

A DAY ON THE FARM

OGLE COUNTY
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Monday, Aug. 5, 2024
Section C

ROCHELLE
News-Leader

Sunday, Aug. 4, 2024
Section 2



A DAY ON THE FARM

Summer presentations continue for Ogle Carroll Ag Literacy coordinator

OREGON — Agriculture in the Classroom is a statewide educational program with lessons offered to kindergarten through eighth grade. Its goal is to help students, teachers, and the public gain greater awareness of the role of agriculture in the economy and society.

The program is presented at area organizations and group meetings during the summer. Melinda Colbert, the Ag Literacy coordinator for Ogle and Carroll Counties, has presented at the Oregon Rotary and the Carroll County Farm Bureau's Prime Time/4Cs

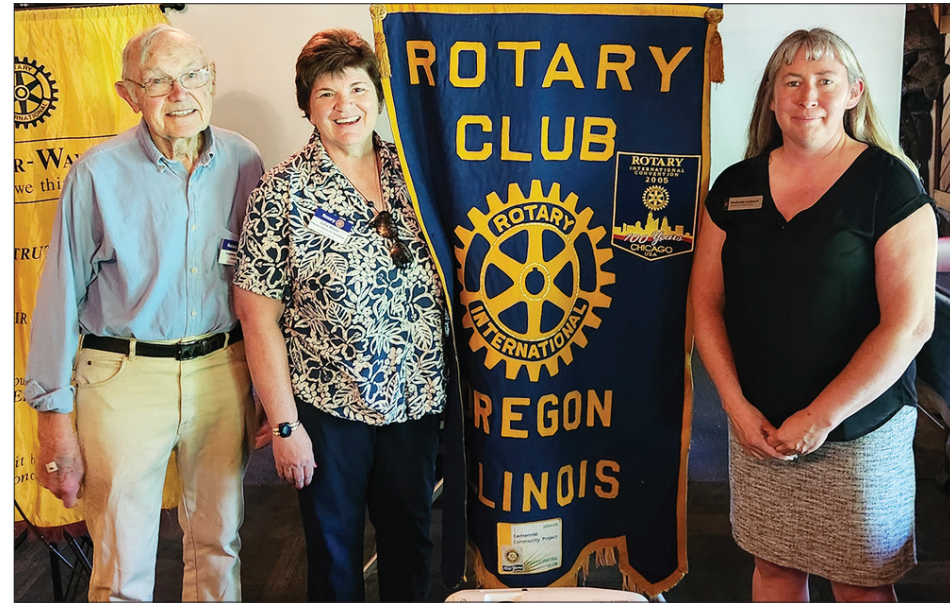
Committee. Ag in the Classroom (AITC) is offered through University of Illinois Extension in Ogle and Carroll Counties in partnership with Ogle County Farm Bureau, Carroll County Farm Bureau, Ogle County Soil & Water, and Carroll County Soil & Water.

Melinda grew up on a farm in the Leaf River area, which included dairy and beef cows, sheep, and chickens. She graduated from Forreston High School in 1993. After high school, she attended Lakeland College in Sheboygan, Wisconsin, and gradu-

ated with a bachelor of science in secondary education and math.

After graduating from college, Melinda was the program director for the Sheboygan Boys & Girls Club. She returned to Lakeland College as a hall director and summer camps and conferences director.

Since returning to the Leaf River area, Melinda has held several positions with the University of Illinois Extension in Ogle County, including 4-H community worker and fiscal secretary. Melinda has been the Ag Literacy coordinator since 2007.




(COURTESY PHOTO)

The Rotary Club of Oregon was pleased to have Melinda Colbert from Illinois Extension discussing Agriculture in the Classroom program. Left to right: Stan Eden, Julie Mann and Melinda Colbert.

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A DAY ON THE FARM

Destructive derecho rips through Illinois

By HANNAH SPANGLER
 FARMWEEK

SEVERE weather damage struck close to home for thousands of Illinois residents the week of July 14-20 as a powerful derecho tore through the state.

