

# Cultivated Insights

Insure your growth with risk expertise



## Inside this Edition

Wheat Acreage Report and No Replant.....	1
2024 Winter Claims .....	1
2025 Tobacco Policy Changes.....	2
Enterprise Units by Organic.....	4
Production.....	4
Precision Ag and Acreage Reporting .....	4
New Breaking Ground.....	5
Farm Visits.....	5
2025 Spring Crop Final Plant Dates and Late Planting Dates (NC).....	6
2025 Spring Crop Final Plant Dates and Late Planting Dates (VA, PA and SC).....	7
Seasons Greetings.....	8
New Business .....	8

## Winter 2025

### Wheat Acreage Report and No Replant

Fall planting has come to an end, and now it's time to get all acres to FSA and FarmPLUS. The deadline to report all fall-planted crops and perennial crops is January 15. The Risk Management Agency (RMA) says that not only does FSA need the planted acres, but FarmPLUS needs them, too, by January 15. Even if FSA has your acres, we may not receive them by January 15 and this could result in RMA denying coverage for those acres, so when it comes to reporting, the sooner the better. A signed acreage report needs to be at FarmPLUS to stay compliant with RMA regulations. With that, there are no replant payments on wheat.

### 2024 Winter Claims

I believe it is safe to say that the 2024 crop year has been a struggle for most and a year that we all can't wait to get behind us. 2024 has been the year for periods of extremely wet conditions and periods of extremely dry conditions. For most of the year it seemed like it was all or nothing when it came to rainfall, with no happy medium. The adjusters have been covered up with claims all summer and fall. Now that harvest is just about wrapped up for the year, claims are being finalized as soon as possible. We ask everyone to be patient when it comes to your claim being processed this year. The claims staff and processors at all companies are working hard to keep claim checks going out the door as soon as possible. This year we have seen an increase in claims over \$200,000. Keep in mind a compliance review must take place on all claims that exceed \$200,000, and these reviews will usually add a week or two to the claims process. If you know that your claim will go over \$200,000 and you have not provided your 2023 production records, please take time to find your sales tickets and get them turned into us. This will help speed up your claim process.



Most of our customers carry the revenue protection option on their grain crops, and this is a year to pay close attention to the number of bushels you harvest, even if it's just over your guarantee. The harvest price on corn for North Carolina is \$4.11, and for Virginia it is \$4.16. The harvest price on soybeans for Virginia and North Carolina is \$9.99. The easiest way to make sure you don't miss out on any losses this year on corn and soybeans is to take the total bushels you harvest on a unit and multiply it by the harvest price. That will give you the actual revenue per acre that you can compare to the total liability for that unit. Please remember that the actual price you sell your commodity for does not play a role in how the revenue payments will be calculated.

As the end of the insurance period is upon us for spring-planted crops, it is important to report any losses as soon as possible. Most of our customers have claims turned in at this time, but every year we have some claims discovered at a time when it is very difficult to get the claim paid. When in doubt, it's always best to turn in a claim just to make sure you don't miss out on any payments. If you have any questions about whether you have a claim or not for this year, give your agent a call as soon as possible, and we can tell you some rough numbers quickly to decide if a claim is needed or not.

End of Insurance

Corn 12/10	Soybeans 12/10
FLCTB 11/30	Cotton 12/31

## 2025 Tobacco Policy Changes

In early December RMA released the actuarial changes for the 2025 tobacco policy. At this time the flue-cured tobacco price election will be \$2.30. As you remember, the price election for 2024 was \$2.25.

For the 2025 crop year, growers will still be required to show proof of contracts to receive the full price election. All producers will be allowed to overplant up to 10% of their contract before a deduction in price election takes effect. Again, the price election on conventional flue-cured tobacco is \$2.30 and up to \$5.06 on organic. To get a price higher than \$2.30 on organic acres, you must have the Contract Price (CP) option, organic tobacco contract, organic plan and certificate. Over the past few years, most organic producers that provided all the documentation received around a \$4 price election on their organic acres. Please keep in mind that we will need a copy of your 2024 organic sales tickets to ensure we get you the maximum price election. Non-contracted tobacco will receive a \$1.25 per pound price election, whether it's organic or conventional tobacco.

Producers that wish to insure burley, dark air, fire cured and Maryland types of tobacco will have contract provisions again for the 2025 crop year. The price election for burley is \$2.35, and fired-cured is \$2.35.

