









The Compass

"Pointing You In The Right Direction"

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Property Casualty

FYI

EMERGENCY CLAIMS INFORMATION

Our office is available 24 / 7 to report claims.

Please use our local and toll free numbers during business hours (8-5 Monday – Friday).
574-267-0132 888-648-0132

You can contact us after hours for reporting emergency claims like tornados, house fires, major auto accidents, etc. that can't wait until the next business day.

Emergency After Hours Pager Number
800-987-9531

Tracking USDA Updates -2008 NASS Yield Est.

	Corn	Nov. 1st Oct. 1st Est.	Oct. 1st Sept. 1st Yld.	BU Chng.	% Chg.
Illinois	Corn	179	177	2	0.01
	Soybeans	45	42	3	0.07
Indiana	Corn	160	160	0	0.00
	Soybeans	42	43	-1	-0.02
Iowa	Corn	172	172	0	0.00
	Soybeans	46	47	-1	-0.02
Michigan	Corn	137	140	-3	-0.02
	Soybeans	37	38	-1	-0.02
Ohio	Corn	140	147	-7	-0.05
	Soybeans	38	42	-4	-0.10
Wisconsin	Corn	137	139	-2	-0.01
	Soybeans	36	38	-2	-0.05

*** Bio Tech Endorsement Update***

Last Year's Biotech Yield Endorsement is now called BE.

The Pilot BE Program is available for the eligible plans of insurance (APH, CRC, RA) that provide coverage for corn, harvested for grain only. Producers must complete a certification form identifying their knowledge and compliance of the BE endorsement and list seed variety information, acreage seeding rates, and units purchased. An insured will automatically qualify for and receive the Pilot BE premium rate reduction if they meet all the eligibility criteria. The Hybrids shown now qualify. Producers do have some risks by applying for BE and failing certification or testing of green leaf matter for genetic traits!

If you have any questions about BE please contact your Goshert Insurance agent.

Hybrid	Practice	Counties
Corn hybrids that contain one of only the following specific trait combinations: 1. YieldGard® Rootworm, YieldGard® Corn Borer and Roundup Ready® Corn 2, marketed under the trade name YieldGard® Plus with Roundup Ready® Corn 2; 2. YieldGard VT Rootworm/RR2® and YieldGard® Corn Borer, marketed under the trade name YieldGard VT Triple®; or 3. YieldGard VT Rootworm/RR2® and YieldGard VT PRO™, marketed under the trade name YieldGard VT Triple PRO™.	Non-irrigated	All counties in Illinois, Indiana, Iowa, Kansas, Michigan, Missouri, Minnesota, Nebraska, Ohio, South Dakota and Wisconsin.
	Irrigated	All counties in Kansas and Nebraska.
Corn hybrids that contain one of only the following specific trait combinations: 1. HERCULEX® I Insect Protection and HERCULEX® RW Rootworm Protection, marketed under the trade name HERCULEX® XTRA Insect Protection; or 2. HERCULEX® I Insect Protection, HERCULEX® RW Rootworm Protection and Roundup Ready® Corn 2, marketed under the trade name HERCULEX® XTRA Insect Protection with Roundup Ready® Corn 2.	Non-irrigated	All counties in Illinois, Indiana, Iowa, Kansas, Michigan, Missouri, Minnesota, Nebraska, Ohio, South Dakota and Wisconsin.
	Irrigated	All counties in Kansas and Nebraska.
Corn hybrids that contain one of only the following specific trait combinations: 1. Agrisure® CB/LL, Agrisure® RW and Agrisure® GT, marketed under the trade name Agrisure® 3000GT; or 2. Agrisure® CB/LL and Agrisure® RW, marketed under the trade name Agrisure® CB/LL/RW.	Non-irrigated	All counties in Illinois, Indiana, Iowa, Minnesota, Nebraska, South Dakota and Wisconsin.
	Irrigated	NONE



Goshert Insurance

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Spotlight

Goshert Insurance, LLC Welcomes:

R. Kim DeVita, Crop Agent

&

Bryan Sponseller, P&C Agent



Bryan Sponseller – P&C Agent
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Goshert Insurance would like to introduce R. Kim DeVita & Bryan Sponseller as its newest full time insurance agents.

Kim has joined Goshert Insurance as our newest Crop Agent. He is looking forward to working with Indiana and Ohio farmers, offering them great customer service. Kim has been in customer service and customer development for the past 20 years. He was born and raised in the North Central Ohio area and is a father of two college age daughters. For a free consultation, be sure to contact Kim DeVita.

