

OSU EXTENSION

NORTHEAST OHIO AGRI-CULTURE ELECTRONIC NEWSLETTER Tuesday, February 10, 2015

Boy the first two Monday's of February have been dicey! While Punxsutawney Phil was busy predicting 6 more weeks of winter on February 2, we had over 60 farmers brave the weather to attend the Northeast Ohio Agronomy School in Williamsfield. Then yesterday, there was ice everywhere during our pesticide re-certification & fertilizer certification sessions in Cortland which 40 producers attended. True to form, northeast Ohio farmers had no problem traveling through the piles of snow and ice to get to these programs. Thanks to our farmers for braving the weather to attend these meetings. I think it is safe to say, we are all tired of pushing snow and ice around.

Farmers who have their farms enrolled in the federal farm program will need to make sure to update their crop yields and make their base acre allocation decisions by the end of this month. I have included two articles by Dr. Carl Zuluaf about the farm bill decisions. I have also included a nice article from by Jon Scheve (Superior Feed Ingredients, LLC). With farm revenue dropping, it is a good time to review this article. To close I would like to share a quote from Robert Schuller who stated, "Never cut a tree down in the wintertime. Never make a negative decision in the low time. Never make your most important decisions when you are in your worst moods. Wait. Be patient. The storm will pass. The spring will come." Stay warm!

David Marrison, AG Educator

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Do Certified Crop Consultants Need to Attend Fertilizer Certification Training?

One of the questions which was asked at the Northeast Ohio Agronomy School was do Certified Crop Consultants (CCAs) need to attend fertilizer certification training? As a reminder, with the passage of Ohio Senate Bill 150 this past June, farmers who apply fertilizer to over 50 acres of cropland each year are subject to a new certification requirement. Farmers who fall under this new requirement must complete their certification by September 30, 2017. The question was sent on to the Ohio Department of Agriculture and the following is provided for clarification:

Applicators who are a Certified Crop Advisor (CCA) or Ohio Certified Livestock Manager are not required to attend the training. **However**, the CCAs and CLMs will be issued a certification. They are exempt from having to participate in the 2-hour or 3-hour training, but they still need to have their certification. In order to get their certification, the CCAs and CLMs need to call the Ohio Department of Agriculture (614-728-6384) to receive paperwork to show proof of their credentials. If they currently hold a pesticide license, they do not pay for the fertilizer certification. If they do not hold a current pesticide license, they will need to pay the \$30 fee.

U.S.D.A. Offices Holding Informational Meeting on Tuesday, February 24, 2015

The Ashtabula, Geauga, and Lake U.S.D.A. office will be holding an informational meeting at the OSU Extension downstairs meeting room on Tuesday, February 24, 2015 from 10:00 a.m. to 12:00 noon. Representatives from the Farm Service Agency (FSA) and the Natural Resources Conservation Service (NRCS) will be there to reach out to new and/or underserved agricultural producers in our area. They will be presenting an overview of the programs and services each agency provides as well as covering the new crop insurance conservation compliance requirements that came about with the passage of the 2014 Farm Bill.

Additional sessions will also be held around the region for those who cannot make the meeting in Jefferson. Additional meetings will be held at the Geauga County SWCD office on February 25, the Lake County SWCD office on February 26 and at the Orwell USDA Service Center on February 27. There is no cost to attend the meetings but reservations are required to insure adequate materials are available. Please call 440-437-5888 (extension 3) by February 20 to make reservations or if you are in need of special accommodations.

