

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25130 (05-1999)
FCIC-25130-1 (11-2000)

FIG LOSS ADJUSTMENT STANDARDS HANDBOOK

2001 and Succeeding Crop Years

UNITED STATES DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25130 (05-1999) 25130-1 (11- 2000)
SUBJECT: FIG LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 AND SUCCEEDING CROP YEARS	DATE: November 6, 2000
	OPI: Product Development Division
	APPROVED: /s/ R.E. Waggoner for Tim B. Witt Deputy Administrator, Research and Development

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2001 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2001 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

Major Changes: See changes or additions in text which has been **redlined**. Three stars (***) identify information that has been removed.

Changes for November 2000 Issuance (FCIC-25130-1):

- A. Inserts slipsheets that amend the Fig Handbook (issued June 1999) and comply with the current Fig Crop Provisions (01-060).
- B. Throughout these slipsheets, inserted prototype handbook text, as applicable.
- C. In section 3 A, added procedure for determining the insurability of figs interplanted with another perennial crop. In section 3 B, amended the hail exclusion statement. In section 3 D, added manufacturing grade and substandard grade references.
- D. In section 8, added references to gleaned acreage. Also added manufacturing grade and substandard grade text in the Production Worksheet instructions for section I, item L.
- E. In section 9, amended **TABLE A** - for the selection procedure for less than 10.0 acres. Also in **TABLE C**, added procedure for determining the number of trees per acre for spacings not listed on the table.

FIG LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Fig Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		1-6 11-12 15-16 19-20	25-26	05-1999 05-1999 05-1999 05-1999	FCIC-25130 FCIC-25130 FCIC-25130 FCIC-25130
Insert	1-2		1-6 11-12 15-16 19-20	25-26	11-2000 11-2000 11-2000 11-2000	FCIC-25130-1 FCIC-25130-1 FCIC-25130-1 FCIC-25310-1
Current Index	1-2	1-2	1-6 7-10 11-12 13-14 15-16 17-18 19-20 21-24	25-26	11-2000 05-1999 11-2000 05-1999 11-2000 05-1999 11-2000 05-1999 11-2000	FCIC-25310-1 FCIC-25310 FCIC-25310-1 FCIC-25310 FCIC-25310-1 FCIC-25310 FCIC-25310-1 FCIC-25310 FCIC-25310-1

1. INTRODUCTION

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the Loss Adjustment Manual (LAM).

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended, by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to the insured. The original and all remaining copies as instructed by the insurance provider.

NOTE: It is the insurance provider's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop-specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to fig loss adjustment and this handbook, which are not defined in this section, are identified as they appear in the text.
- (3) Abbreviations:

DFA Dried Fruit Association

RPAM Random Path Appraisal Method

(4) Definitions:

Harvest	The picking of the figs from the trees or ground by hand or machine for the purpose of removal from the orchard.
Manufacturing Grade Production	Fig production that meets minimum grade standards and is defined as “manufacturing grade” by the Marketing Order for Dried Figs, as amended, which is in effect on the date insurance attaches.
Marketable Figs	Figs that grade manufacturing grade or better in accordance with the Marketing Order for Dried Figs, as amended, which is in effect on the date insurance attaches.
Substandard Production	Fig production that does not meet minimum grade standards and is defined as “substandard” by the Marketing Order for Dried Figs, as amended, which is in effect on the date insurance attaches.

3. INSURANCE CONTRACT INFORMATION

The insurance provider is to determine that the insured has complied with all policy provisions of the insurance contract. Fig provisions which are to be considered in this determination include (but are not limited to):

A. INSURABILITY

- (1) The crop insured will be all commercially grown dried figs that are grown in the county on insurable acreage for which a premium rate is provided by the actuarial documents:
 - (a) In which the insured has a share;
 - (b) That are grown for harvest as dried figs;
 - (c) That are irrigated;
 - (d) That have reached the seventh growing season after being set out; and
 - (e) For which acceptable production records for at least the previous crop year are provided.
- (2) Figs interplanted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines that such acreage does not meet the requirements contained in the policy.
- (3) Figs are not insurable when:
 - (a) Grown on acreage with less than 90 percent of a stand based on the original planting pattern unless the insurance provider agrees, in writing, to insure such figs;
 - (b) The insurance provider inspects the figs and considers them not acceptable;

- (c) Grown for the crop year the application is filed unless inspected and accepted by the insurance provider; or
 - (d) Grown on acreage acquired for the crop year unless such acreage has been inspected and accepted by the insurance provider.
- (4) Insurance coverage is not provided against:
- (a) Any loss of production due to fire, where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed for the grove, or
 - (b) The inability to market the fruit as a direct result of quarantine, boycott, or refusal of any entity to accept production.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Basic units by type and optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable **if additional coverage is less than 65/100 or comparable coverage**).

C. UNIT DIVISION

See the insurance contract for unit provisions. **NOTE:** Unless limited by the Crop or Special Provisions, a basic unit (basic units by type if applicable), as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all conditions stated in the applicable provisions are met.

