

# Kiwanis

## Crop insurance is essential to keep growers in business

My family has been growing apples in the mountains of North Carolina for five generations.

When I was a kid, I'd ride in the truck with my grandfather. Back then, it was a whole different deal. He had more acres. Labor was a lot cheaper. Two of his main employees had family members who helped pick the apples. He owned and operated a packing house.

He made it work. It wasn't always great but there was a lot more margin for him.

I went away to school and completed degrees in chemistry and biology. Returning to the farm was the last thing I thought I'd do. But something about the time I spent with my grandfather pulled me back to the farm.

I bought my first orchard in 1983 and my parents gave me some family land a few years later. Today I farm about 150 acres in Henderson County. I farm less land than he did, but the operation today is much more efficient.

The rows are more compact. We've expanded from just a few varieties to 26 today. We start picking much earlier now, around the first of July for our early-harvest variety, and we go until Thanksgiving. We spend more on pruning and fertilizing our apples than ever before because those inputs make us more efficient and produce a better crop.

All of this means more apples per acre but it's also more expensive.

That's something I've been thinking about this spring. We've had several late-season cold snaps that threatened our apples with freezing temperatures. We did our best to protect the fruit but everyone who grows apples in Western North Carolina will see some weather-related losses this year.

On top of that, our market is very uncertain right now.

The COVID-19 pandemic is threatening tourism in the moun-



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tains and the retail sales that the apple industry needs. Apple farmers simply can't make a living selling everything wholesale.

The roadside stands and big events like the North Carolina Apple Festival over Labor Day weekend draws big crowds from all over and traffic continues through the fall when the leaves change.

Agri-tourism is big. If the people can't come, or won't because of the pandemic, it will be a huge hit to apples and Henderson County.

The fact that I have a safety net under me with crop insurance helps me sleep at night, especially this season. I worked as a crop insurance adjuster for about 10 years, so I know just how well this public-private partnership works.

Crop insurance uses the efficiency of the private sector to quickly get relief to farmers so they can stay in business and continue producing the food, fiber and fuel that now, more than ever, are critical parts of our collective safety and security.

The government keeps crop insurance affordable and widely available but it's not free. Farmers bought 1.1 million crop insurance policies last year, collectively paying \$3.75 billion in premiums and shouldering more than \$10 billion in deductibles.

It's a much better system than the one my grandfather had. Back then, apple farmers had to wait for Congress to pass special disaster legislation to get any help at all. By the time it arrived, it was usually too late.

As our nation recovers from the pandemic, and consumers learn more about where their food comes from, I encourage lawmakers to maintain a strong system of crop insurance to help ensure the safety and security of our nation.

*Kenny Barnwell is a fifth generation apple grower in Edneyville.*