Ashtabula County Beekeepers Association to Meet on February 21, 2015

The Ashtabula County Beekeepers Association will be meeting on Saturday February 21, 2015 at the OSU Extension office located at 39 Wall Street in Jefferson. The meeting will begin at noon with a Potluck dinner. Please bring your own table service, beverage and a dish/dessert to share. The meeting will begin at 1:00 p.m. with a demonstration on Frame Assembly and an open discussion on spring procedures. The next meeting will be held on April 11, 2015. More information can be obtained by contacting the Sharon Riccio (Secretary) at sjriccio@yahoo.com

OSU Extension Conducting 2015 Ohio Vineyard Custom Rate Survey

OSU Extension is asking Ohio Grape Growers for their assistance in securing up-to-date information about the fee to perform tasks in Ohio vineyards. Many vineyards across Ohio hire machinery operations and other vineyard related work to be completed by others. This is often due to lack of proper equipment, lack of time or lack of expertise for a particular operation. Many vineyards do not own equipment for every possible job they may encounter and may, instead of purchasing the equipment needed, seek out someone with the proper tools necessary to complete the job. To date, no survey has been conducted to analyze custom rates for vineyard work in Ohio. We are asking for your assistance in responding to this inaugural Ohio Vineyard Custom Rate Survey.

Please respond even if you only have a few rates to report. Please report for what you have paid to hire work or what you charge if you perform custom work. Custom Rates should include all ownership costs of implement & tractor (if needed), operator labor, fuel and lube. All data will be reported as averages/range in the final report. The survey can be accessed at: <http://go.osu.edu/ne-research> More information can be received by calling OSU Extension-Ashtabula County at 440-576-9008 or by emailing marrison.2@osu.edu

Northeast Ohio Winter Grape School to be held on Tuesday, March 10, 2015 at Geneva Lodge & Conference Center in Geneva, Ohio

OSU Extension, OSU Horticulture & Crop Science Department, KSU Vesta Program, and the Ashtabula Research Station for the Ohio Agricultural Research & Development Center are pleased to be co-sponsoring the Northeast Ohio Winter Grape School on Tuesday, March 10, 2015 from 9:30 a.m. to 3:30 p.m. at the Geneva Lodge & Conference Center in Geneva-on-the-Lake. Ohio Wine & Grape Producers are invited to this power-packed school to be held at the Geneva Lodge & Conference Center on the beautiful shores of Lake Erie!

Registration for this program will begin at 9:00 a.m. with the program running from 9:30 a.m. to 3:30 p.m. During this power packed day, Ohio grape and wine producers will learn valuable updates to increase the profitability of their business. Topics which will be discussed during this school include: vineyard custom rates; managing crown gall; chemical and sustainable control options for grape diseases; managing weeds in vineyards; new advances in grape root stocks; soil sampling; and using spray adjuvants.

The featured speakers for this program are: Dr. Peter Cousins, grape breeder at E. & J. Gallo Winery and Dr. Tom Burr, Professor of Plant Pathology at Cornell University. Additional speakers include Dr. Mike Ellis, Dr. Imed Dami, Dr. Doug Doohan, David Marrison & Les Over from OSU Extension; and Eric Cotton, Lake Erie Grape Grower.

The registration fee for this program is \$35 per person which includes program materials, lunch and refreshments. For lunch, participants will enjoy a “create your own” baked potato with a variety of toppings including cheese, sour cream, chopped bacon and green onions. This will be served with assorted salad greens, grilled chicken, select dressings & toppings, fresh fruit platter, rolls and butter prepared by the Geneva Lodge & Conference Center culinary staff.

Reservations are due by noon on March 2, 2015. A special thank you is extended to the Geneva Lodge & Conference Center for hosting this school. The first 10 KSU VESTA Students who register will have their registration fee waived. Ohio Private Pesticide Applicator’s Re-certification will be offered for CORE & Category 3-Grapes. A registration flyer can be found at: <http://go.osu.edu/ne-events>. More information about this program can be obtained by calling the Ashtabula County Extension office at 440-576-9008 or by emailing David Marrison at marrison.2@osu.edu.

Trumbull County Seeking ANR Educator

OSU Extension in Trumbull County is now taking applications (**until February 15, 2015**) for an Agricultural & Natural Resources Extension Educator. The ANR Educator will provide overall leadership to developing and conducting a proactive applied research and education program in agriculture and natural resources to meet current and future needs in farm management, livestock and crop production, food security, home horticulture/Master Gardeners, commercial horticulture, farm land use issues, innovative agricultural business opportunities, environmental quality and sustainability, renewable energy, and bio-based products.