Thunderstorms, which developed over northern Iowa July 15 and tracked into eastern Iowa and north-west Illinois that evening, packed winds exceeding 90 mph, tornadoes and heavy rain, and left behind extensive damage and power outages. The Storm Prediction Center on July 16 confirmed the storm met the definition of a derecho, which is a swath of wind damage at least 400 miles long and 60 miles wide with winds of at least 58 mph through much of the path and gusts over 75 mph. It marks the second consecutive growing season Illinois took a direct hit from a derecho.

“We’ve got a lot of members that didn’t make it through unscathed,” Illinois Farm Bureau Presi-

dent Brian Duncan said of the events. “Our thoughts and prayers are certainly with areas impacted by the storms.”

The National Weather Service as of July 18 confirmed 29 tornadoes touched down during the derecho, including 22 in the Chicagoland area, two near Kewanee and one each near Alta, Dakota, Taylor Ridge/Andover, Monica/Princeville and East Peoria/Morton. That follows two confirmed tornadoes the night before near Bronzeville and Englewood in the Chicagoland area and three near Henry July 14.

Just 1.5 miles from Dave Kestel’s farm in Will County, NWS confirmed an EF-2 touched down with winds over 120 mph. “All of my corn and the corn nearby looks fine, but it’s crazy to see oak trees snapped off basically across the road,” he said. In western Illinois, areas near Speer reported 100-mph wind gusts. Jennifer Beaver, co-owner of Tanner’s Orchard, said they had some branches

and apples down, but no serious damage.

“We were lucky not to get hit with any hail,” she told FarmWeek.

However, residents near Kewanee and Wyoming weren’t as fortunate. The storm flattened crops and downed power lines, leaving thousands without power. Local residents Vicki and Steve Goerks were informed by Ameren power restoration could take up to two days. As of July 18, Ameren reported fewer than ten customers were still without power in the area.

Rainfall totals varied, with several areas receiving more than 5 inches. While July rains are typically beneficial, Duncan suggested to RFD Radio Network that this might be an instance of “too much of a good thing.”

Previous severe weather July 13-14 added to the stress.

Illinois Farm Bureau District 1 Director Mark Tuttle said storms caused downed power lines and branches and dropped 3 to 5 inches of rain in the



(PHOTO BY HANNAH SPANGLER OF FARMWEEK)

Trees, power lines and corn were no match for the 100 mph winds reported in Stark County.

Leland area. Rockford also faced heavy rainfall totals from 4 to 6.5 inches while a microburst caused damage in Joliet.

“This is really the heaviest rain we’ve gotten (recently), so the ground is dry enough it has absorbed it well,” Tuttle said of the July 14 rains. However, he added that more storms and more rain were not needed.

“Some of the younger

corn that’s probably about a week away from tasseling got tipped over pretty good,” Tuttle said. “I think a lot of it will stand back up. But there is probably some green snap out in the fields.”

Meanwhile, a 3.4 magnitude earthquake was detected in Somonauk early in the morning July 14.

Tuttle said the earthquake was centered underneath one of his farms

just down the road from his house in DeKalb County, but the overnight tremor did not wake him. There were no damage reports because of the quake.

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A DAY ON THE FARM

Boatmans of Byron FFA win at Hereford bowl contest

GRAND ISLAND, Neb. – Hereford juniors competed in the Hereford bowl contest at the 2024 VitaFerm® Junior National Hereford Expo (JNHE), “The Grand Daddy of ‘Em All,” on July 8, in Grand Island, Nebraska. The Hereford bowl contest is an individual and team competition where members demonstrate their knowledge of Hereford beef cattle and the history of the JNHE. Participants take a preliminary 50-question written test, including a newly added skillathon portion where members identify different feed samples. The top four teams then compete in a buzzer match to determine the winner.

The senior high individual in the written test was Allyson Hamilton, Atlanta, Texas. Addison Duis, Petersburg, Ill., was named the high individual in the junior division of the written test.

The winning team in the junior division was Illinois, with members: Addison Duis, Petersburg, Ill.; Cora Chapman, Seneca, Ill.; Ella Crane, LaSalle, Ill.; and Owen Crutcher, Montrose, Ill. Second-place went to team Texas with members: Jarrett Worrell, Mason, Texas; Gage Creamer, Waxahachie, Texas; Aubrey Lockhart, Somerville, Texas; and Kinleigh Jo Guidry, Brenham, Texas.

