FARM CREDIT EAST

AGRICULTURAL VIEWS

MADE IN AGRICULTURE™

2020 CALENDAR

On the Cover:
Potato planting has begun at County Farms in Presque Isle, Maine. Photographer Haley Bretzke was nearby to capture this winning photo.

2021 AGRICULTURAL VIEWS PHOTO CALENDAR CONTEST

Help us fill Farm Credit East's *Agricultural Views* 2021 Calendar with lots of fresh imagery that illustrates the best of Northeast farming, horticulture, forestry and commercial fishing. We also look for creative photos that celebrate country life in New England, New York or New Jersey.

Your photo entry may appear in Farm Credit East's *Agricultural Views* 2021 Calendar and also earn you a $100 cash prize!

CONTEST ENTRIES

- Planting, timber, irrigation, livestock or harvest scenes
- Industry shots of vineyards, commercial fishing, dairy farms, orchards, vegetable operations, forestry operations, nurseries, greenhouses, etc.
- Action shots in the fields, forests, barns or docks
- Seasonal photos, such as of holiday decorations, 4th of July events, pumpkins, winter scenes, etc.
- County fairs, roadside markets or farm markets
- 4-H or FFA events

THE RULES

- Photo must be taken in New England, New York or New Jersey.
- High resolution (at least 1 MB) digitally submitted via FarmCreditEast.com or on CD.
- Do not touch up or add filters to photos prior to submitting.
- No negatives, printed photos or links to web libraries.
- Photos should have horizontal orientation.
- Entries must be accompanied by this entry form or the form on FarmCreditEast.com.
- Images become the property of Farm Credit East. No images will be returned.
- Parties submitting photos certify that they have permission of all individuals shown in each photo and all individuals owning property shown in each photo.

WINNING PHOTOS

14 photos will be selected for a $100 cash prize each.

TIMELINE

Submission deadline: **July 31, 2020**
Winners contacted by: **October 15, 2020**

NEED CREATIVE INSPIRATION?

See winning shots from prior calendars on FarmCreditEast.com.

TWO WAYS TO ENTER

On the web:

FarmCreditEast.com/Calendar

Send CDs to:

Photo Contest
Farm Credit East
240 South Road
Enfield, CT 06082-4451

Farm Credit East photo contest entry form

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Your Farm Credit East branch office: _____

Who is in the photo? _____ Relationship to this person: _____

Name of photographer: _____

Town, county, state where photo was shot: _____ Operation name: _____

Month photo was taken: _____

Describe what is happening: _____

Signature of contributor: _____

Images will not be returned, and each photo submitted comes with full and exclusive rights to print the photo, without credit, in Farm Credit East literature and electronic media and without further obligation to the photographer or those people who have their persons, property or items pictured.

For each photo chosen for the 2021 calendar, the winning photographer will be asked to have a release form signed by any individuals in the photo authorizing Farm Credit East to use and/or reproduce the photo. In addition, winning photographers will be asked to have a release form signed by any private property owner (if not owned by photographer) to use the property image in the photo and authorizing Farm Credit East the right to use and/or reproduce the photo.

September 2019

SUN	MON	TUE	WED	THU	FRI	SAT
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October 2019

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November 2019

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December 2019

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Following a wet fall, Oliver Farms LLC in Marcellus, N.Y., wasn't able to harvest all of their soybeans until January. Photographer Ann Oliver braved the cold to capture this extraordinary occurrence.

January 2020

FARM CREDIT EAST
FarmCreditEast.com

Get a better grip on your taxes. A Farm Credit East specialist can prepare your returns.

