

## **As a Farmer Dependent on Mother Nature, You Need a Back-Up Plan**

By: Rhonda Uzzolino, Marketing Manager

If you farm you are likely more dependent on factors you can't control than most. Mother Nature plays a huge part in how your crops (and your livelihood) turn out . . . and she's not always on your side. It's not like you can just flip a switch to turn on the air when it's too hot and dry. Too cold and rainy? There's no umbrella large enough to protect your crops. Mitigating risks as a farmer is something that's on your mind 24/7.

But you can better manage your financial situation with some thoughtful assessments, like considering crop insurance.

Here's one AgSouth Farm Credit members' story about the importance of crop insurance. This story was featured recently in Farm Credit's One Mission/Many Voices nationwide campaign.

*When South Georgia's weather events led to the devastation of their blueberry crop in 2016 and 2017, Suzanne Courson and Chris White's crop insurance policy helped see their operation through.*

Blueberry farmers in South Georgia have been faced with serious challenges recently: warm weather in 2016 and catastrophic freeze in March 2017. Many blueberries need at least 500 "chilling hours" (45 degrees Fahrenheit) to bring them to their perfect sweetness, and 2016's mild winter left them with an average of only 200 total chilling hours. The crop – the hard work – the long hours – all were gone for many farmers. Additionally, 2017 brought a late freeze that also destroyed many blueberry crops.

AgSouth Farm Credit members Suzanne Courson and Chris White of Appling County, Georgia, say they were fortunate to have purchased crop insurance from AgSouth's insurance department on both occasions. When 2016's unrelenting heat devastated their blueberry crops, as well as the freeze event in 2017, they had a check within ten days of finalizing their claim, and it was thanks to AgSouth crop insurance agent Sandra Meeks. Sandra has worked with Courson and White for the past 15 years. Chris grew up on a farm, and Suzanne's late husband Timothy and she started farming with blueberries beginning in 2002. Their farms consist of 1,300 acres of cotton and peanuts, 300 acres of blueberries, and 30 acres of pecans. Pictured above is one of their 2017 peanut fields, which they're now harvesting. All of the crops are insured by AgSouth.

"You work hard and you do your best," says Courson, "but in the end it's in God's hands. That's just farming. AgSouth's crop insurance is our backup plan."

"Our goal is to have a good crop – period." says White, "But without AgSouth's insurance coverage, we wouldn't be standing here talking to you today. Even if we do everything right, nature doesn't always cooperate. We can rest a little easier knowing that we'll be covered in the event disaster strikes."

You can protect your investment with a full range of crop insurance plans, including multi-peril, hail and group risk crop insurance. Various plans are offered through private insurance companies sponsored and subsidized by the federal government. Trusted crop insurance agents can assist you in developing a good management plan that will protect not only your crops and income, but your family from what could be a financial disaster you may not be able to recover from. Find the crop insurance information you need at <https://www.rma.usda.gov/policies/>.

*Pictured Above (L-R): Chris White (C & W Farms), Sandra Meeks (AgSouth Crop Insurance Agent Blackshear GA), Suzanne Courson (C & W Farms) and Dan Good (AgSouth Regional Vice-President Blackshear GA)*