



Healthy Fruit, Issue 20, September 19, 2006

<http://www.umass.edu/fruitadvisor/>

Apple Maturity Report -- J Clements

Here are results from recent apple maturity testing of 'mid-fall' apples at the UMass Cold Spring Orchard in Belchertown. McIntosh harvest should be over this week – significant pre-harvest drop has occurred in many Mac blocks not treated with ReTain. If you remember I predicted the last day for harvest of McIntosh destined for CA storage to be 22-September, based on the Cornell/Blanpied-Silsby model (Healthy Fruit, Issue 17, August 8, 2006). That is fairly accurate if not a little late, suggesting that fruit maturity is indeed ahead of schedule. I assume everyone is harvesting Macs now as fast as possible and this (i.e. the next day or two) will be the last chance to put Macs in CA for many Massachusetts orchards.

Gala harvest should be done by now except in the mountain orchards.

Macoun and Cortland are getting there, but have not developed real good varietal flavor. I expect they will by this weekend and these are the next logical varieties to move into after the Macs are picked.

Empire and Delicious will not be ready to harvest until early next week based on testing done this week. Watch carefully for drop, however, particularly on stressed trees.

date	variety	drop	size (in.)	color (%red)	firmness (lb.)	soluble solids	starch index	taste	disorders	comments
17-Sep	Lindamac	significant	3.1	95	13.2	12	5.9	very good	drop	very nice, at tail end of pick
18-Sep	'Redmax' McIntosh	significant	3.0	85	13.4	11.5	6	good	drop	10% plus drop
19-Sep	'Buckeye' Gala	nil	3.0	100	17	14	6	good	cracks	could have been picked a week ago
20-Sep	Macoun	few	3.0	75	18	11.5	3.2	not quite there		ready by the weekend
20-Sep	'Redcort' Cortland	none	3.4	95	15.3	14	2	not there yet	does not starch test well	start harvest within the week
20-Sep	'Rubinstar' Jonagold	none	3.6	85	16	15	5.5	very good		ready for first spot pick on color

date	variety	drop	size (in.)	color (%red)	firmness (lb.)	soluble solids	starch index	taste	disorders	comments
20-Sep	'Thome' Empire	few	3.1	100	17	13	3.1	not there		wait a week
20-Sep	'Early Red One' Delicious	few	3.3	100	18	12.5	2.1	fair	loose	inferior Delicious strain

Apple crop insurance sign-up deadline November 20 -- J Clements

As usual, the deadline for signing up for apple crop insurance for the 2007 growing season is November 20, 2006. Crop insurance is an important risk management tool and at least the very basic level of coverage (CAT) is recommended for everyone. Many growers will benefit from a quality option 'buy up' which has been fine tuned over the past few years to better fit the needs of fresh market apple growers. Although no specific crop insurance agent recommendation is implied, enclosed is a nice fact sheet called "The 2007 Apple Crop Insurance Program" by Jeremy Forreth of Crop Growers Insurance Services. (Note that you can find a complete list of crop insurance agents serving Massachusetts by going to: <http://www.umass.edu/fruitadvisor/clements/riskmanagement.html>.) I do hope you consider purchasing crop insurance for the 2007 growing season after discussing your options with an agent.

A couple upcoming meetings to note

November 1-3, 2006: New England Greenhouse Conference, DCU Center, Worcester, MA. More information: <http://www.negreenhouse.org/> or Cindy Delaney, 802-655-7769, delaney@sover.net

December 5-8, 2006: Cider Makers Short Course, New York Ag Experiment Station, Geneva, NY. More information: Ian Merwin <im13@cornell.edu> or Padilla-Zakour <oip1@cornell.edu>

Note that this will be the last Healthy Fruit published in 2006. We hope you have found the information useful and helped you produce a profitable crop in 2006. As always, feel free to contact any member of the UMass Fruit Team if you have any question or suggestions. Thanks for subscribing in 2006 and we'll look forward to seeing you in 2007. -- J Clements

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The 2007 Apple Crop Insurance Program

“Protecting Your Capital Investment”

By: Jeremy Forreth of Crop Growers Insurance Services

Sales Closing Date: November 20, 2006 for the 2007 crop year

When it comes to protecting the capital investment of an apple orchard, growers must explore all of the available options. The Federal Crop Insurance Program has many options such as, Buy-up coverage, Unit Structure and the Fresh Option. With the changing weather patterns you owe it to yourself to explore these options.

Apple Quality Options

Fresh Option

This option takes into account quantity and *QUALITY* of your apples. If 50% of your apples do not grade U.S. Fancy due to a covered peril it is a 70% loss. If 65% of your apples do not grade U.S. Fancy due to a covered peril it is a 100% loss. **You must discuss with the adjuster what you can do with the fruit after it has been adjusted for this option. Failure to do so can adversely affect the outcome of your claim. Sales records must be maintained by unit!**

Apple Crop Insurance Established Price: Massachusetts 2007 crop year \$12.60 bushel

Peach Crop Insurance Established Price: Massachusetts 2007 crop year \$30.00 bushel

Buy-up coverage levels: You can choose how much of your production history you would like to guarantee, from 50% to 75%, at 100% of the established price.

Government subsidy

The percentage the government pays of your premium.

Coverage Level	50/100	55/100	60/100	65/100	70/100	75/100
Federal Subsidy	67%	64%	64%	59%	59%	55%
Your Portion of Premium	33%	36%	36%	41%	41%	45%

Unit Structure

You are able to divide your orchard into optional units if, for each optional unit you have different Farm Serial Numbers or your orchard consists of non-contiguous land. Also, you must be able to supply production records based on this unit structure

Catastrophic coverage (CAT): Provides a 50% production guarantee with losses paid at 55% of the Federal Crop Insurance maximum indemnity price, cost is \$100 per crop per county. **No consideration for loss of grade.** Apples grading U.S. #1 Processing or better whether harvested or left on the tree will count as production.

Don't Forget To Ask About How To Insure Your Peaches and Pears!

This fact sheet is a general overview and should not take the place of the Crop Provisions and/or Special Provisions.