SUN	MON	TUE	WED	THU	FRI	SAT
	"Prepping the Skidder Bridge" by Whitney Souers, Chester, Maine.		1 Due today: Loan payment Farm Credit East offices closed NEW YEAR'S DAY KWANZAA ends	2 FIRST QUARTER	3	4
5	6	7 Farm Credit East can prepare your W-2s, 1099s and payroll taxes	8	9 New York Agricultural Society Annual Forum Syracuse, N.Y.	10 FULL MOON	11
12	13	14 Empire State Producers Expo Syracuse, N.Y.	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors Due today: Individuals' 4th quarter estimated income tax payment	16	17 LAST QUARTER American Farm Bureau Federation Annual Convention begins Austin, TX	18
19	20 Farm Credit East offices closed MARTIN LUTHER KING, JR. DAY	21	22 American Farm Bureau Federation Annual Convention ends	23	24 NEW MOON **Farm budgeting a challenge?** Farm Credit East can help.	25
26	27	28	29	30	31 Due today: 4th quarter/year-end payroll reports, W-3 with W-2s, MT903 & IFTA Due today: Mail W2s, 1099s and 1098s to recipients North American Farmers' Direct Marketing Assoc. Agritourism Business Conference begins South Carolina	

"Solitary Corn" by Moreen Weaver, Bath, N.Y.

"Keeping Watch" by Kelli Tucker, North Lawrence, N.Y.

DECEMBER 2019

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FEBRUARY 2020

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REMINDER:
See last page for our 2020 Crop Growers Calendar.

Winter is high season for forest products operations. Larry Carrier, of EJ Carrier Inc in Jackman, Maine, took this photo of a forwarder unloading wood in the timber yard at T5R15, Maine.

February 2020

FARM CREDIT EAST
FarmCreditEast.com

Are you risking penalties by processing your own payroll?
Schedule a free consultation with our payroll specialists to find out.

"Icy Peach Trees"
by Rebekah Alstede,
Chester, N.J.

JANUARY 2020						
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MARCH 2020						
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SUN	MON	TUE	WED	THU	FRI	SAT
2 GROUNDHOG DAY	3	4 North American Farmers' Direct Marketing Assoc. Agritourism Business Conference ends	5 New Jersey Agricultural Convention Atlantic City, N.J.	6	7	8
9 FULL MOON	10	11	12	13	14 VALENTINE'S DAY	15 LAST QUARTER
16	17 Farm Credit East offices closed PRESIDENT'S DAY	18 Due today: Federal payroll (EFTPS) deposit for monthly depositors	19	20 **Is preparing your tax return a challenge?** Farm Credit East can help.	21	22
23 NEW MOON	24	25	26 ASH WEDNESDAY	27	28 New York Farm Show Syracuse, N.Y.	29

1 — FIRST QUARTER
Due today: Loan payment

"Enjoying the Fresh Snow"
by Erin Cole, Canajoharie, N.Y.

"Dad's Helpers"
by Johanna Bossard,
Fabius, N.Y.

REMINDER:
See last page for our 2020 Crop Growers Calendar.

At lēf Farms in Loudon, N.H., the greenhouses stay green all year round. Heather Hunt, of Enfield, Conn., captured this germination of hydroponically grown lettuce.

March 2020

FARM CREDIT EAST
FarmCreditEast.com

Plan for the Planting Ahead. Need a mortgage? Credit for seed? Call us today. Our financial packages can save you time and hassles this planting season.

"Morning Fog"
by Robert Horne, Kittery, Maine

FEBRUARY 2020

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APRIL 2020

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SUN	MON	TUE	WED	THU	FRI	SAT
1 Due today: Loan payment	2 FIRST QUARTER Due today: Farm returns with tax >$1,000 if no estimate was paid Due today: MT903	3	4 Agricultural Safety Awareness Week	5	6	7
8 DAYLIGHT SAVING TIME begins	9 FULL MOON	10	11	12	13	14
15 Seafood Expo - Boston, Mass.	16 LAST QUARTER Due today: Federal payroll (EFTPS) deposit for monthly depositors Due today: S-Corporation (1120S) and Partnership (1065) tax returns for calendar-year filers	17 ST. PATRICK'S DAY	18	19 SPRING begins	20	21
22	23 Farm Credit East Annual Meeting Albany, N.Y.	24 NEW MOON NATIONAL AGRICULTURE DAY	25	26	27	28
29	30	31 Due today: MT903				

"Hungry Calf"
by Kaitlyn Cawthorn,
Colrain, Mass.

"Loading Corn"
by Carol Rader, Churchville, N.Y.

