



# Dick Sims Agency, Inc.

Crop Insurance Specialists...

since

1953

MPCI 2010 Prices...

Corn - \$3.90/ BU.

Beans - \$9.15

## Vomitoxin problems indicative of challenging crop year

**The issues:** As we begin a new decade in agriculture, many will be glad to put 2009 behind us. The latest issues, which will continue to play out over the coming weeks, are just the latest example of a year of challenges for area grain producers. Although it may change in the future, the current crop policies have provisions allowing generous discounts against farm stored production for 5.1 PPM or higher of the vomitoxin levels. Given those provisions, a delayed harvest season and a short time frame to report potential claims, we ended up filing potential claims on 75% of all the policies in force. While this has resulted in a huge workload for the crop insurance companies, they have called in out-of-state adjusters and continue to work

diligently to service everyone in as timely manner as possible.

### Where do we go from here:

- ? If you have corn in grain bins that has yet to be tested, please call us so we can make sure the adjusters get to you in time. Generally, bins need to be tested by February 8th to discover any quality issues.
- ? If your bins have been tested but you have not received results of those tests yet, let us know that as well. Titus Grain is where most of this grain is being tested and they are understandably beginning to fall behind in keeping up with the demand for their services.
- ? If you have results back

and have any level of doubt about what to do now, please call so we can discuss your individual situation based on your results. The results seem to vary widely and your options are not always fully explained by the overworked claims personnel.

**The bottom line is that we encourage you to talk to your agent prior to settling or withdrawing any claim involving vomitoxin. Thanks for the trust**

### Success

*At Dick Sims Agency, Inc., we believe that success is not an accident. Where you are now is a direct result of decisions you've made in the past. We make it our goal to partner with you to help your operation not only survive, but to prosper in these challenging times.*

## We have a new coverage available in 2010

We will be offering a new product this year named WeatherBill. This is a protection plan that can compliment your current policy. This plan allows you to pick the location, time, and dollar amount of coverage. It is based solely on weather measurements at specific times and locations. You may purchase protection against the perils of drought, heat, rain

on planting and rain on harvest protection, and spring and fall freeze protection. This protection can be purchased prior to planting or after the crop is established in response to changing field conditions. For instance if you chose to purchase *Rain on Harvest Protection* this product would pay for persistent rains that decrease crop quality. You

could pick your ideal harvest period, dry days needed, and coverage amount per acre. The pay-out would be based on the shortfall of dry days needed to harvest— the fewer consecutive dry days, the higher the pay-out. October 2009 was the wettest of the last 115 years, protect against similar conditions this year. Ask your agent for more details. – Curt

## Important Dates

Sales Closing Date (Spring)	3/15/2010
RA/CRC/GRIP Base	Feb. Ave. Dec. CBOT
RA/CRC/GRIP Base	Feb. Ave. Nov. CBOT
Final APH Changes Due...	4/30/2010
Acreage Report/ FSA Cert. Due...	7/15/2010
CRC /Grip Harvest Price for	Oct. ave. Dec. CBOT
CRC /RA/Grip Harvest Price for Soybeans...	Oct. ave. Nov. CBOT

## Contacting us...

- ? Office is south. off OLD US 24E (now called Logansport Road) 4301 Grand Prix Dr. Logansport
- ? Our mailing address: P. O. Box 8, Logansport, IN 46947
- ? Our phone 574. 737.7467 (737.SIMS)
- ? Our Toll Free Number is 1.888.566.7467 (566.SIMS)
- ? Our web site is [www.dicksimsinc.com](http://www.dicksimsinc.com)
- ? Our office e-mail address is [agency@dicksimsinc.com](mailto:agency@dicksimsinc.com)

**Dick Sims Agency's web site, www.dicksimsinc.com gets a fresh new look with new features**

We are pleased to announce a new look to our web site as we begin a new year. A few new features have already been added with many more in the "pipeline" for future implementation.

One of the notable new features is a "Message Board" on a greatly streamlined home page. This will allow the most timely information to be a click away with much less scrolling than on the previous design. Currently the "Message Board" now has links to policy information relat-

ing to vomitoxin, newsletters and Marketing meeting slides, as well as Mike Silver's Daily comments. We will soon start tracking CBOT prices and volatility for revenue products and other issues pertinent to the season we are in.

Additional new features include a Calendar of Events as well as a new Tools/Provisions page with important links to policy information including grain moisture and pack


factor charts.

Please let us know what you like and what we could enhance about not only this site, but about any aspect which you think we could enhance the value of our business relationship with you.

We are grateful that you have honored us with the privilege partnering with some of the best farmers in the world. Our goal is to help you achieve as much success as possible in your chosen profession! Thanks -Steve

**Our mission:**

**"To provide clients a variety of crop insurance risk management products through an informed process of needs analysis, education, sales and service; maintaining the highest ethical standards and continuous commitment to the success of our clients, employees and companies."**



Dick Sims Agency, Inc.  
4301 Grand Prix Drive  
P. O. Box 8  
Logansport, IN 46947-0008

**Save the Date:**

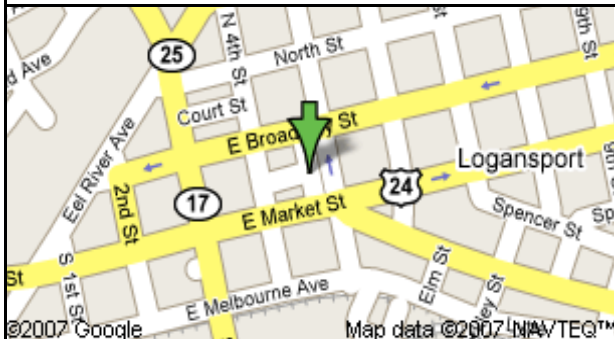
**2010 DSA Customer Appreciation Picnic  
Sat. July 24th, 2010  
5:30 PM -8:00 PM**

**Attention!!!**

Kokomo Grain is paying up to 18 cents/bu for very low Vomitoxin levels ?'s call 1.800.666.0613

**Winter Marketing Meeting** scheduled in Logansport **When:** Thursday Feb 18th at 6:30PM

**Where:** LEDF Meeting Room 310 Pearl Street **What:** M. Silver crop/marketing insight for 2010.




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