



Sales Closing Date: March 15

March 15th is "Sales Closing Date" for multi-peril crop insurance. This is the final day to make changes to your policy for spring crops. Please remember that this is a continuous policy so the coverage will be in force at last year's levels if no changes are made. If you have a change in entity structure or changes to persons associated with the policy, these adjustments must be completed by this date also. If you need to make any changes or would like to discuss your policy, please give us a call.

Forrest's Corner



Office: 620-668-5324
Cell: 620-408-6658

Another crop year is underway with a new farm program, which is on everyone's mind on

how to apply it to your own operation. We have been waiting on updates to help you, as they relate to crop insurance. Due to the nature of the changes, it's been difficult for companies to implement, and the scope of software changes required has kept the industry IT folks very busy.

We have explored the new options available for crop insurance, and should be able to direct you to options that will improve your risk management. Two of the changes will allow different levels of coverage for an irrigated and a non-irrigated practice. For example, if you have Optional Units as your choice, the non-irrigated could be 75% level and the irrigated at 70%.



SW Kansas sunset - Taken by Allison Fruehwirth

If Enterprise Units are your choice, the separation would remain Enterprise on all crops, but non-irrigated and irrigated practice will be treated as separate crops. They could have different levels of coverage as well as being treated as separate crops on claims. However each practice would have to qualify as an enterprise unit with section and minimum acreage requirement applying.

The other primary change is "Yield Exclusion". A list of years in which a disaster on a partic-

ular crop has been wide spread in a county has been included in the actuarial for that county. By choosing the Yield Exclusion option on a crop, those listed years would be removed from your APH history for that crop and that practice in that county. Some modification is allowed so good yields can be kept. The rates will be higher for the additional coverage by at least the same cost per dollar of coverage without YE, so you will be paying for more coverage, and we are not

Gary's 1/2 Section



Office: 620-668-5324
Cell: 620-682-2060

Once again we are putting our newsletter together, which is a sure sign of spring being just around the corner. Even though the groundhog says there is more

winter to come, we have had some beautiful spring like days recently. For crop insurance guarantees, the price setting period for spring crops is the month of February. For example, corn pricing uses the December 2015 futures market and it is the average of the market closing price for every trading day this month. We are hopeful for a market trending upward to help improve the overall price guarantee which is a combination of yield history, elected coverage level, and the price that is set during this month. This crop year has the early indications of being more challenging from a profitability perspective vs. the past few years. Every producer we talk to is very aware that things will be tight and all aspects of the oper-

ation have to be evaluated to ensure that things are done correctly and as efficient and effective as possible. Bankers are closely scrutinizing cash flows, projections are difficult to make because of the unknown. This all can be stressful, but it is an inevitable part of our economy where everything has a cycle and during these times, although we do not like going through it, we will survive and will all be better for it when it's over. These times make us better operators, better business people, and stronger in character. I have noticed in the past that those who seem to weather these "trying times" the best not only rely on what they can do but also have a network of trusted advisors to help them with planning, decision making, etc. It is our desire to help you with your risk management concerns and assist in developing a plan that best fits your operation. We have tried to learn as much as we can about each operation we serve and that helps a great deal when working with each of you. Farming has always had inherent risks and protecting your investment is

good business.

As Forrest mentioned, there are several things that have changed in crop insurance as a result of the new farm bill. We can review these options with you and determine if anything would benefit your operation. As a reminder, any changes need to be completed by March 15th so please contact us for an appointment. We are meeting with producers now and would like to see you if you are interested in discussing the new options available. We would also be happy to talk with you about the choices available to you at the FSA office with deadlines approaching on those items as well.

We would like to thank you for your trust in our employees and our company. It brings us great satisfaction that you allow us to help you with your family business. We take the responsibility seriously and want to always do what is best for you and your operation. Please don't hesitate to call or stop by if you have questions, concerns, or just want to visit.

Forrest's Corner Cont.

certain about other rating considerations may apply. The added cost of the YE option could be compared to moving up a level.

We are currently in the price fixing period for spring planted crops and with the current fundamentals affecting the market, the only thing certain is uncertainty. But corn is tracking at \$4.15, milo is at \$4.00, and soybeans are at \$9.60. Usually during the price setting period, which corresponds with the beginning of the traditional "acre bidding" time, we tend to trend up the last half of February, so the seasonal patterns would project us higher by the end of the period. For quote purposes, however, I think the current tracking prices are going to be close.

