

United States
Department of
Agriculture



Federal Crop Insurance Corporation

FCIC-25920 (11-2023)

SPRINKLER IRRIGATED RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

2024 and Succeeding Crop Years

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UNITED STATES DEPARTMENT OF AGRICULTURE FARM PRODUCTION AND CONSERVATION RISK MANAGEMENT AGENCY

TITLE: SPRINKLER IRRIGATED RICE LOSS	NUMBER: FCIC-25920
ADJUSTMENT STANDARDS HANDBOOK	OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2024 and Succeeding Crop Years	ISSUE DATE: November 01, 2023
SUBJECT:	APPROVED:
Provides procedures and instructions for	/s/ John W. Underwood for
administering the Sprinkler Irrigated Rice crop	
insurance program.	Deputy Administrator for Product Management

REASON FOR ISSUANCE

The following procedures are a supplement to the Rice Loss Adjustment Standards Handbook (FCIC-25410). These procedures provide instructions for determining eligibility for a rice indemnity under a sprinkler irrigation practice in accordance with the Sprinkler Irrigated Rice Endorsement, Rice Crop Provisions, Rice Special Provisions, and Basic Provisions. This handbook replaces FCIC-25920, Sprinkler Irrigated Rice Loss Adjustment Standards Handbook, issued November 25, 2020. This handbook is effective for the 2024 and succeeding crop years and is not retroactive to any 2023 or prior crop year determinations.

SUMMARY OF CHANGES

Listed below are the significant content changes to the FCIC-25920, Sprinkler Irrigated Rice Loss Adjustment Standards Handbook. All major changes and additions are highlighted. Three asterisks (***) indicate where major deletions occurred. Minor changes and corrections are not included in this listing.

Reference	Description of Change
Throughout	Updated to External Handbook Standards (EHS), including changing reference from
	insurance contract to insurance policy.
TP	Removed Control Chart and incorporated Filing Instructions into Reason for
	Issuance, per latest EHS.
Subparagraph 1B	Added to comply with EHS.
Subparagraph 1C	Added to comply with EHS.
Subparagraph 1D	Updated to comply with EHS.
Exhibit 1	Added OPI and USDA.
Exhibit 3	Previously Exhibit 4, renumbered Exhibit 3 per EHS (Form Standards). References
	updated throughout.
Exhibit 4	Previously Exhibit 3, renumbered Exhibit 4 as Exhibit 3 is reserved for Form
	Standards per EHS.
Exhibit 5	Previously Exhibits 5-12; consolidated into one exhibit with all documentation
	examples.

SPRINKLER IRRIGATED RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov.

This handbook remains in effect until superseded by reissuance. A bulletin or FAD can supersede selected portions of the handbook.

B. Source of Authority

Refer to the LAM for sources of authority.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that "No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance." Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified, or participated in a complaint under Title VI.

It is the AIPs' responsibility to ensure that standards, procedures, methods, and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.usda.gov/oascr. For more information on the RMA Non-Discrimination Statement, see the DSSH.

D. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards
	for policies administered by AIPs for the General Administrative
	Regulations, Common Crop Insurance Policy Basic Provisions, and Area Risk
	Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards for use in
	the sale and service of any eligible Federal crop insurance policy; required
	statements and disclosures; and the standards for submission and review of
	non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC-approved standards for policies
	administered by AIPs under the General Administrative Regulations,
	Common Crop Insurance Policy Regulations Basic Provisions, including the
	Catastrophic Risk Protection Endorsement; the Area Risk Protection
	Insurance Regulations Basic Provisions; the Stacked Income Protection Plan
	of Insurance; the Rainfall Index Plan; and the Whole-Farm Revenue
	Protection Pilot Policy.
LAM	This handbook provides the official FCIC-approved general loss adjustment
	standards for all levels of insurance provided under FCIC unless a
	publication specifies that none or only specified parts of this handbook
	apply.
Rice LASH	This handbook provides crop specific loss adjustment procedures.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and the LAM.
- (2) Terms, abbreviations, and definitions specific to the SIR and this handbook are in <u>Exhibit 2</u>, herein.

2 AIP Responsibilities

A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards and form standards, supplement the Rice LASH and the general (not crop-specific) loss adjustment standards identified in the LAM.

Refer to Exhibit 4 for specific AIP responsibilities.

2 AIP Responsibilities

B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection.

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). The current DSSH can be found on the RMA website at www.rma.usda.gov.

