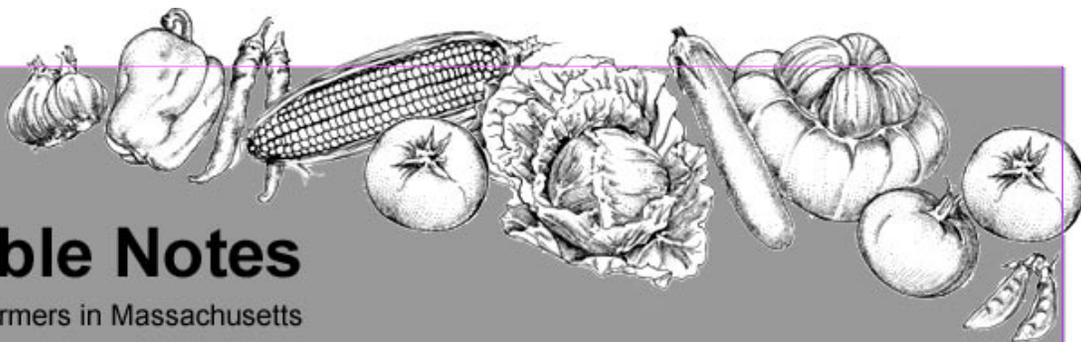




**UMASS
EXTENSION**



Vegetable Notes

For Vegetable Farmers in Massachusetts

Volume 17, Number 1

February, 2006

I**N THIS ISSUE...**

It's been a winter of extremes, mostly an extreme amount of rain, unusually warm temperatures, and frequent periods of open ground. Rivers and streams have reached over their banks and flooded surrounding lands again and again this winter. The photo at left, taken Friday February 9, shows Hadley fields completely bare and open. That's all changed now, after the storm on February 12th, which blanketed the Northeast with 6-30 inches of snow.

Winter storage crops are selling, and butternut squash peeling operations are moving product onto supermarket shelves. Farmers are busy ordering supplies and making field and marketing plans for the coming season. It won't be long till greenhouses are up and running, although some growers plan to start later this year to save fuel.

Hopefully you have had time to attend some of the many programs and conferences around the region and get some great new ideas for your farm. If you missed the 2005 New England Vegetable and Fruit Conference and Trade Show, you can still order the Proceedings, which is available in hardcopy form. To obtain a copy, please send a check for \$18.00 made payable to UMCE to:

NEVB Conference Proceedings
University of Maine Cooperative Extension
P.O. Box 9300
Portland, ME 04104-9300
(207) 780-4205

This issue of Vegetable Notes highlights two federal programs that can provide resources to farmers: the EQIP program of the Natural Resource Conservation Service, and the Crop Insurance Program of the Risk Management Agency. These programs have undergone some changes in recent years which make them more useful to vegetable farmers. Enrollment deadlines for these programs are coming up soon! Check them out, and see if they sound useful to your farm!

-R Hazzard



*Where's the snow?
Bare fields at Twin Oaks Farm,
Hadley, MA 2/9/06*

H**OW THE ENVIRONMENTAL QUALITY INCENTIVES PROGRAM (EQIP) WORKS IN MA**

United States Department of Agriculture Natural Resources Conservation Service Massachusetts

The Environmental Quality Incentives Program (EQIP) of the USDA Natural Resources Conservation Service (NRCS) offers technical and financial assistance to agricultural producers to implement conservation practices.

Any producer engaged in livestock or crop production on eligible land may apply for EQIP. Eligible land includes cropland, pastureland, private non-industrial forestland, and other farm lands as determined by the Secretary of Agriculture.

Applications for EQIP may be made at local NRCS offices and USDA Service Centers in Massachusetts. While EQIP provides for continuous sign-up, a cut-off date of March 1, 2006 has been set to ensure adequate time to evaluate, rank and approve applications for funding.