As usual we will be contacting producers to review your program. But, please don't wait on our call, call us!

Words are inadequate when it comes to expressing my gratitude to all of you for trusting us to serve you as agents and for your friendship, but it is truly a great honor. We are looking forward to another visit soon.

THANK YOU!

Changes to Your Operation

Please make sure to inform us of any changes to your operation including entity change (new trust, new corporation, marriage, add or delete any person associated with the policy, etc.), added land, or anything else that would affect your policy. This is very important. This type of information is cross checked and verified at claim time. Some changes if not made can even affect the validity of the policy. A good rule of thumb is to make sure your crop insurance agent and FSA are both informed of any changes to your farm operation of entity structure.

2015 Calendar

Finney, Ford, Grant, Gray, Hamilton, Haskell, Meade, Pawnee, Seward, Stevens		
Corn	Earliest planting date	April 5th
	Final planting date	May 25th
Kiowa & Pratt		
Corn	Earliest planting date	April 1st
	Final planting date	May 25th
Sumner		
Corn	Earliest planting date	March 20th
	Final planting date	May 25th
All counties listed above		
Grain Sorghum & Soybeans	Earliest planting date	April 26th
	Final planting date	June 25th
Acreage Reporting Date		July 15th

Accurate Acreage Reporting

This is another very important item to pay attention to on your multi-peril crop insurance. The insured should report ALL acres planted in the county which they have a share in for each crop listed on the policy. We see most issues arise when there has been added land to the farming operation or forgetting to report double cropped acres. The "Schedule of Insurance" that you receive from the company after reporting your planted acres to our agency is the document that shows what we have on record as being planted/insured. Please review this form to make sure it agrees with your actual planted acres.

Graze Out Wheat

For those of you that are grazing cattle on your wheat, March 15th is the final day to "short rate" your wheat on that grazed field. If you have decided to graze-out a field that was originally intended to be harvested for grain, that field needs removed from your crop insurance policy by "short rating" it.

Wheat Claims

If a situation arises where you need to destroy wheat acres, please contact our office prior to any acres being destroyed. It is very important for us to get an adjuster out to the field prior to acres being destroyed, regardless of what the reason is. We can get an adjuster to the field fairly quickly and in some instances can get approval over the phone for wind erosion control. Also, please help us with our claims processing by notifying us as soon as you know you will have any type of loss on your crop.

Land Coming Out of CRP

If you have land coming out of CRP and will be planting a crop on those acres, please let us know so we can handle those acres properly for reporting purposes as well as insurability.

Sprinkler Insurance

We have replacement cost sprinkler coverage including mechanical and electrical and will insure most sprinklers, regardless of how old it is. This is rare in the industry as many companies will not allow replacement cost coverage after the sprinkler is 15-20 years old. Having to come up with a large sum of money to replace a sprinkler after a wind storm has destroyed one is not very desirable. We can help you avoid being under insured. Give us a call for a quick quote.



2015 Quotes

Crop: Soybeans

RP=\$9.70

Practice: irrigated

Yield	Coverage Levels	Plan	Bushel Guarantee	Cov. (\$)*	Prem. OU (\$)*	Prem. EU (\$)*
50	65	RP	32.5	315.25	7.45	2.46
50	70	RP	35.0	339.50	9.46	3.28
50	75	RP	37.5	363.75	12.96	4.98
50	80	RP	40.0	388.00	18.37	8.91
60	65	RP	39.0	378.30	7.71	2.56
60	70	RP	42.0	407.40	9.83	3.42
60	75	RP	45.0	436.50	13.59	5.24
60	80	RP	48.0	465.60	19.33	9.43
70	65	RP	45.5	441.35	7.99	2.66
70	70	RP	49.0	475.30	10.21	3.58
70	75	RP	52.5	509.25	14.22	5.50
70	80	RP	56.0	543.20	20.32	9.97
80	65	RP	52.0	504.40	8.26	2.77
80	70	RP	56.0	543.20	10.60	3.73
80	75	RP	60.0	582.00	14.85	5.75
80	80	RP	64.0	620.80	21.29	10.52