Bryan has been a P&C agent in the Warsaw area for the last 6 years. He will now be using his P&C expertise to offer personal auto, home, farm, life, health and commercial lines of insurance. As a life long resident of Kosciusko County, Bryan and his wife Lisa live in the Atwood area. They have three children, Leah, Nolan and Isaac. Bryan and his family attend the Pleasant View Bible Church in Warsaw. For a no obligation quote, contact Bryan.

D.C. Watch By Rick Goshert

March 2008: A number of producers expressed concerns about the accuracy of southern Michigan, northern Indiana NASS corn yields for 2007. I launched a campaign to collect yields independently and report them to NASS. In doing so, I was able to obtain the yield results for over 50% of the actual corn acres produced in several counties. I did find issues with reporting of ‘green yield’ vs. ‘contract yield’ on seed corn and also with corn acres chopped to silage.

October 2008: I traveled to Washington DC to present my findings and report the county yield discrepancies to both RMA and NASS officials in an effort to get the 2007 result changed and fix the NASS survey ‘instructions’ to producers.

Results: 1) NASS compared the 2007 county yield surveys with the 2007 National Ag Census results (which all producers are required to complete) and reported that the yields are nearly the same and “statistically defensible”. The NASS conclusion; 2007 yield determinations will stand as reported.

2) NASS has received funding and launched efforts to collect cash rent information nationwide and have stated they will be obtaining more extensive county yield results during this rents information survey collection effort.

3) NASS and RMA have both indicated they will be ‘comparing notes’ in high loss areas due to weather so that NASS will be more aware of areas that have lower than expected yields.

4) Early release of county yield determinations has caused problems in the past with estimating GRP and GRIP losses. ALL county yields for ALL states will now be handled from Washington with a single release date.

(That release date will be March 2 this year).

5) RMA has issued 2009 policy changes for both the GRP and GRIP policies. Both policies will now have SEPARATE covered and reported acres by practice (irrigated / non-irrigated). For now, all the coverage, guarantees, and loss calculations will be the same for both irrigated / non-irrigated acres. The big change: You can ELECT to cover irrigated acres at a different LEVEL than non-irrigated if you choose! See your agent for details on these updates!!!



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New Farm Service Agency Programs

ACRE

Average Crop Revenue Election

ACRE is an alternative to the current price counter-cyclical program. In 2009, producers have an option to choose ACRE. Once you have elected ACRE, you will be locked into this program until the expiration of the Farm Bill in 2012. If ACRE is elected, you will still receive direct payments with a 20% reduction and be eligible for marketing loans with a 30% reduction to loan rates. ACRE doesn't have to be chosen in 2009, it can be elected anytime between 2009 through 2012. Payments are crop specific and the whole farm must be enrolled in ACRE. You cannot enroll corn base and not soybean base. It is expected that the ACRE election will be made by Farm Service Agency farm serial number, so you could have some farms enrolled in ACRE and some under the traditional counter-cyclical program.

ACRE benefits only trigger when BOTH your farm AND the State as a whole have a triggering loss.

ACRE will provide revenue protection based on state revenue. The revenue protection is based on a 2-year moving average of the U.S. marketing year average crop price and a 5-year Olympic moving average of state yields.

SURE

Supplemental Revenue Assistance Program

Supplemental Revenue Assistance Program (SURE) is a total farm revenue disaster program. SURE supplements current risk management tools offered by crop insurance and coverage under the Noninsured Crop Disaster Assistance Program (NAP). It also provides assistance for crop production and/or quality losses due to natural disasters. SURE requires producers to obtain a multi-peril policy or NAP coverage on all crop interests that account for at least 10% of whole farm revenue. SURE benefits trigger when EITHER your county (or a contiguous county) is declared by the Secretary of Agriculture OR your farm has an actual production loss than 50 percent of the normal production.

Producers will be able to apply for SURE at any time but will be required to apply in each administrative county office for which they have ownership share interest and risk in the crop. Assistance will be provided based on 60 percent of the difference between the program guarantee and total farm revenue.

Producers will be required to provide;

"Total Farm Planted Acres for all crops & Actual Harvested Production".



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THINGS TO REMEMBER

Three big reasons to talk to your Goshert Insurance Agent this year about adding the Automatic CROP HAIL insurance feature to your MPC1 2009 policy....