Required job qualifications include: Master’s degree and at least one degree in agriculture, natural resources, or a related field (plant science is preferred). The successful candidate will have strong written and oral communication skills, and experience working with diverse clientele and organizations; demonstrated success in working as part of a team and initiating collaborative partnerships is sought; leadership ability, and strong teaching and subject matter expertise in at least one area of agriculture is necessary. Candidates must be willing to work flexible hours with minimal supervision. To learn more about this position (Job #400890) or to apply, go to:

<https://www.jobsatosu.com/postings/60275>

Take Time to Analyze Your Farm as a Business

By Jon Scheve, Superior Feed Ingredients, LLC

Source: <http://ocj.com/2015/02/take-time-to-analyze-your-farm-as-a-business/>

For those who have never seen the Chicago Board of Trade trading floor, your time is limited. On July 2, 2015 all futures pits in Chicago will be closed, due to a lack of use and it will save stock holders \$10 million per year. Computers and electronic trading have replaced humans for 99% of futures trades. Options pits will remain open for now because 50% of the trading volume is still done as open outcry in the pits. If you don’t have time to travel to Chicago, you can always rent the movie “Trading Places” off Netflix and let Eddie Murphy and Dan Akroyd show you what the trading floor was like at it’s prime during the 80s.

Which way is the market going? There was significant volatility in the grain market this week. Monday the market was down. Tuesday there was a big rally. Wednesday and Thursday swings offset each other. And now Friday corn is unchanged and beans continued to fall. For the week both corn and soybeans managed to closer higher overall. If you are confused about where the markets are going right now you’re not alone. Many in the trade I spoke with are trying to wrap their arms around this market. Direction is unclear. Fundamentally the market has plenty of grain for

what is needed, but farmers are holding tight. The market is locked in a tug of war with a tight trading range of \$3.73 to \$3.92 in corn, while beans are sitting between \$9.45 and \$9.80. A breakout is needed for market direction.

Insurance- In February insurance prices are set based upon the average close each trading day. Right now, it looks like prices will be around \$4.15 (corn) and \$9.65 (beans). Obviously with 14 trading days left this month's averages can change, but it shouldn't be much more than 10 cents for corn and 20 cents for beans. When a farmer "plugs" in 85% insurance coverage, the bottom side protection at \$3.52 may be a loss for many farmers. If a farmer chooses 70% coverage, the payment starts below \$3. At \$9.65, beans would be \$8.20 (85%) and \$6.75 (70%). With these prices, crop insurance is no longer a marketing option some have used it as the last few years. Again, for those who haven't started a marketing plan for their 2015 crop, now is the time.

The farm as a business- A profitable farm is more complicated than planting crops and hoping they pay the bills at the end of the year. Farmers should consider their operations as a company with multiple profit centers working to a common goal. Each profit center must "pull its own weight" without drawing profits from another division. Successful farmers understand each profit center independently and how it maximizes profit for the farm operation. There are four large divisions (some with smaller subsets): Land Ownership, Custom Operations, Grain Storage & Farmer

Land ownership- This is where I see farmers "cheat" the most, because most farmers are very passionate about working the land. I ask all my clients, "Are you paying yourself a fair market rental price for use of your land?" Smart farmers factor that into their costs. In theory, some farmers could spend their time on the beach while hiring someone else to do the hard work of farming the land. Considering the typical farmer's mentality, most don't think like that, but it's important to understand the profit difference between renting your land and farming it. Due to the price of farmland increasing substantially the last few years, farms purchased 10 to 20 years ago have lower costs than farms bought 1 to 2 years ago. Regardless, every farm has a fair rental price based upon market conditions in their area. In some years, farmers may only make the amount it would cost to just rent their land. It's important to understand the guaranteed income from the start. Some farmers may be surprised about the cost of their time and energy.

