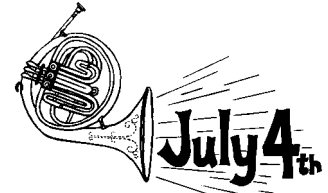


MINNESOTA FRUIT & VEGETABLE GROWERS ASSOCIATION

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July, 2004 Volume 18, No. 3

A Note From The Board

Bill Jacobson – Pine Tree Apple Orchard, White Bear Lake, MN

Hello Again.

I hope all of you are enjoying the many challenges that Mother Nature has been bestowing upon us. The weather, as usual, has been unusual. At this point (June 16) I feel very lucky that the only real problem we have had weather-wise is to be slightly late with strawberry harvest. Our thoughts and prayers go out to those with severe crop damage.

As many of you know, I farm with my parents and five siblings. Along with them, I would like to invite you to our farm on Friday, August 6, 2004, for the Minnesota Apple Growers Association (MAGA) Orchard Tour and the Minnesota Fruit and Vegetable Growers Association (MFVGA) Field Day. We are very excited about this event and will use the day to kick off our 100th Anniversary of Pine Tree Apple Orchard.

Some of the activities we have planned for the day are:

Orchard Tour

- high density plantings
- wood chip mulching and weed control
- bench grafting
- thinning trials
- honeycrisp trial
- Integrated Pest Management (IPM)
- fertility program

Strawberry Tour

- new and old plantings
- no till renovation
- U of M variety trials
- Integrated Pest Management (IPM)
- planting with compost
- fertility program

Pumpkins

- plastic culture
- weed control
- fertility program

Luncheon

- Food Alliance Midwest meal
- Crop reports and forecasts

Let's all take a break from our usual routines and get together on August 6th. My family and I are looking forward to seeing you.

2004 MAGA Summer Tour and MFVGA Field Day

Friday, August 6, 2004

Pine Tree Apple Orchard - White Bear Lake, MN

Registration from 8:00 – 9:00 a.m. • Tour runs from 9:00 a.m. to 3:00 p.m.

PRE-REGISTRATION FORM

Tour Fee: Pre-Registration Price (Registrations must be received by July 31 to be considered pre-registered.)

\$20.00 per person for MAGA and MFVGA members, families, employees, etc.
\$25.00 per person for non-members.

Registration includes one lunch ticket. Children under 10 are free. Pre-registration is strongly recommended. Note – registrations are being handled by the Minnesota Apple Growers Association, not MFVGA.

Tour Fee: At the door Registration

\$25.00 per person for MAGA and MFVGA members.
\$30.00 per person for non-members.

Lunch is not guaranteed for those registering the day of the tour.

Name(s): _____

Business Name: _____

Address: _____

City: _____ State _____ Zip _____

Telephone: _____ FAX: _____

E-Mail: _____

Pre-Registration (Must be received by July 31.)

Number of people @ \$20.00 each (member rate) _____

Number of people @ \$25.00 each (non-member rate) _____

Total enclosed _____

At the door Registration – Add \$5.00 per person

Please make checks payable to MAGA.

Return this form with payment to:

Ralph Yates - MAGA Secretary
P.O. Box 23, La Crescent, MN 55947

Questions / Problems? Call Ralph Yates at 507-895-2388

Please respond by Saturday, July 31, 2004.

Directions to Pine Tree Apple Orchard:

From St. Paul: East on 94 to 35E North. North on 35E to County 96. East / Right on 96 approx. 1 mile to Hwy 61. North / Left on 61, 1 mile to East Hwy 96. East / Right 2 miles to Apple Orchard Road. North / Left on Apple Orchard Road approx. 1.5 miles to orchard, follow red and white signs.

From Minneapolis: North on 35W to 694. East on 694 to 35E. Then proceed as above.

East on Hwy 36 to 35E. North on 35E and proceed as above.

Deadline Approaching for Minnesota Farmers' Market Cost-Share Applications

The Minnesota Fruit and Vegetable Growers Association is extending the advertising / promotion cost-share program for Minnesota Farmers' Markets to a third and final year. The program is made possible through specialty crop grant money awarded to MFVGA by the Minnesota Department of Agriculture as part of a one-time federal emergency farm assistance package designed to help stimulate the state's specialty crop industry.

Projects qualifying for the cost-share dollars will develop NEW marketing opportunities – new signage for the market, a new newspaper ad, a new radio ad, etc. Cost-share dollars can also be used to help fund an expansion of existing advertising or promotional efforts including adding color to a newspaper ad, increasing the number of times an ad runs in a local paper, increasing the size of a print ad, running ads in additional newspapers, etc. Ads and signs must include the Minnesota Grown logo to qualify for grant dollars. Radio ads must also mention the Minnesota Grown program.

Cost-share dollars are limited and applications are considered on a first-come, first-served basis. Preference will be given to markets who have not received funding in prior years. The deadline for applications is July 31, 2004. If you are a market manager and did not receive an application, please contact Marilyn Johnson at 763-434-0400 for more information.

Remember to register your fruit and vegetable crops at your FSA office by July 15th to be included in the Non-insured Crop Disaster Assistance program (NAP).

