

## Guide to Farming Standards Approved by La Financière agricole for Cereals, Grain Corn and Oilseeds 2009

All cereal, grain corn and oilseed producers insured under individual or collective crop insurance and those insured under stabilization insurance agree to grow their crops according to a cultivation plan that complies with the standards in the *Guide des normes reconnues par La Financière agricole*, as stipulated by the crop insurance and stabilization insurance programs.

### Cross compliance measures

La Financière agricole has integrated cross compliance measures into its agricultural financing and insurance programs. Therefore, a phosphorus report, where required, along with an annual update and the verification of its balance schedules according to the Agricultural Operations Regulation (AOR), allows participants to fully benefit from these programs. Note that, starting on April 1, 2010, the AOR will require all farming operations to have the capacity to dispose of the entire phosphorus load related to their activities. La Financière agricole will also exclude, from insured areas, cultivated areas within a three-metre shoreline and areas on which crops are prohibited under the AOR.

### FARMING STANDARDS FOR CEREALS, GRAIN CORN AND OILSEEDS

#### 1. Compulsory standards

La Financière agricole considers that the standards concerning seed type and seeding dates provide the **essential conditions** for successful crop growing. They make it possible for participants to produce quality grain, in the quantities specified in the farm models referred to by La Financière agricole. **If the compulsory standards are not respected, you must notify a representative of La Financière agricole as soon as possible and at the latest by the time you make the declaration of your seeded areas.**

**Under crop insurance**, any areas that are cultivated using farming methods that depart from the compulsory standards will not be insured. If you have not notified a representative by the time you make the declaration of your seeded areas, the contribution will not be reimbursed.

**Under stabilization insurance**, compensation, if any, will be reduced for any areas that are cultivated using farming methods that depart from the compulsory standards by taking into consideration the impact of the methods on the yield. The contribution will be adjusted and administrative fees will be charged.

Farming methods	Compulsory standards																							
A. Seed type	Cereal, grain corn and oilseed (canola and soybean) seed must be of a Canada pedigreed status: <ul style="list-style-type: none"> <li>- <i>Foundation, Registered or Certified</i> grades, as stipulated in the Seeds Regulations;</li> <li>- With a germination rate of 75% or greater that has been officially certified in the 12 months prior to seeding.</li> <li>- Cereal and oilseed seed varieties used must have been subject to a registration valid for Québec, as stipulated in the Seeds Act.</li> </ul>																							
B. Seeding date	Seeding must be completed by: <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="padding: 2px;">Grain corn</td> <td style="text-align: right; padding: 2px;">June 1</td> </tr> <tr> <td style="padding: 2px;">Wheat:</td> <td></td> </tr> <tr> <td style="padding: 2px;">- Service centres of Alma, Amos, Caplan, Lévis, Québec, Rimouski and Rivière-du-Loup.</td> <td style="text-align: right; padding: 2px;">June 5</td> </tr> <tr> <td style="padding: 2px;">- Other service centres</td> <td style="text-align: right; padding: 2px;">June 1</td> </tr> <tr> <td style="padding: 2px;">Oats and barley</td> <td style="text-align: right; padding: 2px;">June 15</td> </tr> <tr> <td style="padding: 2px;">Canola :</td> <td></td> </tr> <tr> <td style="padding: 2px;">- Zones of under 2 600 CHUs</td> <td style="text-align: right; padding: 2px;">June 10</td> </tr> <tr> <td style="padding: 2px;">- Zones of 2 600 CHUs or over</td> <td style="text-align: right; padding: 2px;">June 1</td> </tr> <tr> <td style="padding: 2px;">Soybeans:</td> <td></td> </tr> <tr> <td style="padding: 2px;">- Zones of under 2 600 CHUs</td> <td style="text-align: right; padding: 2px;">June 10</td> </tr> <tr> <td style="padding: 2px;">- Zones of 2 600 CHUs or over</td> <td style="text-align: right; padding: 2px;">June 15</td> </tr> </tbody> </table> <p>La Financière agricole could however change these dates where seeding cannot go ahead because of an insurable risk. Corn hybrids must be selected on the basis of the seeding dates, as stipulated on pages 9 and 10 of the guide.</p>		Grain corn	June 1	Wheat:		- Service centres of Alma, Amos, Caplan, Lévis, Québec, Rimouski and Rivière-du-Loup.	June 5	- Other service centres	June 1	Oats and barley	June 15	Canola :		- Zones of under 2 600 CHUs	June 10	- Zones of 2 600 CHUs or over	June 1	Soybeans:		- Zones of under 2 600 CHUs	June 10	- Zones of 2 600 CHUs or over	June 15
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#### 2. Recommended standards

If you use farming methods that are different from those described below, **you must notify a representative of La Financière agricole as soon as possible and at the latest by the time you make the declaration of your seeded areas.**

**Under crop insurance**, based on the information you provide regarding your farming methods, your certificate could be modified by adjusting the probable yields or withdrawing the areas concerned. If you fail to notify a representative regarding any farming methods that do not comply, as stipulated in the above paragraph, the areas concerned will be assigned the average of the actual yields of fields that do comply. In the absence of any data on fields that comply, the yield assigned to the nonconforming areas will be established based on your probable yield and the percentage of the zone's loss where the areas are located.

