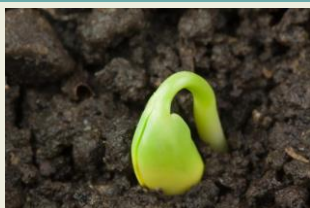




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Winter 2016 Issue

[Green Snap Worries?](#)
[Ag Armour Protects Revenue](#)



Crop Insurance Deadlines

Sales Closing Date

3/15/2016 for Spring Crops
 All changes to coverage levels, cancellation of policies, deleting or adding crops/counties, changes to policy options, etc., must be made by this date.

2015 Production Reporting

Turn in your 2015 production reports by 4/29/2016.

Acreage Reporting Date

Corn: 7/15/2016
 Soybeans: 7/15/2016
 Your acreage report must be completed and signed by this date.

Earliest Planting Dates

Corn: 4/5/2016
 Soybeans: 4/20/2016
 This is the earliest date you are allowed to plant your crop to receive replant protection.

Final Planting Dates

Corn: 6/5/2016
 Soybeans: 6/20/2016
 This is the last day to plant your crop and receive maximum coverage.

Green Snap Worries? Wind Endorsement Protects Revenue

Whatever the cause, corn green snap appears to be more common in recent years-the result of accelerated plant growth, hybrid tendencies, or simply damaging weather. Experts at the University of Illinois confirm the condition is not uncommon, and say nearly any hybrid is susceptible-if strong winds strike during the plant's vulnerable stages. Fortunately, there are insurance products designed specifically for green snap protection, whatever the cause.



Many hail policies may be enhanced with a wind endorsement, adding insurance value to cover green snap losses. Consider adding a wind endorsement to your 2016 coverage. Your agent is ready to answer your questions.

Ag Armour Offers Innovative, New Revenue Protection

Ag Armour continues to innovate - offering highly progressive risk management solutions to farmers. Its latest innovation: MAX Revenue. HarvestMAX and MAX Revenue are designed to complement your current risk management strategies-offering protection on risks that, historically, have never been protected through crop insurance. HarvestMAX protects your income based on yield. Purchase up to 95% coverage, depending on your trend-adjusted APH. Or, purchase coverage in 1% increments down to 86%. MAX Revenue protects revenue when prices decline, and features a sliding deductible when prices drop. Get in touch with your agent today for details and payout scenarios.

New Trust? Check Policy Tax I.D. Numbers, Names

You want your insurance claims to be simple, quick and trouble-free. To help ensure we can provide that service, double-check all tax I.D. numbers and names placed on all policies. This is especially important if you have recently established any trusts or moved farmland into a trust. Remember, the "named insured" on your crop insurance policy must match the name of the owner of the crop in question. Any errors can lead to delays, or even to non-payment of a claim. Unfortunately, these problems can occur on any policy. Double-check these details. It is well worth the effort, should a claim become necessary.



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Today's Reality - Worker's Compensation Means Better Protection

Many Illinois farmers are putting their operations and their farm workers at risk--trusting general liability insurance to cover diverse on-farm risks. What do we mean? Many farmers opt to avoid individual liability insurance, and only carry general liability insurance. These packages may not cover work-related injuries, cover them completely, or cover lost wages. There's also a large burden on the injured worker. They must prove fault, negligence causation and damages.

Many insurers now believe a worker's compensation policy provides better protection to both the farm worker and business owner. These policies afford injured workers a "no-fault recovery," and provide better protection in situations where general liability can become sticky. For instance, when a worker is injured repairing a grain truck, some insurers classify it as a "commercial truck" rather than "farm equipment." For the best protection, discuss your options with your agent.

PriceFlex Expands Your Discovery Periods

Watching and capturing the upside of price fluctuations is a key avenue to farm commodity profit. But the federal crop program limits pricing to two select months, constricting your ability to capitalize on prices. The PriceFlex insurance product expands your choices--providing more price discovery period options to existing Multi-Peril Crop Insurance. Through PriceFlex, your operation could potentially receive additional policy benefits--if the average of the price period you select exceeds the RMA's projected and harvest prices. For details on how the program works, contact your crop insurance agent. It's not too early to lock in the program for the 2016 marketing year.



Own a Drone?

Online Registration Now Required

The U.S. government in December took steps to catch up with drone ownership, issuing new Federal Aviation Administration (FAA) rules. Effective now, drone owners must register their device with the FAA's Unmanned Aircraft System.

A \$5 registration fee applies, but will be refunded for drones registered prior to January 20, 2016. Newly-purchased drones must be registered prior to their first flight. Those who fail to register will face civil and criminal penalties.

For drones purchased prior to December 21, 2015, 60 days post-purchase are allowed for registration. Lighter drones (weighing less than 250g) and those with a purchase price of less than \$100 need not be registered. And those weighing 55 pounds or more must be registered using the current paper-based system. Visit <http://www.faa.gov/uas/registration/faqs/> to learn more.