Custom operations- Profitable farms understand the cost of every piece of equipment on the farm. Many mid-sized farmers today have more than \$1 million invested. It's important to make sure each piece of equipment pays its own way. Some questions to ask are:

- What is each custom rate in your area to have someone else own equipment (i.e. the planter, combine, sprayer, semi, tractor, etc.)?
- What are the yearly costs to maintain each piece of equipment?
- What are the yearly costs for depreciation?
- What does it cost to hire the work done with the equipment on the farm? For some jobs on the farm it may be more beneficial for the farmer to hire someone to operate their equipment while they get work done in the office or even do a second job.

While some pieces of equipment are nice to own and can look impressive to your neighbor, sometimes it doesn't pay and puts a strain on this division.

Grain storage- Grain storage is a profit center most producers use incorrectly. Most farmers store non-contracted grain hoping for a market rally, knowing that storing unpriced grain at their local elevator means hefty charges. So between storing unpriced grain at home for "free" or storing it at an elevator for a charge, it can make a little sense I guess. However, many farmers are missing out on all of the profitable benefits of storing grain at home and selling forward — taking advantage of carry and basis appreciation. By considering on-farm grain storage as a separate cost center analyzing the expense to build new storage becomes a practical one. One just needs to analyze the premiums received from carry/basis optimization against the expense of building new bins. Almost every time I walk a client

through the numbers, having on-farm grain storage is a profitable venture. Actually, I find grain storage can have the best return on investment above every other investment in a farm operation.

Farmer- The “farmer” is the part of you that makes management decisions each year. One could liken it to the CEO position, but it also includes the titles of CFO and COO. Strategic decisions need to be made on crop inputs and farm operations:

- * Fertilizer — What kind? How much? When to apply?
- * Chemicals — What kind? How much? When to apply?
- * Seed — How much corn vs beans? On which fields? Which brands/hybrids/traits?
- * Insurance – How much? What program?
- * Hired Help — How much? Where do I find these people? How much to pay?

There are so many decisions for farmers to make it can be overwhelming. To help in budgeting, I ask my clients: How much do you want to make on each acre and what kind of ROI is needed to be profitable? Each farm is different and has its own challenges, but these questions can be answered by the big established family farm down to the small young farmer who is renting all of his land.

Putting it together- Finally, the farmer puts all of these profit centers together to form a budget, (or business plan, but farmers don't usually call it that). Then a marketing plan is developed to ensure the farm is profitable. If each profit center is optimized, the biggest opportunities for the farm operation can be achieved regardless of all the variable factors (i.e. weather, market volatility, etc). Some may think all of this means just being a farmer, but breaking up the divisions/profit centers independently and then optimizing each one can help maximize profits. Perhaps there is a weak division/profit center that was only exposed after doing the analysis. Farmers can then take steps to maximize each area.

Comparing Indicated State 2014 ARC-CO and PLC Payments by Crop: January 2014

Carl Zulauf and Sanghyo Kim, Professor and PhD student, Ohio State University, and Gary Schnitkey, Professor, University of Illinois at Urbana-Champaign
December 2014

This article compares, for selected crops, state payment indicators for ARC-CO and PLC based on the January 12, 2015 WASDE (World Agricultural Supply and Demand Estimates) mid-price estimate and NASS's (National Agricultural Statistical Service) crop production annual report. Crops compared are barley, corn, oats, peanuts, long grain rice, medium (and short) grain rice, sorghum, soybeans, and wheat. The term, payment indicator, is used because the calculations use state yield instead of county yield for ARC-CO and farm payment yield for PLC. They are not payment estimates for individual FSA farms. Nevertheless, they help frame perspectives and questions regarding crop program choices. Other discussions of indicated 2014 crop year payments are contained in the farmdocdaily articles of August 13, September 18, October 14, December 18, 2014, and January 22, 2015.