D. QUALITY ADJUSTMENT

Appraised and harvested fig production **that grades manufacturing grade or substandard grade due to insurable causes** is eligible for quality adjustment. Select representative fig samples for delivery to the DFA for a grade determination. For figs that qualify for quality adjustment, calculate production to count as follows:

(1) Manufacturing Grade Figs:

Figs, which due to insurable causes, grade manufacturing will be adjusted by dividing the value per pound by the highest price election available for the type and multiplying this result (not to exceed 1.00) by the number of pounds of such production.

(2) Substandard Grade Figs:

- (a) Figs, which due to insurable causes, grade substandard and are delivered to the substandard pool will not be considered production to count, provided:

1 All of the insured's substandard production is inspected by the insurance provider; and

- 2 The insurance provider gives written consent for such delivery prior to delivery.
- (b) If the insurance provider does not give written consent prior to the delivery to the substandard pool, all production will be counted as undamaged marketable production.
- (c) Substandard production for which the insurance provider gives written consent to the insured prior to delivery to the substandard pool, which is not delivered to the substandard pool, and is sold by the insured, will be considered production to count and adjusted as follows:
 - 1 Divide the value per pound received for such substandard production by the highest price election available for the insured type; and
 - 2 Multiply this result (not to exceed 1.00) by the number of pounds of such substandard production.

4. FIG APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) Specifically for figs, circumstances that require an appraisal include (but are not limited to):
 - (a) When figs are still on the tree; or
 - (b) If verifiable production records may not be available.
- (3) Make separate appraisals for each fig type grown in the orchard, as applicable.
- (4) Appraisal dates:
 - (a) Insurance provider representatives will set appraisal dates.
 - (b) Whenever possible, appraise figs after the fruit drop period and before the fruit is removed from the trees.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Make a general examination of all acreage in the unit. Determine the number and general location of trees to be used in the representative sample based on:
 - (a) Total acreage and number of trees;

- (b) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree;

NOTE: When variable damage causes the crop potential to be significantly different within the same orchard, or when the insured wishes to destroy a portion of the orchard, split the orchard into suborchards and appraise each one separately.

- (c) Percent of each type in the acreage;
 - (d) Tree age, size, density, and vigor; and
 - (e) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees.
- (2) **Take not less than the minimum number (count) of representative samples required in TABLE A.**
 - (3) The Random Path Appraisal Method may be used at the discretion of the insurance provider to appraise fig crop production. Use this method in lieu of appraisal methods in the fig loss adjustment handbook, as applicable.
 - (4) Before any fig counts are made, the insured and the adjuster together will collect a representative sample of damaged dried figs from the ground or windrows to take to the DFA for grading to determine if the figs meet the minimum grade standards in the Marketing Order for Dried Figs. Each sample must contain a minimum of 12 ½ pounds of dried figs.
 - (5) After DFA grading, if due to insurable causes the sample figs do not meet the minimum grade standards in the Marketing Order for Dried Figs, the figs will be declared substandard (see section 3D). If such production will not be harvested, no production will be counted.
 - (6) If this sample, after grading by the DFA, does meet the Marketing Order Grade Standards and the insured intends to harvest, appraise the production to determine the potential using the applicable appraisal method in section 5. Such production should be adjusted for quality according to the instructions in section 3D and the Fig Crop Provisions.

NOTE: Unharvested fig production that grades substandard (not marketable) would have no production to count.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

Appraisal Method.....	Use.....
Fig Count Appraisals	for all pre-harvest appraisals.
Representative Tree Appraisals	when orchard is being harvested; harvest and count figs from representative sample trees.
Harvested Acreage Appraisals	the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.

B. UNHARVESTED APPRAISAL

Fig Count Appraisals:

- (1) Use the Fig/Nut Tree Appraisal Worksheet for all fig count appraisals.
- (2) Appraise each orchard as a separate sample.
- (3) Use the **required** minimum number of samples (refer to **TABLE A**).
- (4) Count all marketable dried figs and all unmarketable figs lost due to uninsured causes under the sample trees and convert this production to pounds per acre. Record counts on the Fig/Nut Tree Appraisal Worksheet, as applicable.

C. HARVESTED APPRAISALS

(1) Representative Tree Appraisals:

Arrange with the insured to harvest representative sample trees after a crop has reached maturity. Use the production harvested from the trees to determine the yield per acre.

(2) Harvested Acreage Appraisals:

Use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage. Use this method only when harvested acreage can be verified to be representative of unharvested acreage. Verify by actually inspecting the harvested and unharvested acreages to compare the crop on the ground under the trees.

8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form, (hereafter referred to as a “Production Worksheet”), is a progressive form containing all notices of damage for all preliminary and final inspections made on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and the insured are to initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) **The adjuster is responsible for determining if the insured has complied with all of their requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the insurance provider.**
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

1. **Crop/Code #:** “Figs” (0060).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the Narrative.

NOTE: See the Basic Provisions and the crop provisions for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.

