



CROP INSURANCE IN MARYLAND

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MARYLAND DEPARTMENT OF AGRICULTURE



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Larry Hogan
Governor

Boyd K. Rutherford
Lt. Governor

A Pickle of a Cucumber Crop

Weather pattern creates stressful season for MD growers, processors of pickling cucumbers



Photo by Edwin Kernsberg

Hannah Cawley and her father Harry Nagel on their family farm, Hay Jay Acres, in the Federalsburg area of Caroline County.

When it comes to growing pickling cucumbers, Caroline County farmer Hannah Cawley will tell you that timing is everything. At her family’s farm—Hay Jay Acres in Federalsburg, owned by Cawley’s parents, Harry and Janice Nagel—they grow an average of 1,200 acres of cucumbers each year. A staggered planting schedule helps the crops come up at intervals so the vegetables can be harvested when they become just the right size.

“When it’s really hot, it almost comes down to the hour,” Cawley said. “They get big too fast and the processors aren’t able to sell the really big ones.”

This past spring, a period of cool, rainy weather persisted during the start of planting and delayed Cawley’s first batch of cucumbers from sprouting by a week

or more. When a bout of warmer weather immediately followed, the fields were suddenly bursting with ripened cucumbers begging to be picked.

“We had two plantings that were eight days apart and we harvested those back to back. That’s almost unheard of,” Cawley said.

Too Many Pecks to Pick

The same scenario was playing out at farms all along Maryland’s Eastern Shore. At Kenny Brothers Produce in Bridgeville, Delaware, the company that processes pickling cucumbers for most growers in Delaware and Maryland, the phone started ringing off the hook. A cornucopia of cucumbers was waiting for them to pick up and transport.

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Maryland Department of Agriculture

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Greetings Fellow Farmers,

As a lifetime Maryland Farmer, I have learned that the best way to solve a problem is to keep trying. I think this approach certainly applies to the challenge of increasing awareness and use of crop insurance in Maryland and other states outside of the nation's "Corn Belt."

As the Maryland Secretary of Agriculture, I have had the privilege to speak with a wide variety of farmers and growers, lenders, and crop insurance agents. Through these conversations I have learned that most farmers fall into three categories: Those who have found federal crop insurance helpful; those who have not; and those who are not sure if crop insurance would be helpful to their operation.

Maryland is home to a rich, diverse agriculture industry—from poultry, to grains and soybeans, to nursery and greenhouse production. However, no matter what they are growing, these farms face a lot of the same obstacles: Rising property values, pressures from neighboring urban communities, and restrictive laws and legislation.

Our team here in Maryland has done a tremendous job raising awareness of crop insurance among all commodity groups. The University of Maryland Extension has included crop insurance information in their meetings and newsletters, and Dr. Howard Leathers continues to convert farmers into crop insurance believers. Here at the department, we use a variety of avenues to promote crop insurance via press releases, speaking engagements, advertisements, and our website.

To continue the successful tradition of agriculture in our great state, we must all work together and make an investment in the future of our industry.

Sincerely,

Joseph Bartenfelder
Secretary



2017 Brings Updates to Nutrient Management Regulations

The Maryland Department of Agriculture adopted revised nutrient management regulations on December 13, 2016 and 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.

To read Maryland's modified Nutrient Application Requirements, go to mda.maryland.gov and click on Nutrient Management in the left menu bar. The changes are listed under "News and Briefs."



Mark Your Calendars: Spring Crop Insurance Deadlines

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 that must be insured by March 15th include: **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.

“They’re different from other crops in that once they’re ready, you’ve got to get them because (waiting) just a day could mean that they’re not sellable. They’re very sensitive,” explained Carla Middletown, who is in charge of food safety and office management at Kenny Brothers. “We work 24/7 basically when the cucumbers start to come up.”

This season, however, the processors simply couldn’t keep up. Operations Manager Dean Smith said the delayed start of the season put them in competition with other areas of the country and then the glut of cucumbers on the market in Maryland and Delaware meant the cucumber supply far exceeded the demand.

“We had three or four times as many cucumbers at once than we’re used to dealing with,” Smith explained. “We’ve never seen it come together quite like this.” As a result, fields full of perfectly ripe pecks of pickling cucumbers went unpicked.

“One day we got a phone call saying bring us all you can pick and not even 24 hours later they cut us off completely,” Cawley said. “It was like a roller coaster.”

At Hay Jay Acres, a total of 150 acres of cucumbers went to waste. Cawley conservatively estimates each acre would have brought in about \$1,200, without accounting for expenses from seed and fertilizer. That translates to \$180,000 in losses for the farm. Cawley’s father, Harry Nagel, says he’s only experienced a season like last year’s—when so many of his acres got skipped over—two or three times in the nearly three decades he’s been growing cucumbers.

In nearby Preston, Md., farmer Greg Turner also fell victim to the cucumber conundrum. After incurring the cost of replanting fields that didn’t do well earlier in the season, Turner had more than 100 acres full of healthy cucumbers—only half of which got harvested. “When you think about the ground preparation and everything else that goes into it, it’s enough to drive you crazy,” Turner said. “Cucumbers are not a cheap crop to grow.”

Crop Insurance to the Rescue

Fortunately, both Cawley and Turner had taken advantage of a relatively new crop insurance policy available specifically for growers of machine harvested pickling cucumbers. Maryland farmers in Caroline, Dorchester, Kent and Talbot counties are



Photo by Eduvin Remsburg

A staggered planting schedule typically helps Hannah Cawley and her family harvest their 1,200 acres of pickling cucumbers when the crops are at their peak.

currently eligible for the policy that covers losses caused by adverse weather conditions resulting in bypassed acreage.

Kathi Levan, a crop insurance manager with Mid-Atlantic Farm Credit, says she helped several Maryland farmers process claims related to pickling cucumbers after last year’s challenging growing season.

“We have quite a few farmers that grow cucumbers on the shore so it was nice to be able to finally get a policy for them to cover it,” Levan said. “On processing vegetables like these, I recommend they take the highest level they can afford because they are a higher risk crop. They can take up to a 75% coverage level on the cucumbers.”

Dean Smith at Kenny Brothers said he dealt with a handful of producers who did not have the coverage. “I think in the future they would decide to insure that crop,” Smith said.

Greg Turner, meanwhile, says he signed up for the policy as soon as he learned it was available and will be doing the same for as long as he grows cucumbers. “I’d be crazy not to,” Turner said. ■

Protect Pickling Cucumbers in the Future

Crop insurance policies for machine harvested pickling cucumbers are available in four Maryland counties: Caroline, Dorchester, Kent and Talbot. The deadline to purchase these policies is **March 15th**. The policy protects growers from various sources of loss such as adverse weather conditions including “abnormally hot or cold temperatures that cause an unexpected number of acres to

be ready for harvest at the same time, affecting the timely harvest of such acres or exceeding the capacity of the green shipper or processor to accept the production, either of which causes the acreage to be bypassed.” Contact your crop insurance agent to sign up for this coverage or to learn more. To find a crop insurance agent near you, visit www.rma.usda.gov/tools/agent