



*Serving Your Crop Insurance Needs Since 1958!*

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## Planning for 2014

Now is the time to review your crop insurance coverage for 2013 and make plans for 2014. We will be happy to spend time with you in this process, evaluating your coverage needs and planting intentions.

In addition to reviewing coverage and options, we must also record any changes to your farm enterprise.

### These include:

- **Additional or reduced acreage**
- **Method of payment for renters**
- **Change in marital status**

Our goal is to make sure your policies have the maximum effectiveness and validity. With the right information, including any changes, we will help protect your future by developing the best and most appropriate coverage for your farm business.

## We Appreciate Your Business

This was another year of extreme weather variability and consequences were seen in crop insurance claims paid. Harvest was late and not all claims have been settled, however, The Roland L. Geyer Agency's customers were cumulatively paid over \$7.8 million in claims so far for 2013. We want to thank all of our customers for their patience during the claims process.

Though not as many claims as 2012, this represents the second highest claims year in our history and we will have reviews of policies. We are grateful for our customers' cooperation and understanding. We always strive to get the best possible results for our customers. More claims mean more paperwork and details which we continually strive to complete in a timely and accurate manner for all our customers.

We continue to look for ways to make the entire process simpler for the future. Until then, we appreciate your business, your patience, and your friendship.

**2014**

JANUARY				FEBRUARY				MARCH						
sun	mon	tue	wed	thu	fri	sat	sun	mon	tue	wed	thu	fri	sat	sun
	1	2	3	4	5		1	2						
6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30	31				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
31														
APRIL				MAY				JUNE						
sun	mon	tue	wed	thu	fri	sat	sun	mon	tue	wed	thu	fri	sat	sun
	1	2	3	4	5	6		1	2	3	4			
7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
22	23	24	25	26	27	28	29	30	31					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
31														
JULY				AUGUST				SEPTEMBER						
sun	mon	tue	wed	thu	fri	sat	sun	mon	tue	wed	thu	fri	sat	sun
	1	2	3	4	5	6		1	2	3	4	5	6	7
8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
23	24	25	26	27	28	29	30	31						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
31														
OCTOBER				NOVEMBER				DECEMBER						
sun	mon	tue	wed	thu	fri	sat	sun	mon	tue	wed	thu	fri	sat	sun
	1	2	3	4	5	6		1	2	3	4	5	6	7
8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
23	24	25	26	27	28	29	30	31						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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31														

## Time for Yield Reports

If you did not have a crop insurance claim this year, it's time to report your crop yields to The Roland L. Geyer Agency. This information is essential for our records and required for your coverage.

To submit your yield information, you can call us at 712-662-7500 or toll free at 800-253-4012. You can also email your yield information to The Roland L. Geyer Agency at [geyerag@pionet.net](mailto:geyerag@pionet.net).

Yield reports are essential information for the best results in the case of a claim. Having your yield data in our file now helps ensure accuracy and effectiveness.

Thank you for your business.



## Visit Us Online

Be sure to visit [www.thegeyeragency.com](http://www.thegeyeragency.com) and get the latest information on crop insurance, commodity markets, weather, and more.

## Crop Hail Coverage Protects Against Loss

Hail will strike without predictability or pattern. Each season, some part of our trade territory will experience significant hail damage. Crop hail coverage is an inexpensive way to protect your livelihood. Ask [The Roland L. Geyer Agency](#) how you can implement this tool to avoid devastating losses caused by a hail event.



### Consider Replant Coverage Option

Crop insurance protects you from loss due to unexpected weather events. One of the options with crop insurance is replant coverage. Adding this to your crop insurance plan is relatively inexpensive and may prove to be a very wise investment if replanting becomes a necessity.

Let [The Roland L. Geyer Agency](#) provide information on this option as well as our complete crop insurance offerings.



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## New Farm Bill in Negotiation

Both the U.S. House and U.S. Senate have passed new farm legislation so now the two different bills are in negotiation. Members from the House and Senate are working to consolidate the language in the two versions to present them for final approval.

Because the process is ongoing, we cannot be certain what the final legislation will contain. However, we can share some elements in each version affecting crop insurance. We will be waiting and watching with you to see what the final Farm Bill contains.

Both House and Senate versions contain language to eliminate Direct Payments including Direct Payments, Counter-Cyclical Payments (CCPs), the Average Crop Revenue Election (ACRE) Program, and the Supplemental Revenue Assistance Payments (SURE) Pro-

gram. In their place, there could be a Supplemental Coverage Option (SCO) though details are yet to be developed or a counter cyclical program through FSA. Negotiations will determine what happens.

Another expected change will be a tie between crop insurance coverage and conservation. These are expected to be the same as the link between FSA and commodity programs previously in effect and NRCS would still be in place.

When a new Farm Bill is finalized and we know more about the changes coming to crop insurance coverage, we will share with our customers and advise you on the best way to protect your livelihood. We take into consideration your cost of production as well as out-of-pocket costs so your farming enterprise isn't in jeopardy.