In the senior division, the winning team was Illi-



Champion Senior Team (pictured left to right): Brogan Keltner, Pearl City; Kade Boatman, Rockford; Morgan Richardson, Capron; and Kendall Boatman, Rockford.

nois, with members: Kade Boatman, Rockford, Ill.; Kendall Boatman, Rockford, Ill.; Brogan Keltner, Pearl City, Ill.; and Morgan Richardson, Capron, Ill. Kade and Kendall Boatman are Byron FFA members. The second place senior team was Indiana, with members: Jayden Simpson, Roach-

dale, Ind.; Carlee Musser, Otterbein, Ind.; Bailey Landrum, Huntington, Ind.; and Matthew Elzemeyer, Richmond, Ind.

The Hereford bowl competition encourages good sportsmanship and dedication to learning more about the beef industry and the Hereford breed. The contest also

provides an educational experience for both participants and spectators.

The Hereford Youth Foundation of America (HYFA) holds multiple educational contests and events during JNHE. Members are encouraged to participate in these educational events and connect with other National

Junior Hereford Association (NJHA) members.

The 2024 VitaFerm® Junior National Hereford Expo, “The Grand Daddy of ‘Em All,” was sponsored in part by BioZyme Inc., St. Joseph, Mo. The National Junior Hereford Association (NJHA) is one of the most active junior

programs in the country with more than 4,000 members. The NJHA’s mission is to create and promote enthusiasm for the breed while providing opportunities through leadership, education and teamwork. For more information about the NJHA, visit JrHereford.org.

(COURTESY PHOTO)

A DAY ON THE FARM

COUNTRY fielding influx of claims from severe weather

By RHIANNON BRANCH
 FARMWEEK

A derecho and multiple tornadoes in northern Illinois coupled with severe flash flooding in southern Illinois the first half of July resulted in more than 1,000 insurance claims through COUNTRY Financial for vehicle and property damage.

Jesse Kohlbecker, vice president of claims with COUNTRY Financial, said damage from the July 15 storm system in northern Illinois produced 1,700 claims as of July 18, with 1,500 related to property damage and 225 being farm specific.

“For this event the most common damage occurred from wind and then we have some hail and lightening claims as well,” he told the RFD Radio Network. “Some other claims we’re managing include pump failures just from the sheer amount of rain we’ve experienced the last couple of weeks.”

Kohlbecker said 2024 is following in the footsteps of 2023, which was a historic claims year for COUNTRY.

“We experienced two of our costliest claims in our nearly 100-year history just merely a week apart in 2023, and Mother Nature has continued to throw storms our direction here in 2024,” he said.

Events like this underscore the need to update and know your insurance



(PHOTO BY CHRIS HEGGEMEIER OF NASHVILLE)

A cornfield housing stalks 5 feet high takes on flood water near Nashville in Washington County.

policies, Kohlbecker said. “I encourage all friends, family and clients to meet with their insurance agent at a minimum, annually,” he said.

“Situations and people’s properties change. People make upgrades and they add different things to their homes. It’s so important that you sit down with your rep and really talk about the coverages you have, and the coverages you might need.”

Kohlbecker said technological advancements in recent years helped COUNTRY process claims quicker. The company’s mobile app allows clients to start a claim in a matter of minutes and drones allow representatives to view roof damage quicker.

“In some cases, we can also EFT (electronic funds transfer) payments to our clients right from their driveway so they can select their contractor and get their repairs started as quickly as possible,” Kohlbecker said.

If someone believes they may have a claim because

of recent storms, whether with COUNTRY Financial or another insurance company, they are encouraged to take inventory of all damaged property, take photos of the damage and save all receipts from emergency repairs.

If there is spoiled food in a refrigerator, take pictures before throwing it out as some insurers will cover the cost of it. Temporary living expenses might also be covered.

COUNTRY Financial customers can call 866-COUNTRY or the insurance agent they work with immediately to start the claims process.

COUNTRY reported representatives are contacting clients who have filed claims and are moving them through the process as quickly as possible.