Massachusetts ranks and approves applications based on one statewide process, developed in accordance with na-

tional guidance and in conjunction with priorities identified by the State Technical Committee and local work groups. The state and local committees are comprised of public and private agencies interested in natural resources protection, and advise NRCS on the implementation of EQIP in Massachusetts. The committees requested and evaluated input on resource concerns, practices needed to treat the resource concerns, financial incentives and program implementation.

Eligible Practices and Cost Share Rates

A list of eligible practices with variable cost share rates was developed through a practice evaluation process adopted by the State Technical Committee. Conservation practices proposed for funding were assessed based on criteria established in the 2002 Farm Bill. Practices were assessed based on typical applications across the state and the general impact on resource concerns, environmental benefit, cost effectiveness, regulatory compliance, innovation, agricultural production, socio-economic value, national program management priorities and local commodity group priorities. Practices identified as producing the greatest benefit were assigned higher cost-share rates than medium and low beneficial practices. For more information see Massachusetts EQIP Practice Evaluation Workbook.

A total of 71 conservation practices have been approved for cost-share in Massachusetts, with an average cost share rate of 68%. Practices that work to improve water quality, in general, receive 75 percent cost share, while other cost share rates range from 25% to 50%. Limited Resource Producers and Beginning Farmers may receive 90% cost share for all eligible conservation practices. Incentive payments (flat rates paid over three years) are offered to encourage adoption of management practices that are not already being applied to the land.

Some of the 71 **Conservation Practices that may be of special interest to vegetable growers** include:

Agrichemical mixing facility; composting facility; cover crops; deep tillage; fence; field border; filter strip; grassed waterway; irrigation system upgrades and irrigation water management; microirrigation (including drip); land smoothing; mulching; nutrient management; pest management (including a variety of pest management and IPM practices); residue management; stripcropping; and transition to organic production. For more details see Massachusetts 2005 EQIP Practice List, Cost List, and Cost List Assumptions at <http://www.ma.nrcs.usda.gov/programs/>

Ranking Criteria

Massachusetts uses one statewide process to evaluate applications. Ranking criteria and priorities are defined in Massachusetts 2005 EQIP Application Evaluation Matrix. Applications are scored by identifying the natural resource concerns and the extent of treatment and environmental benefit to be achieved.

The basic formula for calculating environmental benefit is:

Resource Concern X Environmental Gain X Location Factor X Priority Factor.

Possible **resource concerns** encompass the quality and/or quantity of soil, water, air, plants, or animals (SWAPA). Greater priority is given to water quality projects, followed by water conservation and soil erosion measures. **Environmental gain** is assessed using NRCS Resource Quality Criteria (see the NRCS Field Office Technical Guide, Section III, at <http://www.nrcs.usda.gov/technical/efotg>).

Location factors prioritize applications that would impact environmentally sensitive areas, including:

- 1) **IMPAIRED WATER:** Massachusetts 2002 Integrated List of Impaired Waters (waters requiring a Total Maximum Daily Load (TMDL)), and Massachusetts Nonpoint Source Pollution Action Strategy;
- 2) **DRINKING WATER:** Wellhead Protection Areas (Zone II), Interim Wellhead Protection Areas, Outstanding Resource Waters, Sole Source Aquifers and private wells;
- 3) **OTHER WATERS:** groundwater and surface water (aquifers, wetlands, streams, lakes, etc.);
- 4) **FISH AND WILDLIFE HABITAT** (Estimated Habitat, Priority Habitat, Areas of Critical Environmental Concern (ACEC), Designated Shellfish Areas, and presence of anadromous fish runs or cold water fisheries).

Consideration also is given to proposals with features that enhance public investment, such as: conservation treatment of protected agricultural lands, compliance with environmental regulations, leveraged funds, adoption of whole-farm plans and conservation systems, sustainable and improved agricultural production, and innovation.