Calculation of Estimated Payment Indicators: ARC-CO makes a payment if county revenue is below 86% of a county's benchmark revenue. Benchmark revenue involves multiplying 5-year Olympic moving averages (removes high and low values) of county yield times U.S. crop year price. ARC-CO payment is capped at 10% of benchmark revenue. PLC makes a payment if U.S. crop year average price is below the crop's reference price. Reference prices are specified in the 2014 farm bill.

Both programs use yield per planted, not harvested acre. Yield per planted acre is calculated as production divided by acres planted to the crop, except for corn and sorghum. For these two crops, acres harvested for silage are subtracted from planted acres. For oats, yield per harvested acre is used because of the large share of oats acres

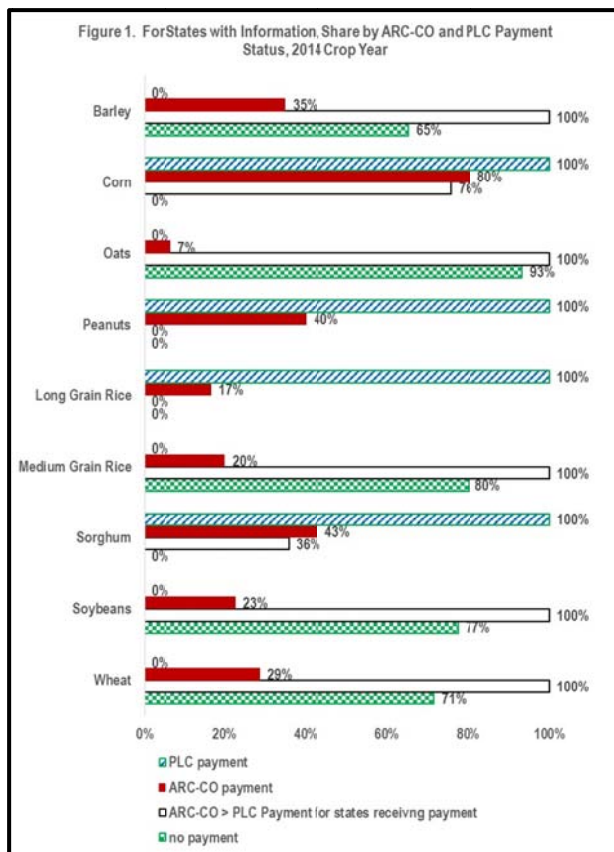
planted as a cover crop for forage or hay. Information is not available for all states to make yield per planted acre calculations.

Peanuts are not reported in WASDE. A price estimate for the 2014 crop year is obtained using the monthly prices reported by NASS for the first 5 months of the peanut crop year, which begins August 1, and regression analysis. Explanatory power of the regression equation is 85%. The price estimates used in this analysis are by crop: barley (\$5.25/bushel (bu.)), corn (\$3.65/bu.), oats (\$3.25/bu.), peanuts (\$0.2171/pound), long grain rice (\$12.20/100 pounds (cwt.)), medium (and short) grain rice (\$18.50/cwt.), sorghum (\$3.80/bu.), soybeans (\$10.20/bu.), and wheat (\$6.10/bu.). Estimated per acre payments are multiplied by 85% to reflect that ARC-CO and PLC make payments on 85%, not 100%, of program base acres (ARC-IC pays on 65% of base acres).

Share of States with Payments, 2014 Crop Year: Because PLC is a U.S. price payment program, in a given year all states either receive a payment or do not receive a payment (see Figure 1). Level of payment differs only by farm program yields. In contrast, it is common for ARC-CO to make payments for some but not all states, such as is currently indicated for these program crops for the 2014 crop year. The reason is that, as a revenue program, yield helps determine if payments occur. It is unusual for all states in the U.S. to uniformly experience good or bad yields, where good and bad is defined relative to the state’s yield benchmark for the most recent 5 years. Hence, ARC-CO will likely make a payment for some but not all states unless U.S. crop year price is far above or far below the price benchmark for the most recent 5 years. In short, PLC and ARC-CO have different, often notably different, payout structures.

