



THE UNIVERSITY OF VERMONT  
**EXTENSION**

# 2019 No-Till & Cover Crop Symposium

February 28th, 2019

DoubleTree by Hilton Conference Center | Burlington, Vermont



# CONFERENCE PROCEEDINGS



# WELCOME

It is my honor to welcome you to the **6th annual No-Till and Cover Crop Symposium**. When this conference started, it was a way for Vermont farmers and service providers to come together and figure out the complex topics of farming for not just crop production, but CONSERVATION. That goal remains the same. However, we've come a long way from figuring out the basics. In fact, northeast farmers are now on the cutting edge of what I call Conservation Agronomy. You are discovering better and more efficient ways to build soil health and protect your farm's bottom line every season. Northeast farmers are by necessity innovators and progressive. Our challenging topography and climate demand no less.

This year's theme is **"From the Ground Up: Taking It to the Next Level."** Our goal is to learn from each other, the practitioners and advisers. If we've learned anything over the last decade, it is that conservation agriculture relies on a fully functioning SYSTEM. Systems are complex, and with complexity brings the need for flexibility. We will focus on the 'advanced techniques' that highlight this flexibility. We have several farmer panels who will share their challenges and

successes. We will hear from crop advisers that have assisted with thousands of acres of cover cropping, reduced tillage, cutting edge manure application methods, and adjustments in fertility. We will discuss the economics of conservation and chart a course for valuing farms for more than the crops or animal products they produce. We have worked diligently at UVM Extension to work with Vermont farmers to not only bring research from other parts of the country, but create that research right here too.

Thank you for joining the conversation and the movement to build healthy soils, grow healthy crops, and produce healthy watersheds for Vermont and beyond. As Jeff Carter said in the 2018 NTCC Symposium Welcome, *"I hope today helps move all of us in a positive direction to keep farming strong in Vermont, keep water clean in Vermont, and show the public that you mean to stay in business as an important part of their community."*

## ENJOY THE SYMPOSIUM!!

*Kirsten Workman*

Kirsten Workman, Agronomy Outreach  
UVM Extension

### Cover Photo (UVM Extension)

Farmers, Extension, and service providers in a soil pit in a corn field in Panton, Vermont. The producer has been using no-till and cover crop for multiple years and wanted a better understanding of what was happening throughout the soil profile. Rooting depth? Compaction? Tile function? Agronomy CSI at work!

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# AGENDA: FEBRUARY 28TH, 2019

Time	Session	Speaker	Topic
8:00	<i>Registration Opens</i>	<i>Check in, visit our Exhibitor Fair and visit with Friends</i>	
9:00	<i>We've Come a Long Way Together</i>	<i>Jeff Carter UVM Extension</i>	<i>Greetings and start the day. A look at our progress over the last 5 years.</i>
9:45	<i>Building Towards the Future</i>	<i>Dr. Heather Darby UVM Extension</i>	<i>What's on the horizon for the future of farming in the northeast?</i>
10:30	<i>Exhibitor Fair - Time to Visit and Exchange Ideas</i>		
11:00	<i>Views from the Field— A Progressive Perspective</i>	<i>Thomas Eaton, Agricultural Consulting Services</i>	<i>Hear how some of the Northeast's progressive farmers meet the challenges of a no-till cover cropped system.</i>
12:00	<i>LUNCH</i>		
	<i>The Business Case for Conservation Agronomy</i>	<i>Kirsten Workman, UVM Extension</i>	<i>Conservation agriculture makes sense for the environment, but does it make sense for the farm's bottom line? Putting value on your farm's resiliency should be part of the equation.</i>
1:30	<i>Exhibitor Fair - Time to Visit and Exchange Ideas</i>		
2:00	<i>Vermont Tile Drainage</i>	<i>Dr. Joshua Faulkner UVM Extension</i>	<i>Tile drainage is a powerful tool, but what do we know about its implications here in Vermont?</i>
2:30	<i>Getting MORE from your Cover Crops</i>	<i>Jeff Sanders, UVM Extension David Bessette, Bess-View Farm Ashely Farr, Farr Farms</i>	<i>How to maximize the return on your cover crop investment—farmers share how they've made their cover crops profitable.</i>
3:20	<i>MANURE</i>	<i>Jeff Sanders, UVM Extension Eric Severy, Matthew's Trucking Larry Gervais, Gervais Family Farm Ryan Carabeau, Conant's Riverside Farm</i>	<i>Making manure work in your no-till, cover cropped system—ask the experts your toughest manure questions.</i>
4:15	<i>Closing Session</i>	<i>Kirsten Workman, UVM Extension</i>	<i>Closing Remarks and Door Prize Drawings.</i>
4:30	<i>Say goodbye to our exhibitors and travel home safely</i>		