**Under stabilization insurance**, compensation, if any, will be reduced for any areas that are cultivated using farming methods that depart from the recommended standards by taking into consideration the impact of the methods on the yield. The contribution will be adjusted and administrative fees will be charged.

Farming methods		Recommended standards		
A. Planning	The number of hectares to seed is planned based on your ability to get all the work, from seeding through to harvest, done when it needs to be done.			
B. Drainage	Proper soil drainage makes it possible for seeding and harvesting to be done in ideal conditions at the best times of year. It also ensures that crops grow normally.			
C. Tillage	<ul style="list-style-type: none"> <li>- Tillage practices are those recommended by the Centre de référence en agriculture et agroalimentaire du Québec (CRAAQ) in the <i>Guide des pratiques de conservation en grandes cultures</i>.</li> <li>- For conventional tillage (any operation involving primary work, i.e. with plough and chisel), at least 80% of the area, for each crop, must be tilled in the fall, except in sandy soil or loam.</li> <li>- Subject to AOR provisions, areas were cleared or readied for seeding more than one year ago and are conducive to grain farming.</li> </ul>			
D. Fertilization	<ul style="list-style-type: none"> <li>- Soil analysis results and the presence of previous growth regulators, green manure, organic mulch, manure and sewage are considered when calculating the quantity of fertilizing units to use.</li> <li>- The amount of fertilizing units and the application method comply with the tables published by the Centre de référence en agriculture et agroalimentaire du Québec (CRAAQ) or the Plan agroenvironnemental de fertilisation (PAEF) (agroenvironmental fertilizer plan), as the case may be.</li> </ul>			
E. Water pH		Recommended water pH		Optimum water pH
		Sandy soil	Other soils	All types of soil
	Oats	5.8 to 7.0 *	5.6 to 7.0 *	6.2
	Wheat, barley	6.0 to 7.0	6.0 to 7.0	6.5
	Grain corn	6.0 to 7.0	5.8 to 7.0	6.5
	Canola	6.0 to 7.0	6.0 to 7.0	6.0
	Soybeans	6.2 to 7.0	6.2 to 7.0	6.5
*A pH of 5.2 is accepted for oats only when rotated with potatoes.				
F. Weed control	All appropriate steps are taken to control weeds using registered pesticides, mechanical processes or crop rotation.			
G. Disease and pest control	<ul style="list-style-type: none"> <li>- The recommendations of the Réseau d'avertissements phytosanitaires and those of the Centre de référence en agriculture et agroalimentaire du Québec (CRAAQ), including those concerning crop rotation, are applied for disease and pest control.</li> <li>- When a cultivated area was affected by fusariose the previous year, one of the following three methods is applied: ploughing, rotation with a plant other than graminea or the use of varieties recommended by the Réseau Grandes cultures du Québec (RGCQ) with a <i>fusariose</i> resistance rating of from 1 to 7 inclusively for barley and 1, 2 or 3 for wheat.</li> </ul>			
H. Seeding rate	<ul style="list-style-type: none"> <li>- The recommended seeding rate for the chosen cultivar or hybrid is respected. It depends, among other factors, on the target population, the space between rows, seed size and the germination rate.</li> <li>- Soybean seed is properly inoculated with special soybean inoculants. Inoculation is important as it has a direct effect on nitrogen fixation.</li> </ul>			
I. Selection of varieties				
Cereals	Cereal varieties are selected on the basis of the number of possible growing days in the municipality where they are seeded.			
Grain corn	The number of corn heat units (CHUs) for hybrid grain corn is based on the limits recommended in your municipality by the Centre de référence en agriculture et agroalimentaire du Québec (CRAAQ). The CHU value for hybrids also takes into account the date on which seeding occurs. For hybrid selection, see item 3 below.			
Soybeans	Soybean varieties are selected on the basis of the number of possible growing days and the number of corn heat units (CHUs) recommended in the municipality where they are seeded.			

### 3. Selection of grain corn hybrids

To select an appropriate corn hybrid, consult the CHU list by municipality starting on page 11 in the *Guide des normes reconnues par La Financière agricole*. Take note of the CHU limit of the municipality where the corn will be seeded and then refer to the table on page 9. The table will help you make your seed selection based on the time of year you intend to seed. For seeding in organic soil, select hybrids needing 150 CHUs less because of the risk of early frost. When La Financière agricole postpones the deadline for seeding grain corn due to inclement weather conditions, corn varieties must be selected according to the bottom table of page 9.