### Example: Producer A receives a \$2.30 price election, not overplanted

- 100 acres planted on FSN 45
- Approved yield of 2,400 lbs. per acre
- Conventional FLCTB JTI Contract 220,000 lbs. x 110% factor = 242,000 lbs.
- 100 acres x 2,400 lb. approved yield = 240,000 expected lbs.
- The contract is for 220,000 lbs. and is less than the 240,000 expected lbs. Since an additional 10% more than the contract can be planted, the producer will receive a \$2.30 per pound price election.



#### Example: Producer B receives a \$2.17 price election, overplanted

- 100 acres planted on FSN 45
- Approved yield of 2,500 lbs. per acre
- Conventional FLCTB JTI Contract  
200,000 lbs. x 110% factor = 220,000 lbs.
- 100 acres x 2,500 lb. approved yield = 250,000 expected lbs.
- $\$2.30 \times 220,000 = \$506,000$  contracted
- $\$1.25 \times 28,000 = \$35,000$  non-contracted
- $\$506,000 + \$35,000 = \$541,000 / 250,000$  expected lbs. =  
\$2.16 price election

Please send us your tobacco contracts as soon as you sign them. A lot of the contracts are signed electronically and can be emailed to us. Remember, the entity on the tobacco contracts must match the entity on the insurance policy to be considered valid.

#### ECO and SCO for Tobacco

As input costs continue to rise, there may be ways to increase the amount of coverage you have on your tobacco policy. Many producers have had SCO and ECO in the past. These two policies can help cover the increase in input costs producers are facing by hedging up to 95% of the area's expected yield. Both policies are area plans, and when the county or group of counties in the area falls below a certain level of the expected yield, they will trigger a loss. SCO has a trigger of 86%, and ECO has a trigger of 95%.

#### Example: Pittsylvania County, VA

- 2,200 lb. approved yield x 75% MPCl coverage = 1,650 lbs. x \$2.30 = \$3,795 in coverage per acre
- SCO 86% — 75% = 11% x 2,200 lbs. = 242 lbs. x \$2.30 = \$556 in coverage per acre
- ECO 95% — 86% = 9% x 2,200 lbs. = 198 lbs. x \$2.30 = \$455 in coverage per acre

Their subsidy has increased from 51% for 2024 to 65% for 2025. We feel like that should reduce farmers' premiums some for ECO, so we definitely need to revisit ECO if it is not on your policy.

We expect the yields to be well below average this year for much of the area we cover. It is likely we will see payments for SCO and ECO in some counties. Keep in mind that we will not have the final word on whether any payments are triggered until June 16.



# Enterprise Units by Organic

As mentioned in the previous newsletter, there is a major change for the 2025 crop year for farmers that grow organic and conventional acres of the same crop. In the past, if you elected enterprise units, your organic and conventional acres had to be insured together under the same enterprise unit. Starting with fall crops for the 2025 crop year, you will be able to elect coverage that allows you to have an enterprise unit for organic acres and a separate enterprise unit for conventional acres on the same crop in the same county. This will be very helpful to many of our customers that are raising organic and conventional crops because it will help generate lower insurance premiums for producers that have been purchasing optional units to keep conventional and organic acres separated. If you are an organic grower, please keep this in mind for when your agent comes to see you this winter.

## Production

Every year around the time this newsletter is written, we are thinking about getting production from our customers. This year is a little different from previous years due to the significant drought and hurricanes we had. The adjusters and we are working hard to ensure that claims can be finalized. Getting production is going to be extremely important for the upcoming growing season so your agent can run you an accurate quote to make sure you choose a coverage level that best protects you.

When gathering your production, there are a few things that you need to keep in mind. The most important thing is knowing if you are on optional units or enterprise units for each crop; if you cannot remember, please contact your agent. When reporting your production on optional units, you need to make sure that you report actual yields on each farm serial number. If you turn in an average yield for all farm serial numbers, you will not be eligible for optional units in the 2025 crop year. So, if you elected enterprise units in the 2024 crop year but think there is a chance you will want optional units for the 2025 crop year, please report your production to us by farm serial number, not an average. If you wish to still have enterprise units for this coming crop year, you can simply write the total number of bushels produced for each crop on the production report or figure the average yield per crop and write it in on the production report for each farm serial number. Keep in mind if you are on enterprise units and had a payable loss, we should already have your yields, and if you are on optional units and had a payable loss, we still need your yields from the non-loss units.

We ask that you please report your production back to us as soon as possible. When your agent comes around in the coming months to update your policies, we want to make sure we give you all the information possible for you to make the best business decision for your operation.

## Precision Ag and Acreage Reporting

Precision Ag has been around for years. It has been a great tool to make management decisions easier. Our hope is that we will be able to help producers utilize the technology that they already have to make acreage reporting more streamlined.

