

Reconsidering

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state's 1.55 million corn acres were insured, according to officials. However, a second straight year of drought across much of the Mid-Atlantic region is focusing renewed attention on the program.

Crop insurance has existed in one form or another for years. It began to take its present form in the late 1970s and early 1980s, when the government decided it wanted out of the responsibility of bailing farmers out after catastrophic crop losses. The current program was designed to replace federal disaster payments and loans, but participation rates in the voluntary program have remained low in many areas of the country. Twice in the last three years, the federal government has stepped back in with special disaster relief programs anyway.

Nevertheless, insurance proponents argue, farmers should not continue to count on federal largesse, especially in non-election years. At the same time, the Federal Crop Insurance Corporation, the government agency that oversees a network of private agents who actually sell the policies, continues to adjust program details in an effort to make insur-

ance more palatable to farmers.

It is now available on a wide variety of crops, from barley to broccoli, and in a number of options -- corn for silage, for example, or forage seeding.

Typically, farmers can choose from among three different "coverage levels" and three "price selections." Growers could insure their 1988 corn crop, for instance, at 50, 65 or 75 percent of their average yields as computed by an FCIC formula. They also could opt to receive payments of \$1.25, \$1.50 or \$2 a bushel if their yields fell below the coverage level they selected.

(For example, consider a farmer with a 100-bushel average yield who was insured at the 65 percent, \$2 level, the most common form of coverage among corn growers. If drought dropped his yields down to 40 bushels an acre, he would collect benefits of \$50 an acre -- 25 bushels (65-40) times \$2.)

Premiums and average yields are determined on an individual basis and depend on the production history of the farm and the level of coverage selected. In Maryland's Caroline County, for instance, a farmer with a

100-bushel average yield for non-irrigated corn would have paid about \$4.30 an acre for 65-bushel, \$2 coverage and \$9.16 for 75-bushel, \$2 coverage, according to Dale Johnson, a University of Maryland ag economist.

John Gartside, manager of the FCIC office in Harrisburg, Pa., that administers the program in an 11-state region, says dairymen (who have participated at even lower levels than farmers in general) ought to at least consider several aspects of the program.

The option used by Keller and a handful of other dairymen across the region was to insure all of their corn acres for grain even though they always intended to harvest at least some of them for silage. For those who made claims, insurance adjusters estimated the grain yields before silage harvest or, within a few days, from check strips left standing, Gartside said. The same procedure would have applied no matter how the fields were handled, he added.

This option worked well this year in fields where the summer's heat and lack of rain stunted ear development more than stalk growth, Gartside noted. Farmers could still harvest a silage crop that was reduced only marginally in tonnage and nutritional value while collecting insurance bene-

fits on low grain yields. Moreover, the insurance program also compensates for reduced value due to quality considerations such as aflatoxin contamination or shriveled kernels.

Of course, farmers with losses in excess of 35 percent also can receive payments under the disaster assistance program. But, in most cases, these payments are not offset by insurance benefits; farmers get both.

The same is not true, however, of farmers who opt for the emergency feed program administered by the Agricultural Stabilization and Conservation Service, another drought aid program available this year. Under its guidelines, insurance benefits reduce the amount of assistance provided dollar for dollar.

Because the emergency feed program generally has been offered to drought stricken livestock farmers year after year (it's one of the few programs activated by a federal designation of a county or region as a disaster area), farmers may want to compare expected benefits under it to those available through insurance. Despite the price tag attached to insurance, it should be worthwhile under a variety of circumstances,

Gartside said.

One of the problems with crop insurance has been the lack of agents who handle it in certain areas. However, Gartside thinks the renewed interest in the program he's seen from farmers and agents this fall may alleviate this problem.

Rates and details for next season have been established for most crops, Gartside said. Farmers can sign up now. Those having trouble finding an appropriate agent should contact their local ASCS offices, Gartside suggested.

Amish Benefit Raises \$57,000

YORK — A benefit auction held at the York County Livestock Sales, New Park, on October 29 raised more than \$57,000 for the Joseph Esh family. The family was traveling to church in a horse and buggy when a car driven by an intoxicated driver hit them. The accident left Esh paralyzed from the neck down and other family members injured.

Stan Nagle of York County Livestock Sales and the entire Amish community who organized the benefit thank all who contributed. Donations may still be mailed to the Joseph Esh Fund, c/o York County Livestock Sales, P.O. Box 243, Fawn Grove, PA 17321.

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