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A DAY ON THE FARM

Jonomac Orchard succeeds over insect, weather challenges

By **PHYLLIS COULTER**
FARMWEEK

MALTA — Two wagonloads of specialty growers were guided through rows of apples at Jonomac Orchard and learned how this year's crop was saved from frost damage.

The U-pick orchard, part of a 105-acre family-owned farm in DeKalb County, consists of more than 20,000 trees growing more than 30 varieties of apples.

Spychal and McArtor family members shared some apple-growing challenges and triumphs June 6 at the Summer Horticulture Field Day organized by the Illinois State Horticultural

Society.

When temperatures at the DeKalb County farm drop to 29 degrees for an hour, the orchard can lose 10% of the apple crop, said Mike Spychal, one of Jonomac's owners. And if the temperature falls to 25 degrees, crop loss can grow to 90%.

Raising the temperature by 4 degrees matters. "It's the difference between having a season or not," Spychal said. The orchard invested in two frost machines — basically a helicopter blade on a tall tower — and used them twice this year. Each cost \$40,000.

But saving the crop required more than machines

alone; manual labor was also needed.

Workers place barrels with wood from pruning trees among the rows of apple trees that create heat for the frost machines to distribute. The team must light 180 fires throughout the orchard, often about midnight.

And frost isn't the only challenge for the orchard. Jenna Spychal, Mike's wife, and the granddaughter of founders Jerry and Mary Lynn McArtor, is leading the orchard's fight against codling moths, whose larvae can tunnel fruit and produce "wormy" apples.

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(PHOTO BY PHYLLIS COULTER OF FARMWEEK)

Jenna Spychal demonstrates how she installs a codling moth mating disruptor to apple trees at the Illinois State Horticultural Society's summer field day at Jonomac Orchards in Malta on June 6.

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A DAY ON THE FARM



(PHOTO BY PHYLLIS COULTER OF FARMWEEK)

Mike Spychal of Jonamac Orchards explains how the frost machine, a towering helicopter blade above him, helps reduce frost damage. They hosted attendees of the Summer Horticulture Field Day sponsored by the Illinois State Horticultural Society.

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“It’s the first time we tried mating disruption,” she said. She demonstrated how she puts the disrupter on the trees with a long pole, tree by tree.

The Jonamac team also uses a trap system. By monitoring the traps, they also know when the threshold has been reached to spray, said Kaci Athey, University of Illinois entomologist and assistant professor. While the family could control frost damage, trees in one part of the orchard showed

signs of winter damage, several to the point of dying.

Mohammad Babadoost, a plant pathologist and U of I professor, said he has seen more winter damage problems in central and northern Illinois in the past several years. When the tree’s vascular system suffers from winter damage, the tree is more susceptible to fungi, he said.

“It’s beyond a pathology problem. We need more research on why this is happening,” Babadoost said. “It’s complex.”

Mike Spychal said the dead and dying trees will be removed and drainage improved in that area before replanting.

Babadoost praised the management of Jonamac Orchard. “This is one of the cleanest orchards, disease-wise, in Illinois,” the pathologist said.

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Seebach’s Sweet Corn open

BY JEFF HELFRICH
MANAGING EDITOR

ROCHELLE — Seebach’s Sweet Corn kicked off its 2024 season of sales at 11594 E. Kyte Road in Flagg Center July 10.

The Seebach family has grown and sold sweet corn at the location for over 40 years. The tradition of selling sweet corn was started by the late Jerry Seebach, and it has since been carried on by his sons, Jeff and Scott, their stepmother, Christy and other family members and seasonal help.

Seebach’s Sweet Corn is open 9 a.m. to 5 p.m. The stand can be reached by

phone with questions about daily availability, which is recommended, especially for customers coming from out of town, at 815-213-5229. Available corn is left over at the stand after hours and can be purchased via a money drop box at the stand. If customers would like to buy more than four dozen ears, they’re asked to call ahead. The stand takes cash or checks for payment.

“Things have gone pretty well so far this year,” Jeff Seebach said. “We’ve gotten the rain and moisture we’ve needed. At times it was dry, but for the most part the soil has been staying pretty wet. The crop likes that and it grabs that

moisture. It’s been growing fast. I think a lot of other plants and vegetables have been growing fast too. Within the last week or two with the humidity, sun and rain, it just turned really fast.”

