

Catastrophic Crop Insurance

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costs, however. Insurance pays 50 percent of yield at 55 percent of price. There is no basis — the price is taken right off the Chicago prices at, most likely, when the price hits bottom.

This year, the payment is \$1.16 per bushel for corn and \$2.89 per bushel for soybeans.

Wagner has owned the operation for about a decade. He farms with wife Linda and their daughter, Mary, 7 and Guy's stepson Bill, 16.

Guy moved into the location where grain elevators and a shop now stand north of Bethlehem. The 5,000 square foot building itself was actually moved to the current location in October 1995.

The past year was easily the worst drought Guy — and the "old guys" he spoke to, he noted — have ever

seen. Rain stayed 10 inches behind normal near the end of the growing season. Then the rains came as a result of Hurricane Floyd, which didn't help the corn at all.

Normally, soybeans bring about 52.5 bushels to the acre. This year, Wagner harvested only 20 bushels per acre.

Five-year proven average is 154 bushels of corn per acre. The past year he harvested only 47.1 bushels of corn per acre.

Though Wagner calls himself a Pioneer hybrid grower, he actually plants tests plots all over his operation of all kinds of varieties, he noted. He said he'll be "100 percent Pioneer" in 2000.

Altogether Wagner grows about 300-400 acres of strip plots using a 12-row corn planter. He has used a GPS satellite system for

mapping harvests and runs a yield monitor.

But for the past year, the data collected could be useless. "We might just take everything we collected this year and throw it away," he said.

Some varieties that didn't do anything in extreme drought don't stand a chance. In dust bowl years such as last summer, Wagner noted, varieties have to show drought tolerance or he won't plant them.

Wagner recalls that 1996, a year with adequate rainfall, was the best growing year he ever had. Yields for 1997 were average, 1998 yields were about 10 percent under the average, and 1999 was a disaster.

In 1996, the best year, Wagner harvested 168.1 bushels per acre of corn and 61 bushels per acre of beans.

Beans endure droughts a



little better and Wagner is increasing his bean plantings in 2000.

Wagner farms 1,200 acres. But each year acres are being continuously lost to development. Wagner lost another 33 acres the past year. The constant development seems "almost unsustainable," Wagner said.

Because of the drought and, later in the season, high winds from the hurricane, some ears dropped off. Those that lay on the ground will cause volunteer corn to be a problem.

For Wagner, soybeans are also a better crop to grow because nutrients have been built up in the soil with corn crops sufficiently that growing soybeans will require no fertilizer or other soil inputs.

Wagner has used 100 percent no-till many years. He's had to use some light disking to deal with slug problems in soybeans, which can cause huge crop losses. When slugs emerge, they eat the foliage off of whole plants.

They also deep till to break up compaction — a problem at the farm since Wagner purchased it from the former owner.

"I'm a firm believer in no-till," noted Wagner.

Wagner prefers growing corn, he said. "I prefer watching corn grow," he said, and was devastated by what he had to witness last summer. "It hurts your feelings."

He thinks a large percentage of work, because of drought, is completely wasted.

As for insect controls, corn borer is not a big problem for the farm, Wagner noted. Though he has been planting Roundup Ready soybeans for three years, the farm, because of the biogenic crops controversy, is switching back to conventional soybeans.

"If we can't sell them," he said, because of the biogenic scare, "we'll be in real trouble." Until the industry comes up with strate-

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Ever since Guy purchased the farm business from his father, Walter, in 1990, he has bought crop insurance for his 880 acres of corn and 400 acres of soybeans, for a total of \$120.

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