3-10 (Reserved)

PART 2: POLICY INFORMATION

The AIP determines if the insured has complied with all provisions of the insurance policy. The SIR provisions, which are to be considered in this determination, include (but are not limited to):

11 Insurability

The following may not be a complete list of insurability requirements for the SIR. Refer to the BP, Rice CP, SIR and SP for a complete list.

- (1) The BP and Rice CP must be in force to elect to insure rice under the SIR.
- (2) The SIR must be elected in writing on or before the applicable SCD for rice.
- (3) The SIR will apply to all eligible acreage of rice insurable under the Rice CP.
- (4) The SIR may not be elected if the insured's rice crop is insured under the Catastrophic Risk Protection Endorsement.
- (5) Except when in conflict with the SIR, all provisions of the BP and Rice CP apply.
- (6) The SIR is only available in those counties where SIR coverage is offered as specified in the actuarial documents.

12 Unit Division

Refer to the insurance **policy** for unit provisions. Unless limited by the CP or SP, a basic unit, as defined in the BP, may be divided into optional units. The unit structure provided under the BP and Rice CP as applicable to the insured rice acreage will apply under the SIR with the following modifications.

- (1) Optional units by sprinkler irrigation and flood irrigation practices are allowed and apply by irrigation practice; and
- (2) Enterprise and Whole Farm units are allowed on the SIR.

For information on Enterprise, Multi-County Enterprise, and Whole-Farm units, refer to the CIH and the LAM.

13-20 (Reserved)

PART 3: INSPECTIONS

21 SIR Inspections

- (1) All requirements of the Rice CP, SP and SIR must be met. The amount of indemnity will be determined in accordance with Rice LASH procedures.
- (2) Qualifying SIR inspections are to be prepared as final inspections on the PW. The insured must provide, and the loss adjuster must review, the required weekly third-party documentation before an SIR payment is qualified.
- (3) Non-qualifying SIR inspections (unless the claim is withdrawn by the insured) are to be handled as preliminary inspections.

22 Supporting Documentation Requirements

- (1) Supporting documentation of farm management practices by a third-party is required to verify insurance eligibility of the rice grown under a sprinkler irrigation system. The adjuster will review and confirm the insured's records of the required weekly crop scouting reports.
- (2) The required reporting requirements are listed on a "Sprinkler Irrigated Rice Loss Adjustment Checklist" that the adjuster is to complete in the presence of the insured.
- (3) Refer to Exhibit 3 for the Sprinkler Irrigated Rice Loss Adjustment Checklist.

23-30 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
ВР	Basic Provisions
CIH	Crop Insurance Handbook, FCIC-18010
СР	Crop Provisions
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FGIS	Federal Grain Inspection Service
GSH	General Standards Handbook, FCIC-18190
LAM	Loss Adjustment Manual, FCIC-25010
OPI	Office of Primary Interest
PW	Production Worksheet
Rice LASH	Rice Loss Adjustment Standards Handbook, FCIC-25410
RMA	Risk Management Agency
SCD	Sales Closing Date
SIR	Sprinkler Irrigated Rice Endorsement
SP	Special Provisions
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture

Exhibit 2 Definitions

Refer to the SIR for applicable definitions.

A. **General Information**

- (1) The entry items in the Sprinkler Irrigated Rice Loss Adjustment Checklist are required to be completed.
- The completion instructions for the required entry items for the Sprinkler Irrigated Rice Loss (2) Adjustment Checklist are "Substantive" (i.e., they are required).
- (3) Following is a description of the required information to be recorded on the Sprinkler Irrigated Rice Loss Adjustment Checklist.
- (4) Examples of field documentation forms to be reviewed by the loss adjuster are located in Exhibit 5 of this handbook.

Sprinkler Irrigated Rice Loss Adjustment Checklist Standards and Elements В.

Item Number	Description of Required Information
1	Answer the question by marking the appropriate box. Document the rice variety or hybrid that is planted and under sprinkler irrigation.
2	Answer the question by marking the appropriate box. The variety planted will have a "blast" rating.
3	Answer the question by marking the appropriate box. It is recommended that the well capacity and irrigation system model be documented here.
4	Center-Pivot Irrigation system only: Answer the question by marking the appropriate box.
5	Linear or Other Irrigation system only: Answer the question by marking the appropriate box.
6	Review the documentation supplied by the insured that documents irrigation applications and amounts. It is required that a copy of the first irrigation application and last irrigation application be placed in the claim file; along with a note identifying the number of irrigation applications the field has received between the first and last irrigation application.
7	Review the documentation supplied by the insured that documents rain events and amounts. It is required that a copy of the first rain event and last rain event be placed in the claim file; along with a note identifying the number of rain events the field has received between the first and last rain event recorded.

