

WE WANT TO BE YOUR CROP INSURANCE AGENCY!

And your neighbors', too! We work hard to provide great service to our clients. If you would like to discuss and learn more about crop insurance and how it can work for you, please call for an appointment (815-476-9476).

Authorized to offer

AARP

Auto Insurance Program from



Now offering AARP Automobile Insurance

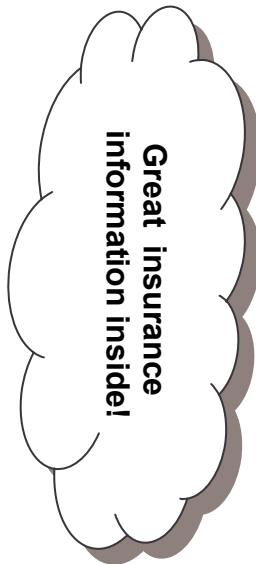
We are excited to be offering the AARP Hartford Automobile Insurance program! Rates are competitive and available coverage is comprehensive. **Stop in or call for a quote and receive a free gift!**

Need a Medicare Supplement?

We offer Mutual of Omaha Medicare supplements. Supplement policies are very competitive—call Laura for a quote to see if we can help!

Law changes for ATV's

Did you know your ATV is NOT covered if it is off your premises unless you have appropriate coverage? This is typically a BIG coverage gap on farm/homeowner policies. Call Wes to learn more and receive a coverage quote!



CRITICAL Crop Insurance Dates

Mar 15	Sales closing & Cancellation date
Apr 6	Corn—Earliest plant date
Apr 16	Beans—Earliest plant date
June 6	Corn—Final plant date
June 15	Beans—Final plant date
July 15	Acreage report & BE election due



S. J. Francis Insurance Agency, Inc.

205 S. Water Street
Wilmington, IL 60481

Practice Farm Safety

We are starting this article with a link to the National Education Center for Ag Safety (NECAS). <http://www.necasag.org/> NECAS was started in 1944 and is based in Peosta, Iowa. Take some time to review this site. There are excellent articles from PTO accident prevention to dust exposure to road safety. After a very exhausting 2009 crop year, it's important we all take a step back to be sure we're safe.

Save the date of **March 20, 2010!** We are finalizing details and will do a separate mailing for our first Farm Safety Seminar. We will be working with NECAS and local fire departments to offer a dynamic and informative safety meeting for your entire family!

ACRE: They Know Why You Did Not Sign Up!

Some of you signed up to participate in the USDA's Average Crop Revenue Election (ACRE) program. Some of you did not. And there were many more of the latter than the former. The relatively small percentage of farmers who opted for ACRE caused a lot of head scratching in the Halls of Congress, at the USDA complex at 14th and Independence, and up and down K Street in Washington where farm lobbyists pushed hard for various elements of the program. What went wrong? We have posted the link to the full U of I Extension article on our website.

Travelers Insurance

We are pleased to be offering farm and ranch, auto insurance (including farm trucks), excess liability, and small business insurance from Travelers Agribusiness - one of the largest carriers in the US. Please contact us for more information.

TRAVELERS 

Crop Insurance Stuff to Know!

- *MPCI policy changes, including cancellations, must be done by March 15!*
- APH estimated base price for 2010 corn is \$3.93 and beans is \$9.12.
- Revenue products are in “discovery” period during February—go to our website for the daily update on the “Crops” page.
- Does the “entity” on your MPCI policy match what the FSA office has?
- A Power-of-Attorney can be executed between landlord and tenant to ease the reporting process—ask Steve!
- Enterprise unit subsidies can be as high as 34% for corn; 41% for beans.
- Please watch farm stored grain quality this winter and spring.
- The biotech endorsement is available in 2010—same rules as last year.



- We have a new quoting program available that is faster and more comprehensive.

Visit our Website

www.sjfrancisinsurance.com

Besides crop insurance from RCIS and Pro-Ag, you will find links to many of your insurance questions. Our independent insurance agency represents Assurant Health, Hartford AARP Auto, Personal and Business lines, Progressive, Titan Business, Haggerty (collectible & antique vehicles), Foremost (vacant homes & mobile homes), as well as, Travelers, Farmers Pioneer, Farmers Union and Carthage Mutual Insurance for farm policies!



ARE YOU PREPARED...for an APH Review?

Did you know that the MPCI policyholder (that's you!), is responsible for providing appropriate information for 3 years of production records on every insured unit should you be selected for an APH review? That means for each landlord (and they should have the same information) and each owned/cash rented unit. If you have enterprise units, it is fairly easy—if you have optional units, you need to gather information now! You will find the appropriate checklist on our website to download. As we have previously offered, we can scan the information and provide you an electronic copy of each year's necessary production records—just ask!

Check your own CLUE report here:

You can find details on your past claims (past 7 years) by getting CLUE (Comprehensive Loss Underwriting Exchange) reports from www.choicetrust.com. *One auto and home report is free each year.* Accuracy is important as errors on these reports may result in higher insurance premiums.

Do you have Antique Tractors?

Haggerty will insure tractors that are not used for any type of farming or “tractor pulls.” The tractors must be 30 years old or older, restored or excellent original condition, and consistent with a collectible vehicle - no utility use, garaged, and a minimum value of \$3,500. See Wes for a free quote.



S. J. Francis Insurance Agency, Inc.

205 S. Water Street
Wilmington, IL 60481
Phone: 815-476-9476
Fax: 815-476-5247

E-mail:

steve@sjfrancisinsurance.com
wes@sjfrancisinsurance.com
laura@sjfrancisinsurance.com



See our website
for more info

www.sjfrancisinsurance.com

No crop meetings this year!

There are no big changes in the 2010 crop insurance program—but wait until 2011 when major changes are anticipated. Let's not borrow trouble! 2010 will likely be challenging enough.

Instead of meetings, ***I plan to call each insured and request a review meeting after February 15.*** Meetings will be more productive if we have a better idea of the projected revenue prices. Think in terms of an annual check-up. When we have our meeting, here's a snapshot of what we need to cover:

1. Do we have all parties with an interest in the crop insured? This means spouse, partner, corporation, etc.
2. Did your marital or your farm's legal status change—for example from individual to corporate? With new cooperation between FSA and RMA, agents are notified if mis-matches are found.
3. Are all federal tax ID numbers correct? Incorrect numbers will stop any claims process.
4. Have you submitted your 2009 production? If it's not done yet, I can do the input while we talk!
5. Is your yield history correct for each unit?
6. Do you have any new farms or did you stop farming one?
7. Is the unit structure appropriate for your own farming operation and for your unique risks?
8. Have you discussed a power of attorney with your share lease landlords/tenants?
9. Have any farms been reconstituted by the FSA?
10. Is the spelling correct for all names on the policy?