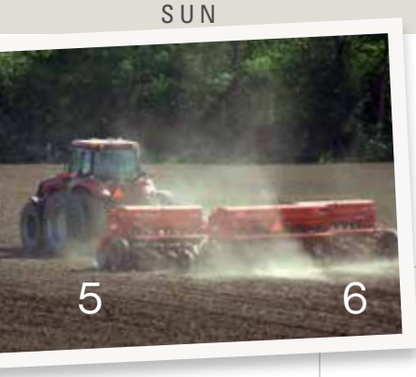
REMINDER:
See last page for our 2020 Crop Growers Calendar.

Ready for shipping! Carts full of hanging baskets are lined up and ready to be shipped out at Lucas Greenhouses in Monroeville, N.J. Corey Goetsch snapped this winning shot.

April 2020

FARM CREDIT EAST
FarmCreditEast.com

Online Banking. Request periodic electronic transfers and view your transaction history, statements or loan balance any time.

SUN	MON	TUE	WED	THU	FRI	SAT
 5	6	7 FULL MOON	8	9	10	11
PALM SUNDAY	Contact your Farm Credit East office about state payroll requirements.		PASSOVER begins		GOOD FRIDAY	HOLY SATURDAY
12	13	14 LAST QUARTER	15	16	17	18
EASTER			Due today: Federal payroll (EFTPS) deposit for monthly depositors Due today: 1st quarter estimated income tax payment for individuals and corporations Due today: Individual and C-Corporation tax returns	PASSOVER ends		
19	20	21	22 NEW MOON	23	24	25
	PATRIOT'S DAY		EARTH DAY ADMINISTRATIVE PROFESSIONALS DAY	RAMADAN begins at sundown	ARBOR DAY	
26	27	28	29	30 FIRST QUARTER		
				Due today: 1st quarter payroll reports, MT903 & IFTA		

"Drilling Soybeans"
by Moreen Weaver, Bath, N.Y.

1 FIRST QUARTER

Due today: Loan payment

Due today: AgEnhancement Grant applications

2

Farm Credit East scholarship deadline. See FarmCreditEast.com for application.

"Looking Out"
by Bailey Forrett, Cazenovia, N.Y.
☆*Farm Credit East staff selected this photo as the winner of the summer 2019 intern photo contest.*

MARCH 2020						
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MAY 2020						
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24/31	25	26	27	28	29	30

"A Boy and His Chick"
by Elisa Shaw, Red Hook, N.Y.

REMINDER:
See last page for our 2020 Crop Growers Calendar.

The team at McMahon's EZ Acres in Homer, N.Y., picks up the first cutting of alfalfa. Photographer Sara Pulver was nearby to capture this action shot.

May 2020

FARM CREDIT EAST
FarmCreditEast.com

How Much is it Worth? Buying? Selling? Settling an estate?
For a thorough, accurate appraisal, work with our rural real estate appraisers.

APRIL 2020

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JUNE 2020

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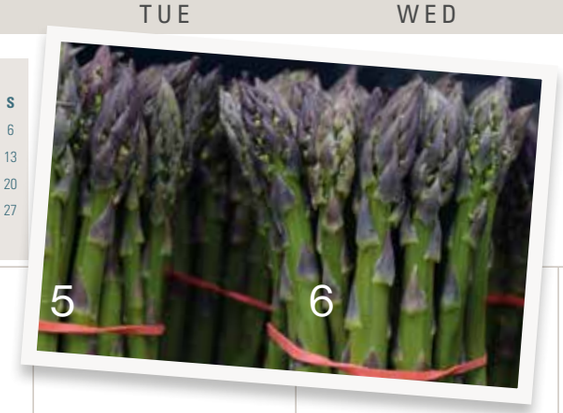
SUN	MON	TUE	WED	THU	FRI	SAT
					1 Due today: Loan payment	2
3	4	5	6	7 FULL MOON	8	9
10 MOTHER'S DAY	11	12 **Need help with payroll?** Contact your local Farm Credit East office.	13	14 LAST QUARTER	15 Northeastern Logger's Expo Essex Junction, VT Due today: Federal payroll (EFTPS) deposit for monthly depositors	16 ARMED FORCES DAY
17	18	19	20	21	22 NEW MOON	23 RAMADAN ends at nightfall
24	25 Farm Credit East offices closed MEMORIAL DAY	26	27	28	29 FIRST QUARTER	30
31 PENTECOST						



"Asparagus for Sale"
by Laura Kokoski,
Hadley, Mass.