Special thanks to our Gold Level Sponsors!





# OUR SPEAKERS

## UVM EXTENSION AGRONOMY

### **JEFFREY CARTER | Agronomist: Field Crops & Nutrient Management**

Jeff Carter has worked for more than 30 years with farmers all around Vermont regarding crop production including corn, alfalfa, pasture, Christmas trees and wildlife food plots. Jeff leads the Champlain Valley Crop, Soil & Pasture Team out of the Middlebury Extension office. He procures grant funding, provides direction for the team and is the foundation for the work the team does to serve the needs of agricultural producers in the Champlain Valley and beyond.

### **DR. HEATHER DARBY | Professor of Agronomy**

Heather Darby is a Soils & Agronomic Specialist for UVM Extension. Raised on a dairy farm in northwestern Vermont, she can play an active role in all aspects of dairy farming as well as gain knowledge of the land and create an awareness of the hard work and dedication required to operate a farm. Heather is involved with implementing research and outreach programs in the areas of fuel, forage and grain production systems in New England. Outreach programs have focused on delivering on-farm education in the areas of soil health, nutrient management, organic grain and forage production, and oilseed production. Her research has focused on traditional and niche crop variety trials, weed management strategies and cropping systems development.

### **JEFF SANDERS | Agronomy Outreach Specialist**

Jeff spends much of his time working with farmers in the northern Lake Champlain Basin with UVM Extension's Northwest Crop and Soils Program. He works hard to demonstrate how no-till/reduced tillage techniques can be implemented successfully on a wide variety of soil types and conditions. His expertise is in reduced tillage systems, cover cropping practices, soil health, and interseeding, and he provides on-farm technical assistance to farmers statewide. Jeff is always looking for innovative ways to address water quality issues on farms through the use of technology and common sense.

### **KIRSTEN WORKMAN | Agronomy Outreach Specialist**

Kirsten works with farmers to implement practices that improve crop production and protect water quality in her role with UVM Extension's Champlain Valley Crop, Soil & Pasture Team. She started her career in Washington state and after 10 years of working with West Coast farmers, she joined the UVM Extension Middlebury in 2011. She helps farmers understand, prepare and implement comprehensive nutrient management plans. A major focus of her work has been on improving and implementing cover cropping systems on Vermont farms and more recently on grassland manure injection.

### **DR. JOSHUA FAULKNER | Farming & Climate Change Coordinator**

Joshua joined the Extension in 2013 to help address the impacts of climate change on Vermont agriculture. His experience lies in agricultural hydrology and the processes by which agricultural systems impact water quality and the surrounding environment. Most recently he was an agricultural engineering extension faculty member at West Virginia University, working with farmers on a variety of issues, including the Chesapeake Bay clean-up, innovative best management practices, and reducing the environmental impact of livestock producers.

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# OUR SPEAKERS

## FARMERS & CONSULTANTS

### THOMAS EATON | *Crop Consultant/Nutrient Management Planner, Agricultural Consulting Services*

Thomas Eaton provides nutrient management planning and crop consulting services for farmers throughout the northeast. Based out of Richmond, Vermont he is committed to helping farmers produce the best crops in the most environmentally responsible manner possible. Tom is a Certified Crop Adviser and has been working with ACS for 13 years.