We conducted a little testing this fall with one AIP and a producer; it was a success. The producer emailed us the data files. We were able to upload the planter data for the spring-planted crops to the mapping software. Once we reviewed the mapping data, we were able to generate a map-based acreage report. The acreage report matched the FSA 578 100%.

We would like to try this with a few producers this spring after the crops have been planted. The goal would be to get the data uploaded and reviewed with us first. Then once it has been reviewed and is correct, it would be signed off on by the producer. Then the producer can take it to FSA to report.

If we are able to make this happen, we can work with more and more producers in the future and make the acreage reporting process much easier for all involved.



# New Breaking Ground

There have been many changes for the upcoming 2025 crop year, and one of them is New Breaking Ground (NBG). Land that qualifies as NBG means that it has not had a row crop planted and harvested or insured in the last four crop years. This also meant that the acres would be uninsurable. Now NBG can be insured at 85% of the county average.

## Example:

Let's say you choose a 70% coverage level and have picked up a new farm that you are going to plant soybeans on. That farm has never been planted, and your county has a 40 bu average on soybeans.

- $40 \text{ bu/ac} \times 85\% = 34 \text{ bu/ac}$ .
- $34 \text{ bu} \times 70\% = 23.8 \text{ bu/ac guarantee}$

In previous years that farm would not have any coverage, but now you have some coverage on it.

# Farm Visits

With the 2024 year and crop season winding down, it will soon be time to start planning and making adjustments for the 2025 spring crops. Like always, FarmPLUS will make farm visits so that we can discuss coverages and go over additional options. This is the time of year we can make changes to the policy that best fit your needs. We will be going over coverage levels, SCO, ECO and any other possible options. When we are going over quotes, please remember that is simply what they are: quotes. They are subject to change, but there are good ballpark estimates of what you can expect for the 2025 season. Please keep in mind any possible changes that you would like to discuss or any changes that have happened throughout the year. Entity or marriage changes need to be added or corrected on policies. The other thing we ask is to have production from the 2024 season figured up so that we can help you get it reported. Field visits will start mid- to late December for tobacco growers, followed up with January and February, visiting all customers and prospects in North Carolina, with Virginia running through March 15. We look forward to seeing all our farmers and continuing to build those relationships.



# 2025 Spring Crop Final Plant Dates and Late Planting Dates (NC)

2025	Corn		Soybeans		Grain Sorghum		Flue Tobacco		Fire Tobacco		Burley Tobacco		Peanuts		Cotton	
NORTH CAROLINA	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD
Alamance	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Alexander	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Alleghany	5/31	6/25	-----	-----	-----	-----	-----	-----	-----	-----	6/15	6/30	-----	-----	-----	-----
Anson	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	5/25	5/30
Burke	5/31	6/25	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Cabarrus	5/20	6/14	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	5/25	5/30
Caldwell	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Caswell	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	6/20	7/5	-----	-----	-----	-----
Catawba	5/20	6/14	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Chatham	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	5/25	5/30
Cleveland	5/20	6/14	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	5/25	5/30
Cumberland	5/15	6/9	6/30	7/25	6/25	7/10	5/15	5/30	----	----	----	----	5/25	6/19	5/25	5/30
Davidson	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	5/25	5/30
Davie	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Durham	5/20	6/14	6/30	7/25	-----	-----	5/31	6/15	-----	-----	-----	-----	-----	-----	-----	-----
Edgecombe	5/15	6/9	6/30	7/25	6/25	7/10	5/25	6/9	-----	-----	-----	-----	5/31	6/25	5/25	5/30
Forsyth	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Franklin	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	5/25	5/30
Granville	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	6/20	7/5	-----	-----	5/25	5/30
Guilford	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Halifax	5/15	6/9	6/30	7/25	6/25	7/10	5/25	6/9	-----	-----	-----	-----	5/31	6/25	5/25	5/30
Harnett	5/20	6/14	6/30	7/25	6/25	7/10	5/25	5/30	-----	-----	----	-----	5/25	6/19	5/25	5/30
Iredell	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	5/25	5/30
Johnston	5/15	6/9	6/30	7/25	6/25	7/10	5/15	5/30	-----	-----	-----	-----	5/31	6/25	5/25	5/30
Jones	5/15	6/9	6/30	7/25	6/25	7/10	5/15	5/30	-----	-----	-----	-----	5/31	6/25	5/25	5/30
Lee	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	5/25	5/30
Lincoln	5/20	6/14	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	5/25	5/30
Montgomery	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	5/25	5/30
Moore	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	-----	-----
Nash	5/15	6/9	6/30	7/25	6/25	7/10	5/25	6/09	-----	-----	-----	-----	5/31	6/25	5/25	5/30
Orange	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	-----	-----
Person	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	6/20	7/5	-----	-----	-----	-----
Randolph	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Richmond	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	5/25	5/30
Robeson	5/15	6/9	6/30	7/25	6/25	7/10	5/15	5/30	-----	-----	-----	-----	5/25	6/19	5/25	5/30
Rockingham	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	6/20	7/5	-----	-----	-----	-----
Rowan	5/20	6/14	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	5/25	5/30
Sampson	5/15	6/9	6/30	7/25	6/25	7/10	5/15	5/30	----	----	-----	----	5/25	6/19	5/25	5/30
Stanly	5/20	6/14	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	5/25	5/30
Stokes	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	6/20	7/5	-----	-----	-----	-----
Surry	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	6/20	7/5	-----	-----	-----	-----
Tyrell	5/15	6/9	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	5/31	6/25	5/25	5/30
Union	5/20	6/14	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	5/25	5/30
Vance	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	-----	-----
Wake	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	5/25	5/30
Washington	5/15	6/9	6/30	7/25	6/25	7/10	5/25	6/9	-----	-----	-----	-----	5/31	6/25	-----	-----
Wilkes	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Wilson	5/15	6/9	6/30	7/25	6/25	7/10	5/15	5/30	-----	-----	-----	-----	5/31	6/25	5/25	5/30
Yadkin	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	6/20	7/5	-----	-----	-----	-----