2004 Resources for Growers

Pest and Beneficial Insect Fact Sheets

During 2003-2004, several new insect pest and beneficial insect fact sheets were completed, and all are available (no charge) on the VegEdge Web site, including:

Tomato Hornworm:

<http://www.vegedge.umn.edu/VEGPEST/hornworm.htm>

Multicolored Asian Ladybeetle:

<http://www.vegedge.umn.edu/VEGPEST/Harmonia/Harmonia.htm>

Green Lacewing:

<http://www.vegedge.umn.edu/VEGPEST/beneficials/glw.htm>

Compsilura concinnata:

<http://www.vegedge.umn.edu/VEGPEST/beneficials/Comps.htm>

Diadegma insulare:

<http://www.vegedge.umn.edu/VEGPEST/beneficials/Diadeg.htm>

Insect Flight Activity – VegEdge

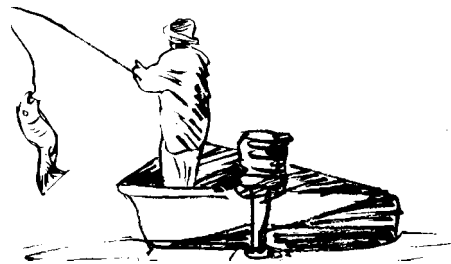
European corn borer, corn earworm, and western bean cutworm will be monitored across the state. Starting in early June, weekly updates of trap catch data of each pest will be provided on the VegEdge website: <http://www.vegedge.umn.edu/2004/moth.htm>

2004 Proceedings Books Available

If you were not able to attend the 2004 Upper Midwest Regional Fruit and Vegetable Growers Conference, but would like a copy of the conference *Proceedings Book*, copies are available for \$15.00 each.

The 2004 *Proceedings* contains information from many of the talks given at the educational conference and includes articles on berry production, cole crops, irrigation, pumpkins and squash, sweet corn, tomatoes and peppers, high tunnel production and much more. The 2004 *Proceedings* also contains information for beginning growers and an article on Stinger use on strawberries in Minnesota.

To receive a copy of the 2004 *Proceedings Book*, send your check for \$15.00 (payable to MFVGA) to the MFVGA office at 15125 W. Vermillion Cir., NE, Ham Lake, MN 55304.



Member Benefits for 2003 – 2004

Even though the 2003 – 2004 membership year is almost over, there's still a good reason to renew your membership for the current year. Partnership agreements with the USDA – Risk Management Agency have allowed us to provide MFVGA direct members (commercial fruit & vegetable producers) with the 2004 *Midwest Vegetable Production Guide for Commercial Growers*, the *Risk Management Toolbox for Specialty Crop Growers* and the *Field Guides for Identification of Pest Insects, Diseases and Beneficial Organisms in Minnesota Apple Orchards and Strawberry Fields* and the corresponding Integrated Pest Management (IPM) manuals recently prepared by the Minnesota Department of Agriculture.

These are all valuable resources for commercial fruit and vegetable growers. Send your membership application or membership renewal in today and make sure you indicate your primary crop and list the other crops that you produce so we can provide the materials that best fit your operation. We have limited quantities of these publications so send your membership application today to get your resources for this year's growing season. Some of these materials are not available for purchase, but if they were, purchasing a full set of materials would cost more than the minimum membership dues.

The MFVGA Newsletter is published five times a year (February, April, July, October and December) in cooperation with the University of Minnesota Extension Service and the Minnesota Department of Agriculture. Editorial office: MFVGA, c/o Marilyn Nysetvold Johnson, Exec. Coordinator, 15125 W. Vermillion Cir. NE, Ham Lake, MN 55304. Phone: 763-434-0400 Fax: 763-413-9585. Please address all correspondence, advertising and membership inquiries to MFVGA at the above address. Deadlines for future issues: The first day of the month preceding publication (For example: Jan. 1st for the February issue).

The information in this MFVGA Newsletter is for educational purposes only. Reference to commercial products or trade names is made with the understanding that no discrimination is intended and no endorsement by the Minnesota Fruit and Vegetable Growers Association is implied.

DAILY CROP "ET" AVAILABLE OVER THE INTERNET

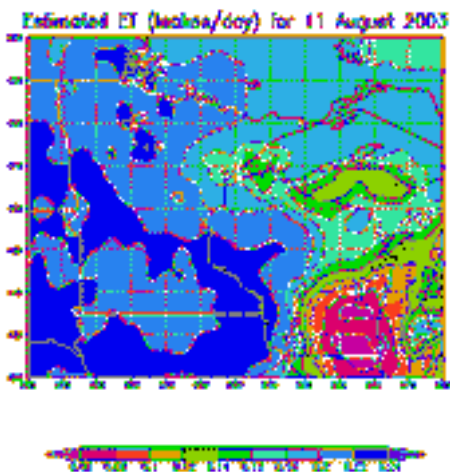
Jerry Wright, Extension Engineer

Daily crop ET information for irrigation scheduling by Minnesota and Wisconsin growers can be easily obtained over the internet by simply linking to the following Web page. This information can be most helpful in deciding when one needs to start irrigating.