B. Sprinkler Irrigated Rice Loss Adjustment Checklist Standards and Elements (Continued)

Item Number	Description of Required Information
	Review the documentation supplied by the insured that documents the management program being followed for:
	(a) herbicide applications;
	(b) pesticide/insecticide applications;
8	(c) disease prevention plan and actions taken; and
	(d) nutrition plan and actions taken.
	The adjuster does not have to obtain copies of the four noted management practices, but
	they must review the documentation to verify that management programs were in place and were acted upon during the growing season.
	The adjuster will sign and date the Checklist to verify they have asked the insured all of the above questions. Their signature is verification that all the requirements of the sprinkler rice endorsement have been followed through the growing season and that coverage is in effect for the insured.
	If the adjuster has any doubt about the veracity of the insured's responses or documentation; they are not to sign the checklist.
	The completed checklist is to be submitted with all other loss inspection documentation and sent to the company.
9	This is a certification statement that the adjuster must read to the insured or bring to the insured's attention before the inspection is completed.
	The insured will sign and date the checklist to verify that they have been asked all the above questions and have answered the questions to the best of their ability; and have supplied the loss adjuster with the appropriate required documentation.

Sprinkler Irrigated Rice Loss Adjustment Checklist Standards and Elements (Continued) В.

Yes/No	
1. 🗆 🗆	Is the rice grown a short to medium season variety or hybrid adapted to growing conditions in the state/ county? List variety(s):
2. 🗆 🗆	Is the variety(s) "blast" resistant and capable of producing USDA-FGIS No. 1 rice?
3. 🗆 🗆	Does the irrigation system have the capacity to deliver 7.5 gallons per acre per minute?
4. 🗆 🗆	Center-Pivot Irrigation: Can the center pivot irrigation system complete one rotation in a 24-hour period?
5. 🗆 🗆	Linear or Other Sprinkler Irrigation: Can the irrigation system adequately water the crop in a 24-hour period?
Does the p	roducer have weekly third-party documentation of the following practices?
Yes/No	
5. 🗆 🗆	Irrigation application events and amounts (include documentation in the claim file).
	Rainfall events and amounts (include documentation in the claim file).
7. 🗆 🗆	
7. 🗆 🗆	Management of herbicide, pesticide / insecticide, disease, and nutrition programs.

- (1) The adjuster inspects and confirms:
 - (a) that the insured has engaged and employed good farming practices;
 - (b) that the insured has the equipment needed to plant, care for, and harvest the crop; and
 - (c) that weekly documentation by a third-party agronomy scout or Certified Crop Advisor is available for review to determine insurability. The practices to be documented are:
 - (i) planting date and seed bed conditions;
 - (ii) weekly inspection for weeds and disease; evidence of an effective weed and disease control program;
 - (iii) weekly inspection for pests; evidence of an effective pest control program;
 - (iv) weekly inspection of fertilizer and nutrient program; evidence of an effective nutrition program; and
 - (v) weekly inspection of water management program; evidence of an effective water management program.
 - (A) Water management includes accounting for rainfall and irrigation events so that the soil water conditions in the effective root zone for rice do not cause crop water stress on the rice being grown.
 - (B) The AIP or adjuster may use the irrigation logs, rainfall reports and information from county extension offices or other third-party agricultural services to determine if the level of irrigation is sufficient to be considered a "good farming practice."
 - (C) Documentation shall include: irrigation dates, irrigation depth applied for each application, and rainfall dates and amounts from planting to maturity; to include field notes for any irrigation event that did not irrigate the entire field.
 - (D) Documentation of equipment inspection and water recommendations shall be recorded by the insured or a qualified consultant.
 - (E) For center pivot irrigation management, the insured should seek to keep the wheel tracks as dry as possible to minimize tire ruts and prevent the machine from getting stuck so that the proper application and timing are maintained during the growing season.
 - (F) The insured's irrigation management practice should prevent irrigation runoff.

Exhibit 4 AIP Responsibilities at the Time of Damage or Loss (Continued)

(d) If a commercial applicator is used for weed, disease, pesticide or nutrient programs, their records shall be made available for the purposes of the insurance adjustment/auditor.

Note:

Weekly inspections are required but circumstances can and will occur that do not permit weekly inspections (weather, illness, etc.). Common sense must be used in determining if the weekly (or regularly scheduled) inspections were being carried out by a third-party. In no case can weekly inspections go beyond two weeks between inspection dates.