Crop: Grain Sorghum

RP=\$4.05

Practice: irrigated

Yield	Coverage Levels	Plan	Bushel Guarantee	Cov. (\$)*	Prem. OU (\$)*	Prem. EU (\$)*
100	65	RP	65.0	263.25	16.10	6.45
100	70	RP	70.0	283.50	19.22	7.75
100	75	RP	75.0	303.75	25.82	10.74
100	80	RP	80.0	324.00	36.26	17.83
110	65	RP	71.5	289.58	16.98	6.81
110	70	RP	77.0	311.85	20.29	8.19
110	75	RP	82.5	334.13	27.27	11.35
110	80	RP	88.0	356.40	38.29	18.86
120	65	RP	78.0	315.90	17.65	7.09
120	70	RP	84.0	340.20	21.34	8.62
120	75	RP	90.0	364.50	28.69	11.96
120	80	RP	96.0	388.80	40.28	19.88
130	65	RP	84.5	342.23	18.23	7.34
130	70	RP	91.0	368.55	22.44	9.07
130	75	RP	87.5	394.88	30.18	12.59
130	80	RP	104.0	421.20	42.38	20.95

It is too early in the base price setting period to anticipate the final price, so **these coverage and premium quotes are for your reference only** to indicate what to expect. I used the current trade price, as it pertains to Gray County, to calculate these figures. Please call for a time to discuss your farm plans.

YP=Yield Protection

RP=Revenue Protection

OU= Optional Units

EU= Enterprise Units

Practice: non-irrigated

Yield	Coverage Levels	Plan	Bushel Guarantee	Cov. (\$)*	Prem. OU (\$)*	Prem. EU (\$)*
40	65	RP	26.0	105.30	11.68	4.63
40	70	RP	28.0	113.40	14.40	5.64
40	75	RP	30.0	121.50	19.12	7.73
40	80	RP	32.0	129.60	26.56	12.71
50	65	RP	32.5	131.63	12.70	5.06
50	70	RP	35.0	141.75	15.68	6.16
50	75	RP	37.5	151.88	20.85	8.45
50	80	RP	40.0	162.00	28.99	13.91
60	65	RP	39.0	157.95	13.81	5.52
60	70	RP	42.0	170.10	17.03	6.72
60	75	RP	45.0	182.25	22.68	9.21
60	80	RP	48.0	194.40	31.55	15.19
70	65	RP	45.5	184.28	14.80	5.92
70	70	RP	49.0	198.45	18.29	7.23
70	75	RP	52.5	212.63	24.36	9.92
70	80	RP	56.0	226.80	33.92	16.37

2015 Quotes

Crop: Corn
Practice: irrigated

RP=\$4.20

Yield	Coverage Levels	Plan	Bushel Guarantee	Cov. (\$)*	Prem. OU (\$)*	Prem. EU (\$)*
180	65	RP	117.0	491.40	7.04	2.07
180	70	RP	126.0	529.20	9.37	2.93
180	75	RP	135.0	567.00	13.36	4.97
180	80	RP	144.0	604.80	19.42	9.63
190	65	RP	123.5	518.70	7.26	2.13
190	70	RP	133.0	558.60	9.70	3.04
190	75	RP	142.5	598.50	13.86	5.16
190	80	RP	152.0	638.40	20.17	10.02
200	65	RP	130.0	546.00	7.51	2.21
200	70	RP	140.0	588.00	10.05	3.16
200	75	RP	150.0	630.00	14.39	5.37
200	80	RP	160.0	672.00	20.98	10.44
210	65	RP	136.5	573.30	7.74	2.28
210	70	RP	147.0	617.40	10.39	3.26
210	75	RP	157.5	661.50	14.90	5.57
210	80	RP	168.0	705.60	21.77	10.85
220	65	RP	143.0	600.60	7.99	2.36
220	70	RP	154.0	646.80	7.75	10.75
220	75	RP	165.0	693.00	15.43	5.78
220	80	RP	176.0	739.20	22.57	11.26

Practice: non-irrigated

Yield	Coverage Levels	Plan	Bushel Guarantee	Cov. (\$)*	Prem. OU (\$)*	Prem. EU (\$)*
40	65	RP	26.0	109.20	7.47	2.10
40	70	RP	28.0	117.60	8.70	2.58
40	75	RP	30.0	126.00	11.01	3.78
40	80	RP	32.0	134.40	14.63	6.60
50	65	RP	32.5	136.50	8.31	2.34
50	70	RP	35.0	147.00	9.70	2.89
50	75	RP	37.5	157.50	12.30	4.25
50	80	RP	40.0	168.00	16.36	7.43
60	65	RP	39.0	163.80	9.08	2.56
60	70	RP	42.0	176.40	10.63	3.18
60	75	RP	45.0	189.00	13.51	4.68
60	80	RP	48.0	201.60	17.98	8.20
70	65	RP	45.5	191.10	10.59	2.97
70	70	RP	49.0	205.80	12.40	3.67
70	75	RP	52.5	220.50	15.76	5.44
70	80	RP	56.0	235.20	20.98	9.57