### DAVID BESSETTE | *Bess-View Farm (Swanton, Vt.)*

David Bessette farms with his father and son on an 850 cow dairy in St. Albans Bay. They crop approximately 1800 acres, much of which is in the Jewett Brook watershed. They have recently purchased a no-till corn planter and are currently working on acquiring a no-till drill. They grow 1100 acres of corn and 700 acres of grass forages. The family cover crops approximately 700 acres in the fall. They currently fall apply manure and immediately work it into the soil due to the issues with working clay ground in the spring. They are always looking for ways to make improvements to their operation and conservation practices are used where it is practical to do so.

### ASHLEY FARR | *Farr Farms (Richmond, Vt.)*

Ashley and his wife Erin represent the third generation to farm the family's fertile Winooski River Valley farmland in the heart of Richmond, Vermont. Along with his Dad, Sumner (Chuck), Ashley now crops a rotation of corn (for silage and grain), alfalfa, hay an expanding acreage of cereal grains including winter rye and malting barley. Always looking for efficiencies in production, they have adopted no-till and cover cropping practices on the farm over the last several years.

### ERIC SEVERY | *Matthew's Trucking LLC (Cornwall, Vt.)*

Eric and his father, Matthew own and operate a custom manure application and trucking business in Addison County. They operate both manure tankers and a state of the art dragline manure system with injection toolbars. They continually adapt their equipment and technology to provide clients with cutting edge solutions to manure applications in no-till and reduced tillage situations.

### RYAN CARABEAU | *Conant's Riverside Farm (Richmond, Vt.)*

Ryan works alongside the Conant family to grow high quality crops that feed the farm's Holstein dairy herd. Ryan has worked with David & Ransom Conant to adapt the farm's cropping systems to include cover cropping, no-till, and most recently the addition of a new dragline manure handling system that includes injection.

### LARRY GERVAIS | *Gervais Family Farm (Enosburg Falls, Vt.)*

Larry is the feed and crop manager for approximately 3000 acres of cropland. He has been trying different methods of establishing cover crops such as aerial, highboy and no-till drilling. The farm has been using a dragline for the past three years to inject manure into corn land and is currently looking to modify the toolbar to enable less movement of soil. The goal is to be able to inject manure and plant corn with a no-till planter into soil with a well established cover crop.



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<b>Berlin, VT</b>	<b>802-223-0021</b>




**Working for Environmentally Positive Solutions for Farmers**

Find us on Facebook

Since 2006, the **Farmer's Watershed Alliance** has been instrumental in encouraging farmer adoption of water quality practices and projects in priority watersheds throughout Northwest Vermont.

Find us online or send us an email to learn about/participate in upcoming 2018 and 2019 projects—such as our **Grassed Waterways and Filter Strips project!**



# UNIVERSITY OF VERMONT EXTENSION: HELPING FARMERS IN VERMONT PUT KNOWLEDGE TO WORK!

The two UVM Extension teams that bring you this symposium are proud to share our work with you.  
Here is a little bit more information about us.



The Champlain Valley Crop, Soil & Pasture Team is a group of UVM Extension professionals and their partners working to provide technical assistance to Vermont Farmers in the Lake Champlain Watershed. We strive to bring you research-based knowledge that has practical applications on your farm, such as: Quality Forage & Crop Production, Soil Health, Grazing Management and Pasture Production, Cover Crops, No-Till Agriculture, Nutrient Management, Water Quality and more.

**23 Pond Ln., Ste. 300, Middlebury, VT 05753 | (802) 388-4969 | [www.uvm.edu/extension/cvcrops](http://www.uvm.edu/extension/cvcrops)**

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## NORTHWEST CROPS & SOILS PROGRAM



The mission of the UVM Extension Northwest Crops and Soils Team is to provide the best and most relevant crop-ping information, both research-based and experiential, delivered in the most practical and understandable ways to Vermont farmers.