Minnesota & Wisconsin (reference) Crop ETs

<http://www.soils.wisc.edu/wimnext/>

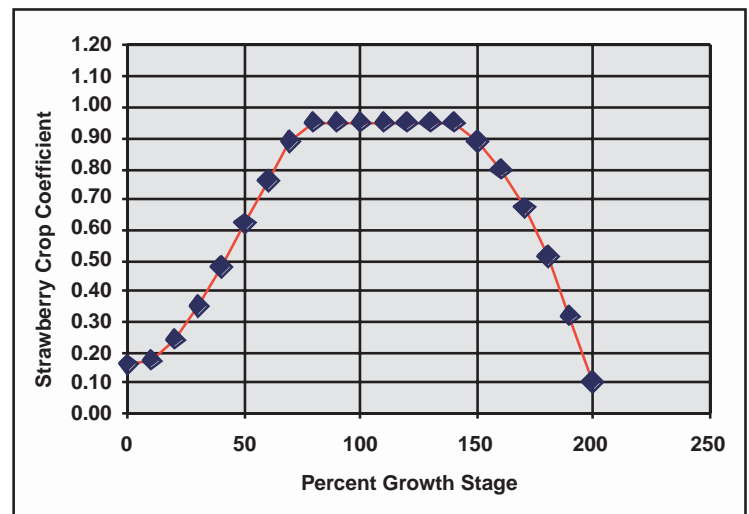
The Minnesota and Wisconsin ET statewide color-coded maps are available daily through mid-September. Each ET map gives a reasonable estimation of the daily potential ET value across the area based on the weather conditions of that day. Potential ET values are very similar to the daily crop ET from a full canopy crop.



The daily values from the web site can also be sent directly to a user by e-mail each day for a given field site within the map area if requested over the Web.

These reference ET daily contour maps are generated using data from local airport automatic temperature recording stations across the state and solar radiation estimations calculated from a GOES satellite that takes a picture about every 10 minutes to estimate the daily solar radiation for a given location. A comparison of the last few years' values with ET estimations from local weather stations at Staples and Morris has found them to be very similar, with the Web site values generally being around 10 percent greater in value than reported by local ET hotline services using site weather stations.

The daily WI-MN ET maps are created and managed by University of Wisconsin Extension Soils Scientist, Bill Bland. To estimate the daily ET value for a crop before full canopy and near maturity the ET value must be taken times a crop coefficient (Kco) constant that may range from .25 to 1.0 and is dependent on the growth stage of the specific crop. Generally, for annual crops, the correction factor starts out around .25 and increases to 1.0 or greater as the plant nears full canopy and holds there until produce starts to mature. As a crop matures, some crop types will have their actual ET decrease slightly each day as they come to maturity, hence the crop correction factor will go from 1.0 to maybe as low as .40 as the leaves senesce and reach maturity. The graph below presents a possible crop correction factor for different stages of strawberry growth (curve developed by USBR, Mid-Pacific Region 1975).



Keeping track of the crop's daily ET use and regular in-field soil moisture checking can go a long way in helping an operator optimize the crop's growth while reducing the potential for leaching of some crop inputs like nitrogen into the groundwater.

These daily ET values best serve the user if recorded down on a calendar log like an irrigation checkbook worksheet or computer spreadsheet for quick reference when making your irrigation decisions. **Consider assigning the updating task to one of the younger members of your family.** Worksheets from the revised Irrigation Scheduling bulletin FO-01322 can be printed off the Web at <http://www.extension.umn.edu/distribution/cropsystems/DC1322.html> or be purchased with a credit card at the University of Minnesota Extension Service - catalog web page at <http://www.extension.umn.edu> or by calling 1-800-876-8636 or 612-624-4900.

For more information on how to use daily crop ET information contact Jerry Wright, Extension Engineer at the West Central Research and Outreach Center in Morris, MN (320) 589 -1711 or jwright@umn.edu or your local Extension or SWCD office.

U of M GLEANINGS

Dr. Cindy Tong
Dept. of Horticultural Science
University of Minnesota

- Drink eight 8-ounce glasses of water a day.
- Eating dark chocolate increases blood flow in veins.
- You can get necrotizing fasciitis from eating bananas.
- Women have died from smelling perfume samples received in the mail.
- 'Russet Norkotah' potatoes will yield 500 cwts per acre.
- Compost made with horse manure is better than compost made with chicken manure.
- Variety X outperforms variety Y every time.

How do you know which of the above statements are true or a hoax? How do you know what you read or hear is fact or fiction? According to the Centers for Disease Control and Prevention (CDC), one **cannot** get necrotizing fasciitis from eating bananas, and women are not dying from sniffing perfume samples. Do you believe the CDC? They're a federal agency charged with protecting the health and safety of people. Okay, maybe you're suspicious of government agencies, but the CDC backs up their information with data on specific diseases as reported by state and territorial health departments and research from their laboratories. So, one way of figuring out whether a statement is probably true is to determine the source of information. Is the source dependable? Does the source provide reliable data, backed up by sound research?