EQIP Process

The following steps identify the overall program process:

1. Producer files a program application (CCC-1200 form) at the local USDA Service Center. At the time of application, the producer should ensure the following forms are completed and on file at the USDA Service Center: AD-1026 (HEL/WC provisions); CCC-501A and CCC-502 (entity and joint operation information; CCC-526 (AGI Certification); and a completed NRCS 2005 EQIP Application Worksheet.
2. Producer works with NRCS to develop a conservation plan to record decisions regarding conservation practice(s) and a schedule of operation. Technical assistance for conservation planning is available from USDA, either through your local NRCS staff or Certified Technical Service Providers (TSP). To find a TSP in your area, go online to <http://techreg.usda.gov/>

3. NRCS approves highest ranked applications for funding until all funds are obligated. Notice of approval, disapproval or deferral of applications is expected by April 15th.

4. Contract is developed, signed and dated by applicant and NRCS.

5. Practice implementation may begin as soon as contract is signed.

6. Participant applies to NRCS for payment upon completion of work. Supporting documentation and receipts may be required. Payments will be received within 30 days of approval.

For More Information:

Please contact Richard DeVergilio, Massachusetts EQIP Program Manager, by phone (413) 253-4379, or email Rick.DeVergilio@ma.usda.gov. Or contact NRCS at your local USDA Service Center.

USDA Service Centers

Barnstable

270 Communications Way, Unit 1G, Hyannis, MA 02601
508-771-6476

Dighton

84 Center St, Dighton, MA 02715-1229 508-669-6621

Greenfield

55 Federal Street, Room 290, Greenfield, MA 01301
413-772-0384 ext 3

Hadley

195 Russell Street, Suite B6, Hadley, MA 01035
413-585-1000 ext 3

Holden

52 Boyden Road, Room 10, Holden, MA 01520
508-829-4477 ext 3

Pittsfield

78 Center Street, Suite 206, Pittsfield, MA 01201
413-443-1776 ext 3

Westford

319 Littleton Road, Suite 302, Westford, MA 01886
978-692-1904 ext 3

West Wareham

15 Cranberry Highway, West Wareham, MA 02576
508-295-5151 ext 2



--This article can be found in full, along with other information on Conservation Programs available through the Massachusetts NRCS, at <http://www.ma.nrcs.usda.gov/programs/>

RISK MANAGEMENT AND CROP INSURANCE OPTIONS FOR NEW ENGLAND VEGETABLE GROWERS: AN INTRODUCTION

In this and upcoming Vegetable Notes issues, we will be providing information about the Risk Management and Crop Insurance programs for New England Vegetable growers. The New England states have been identified as among several “underserved states” by RMA, primarily because our farmers have not been significant users of the insurance products developed by the Federal Crop Insurance Corporation (FCIC).

Most of the New England states are in their third or fourth year of reaching out to growers and agricultural professionals to make sure they understand the opportunities offered by crop insurance (CI) – as well as some of the current barriers. The end result of this process will be to increase the use of CI through awareness - and through product modification to better suit the particular needs of our growers. Those of you who grow sweet corn have often seen the value of coverage for that specific crop, as well as the coverage specific to winter squash and potatoes. Other vegetable crops can be covered either as components of the overall farm income based policies (AGR) or under specific individual agreements written by you and your CI sales agent. There is also insurance coverage for organic crops.

Several changes are on the horizon that we think will make FCIC products more attractive to you, and there are some existing options that might make good sense if you fully understand them: AGR, Organic coverage and the option to purchase non-listed crops insurance under a “written agreement.” These are worth a good look.

We encourage you to review the following pages, check out the RMA website, <http://www.rma.usda.gov/> and to make an inquiry to one of the agencies listed on the website. To find agents on websites, click on agent locator at the left hand side of the screen. CI Agents, who are not actually directly related to RMA or FCIC, are the ones with on-the-ground experience on what works and what doesn’t in your particular situation. Part of the effort to improve service in New England includes increased communications with well informed agents. Your unique scenarios will help this to happen, whether or not you actually buy coverage.

CI products can be a very good value if the coverage fits your needs. Due to significant ongoing subsidies from the Federal Government – and some even more advantageous special programs – farmers are not expected to pay for the full cost of coverage.