Jeff Seebach said the first sweet corn crop of the season arrived about a week early this year. He doesn’t recall the last time the crop was ready as early as July 10, but said his dad kept records of it being ready on July 11 or 12 in 2008.

Seebach’s Sweet Corn plans to have sweet corn on hand to sell at least until around Labor Day.

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A DAY ON THE FARM



(PHOTO BY JEFF HELFRICH)

Seebach's Sweet Corn kicked off its 2024 season of sales at 11594 E. Kyte Road in Flagg Center July 10. The Seebach family has grown and sold sweet corn at the location for over 40 years.

From page 7

"I think it's going to be a very fast year," Jeff Seebach said July 12. "This is only our second day selling. Sales have been steady. We expect it to pick up this weekend. We don't advertise outside of our signs and a couple posts

on Facebook. I think word will start getting around." Last year, the Seebachs battled a dry growing season and saw lower-than-usual yields. The same can't be said for this year. "This year we have a pretty good yield," Jeff Seebach said. "All the plants had really good ears

of corn on them. Last year about every third plant had a decent ear on it. It's really good this year. It was a struggle last year with demand and trying to meet it. I don't think we'll have that problem this year. I was happy to see the rain this year. The snow we got in the winter helped too. Hav-

ing this wet of a summer has been good after the last few years have been dry." Jeff Seebach thanked his family and seasonal helpers Andy Buskohl and Gage White for their work so far this season. After growing up helping with the sweet corn operation and doing it for so many years, it's

started to seem less like work for him. He's learned tricks of the trade over the years and work includes picking by hand, spraying for Japanese beetles and installing an electric fence to keep animals out. "We do a lot more manual work than other growers like us do," Jeff Seebach

said. "It's rewarding to do this for another year. We like seeing the people come out and we like to provide a good product for them. It's the same with pumpkins in the fall. We enjoy seeing the people come out, and as long as they keep supporting us, we'll keep doing it."

A DAY ON THE FARM

OCFB's Kern: 'Things are looking exceptionally well' in Ogle County crop growing with recent rain

BY JEFF HELFRICH
 MANAGING EDITOR

OGLE COUNTY — Following above-average rainfall levels in Ogle County and mild temperatures this summer, Ogle County Farm Bureau Manager Ron Kern said July 25 that crops in the area are looking “exceptionally well.”

Ogle County farmers have battled drought conditions and have been behind on rain in recent years. Kern said that is no longer the case and Ogle County is not on any drought monitor map as it was at the beginning of the year.

“I can’t remember every year dating way back like some farmers can, but I don’t remember the last year like this,” Kern said. “Four or five years ago we got a lot of rain in the spring and we couldn’t even plant some acres. We’re definitely above normal for rain for the year and for the months of June

and July. The rain has been great. The corn is tasseling and starting to shoot ears. It needs moisture so the energy in the plant can go to the ear. Beans are probably starting to set pods. It was a great rain.”

Rain has come with storms and wind, but Kern said storm damage to crops in the area has been limited.

“Surprisingly I’ve only heard of some pockets of storm damage here and there,” Kern said. “It’s nothing I’d call major. There may be somebody out there with 20-30 acres that was damaged, but everything else around it is fine. I haven’t had anyone tell me that there’s been widespread damage. And most of it would be corn and then it depends if it was broken or just blown over to where it could pop back up. I know in the Rockford area there was some damage, but the corn didn’t snap and it’s starting to straighten itself back out. I’d say we dodged a bullet.”

Despite crops coming along well this early in the year, Kern said doesn’t expect an early harvest and that it depends on when crops were planted and what Fall weather conditions are.

Outside of the fields, farmers are currently seeing “exceptionally low” commodity prices and a trade outlook that “isn’t necessarily good,” Kern said. The OCFB manager would like to see more efforts from the government on new trade agreements and allocating funds towards new research to develop new domestic crop uses such as sustainable aviation fuel, a recently talked-about new venture.