Figure 1 also presents the share of states for which no payment is indicated for both ARC-CO and PLC for 2014. Lack of an indicated payment by both programs implies 2014 will have little influence on the choice of program. Conversely, 2014 may influence the decision if payments are indicated for one or both programs. For only two crops, corn and sorghum, does the program paying more vary across states. ARC-CO generally makes more payments than PLC for corn with the opposite occurring for sorghum. Nevertheless, for 24% of states with corn, indicated payments are higher for PLC. For 36% of states with sorghum, indicated payments are higher for ARC-CO.

Indicated per Acre Payment, 2014 Crop Year: Figure 2 presents 3 averages: per acre average PLC payment and average ARC-CO payment for all states, as well as per acre average ARC-CO payment only for states with an indicated ARC-CO payment. Average payment for all states is highest for PLC peanuts and PLC long grain rice. ARC-CO payments can be large for individual states. For example, ARC-CO has an indicated payment of \$94 per acre for Texas medium grain rice (only medium grain rice state with a payment). This potential for large individual state payments by ARC-CO is also implied by the difference between the average ARC-CO payment only for states making ARC-CO payments vs. the average for all states. This difference commonly exceeds 300%.



Summary Observations

► ARC-CO and PLC have different payment structures. All areas either receive or do not receive a PLC payment because payments are based on U.S. average price being less than a U.S. reference price. ARC-CO payments vary

more widely by area. As a revenue program, ARC-CO payments depend on yield as well as price variation. Yield rarely is uniform across the U.S. Some areas have higher than normal yields; other areas have lower than normal yields.

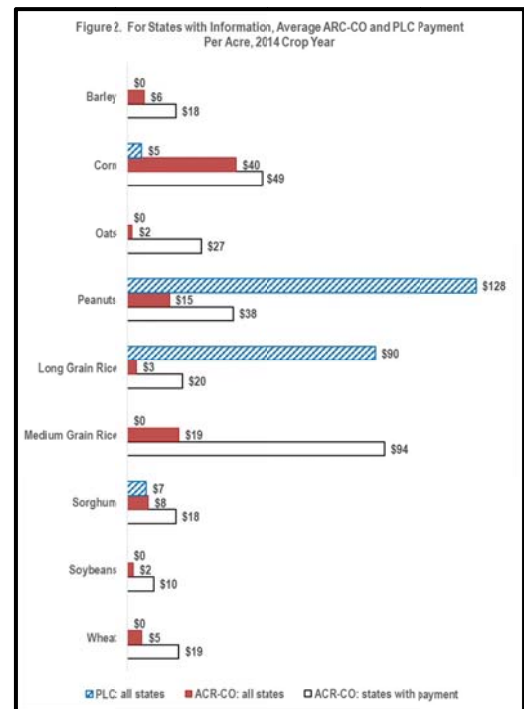
► Also illustrating the important role of yield, despite ARC-CO's high indicated average payment per acre for corn, PLC currently is indicated to make higher payments than ARC-CO for some states.

► Corn is the key to program cost for the 2014 crop year. It will have the highest base acres, and for many areas, indicated ARC-CO payment per acre is close to its maximum. However, it is not clear how many farms will elect ARC-CO for corn.

► During debate on the 2104 farm bill, Congress selected PLC reference prices for long grain rice and peanuts that were closer to market prices over the 2008-2012 period than for other crops. A commonly cited reason for this decision for long grain rice was to use PLC to provide payments that would replace the roughly \$95/acre direct payment rice gave up. At least for 2014, Congress appears to have accomplished this objective as indicated payments by PLC is \$90/acre. It is less clear what the policy drivers were in regard to peanuts, but, in the context of only the 2014 crop year, present indications are that peanuts is likely to be the biggest beneficiary of the 2014 farm bill replacing the 2008 farm bill. It gave up roughly \$45/acre in direct payments and, at least for 2014, has indicated payments of \$128/acre in PLC payments.