1. **EASIER** ~ It will save you time and future paperwork! Since it automatically renews every year you only have to fill out one Crop Hail application –ever!!!.
2. **FAIL SAFE** ~ Coverage attaches as soon as you plant the crop. Auto-Hail makes certain you always have your fields covered, even if you have not yet reported your acreage! Also when you file your MPC1 crop acreage report your Crop Hail work is done, since it picks up your fields and crops from the same acreage report you submitted for your MPC1 policy. That allows you to switch intended planted crops, and / or add fields after MPC1 sales closing date and still have seamless crop protection.
3. **ADEQUATE COVERAGE LEVELS** ~ It allows the crop to be insured at current values before the crop is planted . Increases in value per acre coverage's can be made through July 15th with some companies.

What about Crop Hail Insurance....Ask your agent for the specifics in your area....

Hail insurance has undergone many changes in the past several years. Many of the features of hail policies serve to cover the several gaps that exist in your MPC1 policy. For most farmers the crop hail policy serves as a companion to their MPC1 policy. Crop hail insurance is very important to have. It is a terrific value.

There are several types of small losses that can occur triggering a hail payment when your MPC1 will not kick in (such as the first 15% - 20% loss zone of an multi-peril or revenue policy). In other cases, you may get an almost immediate payment to take care of a loss and still keep rolling towards a good harvest.

Crop Hail insurance covers a whole lot more than just hail!

All hail coverage varies by state and by company, so talk with your agent for the specific coverage options available in your area. When talking with your Goshert agent, you may discover that crop hail will cover grain stored in your bin, grain transportation to local elevator or a field overturn, collision & overturn for grain hauled by you to the first point of destination & in some policies, then again from your bin to the processor or terminal. Field Fires (your MPC1 policy only covers natural fire! i.e. Lightning!) , vandalism (that pesky neighbor kid and their friends on 4 wheelers!!) and by endorsement may even cover wind damage, green snap, prevented planting and more.

If protecting your Crop \$\$ makes good 'sense' to you, talk to your Goshert Agent about Hail insurance Today!

"As a new agent, one of my greatest thrills was assisting a new crop hail client with getting his insurance in place just days prior to one of two devastating hail storms that swept through his farm last season!". **Bob Walmer - Crop Sales Manger for Goshert Insurance**

With more turbulent weather patterns becoming the norm, take a close look at this very affordable risk management option!



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THINGS TO REMEMBER (Continued)

- ◆ Make sure you turn in your Planted Acres for GRP & GRIP separated by irrigated and non irrigated practice.
- ◆ CAT is now a \$300 fee per county per crop.
- ◆ Subsidies have changed for 2009... Be sure you talk to your agent today.
- ◆ The subsidy levels for enterprise units has increased on CRC and RA. Consider a switch from basic or optional units to enterprise units, you can increase your guarantee levels without increasing your cost in many cases. This change went into affect with the recent farm bill from efforts of the Corn Growers Association.

2009 Premium Subsidy Levels

Coverage Level	APH, CRC, RA Basic / Optional Units	CRC, RA Enterprise Units	GRP	GRIP
65 %	59 %	80 %	--	--
70 %	59 %	80 %	59 %	59 %
75 %	55 %	77 %	59 %	55 %
80 %	48 %	68 %	55 %	55 %
85 %	38 %	53 %	55 %	49 %
90 %	--	--	51 %	41 %

IMPORTANT DATES

FARM SHOWS RIGHT AROUND THE CORNER

- ◆ MidWest Ag-Expo Gordyville, IL Jan. 28-29, 2009
- ◆ Farmers Day-Branch Area Coldwater, MI Feb. 16, 2009
- ◆ MSU Ag Expo Lansing, MI July 21-23, 2009
- ◆ National Farm Progress Show Decatur, IL Sep. 1-3, 2009
- ◆ Farm Science Review London, OH Sep. 22-24, 2009

- * **March 16, 2009 - Crop Sales Closing Date**
- * **April 29, 2009 - Crop Production Reporting Due**
- * **July 15, 2009 - Crop Acreage Reporting Due**

Marketing Meeting

Goshert Insurance and Clear Focus Marketing will be having a meeting on risk management and marketing strategies on February 24, 2009. Come join us in Marshall, Michigan at "Cornwell's Turkeyville". This meeting will feature the latest information needed to equip today's farmer with the right information to preserve and protect your farm and financial independence. Mark your calendars!!!

Talk to your Goshert Insurance Agent for additional meetings that may be taking place in your area!!!!



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