Maybe you are applying for a grant to do on-farm research. Maybe you decided to cooperate with University researchers. In these cases, it would be helpful for you to know why University researchers set up their experiments the way they do, and how to recognize a good research plan.

First of all, is the study observational or experimental? Surveying customers at a farmers market about whether they prefer the flavor of red or yellow tomatoes would be an observational study. Taking customers to a controlled environment, having them drink different amounts of coffee, and then asking whether they prefer red or yellow tomatoes would be an experimental study. In the latter study, the customers are being given a treatment, and the effects of the treatment are being tested. In an observational study, results can seem to be consistent, but you can't really tell if it is because some unknown and unmeasured factor (for example, whether the customers ate hot peppers before tasting the tomatoes) has affected them. This doesn't necessarily mean that observational studies are bogus. Sometimes experimental studies can't be done for ethical reasons, so observational studies are the only research avenue available. For instance, it would be unethical to feed babies different amounts of lead to see how lead affects their growth, but one could do an observational study, gathering data on the growth rate of babies living in houses with lead paint versus those in houses with nonleaded paint.

If you do get your hands on a research report, like those in the Minnesota Department of Agriculture's *Greenbook*, look for adequate, random, and representative sampling of individuals. These individuals can be people, corn plants, or Colorado potato beetles. Depending on how variable

these individuals are, as few as three individuals can be studied. Generally, the more individuals studied the better, in order to get a good idea of the population those individuals belong to. In research conducted well, enough random samples are taken to make sure that there was no bias (either conscious or not) influencing the research.

Good research also should have the appropriate checks or controls to compare to treatments. Let's say that you want to know how new varieties of tomatoes hold up to early blight disease. Well, what would you compare the new varieties to? You would need to grow multiple plants of a variety that you know is resistant to early blight, and you'd probably want to grow the same number of plants of a variety that you know dies at the first sign of early blight. The two known varieties would be the "checks" or "controls".

But maybe you decided to do your study in a year in which early blight is very low. Then you can't be sure that the varieties you tested would react the same way in a year in which the incidence of early blight is "more normal". This means that for a good test of tomato varieties, you'd want to conduct the study over two or more years. An alternative is to conduct the study on multiple farms with different environments. In any case, you'd have to find some way to **replicate** your trials to be confident that you know how those varieties will react to early blight in the future.

Other things to look for in a good research study, but that might be difficult to discern, is whether the data were collected in the right way, and whether they were analyzed correctly. We often use statistical methods to analyze data, so in presentations at grower meetings, you'll hear us University types say, "this and this were significantly different", or "there was no significant difference between treatments". This means that some statistical test was done to determine whether or not differences between treatments were due to chance.

So, if you plan to apply for a research grant, make sure you sample randomly, sample enough individuals, have the proper checks, and replicate your tests. Partner with an appropriate researcher at the University of Minnesota or regional Extension educator to collaborate on the study or to review your research design. And, if you're evaluating information, make sure that it comes from a credible source, hopefully with data backed up by sound research.

Thanks go to Vince Fritz for reviewing this article.



NOTICE TO NON-MEMBERS

In return for receiving the MFVGA newsletter, we ask a \$10 donation per year to cover printing and mailing costs.

Thank You!

PLEASE NOTE:

If you no longer wish to receive our newsletter, please let us know.

Growers, Custom Applicators, Ag-Retailers - Do Your Part

It is estimated that U.S. growers, custom applicators, and ag-retailers use more than 30 million plastic crop protection containers each year. Unfortunately, most of these containers end up in landfills, or are burned, buried, or dumped along the side of the road, per the Ag Container Recycling Council (ACRC). If you were to lay these containers end to end, they would line the route from Miami to Seattle, across to Boston, and back to Miami.

The ACRC was created in 1992 by more than 20 crop protection product companies as an environmental stewardship effort. It was originally called the Ag Container Research Council because they were doing just that – research. The first step was to figure out ways to recycle the containers and determine appropriate end uses. Once that was established, the focus of the ACRC shifted to recycling.

Currently, there are five contractors that service the continental U.S. They pick up and grind the containers into flakes. The flakes are shipped to ACRC-approved recycling facilities to be manufactured into different industrial products such as plastic pallets, marine pilings, and field drainpipes.

In 2003, it was estimated that 25% of the pesticide containers were collected and recycled. If growers, custom applicators, and ag-retailers are presented with a cost-effective option (it's free!) and once they know where they can drop off their containers, they are willing to do the leg-work. Recycling is a better option than disposing of containers at a landfill and being charged a waste disposal fee.

When participating in the ACRC's recycling program, there are a few guidelines to follow (the program is not intended for recycling containers from ordinary household or consumer use):

- Only non-refillable, high-density polyethylene (HDPE) containers will be accepted.
- The container must have originally held an EPA registered pesticide labeled for ag, forestry, vegetative management, or specialty pest control or a non-EPA registered crop protection adjuvant, crop oil, or surfactant.
- All contractors accept containers from the smallest sizes up to 35 gallons. In addition, some contractors accept containers up to 55 gallons. Contact your ACRC contractor to find out what is acceptable for your area.
- The containers must be empty and properly rinsed, which means either triple-rinsed or pressure-rinsed. Never put a cap back on a rinsed container.
- Containers should be dry.
- Check with your contractor regarding the labels on the container. Labels do interfere with the recycling process, but some inspection authorities prefer it be kept on so that all residues can be identified.