7. **Company/Agency:** Name of the company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the insurance provider.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:**

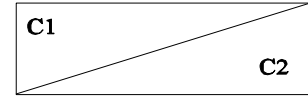
PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

NOTE: If more spaces are needed for non-loss units, enter the unit numbers identified as "Non-loss Units" in the Narrative or on an attached Special Report.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual insurance provider’s instructions. In the event of under-reported acres, draw a diagonal line in column “C” as shown below.

- C₁ Enter the ACTUAL acres for the orchard or suborchard.
- C₂ Enter the REPORTED acres for the orchard or suborchard.



- D. **Interest or Share:** Insured’s interest in the crop to three-decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
 - E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to insurance provider’s instructions. Refer to the LAM.
- NOTE:** Unrated land is uninsurable without a written agreement.
- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the actuarial documents.
 - G. **Type/Class/Variety:** Three-digit code number entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code number from the actuarial documents.
 - H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviations as shown below.

STAGE EXPLANATION

“P” Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.

“H” Harvested.

“UH” Unharvested or put to other use with consent.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

I. **Intended or Final Use:** Use of acreage. Use the following “Intended Use” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“WOC”	Other use without consent
“SU”	Solely uninsured
“ABA”	Abandoned without consent
“H”	Harvested
“UH”	Unharvested

Verify any “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

J. **Appraised Potential:** Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised. See appraisal methods for additional instructions.

NOTE: If there is no potential on UH acreage, enter “0.” Unharvested fig production that grades substandard (not marketable) will not be included as production to count.

K₁. - K₂. MAKE NO ENTRY.

L. **Shell and/or Quality Factor:** For mature unharvested figs, which due to insurable causes, qualify for quality adjustment as provided in the Fig Crop Provisions, enter the applicable quality adjustment factor as follows:

- a. For appraised mature production that grades manufacturing - divide the value per pound **of the manufacturing grade production** by the highest price election per pound available for the type and round results to three-decimal places.
- b. For appraised mature production that grades substandard - divide the value per pound **received for such substandard production** by the highest price election per pound available for the type and round results to three-decimal places.

NOTE: Refer to section 3 D for additional quality adjustment information.

M. + **Uninsured Cause:** EXPLAIN IN THE NARRATIVE.

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured’s production guarantee per acre in whole pounds for the line (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.

- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: “Line 3 ‘E’ acres authorized by the insurance provider MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Explain any “.000” quality adjustment factor in items “L” and “R.” Explain any deficiencies, substances, or conditions that are allowed for quality adjustment as well as any which were not allowed.
- s. Explain any losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.
- t. Document name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in items “B” through “E.”
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage facilities.
 - (b) Different buyers or processors - the insured must have maintained satisfactory records of ALL production.
 - (c) Different quality adjustment factors.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) Harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items “A” through “S” by type.

NOTE: If production has been commingled, refer to the LAM.

Verify or make the following entries:

Item

No. Information Required

18. **Date Harvest Completed:** (Used to determine if there is a delayed notice or a delayed claim. **Refer to** the LAM.)

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest; enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use. **Refer to** the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If “No” is checked, explain in the Narrative.

20. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the unit for the crop year; otherwise, check “No.” **Refer to** the LAM.

21. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” **Refer to** the LAM.

A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A₂. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Number of Acres:	Select:
10.0 or less	The lesser of 10 trees or 5% of the number of trees in the orchard (rounded to the nearest whole tree).
10.1 to 100.0	10 trees plus 3 trees per additional 10.0 acres.
100.1 or more	37 trees plus 5 trees per additional 100.0 acres.

TABLE B - FIG POUNDS BY VARIETY*

Variety Name	Number of Figs per Pound
Adriatic	53
Black Mission	45
Calimyrna	34
Kadota (Tray Dried)	41
Kadota (Natural)	45

*The number of figs per pound by variety is based on statewide data.

TABLE C - NUMBER OF TREES PER ACRE

		DISTANCE BETWEEN PLANTS (In Feet)																									
		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
DISTANCE BETWEEN ROWS (In Feet)	10	436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124
	11		360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132	128	124	120	116	113
	12			303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104
	13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96
	14					222	207	194	183	173	164	156	146	141	135	130	124	120	115	111	107	104	100	97	94	92	89
	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83
	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78
	17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73
	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69
	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66
	20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62
	21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59
	22													90	86	83	79	76	73	71	68	66	64	62	60	58	57
	23														82	79	76	73	70	68	65	63	61	59	57	56	54
	24															76	73	70	67	65	63	61	59	57	55	53	52
	25																70	67	65	62	60	58	56	54	53	51	50
	26																	64	62	60	58	56	54	52	51	49	48
	27																		60	58	56	54	52	50	49	47	46
	28																			56	54	52	50	49	47	46	44
	29																				52	50	48	47	46	44	43
	30																					48	47	45	44	43	41
	31																						45	44	43	41	40
	32																							43	41	40	39
	33																								40	39	38
34																									38	37	
35																										36	

For tree spacings not shown on the chart, multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide this result into 43,560 sq. ft. per acre (round to the nearest whole number). **EXAMPLE:** 6.5 ft. x 10.0 ft. = 65 sq. ft., then 43,560 ÷ 65 = 670 trees per acre.