“We have the crop here,” Kern said. “We just need more help in being able to trade that crop and find new uses for that crop. A couple decades ago when we got the ethanol market developed it was a huge boon to agriculture. We need to get back to that line of thinking again.”



(PHOTO BY JEFF HELFRICH)

Following above-average rainfall levels in Ogle County and mild temperatures this summer, Ogle County Farm Bureau Manager Ron Kern said July 25 that crops in the area are looking “exceptionally well.”

Work is currently ongoing on a new federal farm bill, which takes place every five years. Kern hopes to see language in it that allocates funds towards new research projects. He guessed that the current farm bill will be extended a year with a new one coming next year. One-year extensions are typical, Kern said.

“And hopefully the winner of the presidential election in November will seriously want to address expanding trade agree-

ments with other countries to try to help up market our crop,” Kern said.

Input prices for farmers have remained high, and those impacts are being seen currently with farmers applying fungicide to fields. Kern said Ogle County farmers could save money on inputs amid high prices during harvest this fall if they don’t have to spend money on gas to dry crops.

Kern’s hope for the coming months is that recently-common August

storms stay away and that come harvest, the crop turns out “really good”, as it looks now.

“I think this corn crop is set,” Kern said, “The beans will probably need another shower or two in August to fill those pods out all the way. After that we get into September where the crop will start turning. We’ll need some nice, sunny, relatively-warm days with some nice breeze to dry the crop down to get out there and get it into the bin during harvest.”



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A DAY ON THE FARM

Sound policymaking needed to fully scale sustainable aviation fuel

ETHANOL represents a significant market for my Ogle County family farm. We can deliver corn to seven ethanol plants within a 70-mile radius, and distillers' grains are a valuable input for our livestock enterprises.

Biofuels like ethanol can benefit both the economy and the environment. Illinois, which ranks third in the nation for ethanol production, is meeting the demand of consumers and industries for cleaner, domestic energy sources.

But this demand did not build itself.

Decades of sound policymaking created channels and incentives for the agriculture and biofuels industries to supply a growing market.

The expanded Renewable Fuel Standard mandating the use of renewable fuels in transportation, and year-round use of higher blends of homegrown biofuels such as E15 and E85 have bolstered the ethanol market. State and federal tax credits tied to biofuels have been economic game changers for our state.

Sustainable aviation fuel (SAF), a bio-based jet fuel made from corn ethanol or soybean oil, holds similar economic and environmental opportunities as a path to decarbonize the aviation industry with homegrown biofuels.

While farmers, airlines and the ethanol industry are eager to embrace SAF, challenges persist in scaling up SAF production.

Sound, reasonable policies are needed to ensure that significant changes and cost investments are worthwhile.

A first step came with recently released guidance from the U.S. Treasury Department acknowledging that feedstocks grown utilizing conservation practices can reduce overall SAF greenhouse gas emissions. This will play a role in the federal SAF production tax credits authorized under the Inflation Reduction Act.

Known as 40B, a \$1.25-per-gallon tax credit will be awarded to SAF products with greenhouse gas emissions scores 50% lower than petroleum-based jet fuels along with additional incentives. This credit is retroactive to 2023 and extends through 2024.

The Greenhouse Gases, Regulated Emissions, and Energy Use in Technologies (GREET) model will be used to assess the 50% emission reduction. Illinois Farm Bureau policy supports use of the GREET model in scoring the carbon intensity of agricultural feedstocks for SAF and other biofuels. We have advocated with federal officials to select GREET because it incorporates accurate, updated data around emissions and land-use changes, and recognizes on-farm practices to lower the carbon intensity of SAF and biofuel feedstocks.

The Treasury's guidance for ethanol and biodiesel facilities will



(PHOTO BY JEFF HELFRICH)

require farmers to demonstrate multiple sustainable practices including no-till farming, cover crops and energy-efficient fertilizer use. The bundled requirements are restrictive and lack the flexibility farmers need to use carbon-reducing practices that work for their farm.

Development of 45Z SAF tax credit guidance for 2025 through 2027 should include more options and flexibility in farming methods that qualify and allow farmers to adjust their methods from year to year.

It should also utilize the existing feedstock calculator available for use with GREET to determine on-farm carbon intensity of practices implemented

by farmers to grow grain for SAF.

