chaos. There is no greater threat to national security, than food security." We all must continue to be champions to give that hand up during a time of need.



USDA has been applying multiple approaches to empower state agencies, local food banks and nationwide feeding networks. Through "The Emergency Food Assistance Program" (TEFAP) it supports and assist with states and food banks in the increase of demand to keep communities fed during the pandemic.

Farmers to Families Food Box Programs have included our own produces right here on the great Delmarva. This helps in supporting our local agriculture and has the result in feeding hungry families.

All of the national and state programs are wonderful. Please, never forget to support our local farm markets, food banks and pantries, churches and the many local restaurants that have either fed our children and adults in need and/or our first responders. As my husband always ends grace, "always be mindful of the needs of others".

Yes, we are still in a pandemic- no time for "Covid-19 Fatigue", you must keep marching on producing food for America! That is what you do! And because of you never forget you are a major essential part of life. THANK YOU!

As always, feel free to contact me. Stay safe and stay healthy.

Jackie

P.S. Support your local voice in agriculture— become a member of Farm Bureau today!

Maryland Farm Bureau [mdfarmbureau.com](http://mdfarmbureau.com)

Delaware Farm Bureau [defb.org](http://defb.org)

New Jersey Farm Bureau [njfb.org](http://njfb.org)



King Crop Insurance, Inc.  
 101 W Market Street  
 Georgetown, DE 19947



**Small Grain**  
**Sales Closing Deadline**  
**September 30**  
 Wheat/Barley 2020 Production  
 Due 10/31

*We thank you for your business and confidence in King Crop to handle your crop insurance needs!*

**Sales Closing for Small Grains**

**Deadline for Making Changes to your MPC I Policy**

**September 30**



- Change Your Insurance Coverage
  - Level of Coverage
  - Plan of Insurance
  - Unit Division (Basic, Optional, Enterprise)
  - Coverage by Practice
- Entity Type Changes (divorced, married, LLC partnership, etc.)
- Have you added land or added land in another county
- Address Change, phone number change, email change, etc.?

**Contact us Today 302.855.0800**



11/3/2020

**Wheat & Barley**  
**2020 Production Due 10/31**

**2021 Wheat & Barley**  
**Acreage Reports Due**  
**December 15**  
 We must have a **SIGNED** acreage  
 in our office in addition to a copy  
 of a FSA Form 578 by 12/15