In Minnesota, the chipping of pesticide containers is scheduled to begin August 2, 2004.

For additional information about the recycling program, contact TRI-Rinse, Inc., your local contractor, at 314-647-8338 (Steve) or check out the ACRC web site at www.acrecycle.org.



State Fair Display Items Needed

Once again, it's hard to imagine that we need to think about the Minnesota State Fair already.

If you are willing to donate fresh produce or other products for the display, please call Marilyn Johnson at the MFVGA office – 763-434-0400. We are looking for a wide range of items that show the variety and quality of the fruits and vegetables that are available from Minnesota producers.

The refrigerated display case allows us to include a wide variety of fresh produce and other Minnesota Grown processed and value-added products. We need your help to make the display as complete and colorful as possible. Help us show the thousands of people who stop by the booth each year that Minnesota Grown produce and products are the best and encourage them to buy produce that truly is “Fresh From Your Neighbor.”

If you would like to volunteer for a four-hour shift at the booth, call Paul Hugunin at 651-297-5510. There are three four-hour shifts each day during the Fair. The State Fair runs from August 26th through Labor Day.

Overview of the AGR-Lite Crop Insurance Program

The information in the following article was supplied by the St. Paul Regional Office of the USDA Risk Management Agency (RMA) and was taken from a Fact Sheet on Adjusted Gross Revenue-Lite (AGR-Lite), prepared by the Risk Management Agency (November 2003).

MFVGA is working with the University of Minnesota and the RMA to measure grower interest in the AGR-Lite program to determine whether to submit an application to make AGR-Lite available in Minnesota. If you would like to have AGR-Lite available to Minnesota producers, we need to hear from you. Please respond to the MFVGA office by phone 763-434-0400, e-mail mfvga@worldnet.att.net or send a note to MFVGA, 15125 W. Vermillion Cir. NE, Ham Lake, MN 55304.

AGR-Lite is a revenue policy, rather than one based on acres and yield, as are most of the other crop policies. AGR-Lite is currently in 12 Northeast states and will be in five more states starting in 2005. The policy covers a wide variety of crops and livestock enterprises currently not covered by conventional policies in Minnesota, including fresh market sweet corn and strawberries.

Background

Adjusted Gross Revenue-Lite (AGR-Lite) is a streamlined whole-farm revenue protection package. The plan provides protection against low revenue due to unavoidable natural disasters and market fluctuations that affect income during the insurance year. Most farm-raised crops, animals and animal products are eligible for protection. The program is based on the 5-year farm average revenue reported on IRS Form 1040, Schedule F or other IRS form. Therefore, minimal additional recordkeeping is required.

AGR-Lite can stand alone or be used in conjunction with other Federal crop insurance plans – such as Multi-Peril Crop Insurance, Crop Revenue Coverage, and Income Protection, except AGR – by coordinating the insurance protection and benefits with other plans. When producers purchase both AGR-Lite and other crop insurance plans, the AGR-Lite premium will be reduced.

The AGR-Lite concept:

- Uses a producer's historical IRS Form 1040 Schedule F tax form and other IRS tax form farm income information and an annual farm report as a base to provide a level of guaranteed revenue for an insurance period;
- Provides insurance coverage for multiple agricultural commodities in one insurance product;

- Establishes revenue as a common denominator for the insurance of all agricultural commodities; and
- Reinforces program credibility by using IRS tax forms and regulations to alleviate compliance concerns.

Producer Eligibility

A producer must meet these criteria to be eligible for AGR-Lite coverage:

- Be a U.S. citizen or resident.
- File a calendar year or fiscal year farm tax return.
- Have less than \$512,821 in gross income; policy size is limited to \$250,000 of liability.
- Have IRS Form 1040, Schedule F tax forms (or equivalent IRS form) available for the previous 5 consecutive years under the same tax entity (unless at least 90 percent of a previous farming operation was transferred to the current tax entity).
- May not also purchase Adjusted Gross Revenue (AGR) insurance.
- Have revenue from commodities purchased for resale not exceeding 50 percent of total.
- Have revenue from potatoes not exceeding 83.35 percent of total.

AGR-Lite Timeline

Sales Closing Date – January 31 (cancellation and termination date also).

Beginning of Insurance – January 1 (for the year of application, the beginning of insurance is 10 days after a properly completed application is received.)

Contract Change Date: November 30.

Insurance Year. The calendar year in which the sales closing date occurs and includes both calendar year and fiscal year filings (corresponding to the producer's IRS tax period).

Claims. Claims are settled after taxes are filed for the insurance year.

Share Insured

Protection will be provided against a loss of revenue only for the person or entity named on the AGR-Lite application. Other persons or entities having an ownership share in the farming operation must also enroll in AGR-Lite to have protection.

Insured Causes of Loss

Insurance is provided against loss of revenue due to unavoidable natural peril that results in lost income during the current insurance year. No payment will be made for losses due to negligence, mismanagement, or wrongdoing by the insured, the insured's family, members of the household, tenants, employees, or contractors; crop abandonment; bypassing of acreage; and other causes listed in the insurance policy.