- (2) The adjuster completes the Sprinkler Irrigated Rice Loss Adjustment Checklist (Exhibit 3).
 - (a) The questions on the checklist form must be asked by the adjuster to the insured.
 - (b) The Sprinkler Irrigated Rice Loss Adjustment Checklist is a stand-alone form that is used by the loss adjuster to record the required compliance to adherence to best management practices required by the SIR.
 - (c) If the producer cannot produce documentation of adherence to the required best management practices, the company will deny coverage.
 - (d) The information recorded on the Sprinkler Irrigated Rice Loss Adjustment Checklist will support all other rice loss adjustment forms and must be completed and placed in the claim for indemnity file.

A. Field Scouting Report

DATE:		FIELD NAME:				
GROWTH STAGE:		PIVOT HOURS:				
SINCE LAST REPORT:		DATE OF LAST REPORT:				
IRRIGATION (mm/inch):	:	RAIN (mm/inch):				
	See	DATA REPORTED BY:				
FERTILIZER APPLIED	101					
MATERIAL	DATE	RATE (kg/Ha/oz/ac)	COMMENTS			
HERBICIDE APPLIED						
MATERIAL	DATE	RATE (kg/Ha/oz/ac)	COMMENTS			
			0.			
FUNGICIDE APPLIED			800			
MATERIAL	DATE	RATE (kg/Ha/oz/ac)	COMMENTS			
CURRENT CONDITIONS:						
WEEDS						
LOCATION	TYPE (SPECIES)	DENSITY (PLANTS/sq m/ sq ft)	AVERAGE WEED SIZE			
Α	_ //	1				
В						
С						
D						
E			1.0			
F			10			

A. Field Scouting Report (Continued)

	WHEE	L TRACKS	
LOCATION	TOWER#	DEPTH (cm/inch)	COMMENTS
1		PE 02	
2			
3			el
4			
5	. 2		12
6			
	WATI	ERMARKS	
LOCATION	DEPTH	READING	COMMENTS
AA			
AA			
ВВ			0
ВВ			
N			
		O AND INDICATE LOCATIONS	

B. Weekly Field Inspection Form

Date	Grower	Farm	Field	Crop	Growth Stage	Crop Condition Description	Recommendation
	2						
	3						
	10						10
	0						5
		- 13		- (0
	23						20
				100			
	8						
			- 10				
	20 20	_ =	M.				
		1					
					7		2
		-	2		7 89		39

C. Custom Spray Application Form

Date	Customer	Acres	Crop	Materials	Rate	Time	Temp/Wind	Fields
-		37			1.		10	
		9)						
							V	
		39						
8		39		100	7			
		**					3	
	100	2				9	20	
	3					8	6	
-						-	22	-
		- 1				e;	ST .	3
)			- A	1	i i	10	
	_				í			
							2	
							10	
		. 0						

Exhibit 5 Field Documentation Examples (Continued)

D. Field ID Form

er titur		
Field Name or No.	County	No. of Acres
Describe field location (Example	: Highway 67, 8 miles south	of Jacksonville)
GPS reading of the primary entra	nce to this field (please pro	vide in decimal degrees):
Latitude	Longitu	de
Application will be made via: Gr	ound	Air
Describe in detail (other than cos	t) why 2-D or 4-D alternativ	ves will not be practical at this location

E. Custom Application Report

Producer Name: Producer Address: City, State, Zip Code:

Custom Application Report

Date: Account Number:

Terms:

Balance:

\$

Transaction	Invo	ice Date	Descrip	tion	Amount
Preverbal		•	Previous	balance forward	\$
Pay			Payment i	received Check #	-\$
					\$
Application Date		Time:		Temp:	
Humidity Applied by:		Wind Dir: Vehicle #:		Crop: Pest:	
Product	EPA Reg#	Rate/Acre	Total Appl	Price	Total Cost
				3500 (500)	\$
Fuel Surcharge	+			HR	\$
Application Date		Time:	7	Temp:	P
Humidity					
Applied by:		Wind Dir: Vehicle #:		Crop: Pest:	
177	EPA Reg#		Total Appl	95	Total Cost
Applied by:	EPA Reg#	Vehicle #:	Total Appl LB	Pest:	
Applied by: Product Herbicide	EPA Reg#	Vehicle #: Rate/Acre		Pest: Price	Total Cost

Note: Your statement is for your pesticide records. You do not have to return with your payment. Thank you very much for your business.

