



New York State
Department of
Agriculture &
Markets

Crop Insurance

FARMER SUCCESS STORY

North Country Family Dairy Finds Good Return on Investment in Crop Insurance

Parish, NY — For seventy-five years, three generations of the Gilbert family have farmed Adon Farms in Parishville. North Country dairy and crop farmers like the Gilberts need to engage in active risk management. In the fields, manure, lime and tile drainage make the most of the relatively poor soils. In the farm office, contracting milk, feed and fuel, and purchasing crop insurance, lend support to best farming practices.

“Currently we milk about 1,250 cows and crop about 3,200 acres (of grain and corn silage, alfalfa, and hay). We’ve grown since ‘83 to twenty times our original size,” says Tony Gilbert, who manages the cropping. The farm is truly family-run; his mother Adriane handles the finances, and his son Nick works in the fields in the summer, and in the barn with Tony’s brother Andy in the winter. The acreage allows them to, ideally, grow all of the forages and grains that they need.

Speaking of his challenges, Gilbert says, “With the diversity of land that we have, you always have one area or another that’s a crop loss. In a very dry year, our sandy, gravelly grounds might suffer. In a wet year they flourish.”

Crop insurance can even out some of the inevitable ups and downs.

Some years, Gilbert has considered skipping crop insurance enrollment to save money, and each time he was glad that he didn’t. “The problem on a large dairy, or any dairy for that matter, if you don’t limit your risk you open yourself up to some bad times when milk prices get low.”

The prevented planting provision, available in most crop insurance policies for field crops, pays for yield losses when weather keeps you out of the fields before the June late planting deadline. With the North Country’s shorter growing season, Gilbert calls this “an asset.”

Gilbert encourages both beginning and established farm-



Nick and Tony Gilbert, Adon Farms- Parish, NY

ers to consider forward contracting and crop insurance to help even out cash flow and ensure continuity for future generations.

“If you can look at our cost return on crop insurance, it definitely is a big payback,” he says.

The Gilberts have learned about crop insurance by reading, and with the help of their agent. The New York State Department of Agriculture and Markets Crop Insurance Education Program offers fact sheets, presentations, and other resources on their website. Educators from the program, which is funded by USDA Risk Management Agency (RMA), provide in-person workshops, talks at producer meetings, and staff booths at major farm shows throughout the year.

Crop insurance must be purchased from a licensed agent. Enrollment deadlines vary by crop. Most spring-planted field crop policies must be enrolled by March 15th of the growing year. 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.



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