

# NEWS RELEASE

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## **Fresno County Wheat Grower Finds Help from Crop Insurance**

DAVIS, CALIFORNIA, November 17, 2009---- Emilio Calzada is a dry land grain farmer in Fresno County who began farming dry land wheat in 2005. He is not new to farming in that he worked for a large farming entity as well as raising sheep prior to his current venture. His first two years of grain farming provided good yields with plenty of moisture available. However, the next three years were followed by drought.

While working at a large Fresno County farm earlier in his career, Emilio became exposed to crop insurance. He had discussed the possibility of insurance with neighboring farmers. He talked to his agent, Dennis Reynolds, who had insured his property and casualty, who explained the program to him. He decided to sign up for insurance in 2005 to cover his wheat crop.

He had wheat insurance the first two years of farming. In 2007, he expanded his sheep operation and decided to grow wheat as forage for his sheep; therefore he was unable to insure his dry land wheat since it was not grown for grain. That was the year he remembers almost losing his farm because of the drought that reduced his crop. Emilio remembers soberly that he had to find sources to borrow money to keep farming. The following year he went back to growing grain and purchased crop insurance, and has been insured each year since 2008.

Emilio stated that if he hadn't had crop insurance in 2008, he would have lost his farm, having to lay off employees after experiencing back-to-back drought years. In 2009, he experienced another loss due to drought. He smiles when telling a story of depositing his claim check in the bank where the teller went to the back of the bank and came back asking if this check was real. Emilio, like many farmers, operates year to year and is still in business because he knows how to manage his business risk. Federal crop insurance programs can help large and small operations survive and thrive.

Federal crop insurance program policies are sold and delivered solely through private crop and livestock insurance companies. A list of crop insurance agents is available at all USDA Service Centers throughout the United States or at the RMA Web site address:

<http://www3.rma.usda.gov/tools/agents>

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