"Future Gardener"
by Brittany Gehrke, Adams, N.Y.

"Piled High"
by Daniel Munch, East Lyme, Conn.

REMINDER:
See last page for our 2020 Crop Growers Calendar.

Kent Gehrke is hard at work "feeding" the cows at Gehrke Dairy Farm in Ellisburg, N.Y. Proud mom Brittany, of Adams, N.Y., captured this precious moment of her aspiring young farmer.

June 2020

FARM CREDIT EAST
FarmCreditEast.com

Are You Making a Profit? Not sure?
We can help you find the answer.

SUN	MON	TUE	WED	THU	FRI	SAT
	1 Due today: MT903 Due today: Loan payment	2	3	4	5 FULL MOON	6
7	8	9	10	11	12	13 LAST QUARTER
14 FLAG DAY	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors Due today: 2nd quarter estimated income tax payment for individuals and corporations	16	17	18	19	20 SUMMER begins
21 NEW MOON FATHER'S DAY	22	23	24	25	26	27
28 FIRST QUARTER	29	30 Farm Credit East FFA scholarship deadline. See FarmCreditEast.com for application. Due today: MT903				

"Strawberries Galore!"
by Jenna Behling,
Mexico, N.Y.

"Cow Trio"
by Jamie Zambri, Grand Gorge, N.Y.

MAY 2020

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JULY 2020

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"Hay Harvest"
by Rose Schunk,
Alexander, N.Y.

REMINDER:
See last page for our 2020 Crop Growers Calendar.

The beginning of the annual grain harvest is underway at Crown Farms in Presque Isle, Maine. Haley Bretzke was close by to capture this patriotic shot.

July 2020

FARM CREDIT EAST
FarmCreditEast.com

Time to Expand the Business? Or hand it down to the next generation? Then it's time to talk to a Farm Credit East business consultant. Like you, they understand agricultural business.

SUN	MON	TUE	WED	THU	FRI	SAT
			1 Due today: Loan payment	2	3 Farm Credit East offices closed	4 INDEPENDENCE DAY
5 FULL MOON	6	7	8	9	10	11
12 LAST QUARTER	13	14	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors	16	17	18
19	20 NEW MOON	21	22	23	24	25
26	27 FIRST QUARTER	28	29	30 Empire Farm Days Seneca Falls, N.Y.	31 Due today: 2nd quarter payroll reports, MT903 & IFTA	

JUNE 2020

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AUGUST 2020

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"Fresh Picked"
by Rebekah Alstede,
Chester, N.J.

"Calf Love"
by Amber Reding,
Lawtons, N.Y.

"Sweet Corn for Sale"
by Carrie Sweetman,
Warwick, N.Y.

REMINDER:
See last page for our 2020 Crop Growers Calendar.

Little boys love to play in the dirt. Casey Blackstone captured this priceless moment of her son Beckett walking through his daddy's potato fields at Kyle Blackstone & Sons in Fort Fairfield, Maine.

August 2020

FARM CREDIT EAST
FarmCreditEast.com

For no surprises at tax time, the best time to think about taxes isn't when they're due. Work with an ag tax specialist year-round to take advantage of all the tax opportunities you're legally allowed.

SUN	MON	TUE	WED	THU	FRI	SAT

"Colorful Buoys"
by Stan Dzugan, Massapequa Park, N.Y.

JULY 2020

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SEPTEMBER 2020

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1
Due today: Loan payment
Deadline: AgEnhancement Grant applications

2

3 FULL MOON

4

5
National Farmers' Market Week

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11 LAST QUARTER

12

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17
Due today: Federal payroll (EFTPS) deposit for monthly depositors