Federal and state-level incentives, such as Illinois' \$1.50-per-gallon SAF purchaser and user tax credit, are crucial for stimulating the SAF market. About 25 million gallons of SAF were produced in 2023, far below the current administration's SAF goal of 3 billion gallons by 2030 and 35 billion gallons by 2050.

Modeling from Iowa-based Decision Innovation Solutions suggests U.S. agriculture has the production capacity of meeting about half of future SAF grain demand. SAF produced from soybean oil would account for four billion gallons, while SAF made from corn ethanol

would make up another 6 to 11 billion gallons.

To contribute to those production levels, Illinois would need to establish 14 more 200-million-gallon ethanol plants and invest in other SAF infrastructure. Such expansion could lead to an extra \$13 billion in economic activity per year, DIS models show.

Without a viable SAF market, corn farmers risk losing out on \$2 billion per year through 2050. These are real, tangible dollars that farm families can use to sustain their operations and pass them on to the next generation.

To fully scale SAF technology and realize its market potential, today's policy decisions around SAF must provide the cer-

tainty and flexibility farmers need to meet demand.

Airlines and biofuel producers require a solid backstop to their major investments into SAF technology just as much as farmers deserve credit for adopting and implementing sustainable farm practices used to produce SAF feedstocks.

This economic opportunity is too valuable to get wrong.

Brian Duncan of Polo and Ogle County is the president of the Illinois Farm Bureau. This story was distributed through a cooperative project between Illinois Farm Bureau and the Illinois Press Association. For more food and farming news, visit FarmWeekNow.com.

A DAY ON THE FARM

OCFB's Kern: A look at government farm programs

THOUGH the last number I heard was the U.S. had a \$32 trillion debt. What's a trillion? Just a crooked number with 12 zeroes behind it. I'm sure we all have better ideas on how Uncle Sam can spend or save our money, and yes, I did say our money; seeing as the only source of income from the government is us.

Now I've heard grumbling at times from folks about government farm programs and subsidies. Lest we forget the government subsidizes all kinds of things including your mortgage. So, I guess we all get a little.

But let's look at government farm programs, particularly crop insurance, and understand where our money goes and why.

Given historically slim, and often negative, profit margins, farmers are often reliant on lines of credit borrowed from financial institutions at the cost of interest. When all or nearly all of a crop is lost, farmers, who don't have significant cash reserves to begin with, risk defaulting on their loans and losing their farm. Without some form of risk management protection in place, the liability of farming becomes impossible to maintain. Crop insurance is not merely a safety net but a lifeline for farm businesses and the rural communities they support.

The Federal Crop Insurance Program (FCIP) is authorized by the Agricultural Adjustment Act of 1938 and the Federal Crop

Insurance Act of 1980 and operates as a public-private partnership. Through farm bills and appropriations, Congress makes changes to the program, expands coverage and directs research. USDA, through the Risk Management Agency (RMA) and the Federal Crop Insurance Corporation (FCIC), supports a portion of premiums needed for farmers to acquire insurance plans and compensates Approved Insurance Providers for the cost of administering and delivering those plans.

In February 2024, the Congressional Budget Office (CBO) projected that crop insurance expenses

from 2024 to 2034 would total \$124 billion, accounting for approximately one-tenth of 1% of total projected federal spending.

Top in this perspective, CBO projects spending on interest to service public debt at \$12.44 trillion during this same period, over 100 times larger than the cost of delivering and administering crop insurance. The entire farm bill, including the Supplemental Nutrition Assistance Program (SNAP), plus non-farm bill nutrition programs represent only 2.09% of the total federal budget. Just 2% of federal spending directly supports essential farm and nutrition

programs crucial for food security, farm economic sustainability, conservation and natural resource preservation efforts.

At its core, crop insurance is the farm bill program that keeps farmers farming year-to-year, maintaining a supply of domestically grown agricultural products to feed and fuel consumers at home and abroad. So, how much would, or should, a taxpayer pay for this service?

By statute, crop insurance must be actuarially sound: over time, every dollar paid out in indemnities should match every dollar collected in premi-

ums. Plus, premiums are adjusted as risk conditions change, similar to a driver's policy if they were in a car accident or accumulated several speeding tickets. These requirements and conditions keep program costs in check.

