

## Centralia Students Study Farm Insurance

By  
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and Food

A group of senior students included insurance on under-insured rather than at Centralia College of buildings, equipment, over-insured and in many Agricultural Technology livestock, produce and feed, cases farmers who have the recently investigated farm crops, vehicles, and liability least insurance require the insurance. This was part of an overall study of several local farm businesses. The study

appears to be much uncertainty among farmers as to the type of insurance they require and the amount of coverage they should have.

The students' investigation revealed a number of factors which are of interest. Buildings can be insured for a desired sum but it is unwise to insure for less than 80% of their value. This is generally book or market value since replacement value, especially for older buildings, is considerably more than the present value of a structure. The cost of insurance for fire and wind damage runs about \$5 or \$6 per \$1,000. This building insurance does not include contents.

Equipment insurance according to type of coverage runs about 1.25% up to 1.5% for most items on a farm. Livestock can be insured against death, disease, fire, lightning, electricity, accident, in most cases up to around \$350 per animal, at approximately \$11 per \$1,000. More valuable livestock can be covered for higher premiums. Grain, corn, hay, etc. stored in barns can be covered for around \$13 per \$1,000.

Crop insurance which costs 3% to 5% of the value of the crop is worthy of consideration by all operators. All of a particular crop must be insured, not portions of it, and this gives coverage for hail or wind damage, but not for results of poor management.

Vehicle (car or truck) insurance and public liability coverage should not be neglected. Rates vary according to age, type of vehicle, and area.

## Plastic And Paper Used

By  
**Charles Warner**  
Fruit and Vegetable Specialist  
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Polyethylene plastic and paper soil mulching materials have been used in vegetable production with a fair amount of success. Increased yields, earlier production, and sometimes improved quality have resulted. Crops such as melons, cucumbers, and tomatoes have shown the most benefits.

The improved performance of crops is believed to result from the following: warmer soil, moisture retention, weed control, less leaching of nutrients, and no disturbing of the soil near the plants by cultivation. All of these factors are extremely important in providing a plant with optimum conditions for growth.

Black Polyethylene plastic has been the favored material in the past, but black paper with either a black or clear plastic coating is replacing the consideration by all operators. All of a particular crop must be insured, not portions of it, and this gives coverage for hail or wind damage, but not for results of poor management.

The materials come in rolls three to four feet in width. A simple tractor-drawn machine will lay it out on the field and cover the edges with soil. Planting of either seeds or transplants is done later by hand, through holes that are also made by hand.

## Research Shows It Pays

### Ready, Set Go

by  
**J. E. Winch**  
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University of Guelph

Research data gathered over a period of six years under a joint Crop Science-ARLA project show that it is very profitable to renovate rough, hilly or stony natural bluegrass pastures. There are three keys to success: the replacement of the grass with birdsfoot trefoil to increase the yield and quality of forage; yearly application of fertilizer to maintain forage production; and maximum utilization of the trefoil by an adequate number of grazing animals.

Renovation of rough, unutilized pastures is a means of intensifying farm production with a minimum of capital investment and at the same time solves the problem of what to do with that low-producing, problem field. Following the introduction of trefoil, the yield of dry matter is increased 5 to 6 times that from the natural pasture. This production is possible and can be maintained for many years with fertilizer. This means a larger number of cattle can be carried on the same area. Quite frequently the grazing capacity of the renovated pastures have reached 1.5 to 2.0 acres per 1000-pound animal for the grazing season. Equally as important as the total production is the distribution of production throughout the year. With trefoil there is more pasture during the

midsummer period than with bluegrass. If this is protected by and fully utilized with rotational grazing, the gains of 2.0 to 2.25 lbs/day usually obtained in June will not be reduced throughout the dry part of the grazing season. Such grazing capacity and rates of gain per day go a long way towards reaching a goal of 400 pounds of beef per acre.

Economic data from a farm that was involved in the project show that not only are the returns greater from renovation than from the alternate of not renovating but also that the returns from renovation are high and equivalent to those received from other farm cropping enterprises.

The program was begun in 1964 to chemically renovate 30 of the 49 acres of hill land pasture. The area was subdivided into three ten-acre fields and fenced using electric fencing. Each year one field was removed from grazing, the bluegrass was killed with dalapon and phosphate fertilizer broadcast over the soil and surface. Animals were allowed into the field for short periods of time throughout the renovation year to control weeds. From 1964 to 1968 the producing fields were grazed rotationally by beef steers and ewes and their lambs. The number of livestock increased each year in proportion to the pasture production. In 1968, the first year after completion of the stepwise renovation program,

the remaining 19 acres were not used for pasture and were seeded to a grain crop. Records were kept of the cost over the five-year period. Included were the cost of renovation, taxes, fertilizer and interest on money invested in cattle, sheep, land and on renovation costs. Returns on the cattle and lambs were calculated on information obtained from the cooperator.

The only alternate system available to this farmer was not to renovate the 30 acres, as pasture was not available for rent in the area. Costs and returns were calculated for this alternate system and compared with those from renovation.

By  
**C.H. Kingsbury**  
Soils and Crops Branch  
Ont. Dept. of  
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Farmers shooting for early (2500 heat unit) soybeans in 1969 can't do much about the weather at planting time. However, they can try and have the proper ammunition on hand. Anyone who waits until the last minute to get seed of the new varieties, soybean inoculant, or soybean herbicides is liable to be Strictly Out of Luck.

Start hunting for Altona or Portage seed now. If the seeds are small sized, you will need 75 to 90 pounds of seed per acre for 21- or 14-inch

rows. Don't expect your friendly farm supply dealer to have soybean inoculant running out his ears the day you decide to plant. Order it now, pick it up as soon as it arrives, and shove it in the refrigerator until you need it. If your wife objects, promise her a new and larger fridge next year if necessary, but keep it cool.

Now is also the time to check Ontario Department


of Agriculture and Food Publication 75, 1969 Guide to Chemical Weed Control. Decide on what herbicide you are going to use and give your supplier an order now. This will make him happy and with seed, inoculant, and herbicides ordered you will be loaded for bear when you shoot for early soybean yields this spring.

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