**278 S Main Street, Suite 2, St. Albans, VT 05478 | 802-524-6501 | [www.uvm.edu/extension/nwcrops](http://www.uvm.edu/extension/nwcrops)**

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### More Team Members:

John Bruce  
Catherine Davidson  
Amanda Gervais  
Hillary Emick

Haley Jean  
Scott Lewins  
Rory Malone  
Lindsey Ruhl

Ellie Searles  
Rhonda True  
Sara Ziegler



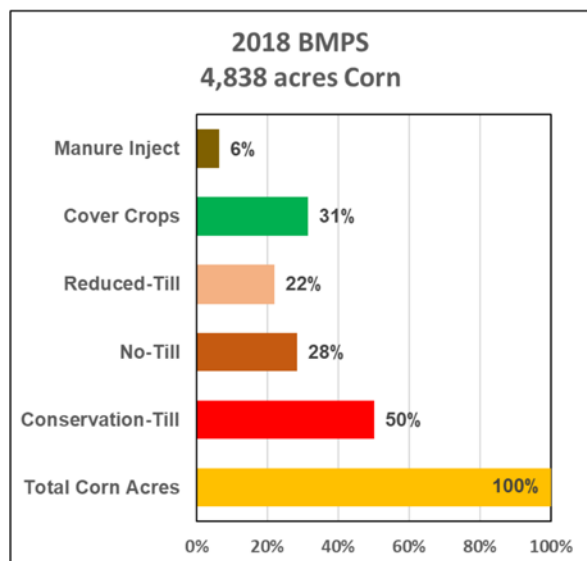
# FARMER IMPLEMENTATION OF CONSERVATION PRACTICES TO PROTECT WATER QUALITY

For more information, contact Jeff Carter | [jeff.carter@uvm.edu](mailto:jeff.carter@uvm.edu)

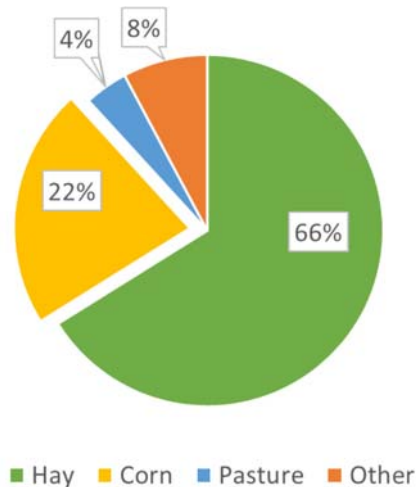
The National Clean Water Initiative Priority Watershed project is funded by the USDA and NRCS agreement #NR181644XXXXC001 — J. Carter, UVM Extension Middlebury Crop Team

As a part of this initiative, in 2018 we conducted a survey of 50 farms in the McKenzie Brook and East Creek Watersheds to determine their rates of adoption of conservation practices targeted at protecting water quality\*