In addition, we see a trend away from funding the regionally common “disaster based programs” that have

sometimes provided free “insurance” in areas where losses are catastrophic. Congress now appears to be under increasing pressure to share the insurance management of risk with the farmer. Those with losses covered by disaster payments one year are now required to buy CI the next year. Lenders also see crop insurance as a means to reduce their exposure (and increase your eligibility for better terms). The sooner you at least look into purchasing farm-specific CI, the more likely it is that you will be ready when having this type of coverage is the primary protector, even in a disaster situation.

Due to the lead time on many policies, we encourage you to find out more on your own as soon as possible. If coverage makes sense for you in the 2006, 2007 or 2008 growing season, many applications must be completed in the late summer or early fall of the previous year.

--This information is provided by The United States Department of Agriculture's Risk Management Agency (RMA), in cooperation with: The Massachusetts Department of Agricultural Resources, The New England Small Farm Institute, University of Massachusetts Extension, and the Extension programs of all the New England states

IS CROP INSURANCE FOR YOU?

- Do you have a diversified operation with several crops (possibly including livestock)?
- Do you market directly for better prices?

You may want to consider a new type of crop insurance now available to New England producers.

Adjusted Gross Revenue (AGR) and AGR-Lite insure agricultural income rather than crop yields. They offer simplified, whole-farm revenue protection based simply on your average Schedule F income.

AGR or AGR-Lite could work for you...

- To protect crops and animals that are not otherwise insurable
- Where crop yields were good but prices were low
- If you grow high value crops
- If your crops are organic
- If you grow primarily for direct market
- Where drought or other natural hazard affects all crops and animals
- In combination with traditional, single crop insurance policies
- In combination with basic catastrophic (CAT) coverage

Because AGR and AGR-Lite insure the income of the operation, the protection is not directly related to the amount or quality of production. Rather, it is tied to loss of revenue due to natural disasters and/or low market prices. Covered farm revenue includes income from almost all crops and agricultural commodities including greenhouse

production, animals and animal products such as milk. This means that you can get coverage for crops not currently covered under traditional crop insurance policies. Multiple crops are covered in one policy. With AGR, up to 35% of the farm revenue can come from livestock and livestock products. There is no livestock revenue limitation for AGR-Lite

“I use specialized varieties for customers willing to pay a premium price. AGR-Lite recognizes the higher income and provides good protection against low yields and price fluctuations when disasters occur” --Lycoming County (PA) producer

With AGR and AGR-Lite, your guaranteed revenue for the insurance period is based on past tax returns. You already have those records so it's relatively easy compared to most other insurance programs. To be eligible, you must have filed federal income tax returns under the same entity (or a new entity encompassing at least 90% of the previous one) for five consecutive years.

When you apply for AGR or AGR-Lite, you select the desired coverage level and payment rate. A 65% coverage/75% payment rate, for example, means you are insuring against any adjusted gross revenue loss greater than 35% of your 5 year average, and that you would collect 75% of that amount

Who Qualifies?

- Must be a US citizen or resident
- Have less than \$512,821 in gross income for AGR-Lite, 6.5 million for AGR
- Have IRS Form 1040, Schedule F tax forms (or equivalent corporate return) for the previous 5 years
- May not purchase both AGR and AGR-Lite
- Have revenues from commodities purchased for resale not exceeding 50% of the total
- Extra revenue from value added to crops by processing (making apples into pies, cheese from milk) is not eligible – only the value of the raw crop ingredients are insurable

How to Apply...

NOTE: Check the current year's deadline for AGR and AGR-Lite. It may be earlier than the most common spring deadline for crop insurance.

- Find a crop insurance agent who is familiar with writing AGR policies. A list of agents may be obtained from <http://www.rma.usda.gov> and follow the “agent locator” tab. Your agent can mail, fax or email the forms to you. Your agent can mail, fax or email you the forms. You must provide basic information to your crop insurance agent before the deadline. Applications must include an Annual Farm Report and identify the amount of revenue coverage chosen. There may be crop diversification requirements for higher levels of coverage.

