



Crop Insurance

FARMER SUCCESS STORY

Insurance Can Help Purchase Feed if the Weather Prevents Planting

COPENHAGEN, NY – Lynn Murray started farming the land as part of a partnership with his parents in 1979. His father and grandfather had bought the land in 1949 after his father had graduated from Cornell University. His son and daughter-in-law have joined the family business and they have now formed an LLC. The Murrays have over 800 milking and dry cows plus young stock. They plan to raise about 1300 acres of corn, 900 intended for silage and the other 400 for grain. There are approximately 900 acres of alfalfa, mixed grass, and hay. They rent 60% of the tillable acres with most of the acres within 4 miles of the farm. “The interesting thing is the difference of weather patterns in the small area.” Murray says.

Located 12 miles southeast of Watertown on Route 12, the farm is located on the edge of the Tug Hill that causes a lot of snow in the wintertime, and it affects weather patterns in the summertime. Murray says, “Some years the rains seem to divide and go around us, and other years it can rain here at the main farm and not on other parts of the land. It can be really variable conditions.”

Murcrest Farms spreads over two counties with differing climates in each one. “The western county has been the driest and the eastern county has been the wettest...that’s where the preventive planting came into play. In the east, it was wet early and never got dry enough to plant. All of the other acres were planted however.” Murray explains.

Magazine articles and the advise of his crop advisor are the reasons he looked into crop insurance. “If the weather prevents us from planting feed for the cows then the insurance can help us have money to purchase feed to get us to the next season.”

The Murrays are still growing their herd after tripling it in seven years and the number one priority for 2014 is to increase carryover for silage and hay. When asked about challenges to growing enough crops to support their herd



Lynn and Peggy Murray, Mulcrest Farms, LLC, Copenhagen, NY

in their location, Murray explains, “There is land pressure, price pressure, and the capital side of things might become an issue in the future. One of our goals is to maximize the dry crop harvested per acre. It is simply too expensive to not get every bit out of each acre.”

His advice for young farmers about risk management is, “The early stages of a farmer’s career are the riskiest. Any program that can help handle that risk is worth looking into.”

Crop insurance must be purchased from a licensed agent. Enrollment deadlines vary by crop. The enrollment deadline for most spring-planted field crop policies is March 15th of the growing year. The winter wheat and barley crop insurance enrollment deadline is September 30th. A special type of crop insurance for pasture and hay, to insure against drought, has an enrollment deadline of November 15th for the following growing year. Pasture, Rangeland, Forage (PRF) crop insurance compares rainfall in the insured period with a historical rainfall index, and pays the farmer when the rainfall is below a chosen level of protection.



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. 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