



Crop Insurance

FARMER SUCCESS STORY

Crop insurance helps me farm another day.

NEWFANE, NY– Singer Farms started in 1915 growing fruit, vegetables, and raising beef cattle. Eventually it developed into strictly a fruit farm. Jim Bittner came into partnership with the Singer family in 1991. He is the managing partner/president and has two sons, Kevin and David, that work full time on the farm and who will eventually get involved in the partnership. There are six other fulltime employees because they have a cold storage. They also hire another 20-30 seasonal employees starting in March and working until November.

Singer Farms is located in northern Niagara County along Lake Ontario and is unique among fruit farms in that area because they grow mostly cherries, peaches, plums, tart cherries, cherries for fresh, sweet cherries for processing, and peaches for fresh and processing, with less than half their acreage in apples. Jim said, “We’re a very diversified fruit farm. The Singer family has encouraged me to try new things, try new markets, and I have done that.” The farm is 450 acres of established orchards and has 80 acres of open land that is rented to vegetable or grain farmers.

Their marketing is as diverse as their orchards. They start the season with “you pick” sweet cherries; it is the only time they sell directly to the consumer. They pick and sell sweet cherries as well as tart cherries, apricots, Japanese plums, European prunes, and peaches to large farm markets. They furnish fruit to different CSA’s (they don’t have their own CSA). Most of the apples are grown for fresh sales and go to a number of packers for grocery stores. The biggest processing product is peaches. Currently all the peaches go to Canada to a pitting operation, with most coming back to the U.S. to be sold to the yogurt craze in New York.

Also with the diverse portfolio of fruit, is diverse types of crop insurance. Jim insures apples and peaches and carries the AGR insurance. Jim says, “Our biggest risk in apples is not having a crop from spring frost. Our other biggest risk is hail and quality issues.” He



Jim Bittner, Singer Farms, Newfane, NY

continues, “So we carry the buy-up on apples for the hail. Quite frankly if I could buy strictly hail insurance I would buy it.” Jim’s apple insurance is at a high level and the peaches are at a minimum buy up level. He says, “I was questioning why we even buy peach insurance, but last year we got hurt on peaches very badly.” Bittner carries AGR on everything else including: cherries, plums, prunes. He says, “If there is a huge drop in the value of the product, I might be able to collect on the AGR. It’s not AGR-Lite coverage; it’s full blown AGR.”

Jim has the farm separated into different units. He says, “We have been able to separate by processing and fresh, irrigated and non-irrigated, A and B varieties, and my organic is separate.” He continues, “**It’s really important that we keep the records straight, so when somebody comes in, they know what block a variety comes off of...We needed to do that to better our management.**”

Crop insurance must be purchased from a licensed agent. Enrollment deadlines vary by crop. The policy change/enrollment deadline for apples and peaches is November 20.



The New York State Department of Agriculture and Markets has partnered with USDA Risk Management Agency (RMA) to provide crop insurance education to New York State farmers. For more information, please visit the NYS Crop Insurance Education website at www.agriculture.ny.gov/AP/CropInsurance.html or call 518-457-4531 or write to: 10B Airline Dr., Albany, NY 12235. The RMA website is: www.rma.usda.gov. To find a crop insurance agent, ask a neighbor for a recommendation, contact your local Farm Service Agency (FSA) office or use the USDA RMA crop insurance agent locator tool on the web at www.rma.usda.gov/tools/agent.html