One of five programs will be held Dec. 13 in North Platte.

Farm Credit Services of America is hosting five GrowingOn meetings in Nebraska in December. The purpose is to share information and insights to help producers plan and reduce risk in 2013. The program will be presented by Steve Johnson, farm managing specialist with Iowa State University Extension and Outreach. He will review 2013 planted acres, price and expense outlooks, which will be affected by more than supply demand fundamentals.

"Even though many producers had disappointing yields because of the drought, we're still experiencing the best of times in row crop farming," said Johnson. "Demand remains strong: and with limited supplies, crop prices will be high in 2013. How high prices rise will largely be influenced by weather in addition to U.S., Europe and China economies. Input costs for 2013 will be up slightly. Some input cost increases may effect margins for 2013 and 2014. And with the proposed new farm program, crop insurance decisions will be more important than ever." "Crop insurance ensured many producers will be back in the field next year," said Marshall Nelms, vice president-insurance for Farm Credit Services of America in Nebraska. "Some producers also learned a painful lesson about crop insurance in 2012. Some didn't know the kind of coverage they had until they had to use their policy. Luckily, 90 percent of the corn acres in lowa, Nebraska and South Dakota were insured at 70 percent yield levels or greater." At GrowingOn, FCSAmerica crop insurance specialists will share the lessons learned in 2012—what farmers should revisit in 2012 and what new changes will occur that will factor into producers' crop insurance decisions.

"Along with product and coverage level decisions, careful consideration should be given to the agent a producer works with in 2013," Nelms advised. "As a financial institution that offers crop insurance, Farm Credit Services of America has an incentive to sell the right insurance coverage. And since our crop insurance specialists are not commission-based, the options we present each of our customers are based on what's right for them and no one else."

This two and one-half hour program will be held Monday, Dec. 10 in Lincoln; Tuesday, Dec. 11 in Columbus and Norfolk; Wednesday, Dec. 12 in Grand Island; and Thursday, Dec. 13 in North Platte.

Pre-registration is required. Specific times, locations and registration details can be found at cropinsurancespecialists.com, by calling the FCSAmerica office or by calling 1-800-884-3276. Farm Credit Services of America is proud to finance the growth of rural America, including the special needs of young and beginning producers.

With assests of more than \$18 billion, FCSAmerica is one of the region's leading providers of credit and insurance service to farmers, ranchers, agribusiness and rural residents in Iowa, Nebraska, South Dakota, and Wyoming. Learn more at fcsamerica.com.