AGR-Lite continued on page 7

AGR-Lite Application Information

Producers must provide the following information when completing an AGR-Lite application:

- Five years of selected income and expense data from their IRS 1040, Schedule F forms (or equivalent IRS forms);
- An annual farm report showing the intended revenue-producing commodities and their expected revenue;
- A commodity profile report for the previous 2 years;
- An indication of changes that will result in less income for the insurance year than the historical average; and
- Beginning inventories, if applicable.

Choosing a Revenue Guarantee

AGR-Lite liability is calculated by multiplying the approved adjusted gross revenue by the coverage level and payment rate percentage selected by the producer. The coverage level will determine when indemnity payments begin. The payment rate will determine how much the producer will be paid for each dollar lost under the coverage level. Coverage levels and payment rates can vary with the number of commodities produced and are selected by the producer from the Special Provisions of Insurance. A producer selects one amount of coverage that will cover all commodities.

Available Coverage

60% Coverage Level / 75% Payment Rate

The 75-percent payment rate is available to all eligible producers.

65% Coverage Level / 90% Payment Rate as well as 75% Coverage Level / 75 or 90% Payment Rate

For these coverage choices, a minimum of two commodities must be produced, with each contributing a certain minimum percentage of the total revenue.

75% Coverage Level / 65% Payment Rate

This choice is for one-commodity farms only and the 75-percent coverage rate will apply.

80% Coverage Level / 75% or 90% Payment Rate

For 75-percent and 90-percent payment rates, a minimum of four commodities must be produced, with each contributing a certain percentage of the total revenue.

Policy Size Limit

The following table demonstrates maximum annual income that results in the \$250,000 liability limit.

Coverage Level / Payment Rate	Maximum Annual Income
65 / 75	\$ 512,821
65 / 90	427,350
75 / 65	512,821
75 / 75	444,444
75 / 90	370,370
80 / 75	416,667
80 / 90	347,222

Source: USDA/Risk Management Agency, 2003.

Loss payments

Loss payments are triggered when the adjusted income for the insurance year is less than the approved adjusted gross revenue times the selected coverage level. Once a loss is triggered, the insured is paid based on the payment rate selected, either 65 percent, 75 percent, or 90 percent of each dollar lost (see example).

Loss Payment Example

Assumptions:

- Approved AGR of \$94,900
- AGR 5-year average expenses of \$63,490.
- Adjusted gross income of \$21,000 (revenue to count).
- 80-percent coverage level and 90-percent payment rate.

Determining Loss:

Approved AGR of \$94,900 x 80-percent coverage level = \$75,920

\$75,920 – 21,000 revenue to count = \$54,920 loss of revenue.
\$54,920 x 90-percent payment rate = \$49,428 indemnity due the insured.

If a 75-percent payment rate had been selected, the indemnity due would have been \$41,190.

Note: If the insured's allowable expenses for the current crop year fall below 70 percent of the approved expenses \$63,480 x 70 percent = \$44,436, the approved AGR will be reduced. This summary is for general illustration purposes only.

Notice of Damage or Loss

A written notice is required to be filed in your agent's office within 72 hours of discovery that your allowable income may be less than the revenue guarantee of the policy. Failure to provide notice within 15 days after the filing of your farm tax forms for the insurance year will result in denial of your claim. Extensions will not be considered.

Premium Subsidy

Section 508(e) of the Federal Crop Insurance Act states that the government will pay a portion of the premium for the AGR-Lite policy that equals 48 percent, 55 percent, and 59 percent of the total premiums for the coverage levels of 80 percent, 75 percent and 65 percent respectively.

This fact sheet provides certain features of the AGR-Lite plan and is not intended to provide the terms or conditions of the AGR-Lite policy. The information presented here neither modifies nor replaces terms and conditions of the basic policy, the AGR-Lite provisions, or county actuarial document.

Premium Calculation Example:

The following is an example of an AGR-Lite premium calculation for a Pennsylvania farm using the following information. Actual premiums will vary depending on the coverage level and payment rate chosen by individual producers.

5 year average revenue = \$156,000
Coverage Level = 90% payment rate

Expected 2004 crop values:

Fresh Market Sweet Corn	\$ 35,000
Soybeans	69,000
Strawberries	<u>48,000</u>
Total	\$152,000

\$152,000 x .90 (payment rate) = \$136,800

At 65% coverage - \$136,800 x .65 = \$88,920.

The premium for this coverage would be \$1,531.00.

At 75% coverage - \$136,800 x .75 = \$102,600.

The premium for this coverage would be \$3,001.00 or \$2.92 per \$100 of coverage.

In accordance with Federal law and U.S. Department of Agriculture policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age or disability. (Not all prohibited bases apply to all programs.)

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington DC 20250-9410 or call 202-720-5964 (voice and TDD). USDA is an equal opportunity provider and employer.



This issue of the MFVGA Newsletter is sponsored, in part, by the USDA – Risk Management Agency Community

Outreach and Assistance Partnership Program. For more information on the Risk Management Agency visit their website at www.rma.usda.gov.