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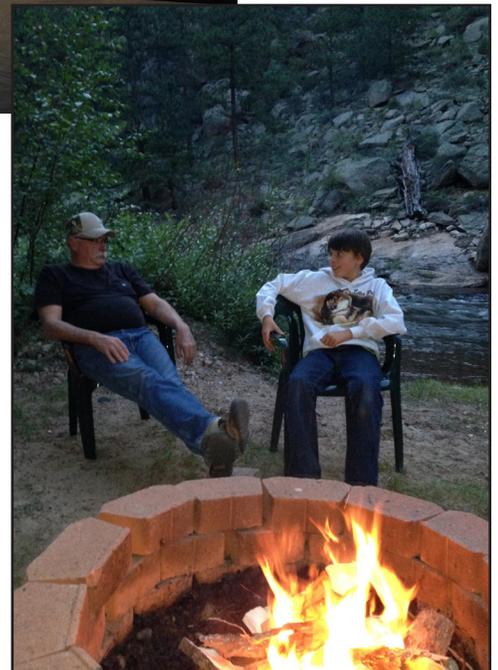
EU= Enterprise Units



On a personal note, it has been rumored that I am retiring from the business. I think tired would be more the accurate term. However, during this season of our lives we find the desire for more guilt-free time with our family unquenchable. Our grandchildren, who are growing up much too quickly, have been the catalyst to make the difficult decision to exit this business. Gary has agreed to purchase our ownership in the LLC, which will provide us with the freedom we desire.

Jeanette turned her duties over to our office staff at the end of 2014. I will, however, remain a licensed agent with the agency so I can help with the sales end of the business if needed. I will also keep up with changes in the industry. Although my involvement will be very limited going forward, I will always be available by cell phone if you would like to visit. Gary has been the manager and the primary contact in the office for the last couple of years, so business should continue without many changes.

The friends that we have made through this business have been the best part of it, and I hope to stay involved to keep those relationships close. Thanks again for your trust over the years and for your friendship! I believe there can be no better part of the world to live in and have friendships than our little part of Kansas!





“What gain has the worker from his toil? I have seen the business that God has given to the children of man to be busy with. He has made everything beautiful in its time. Also, he has put eternity into man’s heart, yet so that he cannot find out what God has done from the beginning to the end. I perceived that there is nothing better for them than to be joyful and to do good as long as they live; also that everyone should eat and drink and take pleasure in all his toil—this is God’s gift to man.”

Ecclesiastes 3:9-13

Insurance products offered through Trickey Coverage

Crop Insurance:

Multi-peril including RP/YP, Crop Hail, LRP (Livestock)

Other Insurance:

Property and Casualty

Farm and Ranch

Center Pivots

Located at:

203 Santa Fe

"Downtown Copeland"

Phone: 620-668-5324

Fax: 620-668-5258

Cell Phones:

- Forrest - 620-408-6658
- Gary G. - 620-682-2060
- Gary B. - 620-770-2603

Email:

- ftrickey1@gmail.com
- garygillespie1@gmail.com

Trickey Coverage has been in operation since 1979, offering Copeland and surrounding communities the highest level of service in the crop insurance industry. Forrest Trickey and Gary Gillespie's combination of experience as life-long professionals in the ag industry brings a unique perspective to the business, creating a sincere desire to see producers in the area succeed. We at Trickey Coverage have come to know the community, its growers and producers, families and farms. Our experienced staff of crop insurance professionals can use this knowledge to provide you with the superior service you expect and deserve. We look forward to analyzing your risk management needs and offering you insurance products that meet your unique situation.

Our agency is dedicated to providing you with:

- Extraordinary customer service
- Convenient access to crop insurance risk management service
- Assurance that you are working with the best



Forrest and Jeanette Trickey

Gary Gillespie Gary Brehm

Joanne Lathen Patty Stude

Hours: M-F 8-5

*Specializing in Crop Hail and
Multi-Peril Crop Insurance*