## McKenzie Brook & East Creek Watersheds – 50 Farms



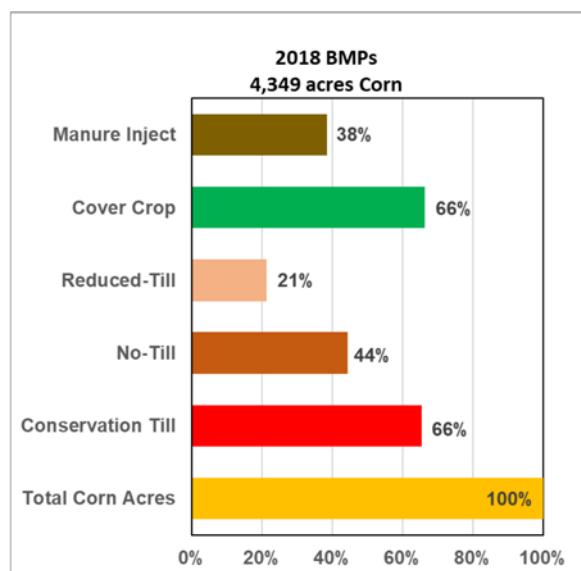
## 21,893 acres Cropland



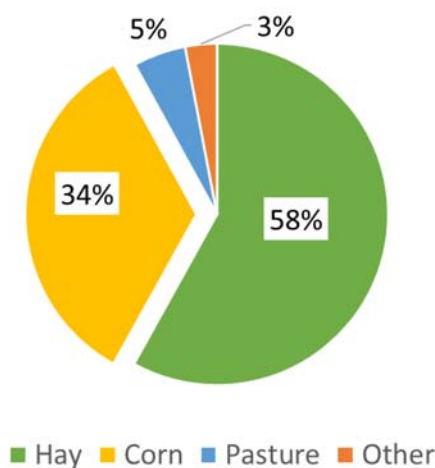
In a similar survey of the Champlain Valley Farmer Coalition's Board of Directors in 2018, we found that 48% of the cost of these conservation practices was paid for by the farmers themselves to reduce phosphorous losses into Lake Champlain by 13,218 lbs.\*

\*Phosphorous Reduction from NRCS BMP Scenario Tool for TMDL reduction planning

## CVFC – Board of Directors - 13 Farms



## 19,527 acres Cropland



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# TAKING YOUR COVER CROPS FURTHER: A CONVERSATION WITH DAVE BESSETTE AND ASHLEY FARR

## Planting Strategies

Compiled by Jeff Sanders, UVM Extension | [jeffrey.sanders@uvm.edu](mailto:jeffrey.sanders@uvm.edu)

**Tip #1:** “Planting dates make a big difference in yield the next spring.” *David Bessette*

**Tip #2:** “Seeding rates matter for yield and weed control.” *Ashley Farr*

**Tip #3:** “Planting triticale too early in the fall results in issues with winterkill from suffocation. Fall applied manure under or on a growing cover crop will promote growth and you need to adjust seeding date accordingly.” *David Bessette*

## Fertility and Herbicide Strategies

**Tip #4:** “You have to pay attention to your spray program to control weeds in the cover crop.” *Ashley Farr*

**Tip #5:** “When double cropping you need to pay close attention to fertility plans. Cover Crops will scavenge all nitrogen out of the soil leaving little to none for corn crop.” *David Bessette*

**Tip #6:** “Planting triticale too early in the fall results in issues with winterkill from suffocation. Fall applied manure under or on a growing cover crop will promote growth and you need to adjust seeding date accordingly.” *David Bessette*

**Tip #7:** “You must make considerations of how to use manure in your cover cropping system”. *Ashley Farr*

## Harvest Strategies

**Tip #8:** “You need to harvest the cover crop for forage when you can get the highest quality feed, not necessarily the most feed.” *David Bessette*

**Tip #9:** “Harvest cover crop seed when you can get the driest seed while losing the least number of heads.” *Ashley Farr*

**Tip #10:** “Seed cleaning is an important to making a value added product” *Ashley Farr*

## Other Considerations

**Tip #11:** “If you want good cover crops you have to work at it.” *David Bessette*

**Tip #12:** “One goal of ours is to set up rotations that promote profitability and biodiversity.” *Ashley Farr*

**Tip #13:** “Double Cropping works very well within our no-till system. We would not do one without the other.” *David Bessette*

### FARR FARM

- Grows Cover crops for seed production in a rotation with other cash crops
- Builds soil health while producing marketable cover crop seed and straw for the local market
- Cover Crop Seed is worth approximately \$280.00 ton + about \$150.00 ton for straw

### BESS-VIEW FARM

- Grows a portion of cover crop for forage production on fields suited for no-till
- Builds soil health by keeping biology working for much longer portion of the year
- Harvests high quality forage which increases milk production approximately 3# milk/cow/day during summer months
- The high digestibility keeps the cow from working so hard during heat stress periods which means the cows maintain production without big swings due to heat stress.



Farr Farm Cover Crops (photo: K. Workman)



# THE BUSINESS CASE FOR CONSERVATION AGRICULTURE: AN EXCERPT FROM “FARM FINANCE & CONSERVATION”

## Key findings include:



**Conservation practices can pay.** Farmers who adopted conservation practices – combinations of no-till, cover crops, nutrient optimization and crop rotation – reported a cascade of cost savings throughout their budgets, including lower fertilizer, labor, fuel and equipment costs. They also saw an increase in their farms’ soil structure and health, which in some cases resulted in increased or more resilient yields, losing less yield in bad weather years. Some costs did increase, such as cover crop seed and herbicides, but in each of the cases studied, the benefits of conservation practices outweighed the costs.



