Kansas farmer encourages Congress to embrace robust crop insurance plan

A southwest Kansas farmer appeared today before the U.S. Senate Committee on Agriculture, Nutrition and Forestry to make the case for an effective and robust crop insurance component of the 2012 Farm Bill.

Jarvis Garetson raises wheat, corn, soybeans, mile and cotton in Haskell County and farms in a family partnership with his brother and parents. He told the committee that crop insurance literally saved the farm from the ravages of last year's severe drought in his corner of the world.

"In the past 18 months, our farm received a total of 4.85 inches of rainfall," Garetson testified. "Quite frankly, without strong and effective crop insurance tools, Garetson Brothers farms could likely have been preparing for a farm sale this spring. Instead, we're planning and preparing to plant."

Garetson's testimony comes at a crucial time, as the U.S. Congress wrestles with spending priorities in an effort to better manage the burgeoning federal deficit.

The southwest Kansas producer encouraged the committee to consider a number of potential improvements to better allow the crop insurance component of the Farm Bill to meet the needs of farmers in Kansas and across the nation. Among the suggested improvements:

- ✓ Enterprise units, which combine all acres of a single crop within a county where the policyholder has a financial interest.
- ✓ **Limited irrigation insurance** to insure crops that fall into the gray area between 'irrigated' and 'non-irrigated' crops, the only two categories currently offered.
- ✓ **Declining yields.** The current structure unfairly penalizes drought-stricken farmers with higher premiums, since coverage is based on a recent annual average of what's called 'Actual Production History,' or how much the crop yielded.
- ✓ **Improved data collection.** Since farmers are innovators in technology, it only makes sense that federal government agencies farmers deal with also embrace technology for more efficient delivery of farm programs and indemnity payments.

Garetson serves as president of the Haskell County Farm Bureau and has been active in a variety of leadership capacities with his farm organization. He was in the nation's capital as a participant in Kansas Farm Bureau's annual county Farm Bureau President's trip to Washington.

"American agriculture relies on a strong safety net, delivered efficiently and effectively, through the current public-private partnership," said Steve Baccus, an Ottawa County grain farmer, who serves as president of Kansas Farm Bureau and has been a leader in the dialogue over crop insurance reform. "Profit margins on the farm are tight and an adequately-funded risk management program will go a long way to ensuring a strong, viable rural economy."

Kansas Farm Bureau represents grassroots agriculture. Established in 1919, this non-profit advocacy organization supports farm families who earn their living in a changing industry.