



Pasture Rangeland and Forage (PRF) Vegetation Index: *A new insurance product for Wyoming livestock producers*

By James Sedman and John Hewlett

Wyoming livestock producers using federal crop insurance products to insure against losses on rangeland and pasture may now access a new product designed to replace Group Risk Plan (GRP) Rangeland (or net hay production index).

GRP Rangeland is slated to run through the end of September and will be replaced with Pasture, Rangeland, and Forage (PRF) Vegetation Index. The Risk Management Agency announced in July the GRP Rangeland program will be cancelled at the end of the 2008 crop year, and participating producers should look to either the PRF Vegetation Index or the Non-insured Crop Disaster Assistance Program (NAP) for continuing coverage. NAP is available through the Farm Service Agency.

What is the PRF Vegetation Index Program?

The PRF Vegetation Index program is a group risk product similar to GRP Rangeland where it covers losses on pasture forages, forages produced for hay, and grazing land. PRF Vegetation Index was designed to better protect against losses in forage by covering hay and pasture acres.

While GRP Rangeland utilized county-wide data for non-irrigated hay yields to determine losses associated with pasture forages and rangeland, the PRF Vegetation Index uses Normalized Vegetative Index Data from the U.S. Geological



Survey. Put simply, data is collected from satellite and other imagery to determine vegetation greenness for a specific area. This data serves as the basis for the forage insurance coverage: it is a measure of vegetation greenness and correlates to forage condition and productive capacity in 4.8-square mile grids. Losses are established when the actual vegetative data varies significantly from the normalized index.

One change from the GRP Rangeland program is that producers enrolled in PRF insurance can also cover hay and grazed forage acres in addition to pasture acres. Producers

may enroll all available acres in the program or only a portion. Once the acreage is enrolled, a producer must select one or more time periods for coverage. For example, if a cow-calf operation relies mainly on cool-season grass production, a critical period for forage production includes the months from March/April through the end of June. One strategy would be to insure pasture forages for these months; however, other strategies are also possible. A productivity factor of 60 to 150 percent of the county base value for the crop and area is also selected. As with any insurance product, premiums

increase with the amount of coverage selected.

Specific Grid Location Information Available

Specific information on individual grid locations, as well as historical index values, may be found on the RMA Web site www.rma.usda.gov/policies/pasturerangeforage/. Maps are available to help identify which portions of a farm or ranch property are located within what grid points. In addition, the Decision Support Tool and Historical Indices links under the Vegetation Index heading on the Web page can provide additional

insights on how this product may work for specific grid locations and specific insurance intervals identified for insurance.

While PRF Vegetation Index insurance may appear more complicated than the GRP Rangeland product, producers will find it provides more extensive coverage against losses for the entire scope of forage production and provides for greater flexibility of coverage. Coverage is available to producers in all counties of Wyoming and must be purchased before November 30 prior to the year of coverage.

Remember, GRP Rangeland will no longer be available starting with the 2009 crop year. Producers should work with a local crop insurance agent to determine what risk management option best fits their needs and whether PRF Vegetation Index would be an effective fit.

For more information on these policies, visit a local crop insurance agent or the RMA Web site at www.rma.usda.gov.

For more information on this and other risk management topics on the Web, visit the Western Risk Management Library at agecon.uwyo.edu/riskmgt.

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Growing tomatoes the holy grail of Wyoming gardening

Few things in life give gardener greater satisfaction than being told their tomatoes are the biggest and the best by those they shared their bountiful harvest with, according to Jim Gill, University of Wyoming Cooperative Extension Service (UW CES) Northwest Area educator.

Tomatoes are by far the most popular garden vegetable. This vegetable delights the appetite of anyone who enjoys a fresh garden salad with dinner or hamburgers topped with a big slice of this tantalizing treat.

Selecting tomato varieties that will do well in your area is key to producing a "Blue Ribbon County Fair" award-winning vegetable, according to Gill. He suggests talking with people who are experienced gardeners for advice. County fair garden superintendents, county Master Gardeners, a UW CES-affiliated

group, local UW CES offices, and other gardeners are great sources of information for growing top-notch vegetables.

A well-adapted variety is not only important for how a tomato tastes but also how well it will handle diseases and insect pressure. Some areas of the state, like the south Big Horn Basin, need varieties that have resistance to diseases like curly top virus, which is spread by sugar beet leaf hopper insects, says Gill.

Getting the tomato off to a good start is critical. These vegetables need plenty of heat units to get a vigorous start after transplanting. The dedicated gardener will use artificial environments like the "Walls of Water," black tires, etc., to give plants an early start in the garden in many parts of the state. Fertile soil, adequate watering to avoid stressing the plant, and weed control are

other essential aspects for producing those blue ribbon entries, according to Gill.

There are a number of cooperative extension service bulletins online that may be of help with your gardening. They include B-115, *Gardening: Vegetables in Wyoming*, available at <http://ces.uwyo.edu/PUBS/B1115.pdf>; B-1148, *Extending the Vegetable Growing Season*, <http://ces.uwyo.edu/PUBS/B1148.pdf>; B-1143, *Landscaping: Water-wise Wyoming Gardens*, <http://ces.uwyo.edu/PUBS/B1143.pdf>. Finally, want to can your tomatoes? Here are suggestions at *Preserving Food in Wyoming: Tomatoes*, at <http://ces.uwyo.edu/PUBS/B985-5.pdf>. CES publications can be searched at <http://ces.uwyo.edu/Pubs.asp>.

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