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Nebraska, Colorado, and Kansas Edition

January 2025

Happy New Year from FARM Inc.



Welcome JD!

John "JD" Davis was born and raised in Dickinson, TX (Galveston County). He grew up working on the family ranch where they raised cattle and horses. He attended Clarendon College where he was part of the Livestock Judging, Meat/Carcass Evaluation and Rodeo Teams. He later transferred to West Texas A&M University and graduated with a B.S. in Agribusiness and Economics. He enjoys spending time with his family and watching the little ones grow up. Also, he enjoys riding a fine horse in new country.

He is eager to jump in and assist our agents and you!

Did you know that you can protect the price of your unborn calves? Livestock Risk Protection ("LRP") is a tool ranchers can use to insure against declining market prices on your anticipated sale date. Coverage options vary from 13 to 52 weeks. Let us know if you want a quote or want to discuss.

The USDA announced the 2025 enrollment periods for [Agriculture Risk Coverage \(ARC\)](#) and [Price Loss Coverage \(PLC\)](#). Farmers can submit applications to USDA's Farm Service Agency (FSA) for ARC and PLC for the 2025 crop year from Jan. 21 to April 15. This is an extension from the previous year's sign-up deadlines that coincided with the of March 15th Crop Insurance Spring crops sign-up deadline.

Some considerations when making the ARC/PLC election include:

- Do you think the price will be lower at harvest time?
- Do you think that the FSA County ARC yield is too low?
- Do you have enough FSA Base acres to cover your intended planting acres?
- If ARC is elected, you can NOT be covered with SCO crop insurance.
- SCO crop insurance can be used if PLC is elected.
- ARC/PLC elections are made separately by crop and by FSA Farm No.

ECO for crop insurance can be used regardless of your ARC/PLC election. RMA increased the ECO premium subsidy level to 65% for 2025. Some might consider ECO to be a "Blue Light Special" for the 2025 Crop Year.

Crop Loss Assistance- Further Continuing Appropriations and Disaster Relief Supplemental Appropriations Act, 2025.

For those of you looking for a good summary of the package which includes \$10 billion in economic relief for 2024 crop year losses due to depressed prices and high costs and nearly \$21 billion in production loss relief for 2023 and 2024 losses, you may access these summaries [here](#) and [here](#).

Photo Contest:

Submit your Best Farm Photo to
naomi@farminc.biz

If you would like to receive our newsletter by mail, or someone you know would like to receive our newsletters; please send us a message stating so to: farminc@cox.net

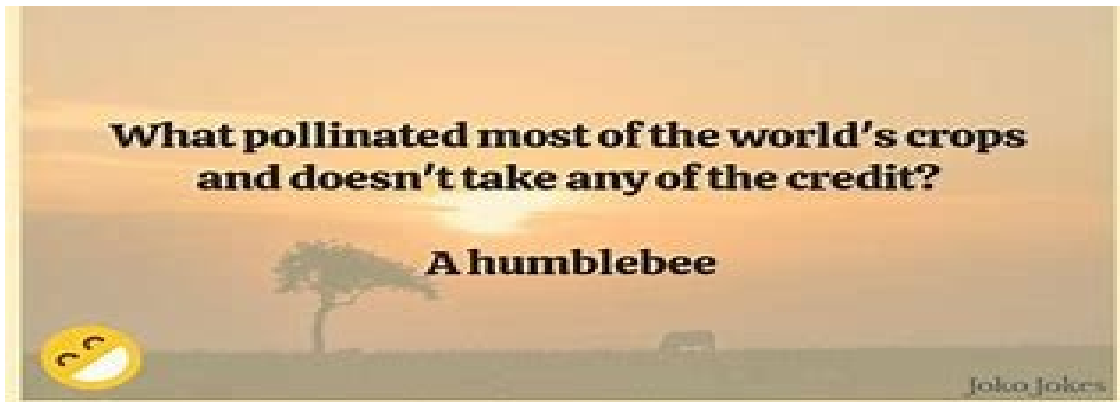
What to know about Short Rate:

- Must turn in by March 15th.
- Coverage ceases once short rate acreage report is turned in.
- You only pay 40% of the premium.
- If you do not short rate, you can no longer graze the wheat after the short rate date.

Important Dates to add to your Calendar.

- Annual Forage – Acreage reporting date is based on the month they are planted and must be reported by the 5th day of the month following the planting.
- February 1st - February 28th – Corn insurance initial price measured using 2025 DEC. board and soybean insurance initial price measured using 2025 NOV. board.
- March 15th – Final date to sign up or make changes to spring policies. Final date to short rate wheat acres. No grazing after this date if taking to harvest for grain.
- April 15th - Deadline to sign up for 2025 crop year ARC/PLC program at FSA.
- April 29th – Production reporting deadline for spring crops.

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FARM Inc. _____ Financial And Risk Management

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