

VO ENTERPRISES LLC

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1ST QUARTER NEWSLETTER

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sending requests to:
voe5@gpcom.net

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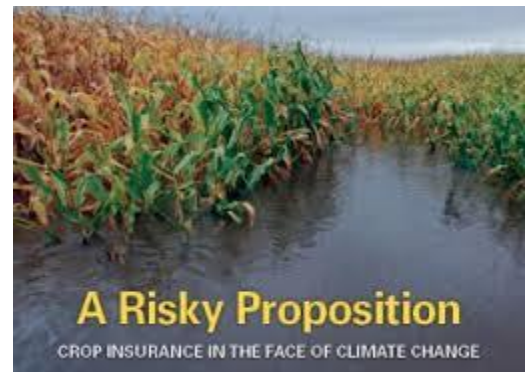
New for 2015 Crop Insurance

Enterprise Units and Coverage Levels by Practice

New to crop insurance this year, customers have the option to have different coverage levels for Irrigated and Non-irrigated acres. Also, if you qualify, you have the option to have separate Enterprise Units by practice. If you are interested in either, talk with one of our agents to find out what your options are and how this would work in a claim situation.

Yield Exclusion

There is a provision in the 2014 Farm Bill that allows for exclusion of an actual yield from your 10 year database for crop years where RMA has determined that the county yield for that crop year was at least 50% below the county's 10 year average. Again, ask one of our agents if this is something you should consider.



Health Insurance



Open enrollment for 2015 health insurance is coming to a close on February 15th. If you do not have health insurance or want to make any changes to your health insurance, it will need to take place before this date. However, there are special enrollment periods (SEP's) that can be triggered throughout the rest of the year. Common examples of these SEP's are marriage, birth, adoption, switching jobs or moving to another area.

To our current customers, thank you for your patience during open enrollment. We know there were some 'bumps' in the road with Coopportunity Health not receiving funding from the government as planned. This caused many of you to have to switch companies and plans in a very short period of time. We know how big of an inconvenience this was, so thank you for sticking with us and trusting us to help you find a new plan that fits your and/or your family's needs.



Important Dates for Farmers

Update Base Acres & Payment Yields by
February 27

Sign up for Crop Insurance by
March 15

Choose Farm Program by
March 31



Justin Hochstein *Legal Planning*

At VO Enterprises we are always looking to increase service and bring value to our customers. We would like to introduce Justin Hochstein. He is an attorney and financial advisor who specializes in estate and business planning. This is no ordinary attorney as Justin only charges if he does a service for you! Talking over the phone does not result in him sending you a bill. Should you have any questions or would like to line up an appointment with Justin, call Dan Martin at the Howells branch-- 986-1306.

On February 25 at 6:00 pm VO Enterprises and Justin Hochstein will be hosting a FREE Estate Planning workshop at Indian Trails Country Club in Beemer. Look for details in the accompanying flier!

Climate Pro

Last year's product was complicated and pricey. Now Climate Pro has improved, simplified and is cheaper per acre. Two features are outlined below for this year's Climate Pro product at **only a \$3/acre** price point. Call Austin at the Howells Branch to reserve your spot for this value-adding technology.

Nitrogen Advisor

- Prevent crop stress due to lack of nitrogen
- See field-level nitrogen supplies based on applications, crop stage and weather
- Explore custom scenarios to determine the appropriate amount of Nitrogen to apply and the best time to do it

Field Health Advisor

- Evaluate crop health and identify issues before they impact yield
- Prioritize scouting activities and save time by identifying areas of stress before going to the field
- Head start for planning next year's crop

CLIMATE BASIC	CLIMATE PRO
Weather	Weather
Alerts	Alerts
Scouting	Scouting
	Nitrogen Advisor
	Field Health Advisor