18 NEW MOON

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25 FIRST QUARTER

26
New York State Fair begins Syracuse, N.Y.

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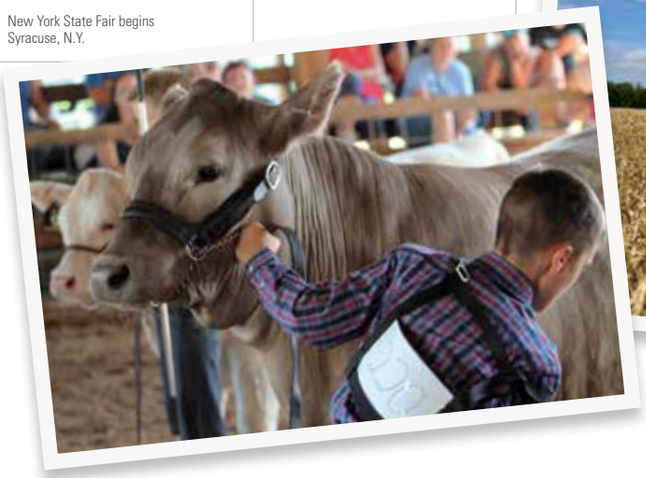
31
Due today: MT903



"Show Season"
by Megan Wilson,
Dansville, N.Y.

"Combining Wheat"
by Cassondra Dyckman, Dansville, N.Y.

REMINDER:
See last page for our 2020 Crop Growers Calendar.

Fall is in the air when the corn harvest begins! Photographer Ann Oliver captured this photo of her son Robby chopping corn on a beautiful fall day at Oliver Farms LLC in Marcellus, N.Y.

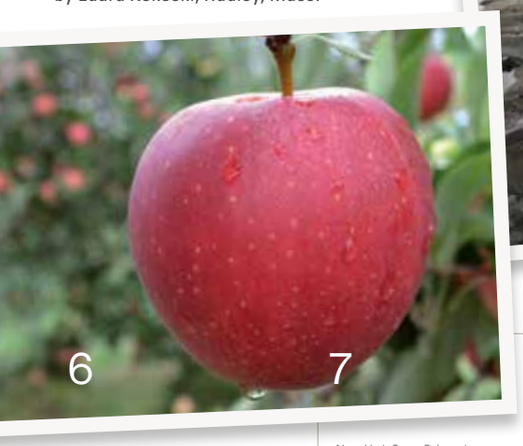
September 2020

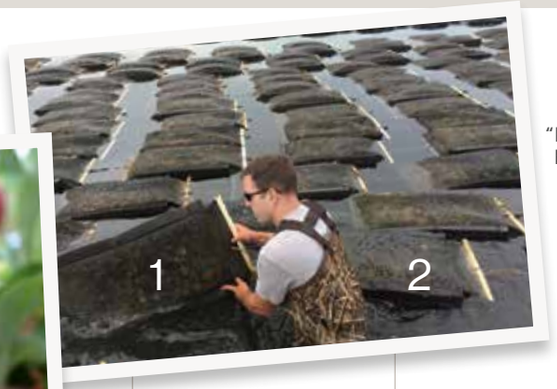
FARM CREDIT EAST
FarmCreditEast.com

Profitability depends on accurate decision-making.
For the information you need to analyze your business performance, call us today to learn more about our accounting services.

SUN	MON	TUE	WED	THU	FRI	SAT

"An Apple a Day"
by Laura Kokoski, Hadley, Mass.





"Flipping Oysters"
by Heather Hunt, Enfield, Conn.

AUGUST 2020							OCTOBER 2020						
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23/30	24/31	25	26	27	28	29	25	26	27	28	29	30	31

		1 Due today: Loan payment	2 FULL MOON	3	4	5
6	7 New York State Fair ends Syracuse, N.Y. Farm Credit East offices closed LABOR DAY	8	9	10 LAST QUARTER	11	12
13	14	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors Due today: 3rd quarter estimated income tax payment for individuals and corporations Due today: Extended partnership and calendar-year S-corporation tax returns	16 National Farm Safety and Health Week	17 NEW MOON	18 Eastern States Exposition begins West Springfield, Mass. ROSH HASHANA begins at sundown	19
20 ROSH HASHANA ends at nightfall	21	22 FALL begins	23 FIRST QUARTER	24	25	26
27 YOM KIPPUR begins at sundown	28 YOM KIPPUR ends at nighfall	29	30 Due today: MT903			

"Pick of the Litter"
by Jessica Ziehm, Buskirk, N.Y.

REMINDER:
See last page for our 2020 Crop Growers Calendar.

