



CROP INSURANCE IN MARYLAND

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MARYLAND DEPARTMENT OF AGRICULTURE



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Larry Hogan
Governor

Boyd K. Rutherford
Lt. Governor

Managing Assets



Photo by Edwin Remsberg

Jenny Rhodes, a Queen Anne's County agricultural educator for University of Maryland Extension, grows about 500,000 broiler chickens on her no-land poultry operation, Deerfield Farm.

While some may see the mixture of manure and bedding material (known as litter) lining the floor of a poultry house as simply a layer of muck, Queen Anne's County grower Jenny Rhodes knows what it truly is: an asset.

"I call it an asset because it's worth something. It has nutrients in it. It has nitrogen, it has phosphorous, it has potassium. Farmers pay good money to buy these nutrients," said Rhodes.

At her no-land poultry operation, Deerfield Farm, Rhodes and her sons Chris and Ryan grow about 500,000 broiler chickens and produce roughly 200 tons of litter

annually. Most of the litter is sold to nearby farms to spread on fields as fertilizer.

"I call it recycling and I think it's important," Rhodes said. "We all do a lot of recycling in our daily lives so I'm recycling the nutrients that I have on my farm onto other farms that also can use it and then the plants can take those nutrients up and use them as well."

Tools of the Trade

As a poultry farmer for the past 28 years, Rhodes recognizes the importance of managing nutrients to the health of her farming operation. In her role as the Queen Anne's County agricultural

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Maryland Department of Agriculture

Office of the Secretary

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Boyd K. Rutherford, Lt. Governor
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Greetings Fellow Farmers,

It's been an interesting winter. Not much snow. Not much moisture overall. The staff here at Maryland Department of Agriculture point out that the U.S. Drought Monitor shows much of our state is in a moderate drought as of February 28. Parts of Montgomery and Howard counties are in a severe drought.

Some of our farmers with orchards and vineyards are facing issues with the effects of the early warmth we've had. Dairy farmers and grain producers have been facing low prices for their commodities.

Every year, we all face the challenges of weather and markets. Every year, we need to manage these challenges.

This year, I encourage all of you to talk with your crop insurance agent and make sure you have explored options for the 2017 growing season.

As spring comes and summer follows, we all need to be working on managing our risk so we can enjoy the good weather and the profits ahead.

Here at MDA, we will continue to make sure the public knows your challenges. We are working with Maryland Public Television (MPT) on Season 5 of Maryland Farm & Harvest. MPT did a segment in Season 4 on how crop insurance helped reduce losses for some pickling cucumber growers in 2016. That episode encapsulated the essence of crop insurance. It is not designed to make a profit for you. It is designed to be there when crops or markets fail. You can see the episode yourself by streaming over your computer. Go to www.mpt.org/programs/farm/

For more on crop insurance, go to the U.S. Department of Agriculture's Risk Management Agency web site: www.rma.usda.gov

Here's wishing you a successful 2017!

Sincerely,

Joseph Bartenfelder
Secretary



Risk Management Safety Net: Whole-Farm Revenue Protection

2016 marked the first year RMA's Whole-Farm Revenue Protection (WFRP) was available to farmers in all counties in the United States. Sign up by March 15th to take advantage of this program, which provides a risk management safety net for all commodities on the farm under one insurance policy.

WFRP is tailored for any farm with up to \$8.5 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets. This coverage encourages crop diversity on the farm which directly supports the production of a wider variety of food.

WFRP provides protection against the loss of insured revenue due to an unavoidable natural cause of loss that occurs during the insurance period and will also provide carryover loss coverage if a farmer is insured the following year. For more information, visit www.rma.usda.gov/policies/wfrp.html or contact your crop insurance agent.



Accurate Acreage Reporting

An annual acreage report is the basis for determining the amount of crop insurance provided and the premium charged. It is the farmer's responsibility to make sure acreage reporting is accurate and on time. Acreage reports must be submitted through insurance agents for each insured crop in the county where the farmer has ownership.

Acreage reporting dates vary by crop and state. The following are upcoming acreage reporting deadlines for crops in Maryland:

May 15: Spring Seeded Forage

June 15: Fresh Market Tomatoes

July 15: Corn, Fresh Market Corn, Sorghum, early planted lima beans, processing corn, processing tomatoes, soybeans, tobacco

August 15: Late planted lima beans and snap beans

Acreage reporting dates are also subject to change so don't forget to check with your crop insurance agent to make sure you do not miss this important deadline. You can also find your local FSA office by visiting <http://www.fsa.usda.gov/index> and clicking on the "State Offices" tab.



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educator for University of Maryland Extension, Rhodes advises farmers on a variety of tools that can help protect their assets; including, crop insurance.

Whether it's at the annual Agronomy Day event in Queen Anne's County, during the yearly Women in Agriculture Conference she helps to organize, or through leading the Annie's Project program designed to educate and empower females working in the industry, Rhodes makes sure her fellow farmers know their options when it comes to crop insurance.

"We're always promoting crop insurance in just about everything that we do," Rhodes said. "We tell farmers to consider their appetites for risk when looking at the different levels of coverage."

Maryland's First Environmentalists

By helping producers navigate changes to nutrient management regulations or reduce their risk with crop insurance coverage, Rhodes is protecting the future of farming in the county she has called home her entire life. She says the key to success is simple and has been passed down from generation to generation: Put the land first.

"I always say farmers were really the first environmentalists. We wouldn't be here farming today if my father, grandfather, great-grandfather didn't take care of the soil," Rhodes said. "All farmers feel the same way: We want to do the best that we can."



Rhodes estimates her poultry farm produces roughly 200 tons of litter each year, much of which is transported to fields on other farms to be used as fertilizer.

New Year, New Regulations

The New Year brought about changes to the way Maryland farmers will be required to deal with manure. On December 13, 2016, the Maryland Department of Agriculture revised nutrient management regulations originally adopted in 2012. They include the following modifications:

- An emergency provision to allow the department to work with farmers to prevent an overflow from liquid manure storage structures during winter, when spreading manure is otherwise prohibited. This exemption is only for on-farm generated manure that the farmer cannot store due to extraordinary circumstances. It does not apply to biosolids or food waste.
- A provision prohibiting farmers from applying manure if the ground is frozen or snow-covered. A 100-foot setback from surface waters is required for any emergency spreading that takes place during winter.
- An emergency exemption for farmers who have demonstrated intent to build additional manure storage facilities. This exemption addresses a backlog of requests for technical assistance and cost-share grants to construct these facilities.
- Removing the incorporation requirement for spring and fall manure spreading. Studies conducted by the USDA Natural Resources Conservation Service (NRCS) show that soil health is improved with little or no soil disturbance other than planting.
- Extending the date for spreading manure in the fall to December 15. Under the new requirements, farmers statewide will be prohibited from spreading manure between December 16 and March 1.

Farmers can find more information on the revised nutrient management regulations by visiting www.mda.maryland.gov

Deadlines Nearing for Crop Insurance on Spring-Planted Crops

The deadline to sign up for crop insurance or make changes to existing policies for spring planted crops is coming up on March 15th. In Maryland, this includes: **corn, soybeans, grain sorghum, lima beans, snap beans, sweet corn, tomatoes and machine harvested pickling cucumbers.**

Now is also a great time of year to become better informed and familiar with how crop insurance and new Farm Service Agency programs can be utilized to construct effective risk management. Information on various policies and deadlines is available at www.rma.usda.gov.