# 2025 Spring Crop Final Plant Dates and Late Planting Dates (VA, PA and SC)

2025	Corn		Soybeans		Grain Sorghum		Flue Tobacco		Fire Tobacco		Burley Tobacco		Peanuts		Cotton	
VIRGINIA	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD
Albemarle	31-May	25-Jun	20-Jun	15-Jul	25-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Augusta	10-Jun	5-Jul	20-Jun	15-Jul	25-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Bedford	31-May	25-Jun	20-Jun	15-Jul	25-Jun	10-Jul	5-Jun	20-Jun	15-Jun	30-Jun	20-Jun	5-Jul	-----	-----	-----	-----
Bland	10-Jun	5-Jul	20-Jun	15-Jul	-----	-----	-----	-----	-----	-----	20-Jun	5-Jul	-----	-----	-----	-----
Campbell	31-May	25-Jun	30-Jun	25-Jul	25-Jun	10-Jul	5-Jun	20-Jun	15-Jun	30-Jun	20-Jun	5-Jul	-----	-----	-----	-----
Carroll	10-Jun	5-Jul	-----	-----	-----	-----	5-Jun	20-Jun	-----	-----	-----	-----	-----	-----	-----	-----
Charlotte	20-May	14-Jun	30-Jun	25-Jul	25-Jun	10-Jul	31-May	15-Jun	15-Jun	30-Jun	20-Jun	5-Jul	-----	-----	-----	-----
Craig	10-Jun	5-Jul	20-Jun	15-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Floyd	10-Jun	5-Jul	20-Jun	15-Jul	25-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Franklin	31-May	25-Jun	20-Jun	15-Jul	25-Jun	10-Jul	5-Jun	20-Jun	15-Jun	30-Jun	-----	-----	-----	-----	-----	-----
Grayson	10-Jun	5-Jul	-----	-----	-----	-----	-----	-----	-----	-----	15-Jun	30-Jun	-----	-----	-----	-----
Halifax	31-May	25-Jun	30-Jun	25-Jul	25-Jun	10-Jul	5-Jun	20-Jun	15-Jun	30-Jun	20-Jun	5-Jul	-----	-----	-----	-----
Henry	31-May	25-Jun	30-Jun	25-Jul	25-Jun	10-Jul	5-Jun	20-Jun	-----	-----	-----	-----	-----	-----	-----	-----
Lee	10-Jun	5-Jul	-----	-----	-----	-----	-----	-----	-----	-----	20-Jun	5-Jul	-----	-----	-----	-----
Louisa	31-May	25-Jun	20-Jun	15-Jul	25-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Lunenburg	20-May	14-Jun	30-Jun	25-Jul	25-Jun	10-Jul	31-May	15-Jun	15-Jun	30-Jun	-----	-----	-----	-----	-----	-----
Mecklenburg	20-May	14-Jun	30-Jun	25-Jul	25-Jun	10-Jul	31-May	15-Jun	15-Jun	30-Jun	20-Jun	5-Jul	-----	-----	25-May	30-May
Montgomery	10-Jun	5-Jul	20-Jun	15-Jul	25-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Patrick	31-May	25-Jun	30-Jun	25-Jul	25-Jun	10-Jul	5-Jun	20-Jun	-----	-----	-----	-----	-----	-----	-----	-----
Pittsylvania	31-May	25-Jun	30-Jun	25-Jul	25-Jun	10-Jul	5-Jun	20-Jun	15-Jun	30-Jun	20-Jun	5-Jul	-----	-----	-----	-----
Pulaski	10-Jun	5-Jul	20-Jun	15-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Rockingham	10-Jun	5-Jul	20-Jun	15-Jul	25-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Smyth	10-Jun	5-Jul	-----	-----	-----	-----	-----	-----	-----	-----	20-Jun	5-Jul	-----	-----	-----	-----
Southampton	15-May	9-Jun	30-Jun	25-Jul	25-Jun	10-Jul	25-May	9-Jun	-----	-----	-----	-----	10-Jun	5-Jul	25-May	30-May
Surry	15-May	9-Jun	30-Jun	25-Jul	25-Jun	10-Jul	-----	-----	-----	-----	-----	-----	10-Jun	5-Jul	25-May	30-May
Sussex	15-May	9-Jun	30-Jun	25-Jul	25-Jun	10-Jul	25-May	9-Jun	-----	-----	-----	-----	10-Jun	5-Jul	25-May	30-May
Tazwell	10-Jun	5-Jul	-----	-----	25-Jun	10-Jul	-----	-----	-----	-----	20-Jun	5-Jul	-----	-----	-----	-----
Wythe	10-Jun	5-Jul	20-Jun	15-Jul	-----	-----	-----	-----	-----	-----	20-Jun	5-Jul	-----	-----	-----	-----
PENNSYLVANIA																
Juniata	10-Jun	5-Jul	20-Jun	15-Jul	20-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
SOUTH CAROLINA																
Berkeley	30-Apr	25-May	30-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Chesterfield	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	15-May	30-May					25-May	9-Jun	31-May	10-Jun
Clarendon	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	15-May	30-May	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Dillion	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	15-May	30-May	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Dorchester	30-Apr	25-May	30-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Horry	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	15-May	30-May	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Kershaw	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	-----	-----	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Lancaster	15-May	9-Jun	30-Jun	10-Jul	20-Jun	5-Jul	-----	-----	-----	-----	-----	-----	-----	-----	25-May	4-Jun
Lee	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	15-May	30-May	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Marlboro	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	15-May	30-May	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Sumter	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	15-May	30-May	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun

