



# CROP INSURANCE IN MARYLAND

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MARYLAND DEPARTMENT OF AGRICULTURE



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Lawrence J. Hogan  
Governor

Boyd K. Rutherford  
Lt. Governor

## Mapping out the Future



Photo by Edwin Remsburg

*Brothers Greg (left) and Zach Rose inherited the farming operations at Clear Meadow Farm in Harford County from their parents and hope to continue growing the business and pass it on to their sons in the future.*

With 8,000 acres to tend spanning four counties in two states, brothers Greg and Zach Rose can't afford to rely on guesswork or approximations.

The Rose brothers and their parents own Clear Meadow Farm in White Hall, Md. where they grow corn, wheat, soybeans, barley, sunflowers, sorghum and hay and have a herd of 600 beef cattle they raise from start to finish. Additionally, the Roses lease land from 150 property owners in Harford and Baltimore counties in

Maryland, as well as York and Adams counties in Pennsylvania. Keeping up with such a large-scale and diverse operation requires dedication, commitment and a high level of customer service.

"We treat everything as if we own it," said Zach Rose, adding that he and his brother will clear out snow-covered driveways and remove fallen trees for the landowners they work with. "Everything we can do ourselves, we try to do ourselves."

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# Maryland Department of Agriculture

Office of the Secretary

**Lawrence J. Hogan, Jr.**, Governor  
**Boyd K. Rutherford**, Lt. Governor  
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Dear fellow farmer,

2016 is shaping up to be filled with opportunities and challenges for those of us in the farming business. We've seen better commodity prices than we're experiencing now. For farmers in the business of selling direct to consumers, demand has been strong, but competition is fierce.

And then there's the weather. No one can predict it. But, we know that bad weather will hit us again in Maryland.

That word we hate to say, drought. Or, excessive, untimely rain. It will come again. Hopefully not in 2016.

We'd all be a lot better off if we took some time this winter to get ready for the coming year and its challenges, including weather. Ask yourself questions about your risk management plan. How much risk exposure can you survive? Do you need to cover production costs? Cover sales contracts? Do you need to be prepared to pay for replacement livestock feed? Do you need to have enough coverage to make rent or mortgage payments?

The newsletter you're reading is supported by the USDA Risk Management Agency. Maryland Department of Agriculture partners with RMA and the University of Maryland Extension to provide Maryland farmers with information on the federal crop insurance program. MDA sees this partnership as a key method to help prepare our farmers for the inevitable challenges and even natural disasters that come.

Here are some facts to keep in mind:

- Maryland farmers have received nearly \$200 million in the last eight years from crop insurance indemnities.
- In the time that MDA and its partners have been working to increase the use of crop insurance among our farmers, the amount of acres covered has grown from 648,000 to 930,000.
- In 2014, crop insurance was protecting more than \$364 million of Maryland farmer dollars.

March 15 is the deadline for many insurance policies. I encourage you to meet with a crop insurance agent and consider your options for 2016.

Let's all be prepared for the challenges this year, so we can enjoy the opportunities.

Sincerely,

Joseph Bartenfelder  
Secretary





# New, Expanded Options Cover More Crops, Benefit More Producers

Innovative new or expanded insurance options aim to provide a safety net for more farmers in Maryland including beginning farmers, organic producers, direct market producers, livestock producers and specialty producers.

For example, to protect against adverse weather conditions, the Risk Management Agency (RMA) has expanded insurance coverage for fresh fruit, nut and vegetable growers who may elect the Supplemental Coverage Option (SCO) and the Actual Production History (APH) Yield Exclusion to cover crops in select counties, beginning with the 2016 crop year.



higher revenue protection or higher yield protection crop insurance policies. Organic price elections in 2016 include barley, cabbage, cranberries, cultivated wild rice, dry peas, forage production, grass seed, onions, potatoes, processing clingstone peaches, rye, sugarcane, safflower and wheat.

Contact your crop insurance agent for detailed information on all insurance options now available, or go online to find an agent at <http://www.rma.usda.gov/tools/agent>. ■

**RMA expanded organic price elections in 2016 to bring the total number of crops with organic premium price elections from 4 crops (beginning in 2011) to 47 crops.**

Additionally, RMA expanded organic price elections in 2016 to bring the total number of crops with organic premium price elections from 4 crops (beginning in 2011) to 47 crops. By increasing the number of crops with organic price premiums, organic producers have new opportunities to obtain

## Whole-Farm Revenue Protection Now Available in All U.S. Counties

RMA's Whole-Farm Revenue Protection (WFRP) pilot program was introduced for a majority of counties in the 2015 insurance year. Starting with the 2016 insurance year, the new program will be available in all counties in the United States, a first for the federal crop insurance program.



WFRP allows producers, who previously had limited access to a risk management safety net, to now insure all of their farm's commodities at one time. This coverage encourages crop diversity on the farm which directly supports the production of a wider variety of food. 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.

To make participation easier for more beginning farmers, RMA reduced the required records from five to three historical years, plus farming records from the past year. Additionally, any beginning farmer may qualify by using the former farm operator's federal farm tax records if the beginning farmer assumes at least 90 percent of the farm operation.

**For more information, visit <http://www.rma.usda.gov/policies/wfrp.html>.**



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When it came to selecting crop insurance, the Rose brothers went with a company that could use GPS technology to map all of their fields. With the ability to separate waterways and boundaries from plantable land, the Roses' operations became more efficient and precise all around.

“Every ounce of manure we spread, every pound of fertilizer or lime, anything that goes into the ground gets recorded. Everything's got a map to it,” said Zach. “We're trying to be environmentally conscious in everything we're doing.”

## Leaving a Legacy

Both Rose brothers are passionate about protecting farmland for the future and serve on a number of local land preservation boards. They are also active within the communities where they farm and are constantly looking for ways to shine a positive spotlight on Maryland agriculture.

For example, the Roses plant a field of sunflowers each year on Clear Meadow Farm despite the fact that the crop isn't particularly profitable. “People love seeing them and we get numerous letters every year from people who drive by and tell us how they improved their mood,”



Photo by Edwin Remsburg

*The Roses don't like relying on guesswork and utilize GPS technology to precisely map out the more than 8,000 acres they farm in both Maryland and Pennsylvania.*

said Zach. The Roses also often partner with local organizations to allow them to use the sunflowers as a fundraiser.

In everything they do, the Rose brothers have a strong foothold in the past and an eye toward the future. Zach and

Greg have two sons each and want to leave a legacy that will last for generations to come.

“This was passed on to us and we want to keep passing it on,” said Zach. “We have to have something that's sustainable.” ■

## Prepare Now to Insure Spring Crops

**March 15 is the deadline to sign up for crop insurance,** including Whole-Farm Revenue Protection, or to make changes to existing policies on most spring-planted crops.

Crops in Maryland with this March 15 deadline are: 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](http://www.rma.usda.gov). ■