Balance:

F. Custom Application Log

D	ate			
Customer's Name	22			
Address				
Was farmer or his/her representative pres	ent during	application? Yes	No	
Method of application: Pre-plant		mergence	Post-emerg	ence
Applicator machine (Type and number)	- 37	· ·		38
Verified in good working condition? Yes	V)	No	Inspector's Init	tials
Operator's name	-			19 19 19 19 19 19 19 19 19 19 19 19 19 1
Control problem(s): Weeds	Grass	Insects	0	ther
Chemicals used	25			
Product name				
Manufacturer's lot number(s)				
Rate of application	Ī		<i>d</i>	per acre
Row spacing inches				
CF NGT BURGET THE STREET OF THE TOTAL PROPERTY OF THE TOTAL PROPER	otal chemic	als used		Lb/Gal
Source of water used in spray: Tank wago	n	Other		· ·
Soil condition: Good Bad	Lumpy	Packed	Dusty	Muddy
Other	0 100 /		_	- 8
Moisture Inches rainfa	all	days	prior to applicat	ion (up to 7 days)
Relative humidity on day of application	96	High Temperatur	e: °F	Low °F
Wind direction (Circle): N NE E SE S SW	W NW	Miles per ho	ur	33 34
Steady Gusty		100	Calm	U.0
Date and time of application: Start	M. 10	Finish		
Speed of application equipment	MPH Spe	edometer operativ	ve: Yes	No
History: Last year's crop(s) on this land	_		75	
Fertilizer/Herbicide treatment products an	nd rate/acre	o L		
Recommendation for materials and rate n			Custome	er
Relative location of check strip in field rec			56	- NE
I hereby verify the above is correct, to the	best of my	knowledge.		
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
Operator's signature				Date

G. Crop Scouting Report

Example 1:

Recommendation #1		Appl. Method	Rate		Amt needed for acres
Field	Target Date	Area (acres)	Crop	D-A-P	Comments/Instructions

-				
Target Date	Area (acres)	Crop	D-A-P	Comments/Instructions
			tron	LTOD I II-A-P

G. Crop Scouting Report (Continued)

Example 2:

FIELD	COMMENTS	RECOMMENDATION
DATE:		
Back	Rice looks good. We have a little bit of sheath blight in spots, a little worse on north end where we've got mostly three leaves left and a little bit with two leaves left. We should see a lot of boots next week, so I think we'll hold off a week; will probably spray the early part of next week for smuts, which this variety needs sprayed for, and we'll stop the sheath blight then. Should have at least a couple of leaves left on everything. A bit of nutgrass showing, and a little bit of grass showing. Other than that it looks good.	Keep irrigation practice ongoing.
Upper	Rice beginning to head out. Was supposed to have been sprayed earlier with a fungicide to help with kernel smut and stop any sheath blight that's in here.	Keep active irrigation on to help with blast.

DATE:		
Back	Around 75% headed. 10 to 12 bugs over double treatment. I would try to spray but it's up to you if you want to risk applying insecticide inside town.	If you want to spray the bugs, put on a 1.8 oz Karate or generic equivalent + 1% crop oil in at least 5 gallons of water in cool part of the day. Keep irrigation practice ongoing.
Upper	Rice looks pretty good. Early to mid -boot but this field is uneven; we'll have heads popping out in the next few days. Sheath blight is a little worse; some have just 3 leaves. With it being uneven, we may need to increase the fungicide rate a bit.	Put on 16 oz. Quilt Xcel + 3 oz. Tilt in 10 gallons of water in cool part of the day. Keep irrigation practice ongoing.

DATE:		
Back	Rice turning over. Around 5-6 bugs, not bad. Hopefully won't do too much damage.	Keep current irrigation practice ongoing.
Upper	Still less than 5% headed; very uneven. Did get fungicides put on a bit later than we expected, but should be in good shape. Sheath blight has really taken off, but that rate of fungicide should stop it until it gets headed out good.	Keep current irrigation practice ongoing.

G. Crop Scouting Report (Continued)

Example 2 (Continued):

FIELD	COMMENTS	RECOMMENDATION
DATE:		
Back	Rice is turned over. May be looking at stopping irrigation in about two weeks. We'll look at it a little bit later and see.	Keep irrigation running on for now.
Upper	Around 50% headed; very spotty. Not seeing very many bugs in field. We'll see what they look like next week.	Keep current irrigation practice ongoing.

DATE:		
Back	Rice headed out. Turning over. One bug	Keep current irrigation practice ongoing.
Upper	A lot of this field is done, getting pretty yellow, but there are still green spots in it.	Stop irrigation at the end of this week, around Aug 17.

DATE:		
Back	Mostly turned over, but it is uneven and a little bit behind. Very few bugs. Looking like we'll stop irrigation in about 10 to 14 days.	Keep sprinkler irrigation going for now.

DATE:		
Back	Rice turning yellow, beginning to fill out the bottom kernels. Very few bugs.	Stop irrigation next week.