Consider a home insurance example: If you live on the coastline in the hurricane-prone Southeast, you likely pay more for your homeowners' insurance than someone who lives in the less hurricane-prone Northeast. In this case, premiums, the cost of the policy, are set in terms of risk exposure. The business of growing

crops is, comparatively, riskier than owning a home. Conditions like freezes and heavy rains rarely destroy homes and cars but can eliminate millions of acres of agricultural production, thus business revenue, in mere hours. Crop insurance offers protection for farm businesses from events completely out of their control. The cost of the premium is shared across the food system because the cost of the policy, due to the high-risk nature of farming, would be too high for farmers to make ends meet from year-to-year.

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A DAY ON THE FARM

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This would make crop insurance products financially unattainable for farmers without government support. The premium support keeps the insurance costs from being too high for farmers to make ends meet even during good years. Premium discounts authorized by the farm bill

exist to both protect the domestic food system and sustain farmer enrollment.

Premium discounts are set by Congress and are permanent until Congress changes them. Discount rates decrease as coverage levels increase and the corresponding deductible chosen by the farmer decreases. This deductible can be anywhere from zero to a

couple of thousand dollars. Even at the highest levels of crop insurance coverage, individual crop insurance plans pay a maximum of 85% of the expected value of the crop. This means 15% of the liability of a farmer's crop is lost as a deductible, which can equal tens of thousands of dollars even for the most expensive policy. Yet farmers still pur-

chase at that level because it's so essential to their risk management.

For most farmers, selected coverage levels are closer to the 70% range, meaning farmers must experience a 30% decline in actual revenue before crop insurance comes into play. For example, an average corn farmer must face over \$204 in lost revenue per acre before crop insurance would trigger, a bit more than 31% of the total value of the crop. To put things in perspective, in 2023, the cost to grow and harvest an acre of corn in Illinois (excluding any cash rent) was at \$812. For a 350-acre farm this means the same farmer would have to face over \$70,000 in revenue losses before crop insurance is triggered, an area of land that easily could cost \$284,000 to farm.

There are quite a few reasons indemnities have increased. In recent years, market conditions have driven up the prices of many crops. When the program insures farmers' crops at these higher market-driven prices, it naturally results in higher payouts in the event of crop losses or a decline in revenue. Elevated commodity prices between 2011-2012 and 2021-2022 have led to higher insured liabilities and associated indemnity payments compared to periods of lower prices in between.

Moreover, the FCIP has expanded its offerings significantly over the past two decades. From 2000 to 2023 the number of policies sold has increased from 1.94 million to 2.34 million, and



Ron Kern

insured acreage has correspondingly swelled from 206 million to 539 million acres. More coverage options for more crops incentivizes more enrollment, leading to higher overall insured liabilities and corresponding indemnities. Between 2000 and 2023, liabilities have increased from \$34 billion to \$181 billion. Of note, this time period also saw an increase in farmer-paid premiums from \$1.59 billion to \$6.78 billion. Broader participation from more farms in more locations that grow different crops and are of different sizes balances the overall risk pool and contributes significantly to the stability of the crop insurance program.

Importantly, the percentage of liabilities indemnified reveals whether losses are becoming increasingly larger. Between 2000 and 2023, an average of 8% of liabilities were indemnified under crop insurance with no upward trend in losses present.

An indemnification rate of 8% was even common between 2000-2011 and 2012-2023, showing that as the program grew, payouts did not become proportionally higher. Indemnified liabilities peaked in 2012 at 15% during a massive drought. Rains in 2019 caused over 20 million acres of prevented planting, pushing indemnified liabilities up to 10%. In 2022 extreme drought pressured plans again with 11% of liabilities indemnified. Comparatively low losses in other years offsets years with major weather disasters.

As the U.S. navigates an increasingly uncertain future, improving and enhancing crop insurance through passage of a new five-year farm bill is essential for safeguarding the livelihoods of farmers, the stability of rural economies and the reliability of our food system.

Ron Kern is the manager of the Ogle County Farm Bureau.

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