Information on the Farm Service Agency can be found at www.fsa.usda.gov.

Specialty Crops/Sustainable Agriculture Field Day

The annual Specialty Crops Field Day will be in the Alexandria area this year on Saturday, September 11. The field day will start at Wilson's Organic Strawberries near Garfield and is co-sponsored by the Minnesota Department of Agriculture Energy and Sustainable Agriculture Program. Afterwards, we will go to Walker's Berry Farm north of Villard to discuss strawberries and dried flowers. For more information, call 218-846-0741.



June Yellows in '04

Many strawberry growers complained about yellow leaves on their Mesabi and Glooscap plants this spring. On Glooscap, the older leaves were normal sized with green and yellow streaks, while the younger leaves were sometimes small and yellow. In Mesabi, all the leaves on some plants were yellow. Some strawberry growers worried that their plants were low on nitrogen. Others were afraid they had herbicide injury. In fact, the problem was a disorder called **June yellows**.

Nobody really knows what causes June yellows. The disorder is limited to specific cultivars, but it needs certain climatic conditions in order to develop. Scientists still debate whether June yellows is caused by a gene in certain breeding lines or a virus passed from generation to generation. Strawberry breeders try to remove any seedlings that show symptoms of June yellows, but unfortunately, a plant may go years before the leaves suddenly turn yellow. Strawberry breeders can find out right away if a new variety is susceptible to leaf diseases or winter injury, but June yellows may not appear until after the variety has been marketed for several years.

Yellowing is most likely to occur when spring temperatures remain below 50°F. In the latter half of May, there were at least ten days when the daytime high was in the forties and fifties, and the yellowing became severe. The yellowing in most fields suddenly disappeared after the 90°F day on June 7. Each year, the plant will grow out of the June yellows and have nice healthy green leaves by the time you open up for picking. Unfortunately, June yellows sometimes becomes worse as the fields age. In severe cases, June yellows slowly weakens the plants, and it can reduce yields after several years.

A number of strawberry cultivars have been taken off the market over the years because they had June yellows. Both Glooscap and Mesabi are the best yielding cultivars we grow in Minnesota, and many old blocks are still healthy. Hopefully, we can keep both cultivars for the foreseeable future.



WCCO-TV Partnership Begins

The first batch of television ads on WCCO-TV began in late May with thirty-second and ten-second ads promoting Minnesota garden centers and nurseries. The ads direct people to wcco.com where there is a link to the *Minnesota Grown Directory* and Gardenminnesota.com. Over 200 consumers went from wcco.com to the *Minnesota Grown Directory* during May. The Minnesota Grown program will have a link on the wcco.com home page through the end of December. The subject of the link will change seasonally but will always include the Minnesota Grown logo and a link to the *Minnesota Grown Directory*.

The second ad of the year promotes meats available directly from Minnesota farmers and will run from late June through July 12. And then, beginning in mid-July, the schedule becomes heavier and focuses on Minnesota farmers' markets. These ads will run over a five week period until August 22nd. Other ads include a late September ad highlighting fun outings to apple orchards, pumpkin patches and wineries, a November ad promoting Minnesota apples for the holidays, and a new ad promoting Minnesota Grown Christmas trees.

New Price Cards Available

One of the benefits of being licensed to use the Minnesota Grown logo is access to FREE point-of-sale materials such as stickers, buttons, price cards and posters. These can be ordered any time throughout the year. The newest item is a thick, laminated 7" x 11" price card that can be re-used by writing with washable markers. These new price cards replace the "blackboard" price cards. Although they were very popular, the blackboard cards were very expensive and most people had a hard time finding markers or chalk that worked well on the material.

With apple season around the corner, apple growers are reminded that the Minnesota Grown Program has a line of full color apple price cards (Haralson, Regent, Fireside, Honeycrisp, McIntosh, Cortland, and a generic card without a variety name). Also available are large full color posters with each of the six varieties listed above. PLU stickers and Quik Lok tags are available for purchase from UAP-LaCrescent at 1-800-551-5708.

Growers who are not yet licensed should contact Paul or Brian with the Minnesota Grown Program for details, or visit www.minnesotagrown.com for a downloadable application.

Berry Cost-Share Program Filled

As this article is written, the berry cost-share program has been filled with twenty-one berry growers who will be running ads that include the Minnesota Grown logo and website. The program is funded through a cooperative program between the Minnesota Grown Program and the MFVGA. Most of the participating growers are advertising in newspapers but all forms of advertising are eligible.

2004 Directory Distribution

As this article was written, over 140,000 copies of the new *Directory* had already shipped and the on-line version has received much use. A whopping 567 listings appear in the *Directory* making it the largest ever printed.

It's not too late to order quantities of the *Directory* for distribution at your farm or local event. Just contact Brian Erickson at Brian.J.Erickson@state.mn.us or call Brian directly at 651-296-4939. You can also order copies by visiting the web site at www.minnesotagrown.com.