**Payoffs come at the farm level.** The farmers emphasized that conservation often requires a total management change, and the whole of that change is greater than the sum of its individual parts. The farm budgets bear out that perspective. The farmers experienced cost increases in a couple of budget categories, but found cost savings in multiple budget categories. This analysis shows that the farm enterprise scale may be more likely to show the financial value of conservation because it captures the holistic conservation management system.



**Getting it right takes time and effort.** It can take time to determine the right mix of practices or the necessary adjustments to fit conservation practices into the specific farm and rotation. It also takes time for the benefits of the practices to outweigh the initial costs of implementing them. Once the farmers figured out the right combination of practices for their operations, the benefits were substantial.



**Conservation benefits are often unrecognized and unrewarded.** In addition to the direct benefits of conservation to farmers, there are significant benefits to the broader farm financial system that often go unrecognized and unrewarded. Farmers who adopt conservation practices provide significant benefits to landowners, lenders and insurers by lowering costs and increasing profits and asset values. Unfortunately, many of the current practices and policies of these business partners do not recognize these benefits and even discourage farmers from conservation adoption. Such practices and policies should be modified to recognize and encourage opportunities for conservation to add financial value.



**Conservation is a material issue.** Materiality is a concept from corporate financial and sustainability reporting that proposes a threshold for reporting on issues that may affect the company and its investors and other stakeholders. The financial impacts of conservation matter for farmers’ budgets, as well as those of the businesses and individuals in the broader farm financial system. Recognizing conservation as a material issue to landowners, lenders, crop insurers and others presents opportunities to increase the environmental and financial value generated by farmers who adopt conservation practices, while avoiding the risk associated with sticking to the status quo.



**Creating incentives for conservation is in the financial interest of businesses and individuals with financial ties to farmers.** There are a number of ways the farm finance sector can encourage farmers to adopt conservation practices that benefit the entire value chain. Lease terms, land appraisal practices, crop insurance policies and other financial instruments could all be adjusted to provide incentives for farmers to adopt conservation practices. These innovations offer the opportunity to share the costs and risks of conservation adoption more equitably across the farm financial system, as well as generate more financial value and risk reduction for farmers and their business partners.

*These key findings come from the publication, “Farm finance and conservation: How stewardship generates value for farmers, lenders, insurers and landowners” published by the Environmental Defense Fund and K-Coe Isom. You can find the full report at: [www.edf.org/farm-finance](http://www.edf.org/farm-finance).*





The use of cover crops to address conservation and soil quality concerns is expanding across the country. Cover crops can include grasses, legumes, and forbs. They are used primarily for erosion control, soil health improvement, water quality improvement and other conservation purposes.

For crop insurance purposes, a cover crop is a crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement. As long as a cover crop meets this definition, it will be considered a cover crop.

### **NRCS Guidelines**

An interagency workgroup including RMA, NRCS and FSA was established to develop a consistent, simple and flexible cover crop policy across these three USDA agencies. They worked collaboratively to develop guidelines so producers can achieve conservation benefits of cover crops while minimizing the risk of reducing yield on the following crops due to soil water use. The NRCS Guidelines now serve as the cover crop management guide for the entire United States and for all USDA agencies.

The NRCS established four cover crop termination zones across the United States. Vermont is in Zone 4 and on non-irrigated cropland a producer must terminate the cover crop at or within 5 days after planting, but before crop emergence. The cover crops in irrigated cropping systems should be terminated based on the crop system and the conservation purpose, but before the planted crop emerges. (These zone termination requirements may be adjusted based on the Additional Cover Crop Termination Considerations in the NRCS Guidelines.)

