

Farmers Advised to Review Their Insurance Policies

By Jay W. Irwin
Associate Co. Agent
Farmers should review their insurance policies at least every three years, or

more often if ownership of assets or farming operations are changed.

There are two important questions farmers should ask themselves while reviewing their insurance. These are (1) Are the coverage limits listed in my

policy large enough to cover the value of my insured assets? (2) Are there any business risks not covered by an existing policy?

Some other points are: the importance of having new machines, equipment or buildings listed on your

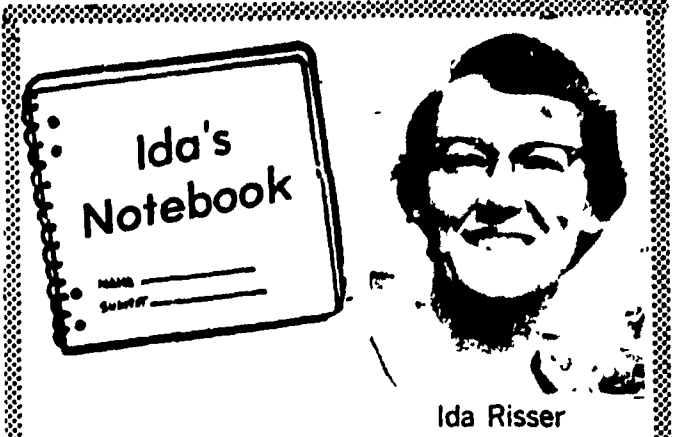
insurance policy at the time you buy them. Add coverage then if you need it; the value of inventory supplies and harvested crops may exceed the coverage stated in the policy. Many policies do not cover borrowed or leased equipment unless you request a separate endorsement or rider for it. Unless separate endorsements are added, farmers' comprehensive liability policies usually do not cover non-farm business activities, such as sales of seed corn and other "allied business" activities. Farm custom work also may not be covered.

In answering the question of when to insure, since insurance protects against financial losses, the general rule is to get insurance protection if you do not have enough financial assets to accept the risk of potential losses. For example, crop hail insurance is important if loans for fertilizer and farm operating expenses are to be repaid from the sale of the growing crop. Lending agencies may require insurance coverage on assets used as security for loans.

You may choose to accept the risk of smaller losses yourself. But risks that involve thousands of dollars, such as liability claims and complete fire losses, should be protected by insurance.

Insurance purchases are a routine farm operating expense for most farmers. A recent detailed cost analysis of dairy farms revealed that about two percent of all cash operating expenses was for business insurance.

Today, insurance contracts covering farm business risks usually include separate policies for



Ida Risser

Our daughter flew home from Seattle and now has gone back. The snow we hoped for didn't materialize until the day after she left. Then we had a winter wonderland such as she doesn't see on the Pacific coast.

We had moved some furniture and she immediately noticed the piano was gone and hurried from room to room until she found it. It is a joy to hear her play when she is home.

January and February are my months to try and catch

up with household repairs. The mending pile grows tall over the summer.

We hear a lot about tolerance these days of other races, colors and creeds. I know I do. Sometimes, I feel we really have come a long way in one generation.

Nowadays, we accept others in our homes and even families. Our children are privileged in growing up with folks from varied backgrounds. Hopefully, it will be easier for them to understand other's views, beliefs and practices

Recently, I found some notes which were made many years ago as I leafed through a large and very old German dictionary. I copied words and their meanings when they were similar to Lancaster County family names.

Here is a partial list: Stoltzfus-proud foot; Funk - sparkle, Geist - spirit; Gibble - mountain top; Rothfus - red foot; Lichty - light; Watt - shallow; Hess - rabbit; Konig - king; Leib - loaf; Keller - cellar; Kaufmann - merchant; Rosenberger - rose mountain; Landis - land; Kreider - chalk; Reist - travel.

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