Briscoe says he is at a disadvantage to farmers, "on the Eastern Shore," who can usually find plenty of water for irrigation, not that he hasn’t tried.

“We had to go down 650 feet and even then we could only get 150 gallons of water per minute so we have to depend on Mother Nature.”

WHY CROP INSURANCE?

Last year Mother Nature didn’t cooperate and left Briscoe’s crops dry. The good news was that he had invested in crop insurance protection, and is a strong advocate of the crop insurance program.

“Wildlife, geese, deer... they eat my wheat down and that can be a big problem. I use crop insurance as a tool to manage disasters like droughts, or wind, storm… knock on wood we have never had a tornado, but we’ve had some hurricanes that have blown corn almost flat on the ground.”

Briscoe points out that input costs have risen dramatically and higher grain prices have increased the value of crops.

“You borrow money to buy a piece of equipment. Even a well-used combine is going to run you about $150,000. You put a lot of money into planting and harvesting and you just have to cover your costs. You have to make sure you can make your payments. That’s why I depend on crop insurance,” he said, adding, “People starting out, I think for them especially, it is a good idea to take crop insurance, just to make sure you can cover your costs.”

As for the future, well Briscoe, who is 55, knows exactly what he wants to do.

“I would like to be able to keep doing exactly what I’m doing, if the Good Lord lets me do it. I enjoy farming. I mean, you don’t farm for the money, you do the farming because you enjoy what you’re doing.”

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Tommy Briscoe can look back on seven generations of his family who have farmed the same land along the Patuxent River, but he prefers to look forward, encouraging younger farmers.

“Anyone who is coming into farming, especially young people, should join some organizations; Farm Bureau, Soil Conservation, Ag Preservation, Ag Commission… so they can find out what is happening out there in the world. You learn a lot. It is very helpful,” he advises.

Briscoe’s father and grandfather, and on back through the generations, grew tobacco, but he has completed the shift away from tobacco to focus on corn, wheat, and soybeans (and a little sorghum) on the 700 acres he farms.

He has some on-farm grain storage (20,000 bushels) and he forward prices some of his crop. He does his best to manage his risks. He diversifies and rotates his crops, but there is one thing he can’t do.

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Greetings,

Crop insurance is the cornerstone of risk management for most farmers. The pending Farm Bill recognizes cuts that crop insurance has already contributed toward deficit reduction over the past five years and the increased importance of crop insurance given the large reductions in the commodity title. The Farm Bill makes improvements to crop insurance to better serve all producers of all crops in all regions. I encourage Maryland farmers to be on top of their risk management decisions going into this season.

A little time with your crop insurance agent now will pay off later. Crop insurance will be U.S. Department of Agriculture’s (USDA) primary safety net for farmers in Maryland. The Non-insured crop Assistance Program (NAP) is also available from your Farm Service office (USDA-FSA) and provides protection similar to a catastrophic crop insurance policy.

In 2012, farmers invested more than $14.7 million in premium for more than 6,600 crop insurance policies covering $440 million in liabilities. Close to 80 percent of corn acres, 70 percent of soybean acres, and 50 percent of wheat acres are protected by crop insurance. Over 919,000 acres of cropland has crop insurance coverage in Maryland.

Producers insuring multiple or large farms may also be able to insure using “enterprise units” to receive up to a 50 percent premium discount. Enterprise unit participation in 2012 increased to 270,000 acres, or 30 percent of net acres in Maryland.

A list of agents can be found at: www3.rma.usda.gov/apps/agents.

Earl F. Hance
Secretary