Adjusted Gross Revenue Crop Insurance

- Is a new whole farm insurance policy that insures annual farm revenue
- Covers revenue from multiple crops in one policy, and allows for several small crops to be combined into one unit for greater coverage eligibility and lower premiums
- Eliminates field loss appraisals prior to harvest
- Protects against both natural disasters and market losses (falling prices, no customers)
- Is available to fiscal year filers, not just calendar year filers
- Covers up to 35% of farm revenue from livestock and basic livestock products (meat, milk, eggs) for AGR, and there is no livestock revenue limitation for AGR-Lite. Does not cover extra costs of bought-in feed when doing so maintains full revenue
- Allows a farm's insured revenue to be increased for expanding operations
- Complements other crop insurance plans by coordinating protection and benefits

The Northeast Regional Contact for more information:

Raleigh Regional Office
Attn: Cliff Parker
4407 Bland Road, Suite 160
Raleigh, NC 27609
Phone: (919) 875-4880

MASSACHUSETTS ORGANICS **RECYCLING SUMMIT:**

"Growing Opportunities in Organics Recycling"

When: Wednesday, March 1, 2006, 8:00am to 4:00pm

NEW: SECOND DAY! March 2 -- site visits

Where: Best Western Royal Plaza, Marlborough, MA (New Location!)

Join us for a professional conference and vendor exhibit hall focused on the food waste management and composting infrastructure in Massachusetts. A second day has been added that includes site visits to a local compost facility and supermarkets diverting food waste.

Of special interest to the agricultural community:

- * Learn how better compost quality can benefit both buyers and sellers
- * Hear about practical business advice on financing, contracts, and business planning
- * Find out about innovative public-private partnerships that foster composting.

Terrific networking opportunity -- last year's Summit attracted over 200 attendees from 12 states. The following vendors have already signed-up as sponsors and/or exhibitors: Allied Waste Services, Heritage Bag Company, Moehrke, Mackie & Shea, New England Organics, Man-

sfield Paper, Poly-America, Resource Management, and Stearns & Wheeler Exhibit space and sponsorships still available! Summit agenda and registration (on-line registration too!) at: <http://www.mass.gov/dep/recycle/reduce/composti.htm> or contact MassDEP's:

- * **Steve Long** at stephen.long@state.ma.us or 617-292-5734
- * **Sumner Martinson** at sumner.martinson@state.ma.us or 617-292-5969
- * **Morgan Harriman** at morgan.harriman@state.ma.us or 617-654-6580

NEW MASS AGGIE SEMINAR SERIES

Are you considering moving into a new aspect of your farm business? Mass Aggie seminars are a great opportunity to follow up on new ideas to expand your farm and business for the future. Do you have customers that are serious gardeners? Let them know about Mass Aggie! The University of Massachusetts Extension Agriculture and Landscape Program will once again sponsor a seminar series for back yard gardeners and beginning or part-time farmers and landscapers. In the tradition of the Mass Aggie Seminars, the 2006 UMass Small Farm and Garden days will feature UMass Extension Educators and UMass Amherst faculty. Instruction will emphasize how to produce food and manage landscapes and small farms in a sustainable manner. A broad and diverse range of topics will be presented, covering specifics within several areas including livestock, tree fruit, berries, vegetables, flowers, landscape plants, and turf.

Date	Location	Time
Saturday, February 18, 2006	Peabody	Growing/Pruning Apples
Saturday, February 25, 2006	Belchertown	Growing/Pruning Apples
Saturday, March 4, 2006	Peabody	Growing/Pruning Stone Fruit
Saturday, March 11, 2006	Hardwick	Pruning Grapes
Saturday, March 18, 2006	New Salem	Pruning Blueberries & Raspberries
Saturday, March 25, 2006	Waltham	Vegetable, Fish, and Fruit Day
Saturday, April 1, 2006	Waltham	Lawn & Landscape Day
Saturday, April 8, 2006	Belchertown	Growing/Pruning Stone Fruit
Saturday, April 22, 2006	Waltham	Horses, Livestock & Heritage Breeds Day; Includes Pesticide Safety & Equipment