Local Producers Featured at Living Green Expo

Over 1,700 copies of the *Minnesota Grown Directory* were distributed to attendees at the Living Green Expo held on May 1-2 at the Fairgrounds in St. Paul. The Minnesota Department of Agriculture was a major sponsor of the Living Green Expo, an annual event that features products and services that allow people to live more sustainably. Since buying locally is one of the key principles of living sustainably, the *Minnesota Grown Directory* was a very popular item with the roughly ten thousand people in attendance. Visit www.livinggreenexpo.org for more information.

State Fair Volunteers Needed

Minnesota produce growers are invited to help staff the Minnesota Grown/MFVGA booth at the Minnesota State Fair. Volunteers receive free admission tickets, a Minnesota Grown shirt or hat and are welcome to have their own cards or brochures on-hand while distributing *Directories* and greeting fairgoers. Thousands of Minnesota consumers pass by the display during the twelve days of the fair so it's a great opportunity to promote Minnesota products. Contact Paul Hugunin at 651-297-5510 or by e-mail at paul.hugunin@state.mn.us to sign up for a four hour shift.



Minnesota Grown information is supplied to MFVGA by Paul Hugunin (651-297-5510) and Brian Erickson (651-296-4939) from the Minnesota Department of Agriculture, Ag Marketing Services Division. If you have any questions about Minnesota Grown, contact them at the numbers listed above.

MFVGA MEMBERSHIP APPLICATION

October 1, 2003 - September 30, 2004

Farm/Company Name _____
 Phone (_____) _____
 Address _____
 City _____ State _____ Zip Code _____
 Crops _____
 Primary Crop _____

Names of direct members: (grower, spouse, employees, partners)

MEMBERS:

Gross Sales	Dues	
Up to \$25,000	\$ 75.00	
\$25,000 - \$75,000	125.00	
\$75,000 - \$225,000	225.00	
Over \$225,000	325.00	\$ _____

Direct Membership includes a subscription to one of the following periodicals. Please indicate which publication you would like to receive. Choose one.

American Fruit Grower The Vegetable Growers News
 The Fruit Growers News Northland Berry News
 American Vegetable Grower

(An additional \$10.00 fee is required to receive the Northland Berry News.) \$ _____

TOTAL AMOUNT ENCLOSED \$ _____

ASSOCIATE MEMBERS:

(Dues are \$25.00 per year.)

Associate members are related agri-business firms, educators, \ and suppliers. \$ _____

Contributions or gifts to MFVGA are not tax deductible as charitable contributions; however, they may be tax deductible as ordinary and necessary business expenses.

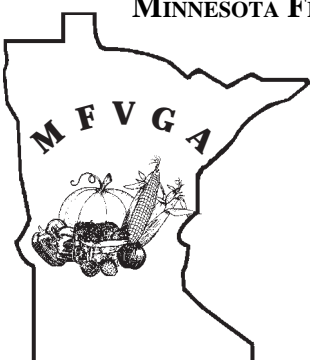
MAKE CHECKS PAYABLE TO MFVGA

Mail to: MFVGA
 c/o Marilyn Nysetvold Johnson, Exec. Coordinator
 15125 W. Vermillion Cir. NE, Ham Lake, MN 55304
 Questions? Call 763-434-0400

Minnesota Fruit and Vegetable IPM News

The new 2004 *Minnesota Fruit and Vegetable IPM News* is published weekly from May through August. The News is posted on the University of Minnesota VegEdge site in htm. format at www.vegedge.umn.edu/MNFruit&VegNews/mnindex.htm and the MDA web site in pdf. format at www.mda.state.mn.us/biocon/fruitreports every Friday afternoon during the season. If you would like to receive a paper copy of the *Minnesota Fruit and Vegetable IPM News*, contact Jean Ciborowski at the Minnesota Department of Agriculture at 651-297-3217 or jeanne.ciborowski@state.mn.us. As a side note, the May 24, 2004 issue contains articles on weed identification services available for Minnesota crop producers through the University of Minnesota's Department of Agronomy and Plant Genetics and an update on the University of Minnesota's Plant Disease Clinic which provides prompt, accurate information on plant diseases for commercial growers in Minnesota. For more information on the Plant Disease Clinic, visit their web site at www.plpa.agri.umn.edu/extension/plantdiseaseclinic.htm.

The *Minnesota Fruit and Vegetable IPM News* is maintained through a partnership between the University of Minnesota Extension Service and the Minnesota Department of Agriculture. Funding for the 2004 issues has been provided by partnership agreements with the Minnesota Fruit and Vegetable Growers Association, the USDA Risk Management Agency and the Risk Management Agency's Community Outreach and Assistance Partnership Program.

	<p align="center">MINNESOTA FRUIT & VEGETABLE GROWERS ASSOCIATION</p> <p>c/o Marilyn Nysetvold Johnson, Exec. Coordinator 15125 W. Vermillion Cir. NE Ham Lake, MN 55304 Phone: 763-434-0400 Fax: 763-413-9585 E-mail: mfvga@worldnet.att.net www.mfvga.org</p>	<p>ADDRESS SERVICE REQUESTED</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> <p>BULK RATE U.S. POSTAGE PAID NON-PROFIT PERMIT NO. 34 CEDAR, MN 55011</p> </div>
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