



SAVE THE DATE:

LUND AND SMITH IS SPONSORING AN EDUCATIONAL MEETING ON 12/18/19 WITH THE GOAL OF TEACHING YOU ABOUT ALL USDA SPONSORED RISK MANAGEMENT TOOLS FOR 2020 IN 1 STOP.

Agenda Topics:

1. ARC-County, PLC, ARC-IC (FSA Decision)
2. Crop insurance changes / updates for 2020
3. Other risk management tools available

Date: Wednesday, December 18, 2019

Location: Sycamore Community Center, 3498 State Route 103, Sycamore, OH

Time: 9:30am to ~noon ending with lunch

RSVP: Please RSVP to your agent so we can get a head count for lunch

Details on more locations to follow: (Archbold-12/13/19, Clarksfield-1/7/20).

Current Reminders

- **MAJOR RECENT CHANGE:** For the 2019 crop year only, you have until 11/30/19 to pay policy premiums for corn and beans. If you do not pay your premium by 11/30/19, you will be charged interest for the months of October and November.

Approaching Deadlines

Last day to pay 2019 Spring crop premiums to avoid interest	11/30/19
End of Insurance Period for Corn, Soybeans if crops are still standing	12/10/19
Wheat acreage reporting deadline	12/15/19

- Call immediately if you begin harvesting corn and beans and suspect you have a harvest loss. Claims for yield losses should be filed within 15 days of completion of harvest of the unit on the policy.
- The harvest price for corn in Ohio was released 11/1/19 at \$3.90 / bushel. The spring price for RP policies was \$4.00. You have 45 days from the release date to make claims on the basis of a price loss. Call your agent for further details.
- The harvest price for soybeans in Ohio was released 11/1/19 at \$9.25 / bushel. The spring price for RP policies was \$9.54. You have 45 days from the release date to make claims on the basis of a price loss. Call your agent for further details.