-Proceeds from these programs will partially support the research and outreach efforts conducted by UMass Extension for farmers and agribusinesses in Massachusetts, for more details see <http://www.massaggieseminars.org> or call Ellen Weeks at 413-545-0895

MASS AGGIE VEGETABLE, FISH, AND FRUIT DAY

Date: Saturday, March 25, 2006

Time: 8:30 AM - 3:45 PM

Location: UMass Eastern Extension Center - Waltham, MA

8:30-10:00 AM - Concurrent Sessions:

• **Introduction to Farm Pond Aquaculture**

Many farm ponds in Massachusetts can be used to grow fish in cage culture. Trout, bass and other fish can be marketed to local restaurants, game clubs, used for fee fishing ponds, or for stocking local fishing derbies. Fish cages are simple to build, require limited maintenance and provide an introduction to the possibilities of fish farming. The workshop will discuss the basics of pond cage culture, including pond requirements, fish species, legal requirements and maintenance.

• **Healthy Soils for Vegetable Crops**

We will discuss how to take care of your soil and your crops by using cover crops, compost, conventional and organic fertilizers, mulches and crop rotations. When should you take a soil test, and how do you use the results?

10:15-11:45 AM - Concurrent Sessions:

• **Selecting, Planting, and Caring for Young Fruit Trees**

An aesthetically pleasing and fruitful home orchard begins with the selection of quality trees and the care of those trees during their formative years.

• **How to Beat the Weeds and Extend Your Vegetable Harvest Season**

We will cover weed control for small farms and gardens, including cultivation, stale seedbed, hand tools, and mulches. Using row covers, black mulch, and hoop houses to get an early start or grow into fall and early winter will be covered.

Lunch (on your own)

12:30-2:00 PM - Concurrent Sessions:

• **What's Bugging You in the Backyard Orchard?**

An introduction to basic insect and disease control in the home orchard.

• **Healthy Vegetables From Seed to Harvest**

Basic insect and disease control using an integrated pest management approach, with emphasis on preventing problems using cultural techniques, catching the problem early, and using biorational pesticides when needed. The "top ten"

insect and disease pests in vegetables will be discussed.

2:15-3:45 PM - Concurrent Sessions:

• **Growing Grapes for Small-Scale Wine Production**

We'll cover the basic information needed to produce high-quality grapes, the major prerequisite for making quality wine.

• **The Tried and True or the Wild and New: Good Varieties and Exciting New Crops for Gardens and Markets**

Nearly all of our vegetable crops, even those we consider "traditional" New England crops, originated on another continent or in another culture. Frank Mangan will talk about varieties of familiar vegetable crops and the many new crops from Asia, Africa and Latin America that are being grown, marketed and enjoyed in Massachusetts.

Instructors:

- Craig Hollingsworth - UMass Extension Aquaculture Program
- Reed Baldwin - UMass Extension Aquaculture Program
- Frank Mangan - UMass Extension Vegetable Program
- Masoud Hashemi - UMass Extension Vegetable Program
- Wes Autio, UMass Extension Fruit Program
- Rich Bonanno - UMass Extension Vegetable Program
- Ruth Hazzard - UMass Extension Vegetable Program
- Jon Clements - UMass Extension Fruit Program
- M. Bess Dicklow - UMass Extension Vegetable Program
- Ruth Hazzard - UMass Extension Vegetable Program
- Duane Greene - University of Massachusetts, Department of Plant, Soil, and Insect Sciences

For more info on how to register:

Visit the UMass Outreach Bookstore Online:
<http://umassoutreachbookstore.com/>

Vegetable Notes, Ruth Hazzard, editor and Ben Hunsdorfer, Assistant Editor. Vegetable Notes is published weekly from May to September and at intervals during the off-season, and includes contributions from the faculty and staff of the UMass Extension Vegetable Program, other universities and USDA agencies, growers, and private IPM consultants. Authors of articles are noted; author and photographer is R. Hazzard if none is cited.

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