Missing Out on Fall Applications of P & K

By Peter Scharf

Traditionally most P and K fertilizer applications have been made in the fall. Timing is not crucial and usually more field days are available in the fall.

That is not the case this year. The weather has delayed harvest and there are normal dates for most of Missouri and much of the Midwest and South. For producers, getting their crops into storage is their main concern. Fortunately, missing normal P & K applications this fall will not affect next year’s production in most fields.

No matter what past fertility management has been, applications of P and K next spring should produce the same yield as P and K applied this fall. It will add to the spring workload for both producers and service providers, and it’s doubtful whether there is enough equipment to apply P and K to every field in the spring. As many producers found out last fall and this spring, there may not be any time in the spring for P and K applications after missing them in the fall.

For fields that missed P & K applications last fall and this spring, potential for some yield loss is increased if applications are missed again this fall and next spring. However, where fertility has been maintained at soil test levels recommended by the University of Missouri private labs, most fields can probably make full yield even with two years of missed applications. Fields that have lower test levels are at more risk of yield loss and should be prioritized for P and K applications whenever that becomes possible.

Wheat is a special case in that spring applications won’t help. Fall is the time when P nutrition makes the biggest difference. P is crucial to get adequate fall growth and tillering, which in turn is crucial to yield. For wheat that has already been planted, adequate soil test P can substitute for fall P applications if they were missed. If wheat was planted, P was not applied, and soil tests are marginal or low, it’s already too late unless we get a long mild spell after application becomes possible. If anyone is still considering wheat planting, ensuring adequate P and some N before or near planting gives the greatest chance of success. In most years, soil can supply adequate fall N for wheat, but with all the rain we’ve had it’s probably not wise to count on that this year. If wheat is far behind and an opportunity comes, a small N application during a warm spell any time during the winter may pay off.

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Crop Insurance in a Wet Fall

By Ray Massey

The wet conditions across Missouri affect crop insurance in two ways. Perhaps of greatest importance to farmers is the impact that the delayed harvest will have on yields and quality of corn, grain sorghum and soybeans. But the wet fall is also impacting planting of wheat covered by insurance.

For spring planted crops, the end of insurance period in Missouri is the date the crop is harvested or abandoned or December 10, whichever comes first. If harvest has not occurred before December 10, the farmer, he needs to contact his insurance company to determine the best course of action. Wet field conditions that hinder harvest is an insured loss. If the farmer has decided not to harvest the crop, an adjuster will appraise the production in the field which will be used to adjust the loss. If the farmer decides that he will harvest the crop after the December 10 deadline and the adjuster determines that the delay is due to an insurable loss (e.g. wet field conditions rather than an inoperative combine), the adjuster can, on case-by-case basis, authorize additional time to harvest the crop. Any subsequent damage to the crop is covered provided that it is determined that the insured has made every reasonable attempt to harvest the crop timely and properly.

When your crop insurance company authorizes additional time to complete loss adjustment, the calendar date for the End of Insurance Period is NOT extend, however, the insured is given additional time to attempt to harvest the crop in order to settle any loss on the basis of harvested production.

This fall there also is considerable evidence that many fields have grain quality problems. Crop insurance does have a quality adjustment factor for crops with low grade, low test weights, excessive kernel damage, musty or sour odors and the presence of conditions that are injurious to human or animal health (e.g. aflatoxins and vomitoxins). Each quality problem has its own adjustment factor and special conditions for obtaining the adjustment. If you are experiencing quality problems during grain harvest, contact your insurance agent to discuss what you need to do to document the problem. For example, any samples proving high levels of vomitoxins need to be obtained by the adjuster or a disinterested third party rather than by the farmer. Also, samples may need to be obtained while the grain is in the field rather than in storage since crop insurance is for crops in the field rather than for crops in storage.

While perhaps not as pressing an issue right now, prevented planting of wheat may be a concern to some. October 31 is the final planting date for wheat grown north of the Missouri River; November 15 is the final planting date for wheat grown south of the Missouri River. As you can guess, prevented planting provisions within crop insurance are complicated. For example, if you were going to plant wheat after soybean harvest but have not finished soybean harvest, then whether or not you have a prevented planting claim depends on the maturity of your soybeans on the final planting date for wheat.

Wheat farmers who did purchase insurance prior to the September 30 deadline and have not been able to plant wheat by the final planting date have several options. They can claim prevented planting and get a prevented planting payment equal to 60% of what they would have received had they actually planted the crop and suffered a loss. They can plant late but have their coverage adjusted to account for the late planting. Or they can plant a second crop. Whatever they decide it will affect their indemnities, their coverage on second crops and their production history. Farmers with prevented planting should contact their insurance agent to discuss the impact of various options on their business.

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