



Production Risk Management Checklist for Fruit Growers

SOURCE OF PRODUCTION RISK

? *Grower response*

ADVERSE WEATHER

- ? New sites for fruit plantings are chosen to avoid frost pockets
- ? Plant in different locations where feasible to avoid hail, etc.
- ? Irrigation is installed as needed
- ? Support systems are designed and installed to withstand extremes of wind
- ? Diversify crops (avoid having “all eggs in one basket”)
 - ? What knowledge and management capabilities do I need for a new enterprise?
 - ? Which capital investments would I need to diversify?
 - ? What are the added labor needs of a new enterprise?
 - ? Will the new enterprise provide effective diversification?
- ? Crop insurance decisions are made and purchased by deadline(s)
 - ? How much coverage do I need for adequate cash flow?
 - ? What crop insurance products will best complement my marketing?
 - ? What are the costs of various types of coverage and which offers best protection?
- ? Keep good production records so can document for crop insurance purposes, enterprise profitability, etc.

PEST DAMAGE/INPUT TIMELINESS QUALITY

- ? Timely/quality inputs are applied when needed according to IPM principles (scouting, monitoring, etc.)
 - ? What are economic tradeoffs between more aggressive vs. minimal pest control?
 - ? Are pest management strategies consistent with environmental philosophy?
 - ? Will intensive monitoring be an economical strategy?
- ? Use technology to help time inputs, reduce costs, i.e. weather stations, computer models, pheromones, etc.
 - ? What is economic benefit of using new technology? Does it really reduce my risk?
- ? Get and stay educated by attending Extension-sponsored grower meetings, etc.
- ? Keep good records on inputs: timing, quantity, efficacy, cost, etc.

MACHINERY BREAKDOWN

- ? Regular maintenance of equipment
- ? Plan for obsolescence and replacement
- ? Consider leasing vs. buying
- ? Keep good records of operating time, maintenance, etc.

LACK OF PRODUCTION KNOW-HOW

- ? Attend grower meetings sponsored by Extension and state/federal agencies
- ? Join an industry organization
- ? Get on-line, tap into wealth of information on the Internet
- ? Use technology to make job easier, more efficient