Again, within the narrow confines of the 2014 crop year, corn is the second most favored crop. It gave up average direct payments of roughly \$25/acre vs. current indications of average state ARC-CO payments of \$40/acre, although not every area has more indicated ARC-CO payments than direct payments. The other crops currently have lower indicated average ARC-CO and PLC payments than the direct payments they gave up. Note, these conclusions may change over the life of the 2014 farm bill.

► CAVEAT: Considerable uncertainty remains over 2014 crop year payments by ARC and PLC. A key reason is that considerable uncertainty remains over the 2014 crop year average price. For a more extensive discussion of this topic, see the January 8, 2015 farmdoc article, "2014 Crop Program Decision: March WASDE Price Uncertainty," by Carl Zulauf and Andrea Hershey.



The Case for Considering the Diversification of Crop Program Choice for a Crop

Carl Zulauf, Professor, Ohio State University, February 2015

This article highlights 3 key features of the crop program decision: (1) the programs differ, (2) uncertainty abounds, and (3) long-run probabilities can differ from short-run outcomes. Implications are then drawn.

Different Programs: Both ARC (Agriculture Risk Coverage) and PLC (Price Loss Coverage) are multiple year risk programs that include U.S. crop year price in setting their risk benchmark and pay on historical base acres. On most other program attributes they differ because they focus on different risks. ARC's focus is multiple years of shallow revenue loss, where loss is defined by market revenue of the last 5 years. PLC's focus is multiple years of low prices, where low price is defined as a reference price Congress sets. In short, ARC and PLC will differ, often dramatically, in the timing and size of payments.

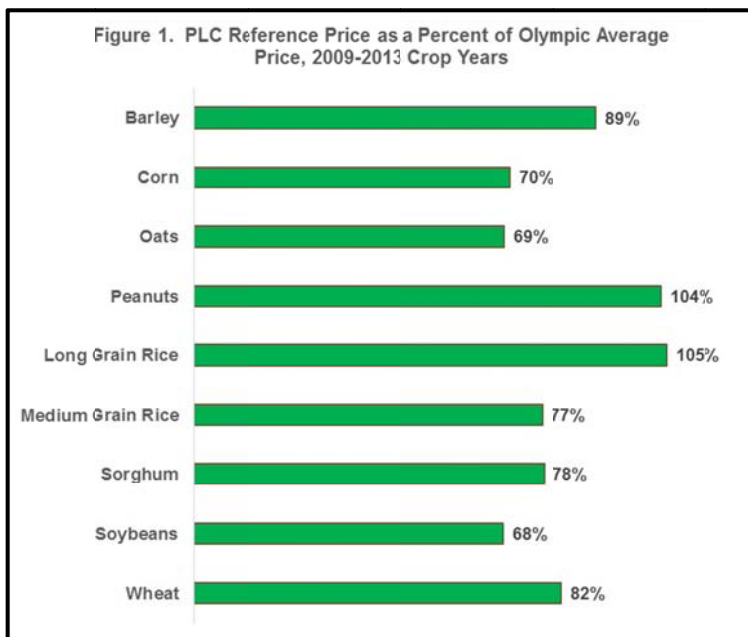
Uncertainty: As farmdoc daily articles of August 7, 2014 and February 4, 2015 document, ability to predict future price is limited. Little is known about the 2016-2018 crop years beyond long-run historical probabilities of price, revenue, and yield. Some year-specific information may exist about 2015 by the March 31, 2015 decision deadline. The acreage intension report is released on that day and winter wheat is planted. More year-specific information exists about 2014, but even it is limited as the farmdoc daily article of January 8, 2015 documents. Program choice

will thus be made under considerable uncertainty. Only in October 2019 will it be known which type of risk occurs most often, i.e., what program pays the most.