Plentiful, perfect pumpkins await! Keith Bishop snapped this festive fall photo at Bishop's Orchards in Guilford, Conn.

October 2020

FARM CREDIT EAST
FarmCreditEast.com

Last Minute Harvest Costs? Whether it's a loan for a new chopper, payroll for seasonal labor or a deal on harvest prices, you can't afford to wait. Call us today.

SUN	MON	TUE	WED	THU	FRI	SAT
4 Eastern States Exposition ends West Springfield, Mass.	5	6	7	8	9 LAST QUARTER	10
11	12 Farm Credit East offices closed COLUMBUS DAY	13 Schedule: Year-end tax planning with a Farm Credit East tax specialist	14	15 Due today: Indvidual and calendar-year C-corporation extended tax returns Due today: Federal payroll (EFTPS) deposit for monthly depositors	16 NEW MOON BOSS'S DAY	17
18	19	20	21	22	23 FIRST QUARTER	24
25	26	27	28	29	30	31 FULL MOON HALLOWEEN

"Sunset Sunflower"
by Linda Howes, Middleboro, Mass.

1 FULL MOON
Due today: Loan payment

SEPTEMBER 2020

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NOVEMBER 2020

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"Corn Harvest"
by Jennifer Thomas, Schuylerville, N.Y.

"Colorful Kernels"
by Kathy Diamontopoulos, Haverhill, Mass.

REMINDER:
See last page for our 2020 Crop Growers Calendar.

Inspecting the fall harvest. Photographer Danielle Gerritsen captured this heartwarming photo of her father, Jeff Cook, and her daughter, Levina, strolling the corn field at Cook Farms in Lansing, N.Y.

November 2020

FARM CREDIT EAST
FarmCreditEast.com

Benchmark Programs. Participate in a Farm Credit East benchmarks program for accurate business analysis and action plans: Dairy • Agricultural Retail • Winery

SUN	MON	TUE	WED	THU	FRI	SAT

"Puffed-up Poultry"
by Diane Carter,
Derry, N.H.

OCTOBER 2020

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DECEMBER 2020

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SUN	MON	TUE	WED	THU	FRI	SAT
1 Due today: Loan payment DAYLIGHT SAVING TIME ENDS	2 Due today: 3rd quarter payroll reports, MT903 & IFTA	3 ELECTION DAY	4	5	6	7
8 LAST QUARTER	9	10	11 VETERANS DAY	12	13 A Farm Credit lease can be a great tax-planning tool.	14
15 NEW MOON	16 Due today: Federal payroll (EFTPS) deposit for monthly depositors	17	18	19	20	21 FIRST QUARTER
22	23	24	25 National Farm City Week	26 Farm Credit East offices closed THANKSGIVING DAY	27 Farm Credit East offices closed	28
29	30 FULL MOON Due today: MT903					

"Rolling out Bales"
by Moreen Weaver, Bath, N.Y.

"Autumn Grazer"
by Yvonne Bartoszak,
Eliot, Maine

REMINDER:
See last page for our 2020 Crop Growers Calendar.

This Jersey is making a list and checking it twice! Erin Cole snapped this photo of a merry bovine at Glastenbury Farm in Canajoharie, N.Y.

December 2020

FARM CREDIT EAST
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Estate Planning. We can help you turn your goals for transferring your business to the next generation into action plans.

"Naughty or Nice?" by Laura Shoemaker, Eaton, N.Y.

"Winterberry Weather" by Nicole Sage, Springville, N.Y.

NOVEMBER 2020						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

JANUARY 2021						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

SUN	MON	TUE	WED	THU	FRI	SAT
		1 Deadline: AgEnhancement Grant applications Due today: Loan payment	2 3		4	5
6	7 LAST QUARTER	8	9	10 HANUKKAH begins	11 Take the stress out of paydays with payroll services from Farm Credit East.	12
13	14 NEW MOON	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors Due today: Corporation 4th quarter estimated income tax payment	16	17	18 HANUKKAH ends	19
20	21 FIRST QUARTER WINTER begins	22	23	24	25 Farm Credit East offices closed CHRISTMAS	26 KWANZAA begins
27	28	29 FULL MOON	30	31 Farm Credit East FFA scholarship deadline. See FarmCreditEast.com for application. Due today: MT903 NEW YEAR'S EVE		

REMINDER:
See last page for our 2020 Crop Growers Calendar.

