



Tom Zacharias, NCIS President

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“For the **Want** of a Nail”

(Third in a Four-Part Series)

This is the third “post” in a four-part series titled “For the Want of a Nail.” As has been our custom, we begin with the words of the proverb, as converted to song by Todd Rundgren. Interested readers can also find the “proverb of the nail” in other outlets or venues, including: Ben Franklin (*Poor Richard’s Almanac*, 1758); Mary Robinette Kowal (*Asimov’s Science Fiction*, September 2010); and John Gower (first English version, late 14th century).

“The Want of a Nail”

*“...For want of a nail the shoe was lost.
For want of a shoe the horse was lost.
For want of a horse the rider was lost.
For want of a rider the message was lost.
For want of a message the battle was lost.
For want of the battle the war was lost.
For want of the war the kingdom was lost”*

For the third quarter edition of TODAY® magazine it seems appropriate to focus on a particular lyric, “...the message was lost...”

As we live out our lives under the pervasive and apparently unrelenting cloud of the COVID-19 pandemic we are facing mixed messages about how to move forward as a country in the midst of new scientific understanding and changing information. There are lots of messages and lots folks carrying these messages.

Well, we can only control what we can control,

right? Our world is one of crop insurance. And the world of crop insurance has expanded remarkably since the early days of the 1980s. Perhaps more relevant is the modern era of crop insurance that began with the passage of the Crop Insurance Reform Act of 1994, which followed in the wake of the devastating floods of 1993. In 1995, the first year of implementation of the 1994 Act, the federal crop insurance program protected 220 million acres with \$24 billion in liability protection. Fast forward 25 years to 2019 and the program has grown significantly, with more than 380 million acres insured and \$110 billion in liability protection. The entire industry, including both the public and private sectors, have invested a great deal of time, hard work, and commitment to position crop insurance as the centerpiece of the farm safety net. Farmers across the country depend on crop insurance to be there when disaster strikes. Not to make them whole, but to allow them to plant a crop again next year.

So, what is the message here? Many years ago (and you may remember this story from an earlier president’s message), I was running an errand with my oldest granddaughter when from her car seat came the question “...what is it you do?” I remember thinking through all of the things our association and industry deals with on a daily basis and all of the ways I could try and explain

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what I do to this little girl. But I responded with “...we help farmers grow the food we eat.”

At the end of the day when we agonize over the nuances in our “message,” our story and task is quite simple and vital, “we help farmers grow the food we eat.” In the world we find ourselves in today, our role is essential and fundamental to agriculture and the farmers and ranchers we serve.

Our message speaks for itself. If you have spent any time on the Crop Insurance in America website, or any of our social media channels, you have likely heard farmers across the country talk about the importance of crop insurance. First generation farmer Dustin Johnson from Andover, Iowa, said, “I started farming from scratch. Crop insurance gives us a little bit of a safety net, so we know we’re going to be able to farm again next year.” And Brennan Gilkison from Winchester, Ky., summed it up best when he said, “I buy crop insurance because I’m ensuring we’ll have a tomorrow.”

Our message remains the same. One only needs to look back a few years to see how crop insurance has provided relief to farmers. The 2011 drought in the Southern Plains and the 2012 drought in the Midwest were devastating. Fast forward to 2019 where crop losses due to flooding and prevented planting were equally devastating. And then 2020 started with the COVID-19 pan-

demical and has been followed by hurricanes, tropical depressions, and a once-in-a-lifetime derecho that destroyed cropland, farms, business, and homes across Iowa and Illinois. The industry remains committed to working with the Risk Management Agency and all of USDA to ensure that farmers are protected during these difficult times.

Crop insurance is the centerpiece of U.S. farm policy, and it is there when farmers need help the most. Private-sector delivery speeds assistance in days, not years, after disaster strikes. Because it’s contractually based, crop insurance takes the politics out of disaster assistance.

And taxpayers aren’t left footing all of the bill because farmers help fund the system by paying for protection and shouldering part of the loss through deductibles.

As we stated earlier, there are many things going on in the world that affects agriculture policy and our lives, yet in our own world of crop insurance, our mission and message remains the same.

So how do we get the message across? As the song goes, we start with the nails, the horseshoes, the horses and riders. Everything and everybody must work together. “For the want of a nail...the message was lost...the battle was lost.” It is our responsibility to “ride” together as an industry and with our partners at the Risk Management Agency to ensure the message is not lost.

In This Issue

In July, NCIS hosted its first ever virtual train-the-trainer conference. While we would have preferred to hold a formal face-to-face event, the training went well and those who attended were complimentary of the process. You can read more about the preparations behind the conference and the material presented in the article beginning on page 5.

The 2019 NCIS agronomic research results are also in this issue, along with an article on a new pest that soybean growers will need to figure out how to control—the Soybean Gall Midge.

Our NCIS summer intern, Aly Milliken, and Dr. James Houx have prepared an article on cover crops and how farmers are using them to prevent soil erosion and control weeds. The article also highlights the importance of following the Cover Crop Guidelines for crop insurance purposes.

We also highlight the life of Mike McLeod, who passed away in early July. Mike was a fixture in the industry for 30 years as he represented the American Association of Crop Insurers. He was an early pioneer for crop insurance and a strong supporter throughout his career. He will be missed.

We wish you all the best and hope that you and your families stay safe and healthy as we continue through the rest of 2020.