Long Run Probabilities vs. Short Run Outcome: All program calculators estimate payments based on long run probabilities for price, yield, and revenue derived from observations over a historical period of time. This approach reflects the notion that a reasonable starting point for estimating the future is past experiences. However, long-run probabilities may not apply over a short period of time. Low probability events can drive actual outcomes over a short time period. For example, a 2012 style drought in the U.S. in 2016 has a low probability but will notably alter the profile of risk for the 2016-2018 crop years. This point reinforces the previous point that program choice involves considerable uncertainty.

Implications

- ▶ When managing situations with considerable uncertainty, 2 strategies emerge: (1) diversification and (2) appropriate use of factors about which more is known.
- ▶ Diversification in this article focuses on electing different programs for the same crop across FSA farms. Diversification can also involve electing different programs for different crops on the same FSA farm. Much more has been written about selecting different programs for different crops.
- ▶ More is known about 2 relationships: (1) reference price vs. recent U.S. crop year prices and (2) program vs. county vs. FSA farm yields. These relationships can help with decisions in some, not all, situations.
- The ratio of reference to recent crop year price ranges from roughly 70% (corn, oats, soybeans) to roughly 105% (peanuts, long grain rice) (see Figure 1). The higher is this ratio, the more likely will PLC make higher payments. Given that 2014 is a low price year, the lower is this ratio, the more likely ARC may make a payment in some, perhaps many, situations in 2014 (see farmdoc daily article of February 5, 2015). However, diversification remains a consideration. For example, for peanuts and long grain rice, shallow losses just might emerge as their key risk factor due to drought.
- Consider PLC for FSA farms with a high ratio of program to county yield; ARC-CO for FSA farms with a high county-to-program yield ratio; and ARC-IC for an FSA farm if yield is 30% or so above the county yield or highly variable from year to year, especially if only 1 crop is grown on the farm. A high relative yield that favors a program means that its payments are likely to be higher if the risk occurs.
- ▶ Diversification does not mean putting equal number of FSA farms in each program. The share in each program can be varied based upon personal preference, consideration of the relationship between yields and between reference price and recent crop year prices, or other factors.
- ▶ Diversification works better the more FSA farms an operator has. If FSA farms are 1 or a few, consider that ARC is actually a hybrid program because the PLC reference price is its minimum price component. Thus, ARC provides assistance against multiple year shallow losses and some assistance, but not as much as and perhaps much less than PLC, against multiple years of prices below the reference price.
- ▶ Consider using any program payments for the 2014 crop year to design a risk strategy for prices below the reference price, particularly if only ARC is elected, or for multiple year shallow losses, particularly if only PLC is elected. Such strategies can involve cash reserves, options, insurance, etc.



- ▶ Diversification will not maximize program payments. It is a strategy for managing uncertain outcomes across different risk management instruments, in this case crop programs.
- ▶ Program choice involves many factors, some unique to each situation. The decision must consider them. This article does not propose a decision; it raises factors to consider, hence the repeated use of this word.

2015 Winter Extension Program Dates

The following programs have been scheduled for Northeast Ohio farmers this upcoming winter. Complete registration flyers can be found at: <http://ashtabula.osu.edu/program-areas/agriculture-and-natural-resources/upcoming-educational-programs-deadlines>

Northeast Ohio Pesticide Recertification & Fertilizer Certification Sessions
February 26, 2015 at the Perry Community Center

Fertilizer Certification Sessions
February 23, 2015 at Williamsfield Community Center
April 7, 2015 at Geauga County Extension Office

Northeast Ohio Winter Grape School
March 10, 2015 at the Geneva Lodge & Conference Center

2015 Ashtabula County Dairy Banquet
Saturday, March 21, 2015 at the Lenox Community Center

2015 Joe Bodnar Memorial Northern Classic Steer & Heifer Show
Saturday, April 18 at the Ashtabula County Fairgrounds

Trumbull County Fair
July 14-19, 2015

Ashtabula County Fair
August 11-16, 2015

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