"Season's Greetings" by Steven Capone, Hackettstown, N.J.

On the farm, in the office, over the phone or online,

our entire Farm Credit East team is ready to help your business be more profitable.

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CROP GROWERS
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2020 Crop-Year Calendar

CROP	SALES CLOSING	PRODUCTION REPORTS	ACREAGE REPORTS OR INVENTORY REPORTS	BILLING DATE
FALL CROPS				
Wheat (N.Y.)	9/30	11/14	11/15	8/15
Wheat (N.J., Pa.)	9/30	11/14	11/15	7/1
Barley (N.Y.)	9/30	11/14	11/15	8/15
Barley (N.J., Pa.)	9/30	11/14	11/15	7/1
Forage Production	9/30	11/14	10/16	7/1
Forage Seeding (N.Y., N.J., Pa.)	7/31	–	11/15	7/1
PERENNIALS				
Apples	11/20	1/15	1/15	8/15
Peaches	11/20	1/15	1/15	8/15
Blueberries	11/20	1/15	1/15	8/15
Cranberries	11/20	1/15	1/15	8/15
Grapes	11/20	1/15	1/15	8/15
Pears (N.Y., Pa.)	11/20	1/15	1/15	8/15
Cherries (N.Y.)	11/20	1/15	1/15	8/15
CLAMS				
All Policies	11/30	–	11/30	8/15
PASTURE, RANGELAND, FORAGE (PRF)				
All Policies	11/15	–	11/15	9/1
APICULTURE				
All Policies	11/30	–	11/30	10/1
WHOLE FARM REVENUE POLICY				
Whole Farm Revenue Policy ** Late Fiscal Year Filers - Fiscal year begins October, November or December*	3/15	–	7/15	8/15
SPRING CROPS				
Onions	2/1	3/17	5/15	8/15
Oats (N.Y., N.J.)	3/15	4/29	7/15	8/15
Oats (Pa.)	3/15	4/29	6/15	8/15
Spring Forage Seeding (N.Y., N.J., Pa.)	3/15	–	5/15 or 6/15	7/1
Barley (Maine)	3/15	4/29	7/15	8/15
Spring Barley (N.Y.)	3/15	4/29	7/15	8/15
Spring Barley (Pa.)	3/15	4/29	7/15	7/1
Corn	3/15	4/29	7/15	8/15
Dry Beans	3/15	4/29	7/15	8/15
Fresh Market Sweet Corn	3/15	–	7/15	8/15
Fresh Market Tomatoes (Pa.)	3/15	–	7/15	8/15
Grain Sorghum	3/15	4/29	7/15	8/15
Green Peas	3/15	4/29	7/15	8/15
Potatoes	3/15	4/29	7/15	8/15
Potatoes (N.J.)	1/31	3/16	7/15	8/15
Soybeans	3/15	4/29	7/15	8/15
Tomatoes (Processing)	3/15	4/29	7/15	8/15
Wheat (Maine)	3/15	4/29	7/15	8/15
Cabbage	3/15	4/29	8/15	9/15
Tobacco (Binder)	3/15	4/29	7/15	1/1
Tobacco (Wrapper)	3/15	4/29	7/15	1/1
Processing Beans	3/15	4/29	8/15	9/15
Processing Beans (N.J.)	3/15	4/29	8/15	9/15
Sweet Corn - Processing	3/15	4/29	7/15	8/15
Fresh Market Beans	3/15	4/29	8/15	9/15
Spring Forage Seeding (Maine)	3/15	–	8/15	9/15
LIVESTOCK GROSS MARGIN – DAIRY (LGM)				
Last Business Friday of Each Month				
DAIRY REVENUE PROTECTION				
Every business day at 3:00 PM				
NURSERY				
Nursery* **Submit initial crop-year inventory with application. Also include three copies of wholesale catalog.*	5/1	–	5/1	4/1

Sitting room.

There's nothing like lounging under a tree on a hot summer's day. Lucy Rudeau, owner of Timber Valley Tree Farm in Fredon, N.J., captured this photo representing the peaceful essence of country life.

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