### **Termination**

Termination means growth has ended. If the cover crop is not terminated according to the NRCS Guidelines, it will not be considered a cover crop, which may adversely affect the insurability of the following crop. A cover crop can be terminated by any means. While grazing in some cases can terminate a cover crop, there is no definitive way to assure growth has ended, which will vary based on weather, soil and the type of cover crop used. Another potential drawback is that grazing could use soil water needed by the insured crop. Cover crops may be grazed or harvested as hay or silage, unless prohibited by RMA crop insurance policy provisions. Cover crops cannot be harvested for grain, seed, etc. Regardless of the termination method, it is the producer's responsibility to ensure that the cover crop is terminated according to the NRCS Guidelines.

### **Seasonal Covers**

NRCS practices include allowing installations of seasonal covers under special circumstances, such as a protective cover crop during the establishment of a wind erosion susceptible crop. For crop insurance purposes, you must have documentation that the seasonal covers were installed to protect the planted crop from specific erosion conditions.



### Over-seeding/Interseeding/Interplanting

Over-seeding or interseeding a conservation cover crop into an insured grain crop will not affect insurability as long as the cover crop is seeded at a time that will not impact the yield or harvest of the insured crop. Interplanting a conservation cover crop into an insured grain crop will not affect insurability unless prohibited by your crop insurance policy or crop provision. If the cover crop and a cash crop are planted in a way that permits separate agronomic maintenance or management, then the cash crop may be insurable. Interplanting involves multiple crop species grown together, with no distinct row pattern and does not permit separate agronomic maintenance or management and then the cash crop would not be insured.

### Insuring a Crop Following a Cover Crop

Insurance shall begin on a crop following a cover crop when the cover crop 1) meets the definition provided in the basic provisions, 2) was planted within the last 12 months, and 3) is managed and terminated according to NRCS guidelines.

### Prevented Planting

If conditions prevent you from planting your insured crop, you may wish to establish a cover crop on the prevented planting acreage. Generally, once you receive a prevented planting payment you can later plant a cover crop on the prevented planting acreage, but you cannot hay or graze that cover crop before November 1 and cannot otherwise harvest anytime, or you will impact your prevented planting payment.

Producers interested in determining how cover crops can fit into their farming operations are encouraged to look over the actuarial documents for their county and discuss all available options with their crop insurance agents.



### For more information:

- University of Vermont Ag Risk Management Education program  
Website: <http://go.uvm.edu/ag-risk>  
Jake Jacobs, Crop Insurance Education Coordinator  
Email: [jake.jacobs@uvm.edu](mailto:jake.jacobs@uvm.edu) Message phone line 802-656-7356
- Link to RMA cover crop Fact Sheet: <https://www.rma.usda.gov/Fact-Sheets/National-Fact-Sheets/Cover-Crops-and-Crop-Insurance>
- Contact an insurance agent licensed by USDA to sell crop insurance in Vermont. You can locate an agent at the RMA web site: <http://www.rma.usda.gov/tools/agent.html>
- Visit your local USDA Farm Service Agency office



*This material is funded in partnership by USDA, Risk Management Agency, under award number RM18RMETS524C022. USDA and the University of Vermont are equal opportunity providers and employers.*

## Raleigh Regional Office — Raleigh, NC

Revised June 2018

# Forage Seeding

## Maine, Maryland, New Jersey, New York, Pennsylvania, and Vermont

### Crop Insured

Forage seeding is insurable if:

- It is alfalfa, or forage mixture containing at least 50 percent alfalfa, clover, birdsfoot trefoil, or any other locally recognized and approved forage legume species (by weight); or
- It is planted during the current crop year to establish a normal stand of forage.

This policy does not cover any acreage that is:

- Grown with the intent to be grazed, or grazed at any time during the insurance period; or
- Interplanted with another crop (except nurse crops).

### Counties Available

Insurable counties with the forage seeding program may be found in the actuarial documents at [webapp.rma.usda.gov/apps/actuarialinformation/browser2019crop\\_criteria.aspx](http://webapp.rma.usda.gov/apps/actuarialinformation/browser2019crop_criteria.aspx). Forage seeding may be insurable in other counties by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures; and
- Wildlife.

### Insurance Period

Coverage begins on the date we accept your

application or the date when the crop is planted.

Coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop;
- The date grazing starts on the insured crop; or
- October 15 for fall-planted forage, or May 21 for acreage seeded in the spring.

### Important Dates

#### Fall-seeded

Sales Closing Date ..... July 31, 2018  
New Jersey, New York, Pennsylvania, Vermont:  
Final Planting Date ..... August 31, 2018  
Acreage Report Date ..... November 15, 2018  
Maryland:  
Acreage Report Date ..... December 15, 2018  
Allegany and Garrett Counties:  
Final Planting Date ..... August 31, 2018  
All other Maryland Counties:  
Final Planting Date ..... September 10, 2018

#### Spring-seeded

Sales Closing Date ..... March 15, 2019  
Acreage Report Dates  
Maryland, New York, Vermont . May 15, 2019  
New Jersey, Pennsylvania ..... June 15, 2019  
Maine ..... August 15, 2019  
Final Planting Dates  
Maine ..... August 10, 2019  
New Jersey, New York, Pennsylvania, Vermont:  
Final Planting Date ..... May 10, 2019  
Maryland:  
Allegany and Garrett Counties:  
Final Planting Date ..... May 10, 2019  
All other Maryland Counties:  
Final Planting Date ..... April 30, 2019

*This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.*



## Reporting Requirements

You must file a report of planted acreage to your crop insurance agent by the acreage reporting date. Since acreage reporting dates vary by crop and county, consult your agent or for more information see [www.rma.usda.gov/tools/](http://www.rma.usda.gov/tools/).

## Duties in the Event of Damage or Loss

**Notice of Loss** - If a loss occurs you should:

- Protect the crop from further damage by providing sufficient care;
- Notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); and
- Leave representative samples intact for each field of the damaged unit.

## Coverage Levels and Premium Subsidies

Coverage Level	Dollar Guarantee	Premium Subsidy
CAT	\$106	100%
50%	\$192	67%
55%	\$211	64%
60%	\$230	64%
65%	\$249	59%
70%	\$268	59%
75%	\$287	55%
80%	\$306	48%
85%	\$325	38%

## Replanting Provisions

A replanting payment may be allowed only in counties with both fall and spring planting dates if:

- Fall-planted acreage is damaged by an insurable cause and less than 75 percent of a normal stand remains (a minimum of nine live plants per square foot will be considered to be a normal stand for loss adjustment);
- It is practical to replant;
- We give written consent to replant; and
- Such acreage is replanted the following spring by the spring final planting date. The replant payment is 50 percent of the determined indemnity.

A replanting payment will not be allowed in counties where the forage seeding was initially planted in the spring. You must replant the spring-planted forage at your own expense, if it is practical to replant.

## Loss Example

Assume one basic unit of 50 acres of spring-seeded forage at 65-percent coverage level with a 10 acre fully established stand and 40 acres at 50-percent stand.

\$249	Insurance amount per acre
x 50	Spring-seeded forage acres
\$12,450	Protection in force
\$249	Insurance amount per acre
x 10	Fully established stand acres
\$2,490	Production-to-count
\$12,450	Protection in force
- \$2,490	Production-to-count
\$9,960	<b>Amount of loss</b>

Price used is for example only. Contact a crop insurance agent for current information.

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

USDA/Risk Management Agency

Raleigh Regional Office

4405 Bland Road, Suite 160

Raleigh, NC 27609

**Telephone:** (919) 875-4880

**Fax:** (919) 875-4915

**Email:** [rsonc@rma.usda.gov](mailto:rsonc@rma.usda.gov)

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# NOTES





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## Farm Agronomic Practices (FAP) Program

Financial assistance for soil-based agronomic practices that improve soil quality, increase crop production, and reduce erosion.

Per acre payments for cover crops, nurse crops, conservation crop rotation, strip cropping, cross-slope tillage, conservation tillage, no-till pasture and hayland renovation, manure injection as well as educational and instructional activities.

Cover crop applications due August 1, 2019, and all other practice applications due 30 days prior to implementation.

Maximum award of \$5,000 per farm.

For more information go to  
*Agriculture.Vermont.gov/fap* or call 802-828-2431.




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