\*\*\*Most crops have a late-planting period with reduced coverage after the final plant date. The late-planting period for grains extends 25 days beyond final plant, with a one-percent in coverage per day during the late-planting period. For tobacco, a 15-day late-planting period applies with a one-percent reduction per day for the first ten days and a two-percent reduction per day for the final five days. \*FL, GA and SC — Sbeans have a 15-day late-planting period — Cotton has a ten day late planting period both with a one-percent reduction in coverage per day. Cotton in NC and VA has a five day late planting period with a one-percent reduction in coverage per day.

\*\*\*Plant dates for WA's: Maryland tobacco — Final 06/25 — Late 07/10. Cigar filler tobacco — Final 05/31 — No late plant date. Low nicotine tob same as FLCTB.

# Season's Greetings

As the year ends, the FarmPLUS team extends warm and heartfelt season's greetings to all our farmers and friends. We are deeply grateful for your trust and collaboration throughout the year, and we look forward to continuing our journey together in the coming year. May this festive season bring joy, peace and prosperity to you and your loved ones. Thank you for being a part of the FarmPLUS community, where growth, innovation and sustainability thrive. Wishing you a merry Christmas season and a successful New Year ahead!

## New Business

Here at FarmPLUS we are asking for your business. We take great pride in what we do and how we represent our farmers. If you are unhappy with your current agent or want to get another perspective, please reach out to us. We are always looking for new opportunities, and we want to continue to expand our reach throughout Virginia and the Carolinas. Growing and adding business in new areas has been, and continues to be, the foundation for FarmPLUS. Here at FarmPLUS we take pride in the customer service that we provide to our customers and prospects. Our goal is to make farm visits to every one of our customers each sales season. Giving in-person updates allows us to build relationships instead of just being another number. This allows us to provide the best coverage that fits your operation's needs. We spend a few months in the spring and fall on the road prospecting, looking for new business. During this time is when we can outwork our competition and learn of potential clients. We greatly appreciate potential leads from our current customers and encourage them all we can. If there is anyone that is interested in talking or possibly switching, please give us a call. We want your business and want to be who helps during these tough crop years.

### Connect with us

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