



Crop Insurance

FARMER SUCCESS STORY

The unit is good, and I can't say enough about it.

BURT, NY—Dan Sievert and his wife started Lakeview Orchards, Inc. in 1994. Dan had gotten experience prior to that by working for Ontario Orchards right out of college and then managing a large farming operation that consisted of 2,600 acres. Along with Lakeview Orchards, Dan is also a partner in a 500 acre operation with his wife's cousin and his son, called Lakeside Orchards.

Lakeview Orchards, Inc. consists of 1,300 acres. They grow 520 acres of apples, 100 acres of peaches and 380 acres of tart cherries. Dan says, "Most years I grow 20%-25% of the tart cherries grown in New York State." Lakeside Orchards is 500 acres, with 200 acres of apples, 40 acres of tart cherries and 25-30 acres of peaches. The farms are located in Niagara County, with the majority of the farms along Lake Ontario. The land is gravelly inland and deep sand along the Lake, which is good for stone fruit. Because of the Lake, frost isn't a problem in the fall and in the spring, it holds the crops back, so if there is a spring frost inland they will get damage and the trees near the Lake will be more dormant. The worst weather Dan had ever seen was last year. He said, "We had 70-80 degree weather in March and everything came on. In April we were having mornings where it was 25-degree weather. It took out a lot of production right where we are sitting, but right on the lake, where I have a block of apples, we had 80-95% of a crop. When I mean on the lake I mean within a thousand feet."

Dan's farms are divided into units. He says, "When I first started learning about units I didn't know if it was right or wrong, but after experiencing the weather last year the unit deal is very good. **Because of the unit system, I was able to harvest my block by the lake, but had to file a claim for the inland block.** I have always had 65% insurance and now I have gone up to 70% after this past year. It has cost me more money but



Dan Sievert, Lakeview Orchards, Inc., Burt, NY

it has saved me along the way. **For the few claims that I have had, I have gotten more money back than what I have paid for premiums.**" Dan gives high credit to his insurance agent for explaining the insurance thoroughly to him. "I would probably only have been at the 50% coverage level. My agent explains it in a way that a dumb farmer like me can understand."

Dan says the record-keeping takes a lot of work (which his secretary does a great job at) and it has made him a better manager because he can track the yield per block, which makes it easy to decide whether a certain variety is performing well or not.

Sievert's advice for new farmers is, "They have to have the financing behind them to do things right. **Make sure you pick out the best site, don't overextend yourself, and there is no doubt that I would suggest crop insurance as your risk management program.**"

Crop insurance must be purchased from a licensed agent. Enrollment deadlines vary by crop. The enrollment deadline for apples is November 20th.



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/API/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