A man wearing a protective beekeeping suit and a cap is smiling and holding a wooden frame containing a honeycomb with bees. The background is a lush green field with trees.

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CROP INSURANCE | PAGE 10

- 4 **Farmland Values**
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THE REPUBLIC

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ON THE COVER:

JULIUS SHOAF PHOTOGRAPHED BY CARLA CLARK

FARMLAND VALUES

Soil productivity information is sourced from the Web Soil Survey developed by the National Cooperative Soil Survey and operated by the USDA Natural Resources Conservation Service. Crop history information is sourced from the NASS Cropland Data Layer. Ownership information is sourced from the Bartholomew County assessor.

Bartholomew County

Agricultural parcels: 18,177

Average value: \$7,235 per acre

Average National Commodity Crop Productivity Index: 61

Average acres per parcel: 12.2

SOURCE: AcreValue, which provides reports on the value of agricultural land in Bartholomew County. The GIS map provides parcel boundaries, acreage, and ownership information sourced from the Bartholomew County assessor. AcreValue's valuation model utilizes over 20 field-level and macroeconomic variables to estimate the price of an individual plot of land.

Jennings County

Average value: \$5,404 per acre

Average National Commodity Crop Productivity Index: 52

Brown County

Average value: \$6,142 per acre

Average National Commodity Crop Productivity Index: 28

Shelby County

Average value: \$6,972 per acre

Average National Commodity Crop Productivity Index: 61

Nearby Counties

Johnson County

Average value: \$8,102 per acre

Average National Commodity Crop Productivity Index: 56

Jackson County

Average value: \$6,093 per acre

Average National Commodity Crop Productivity Index: 52

Decatur County

Average value: \$6,867 per acre

Average National Commodity Crop Productivity Index: 66

Morgan County

Average value: \$7,233 per acre

Average National Commodity Crop Productivity Index: 55

Rush County

Average value: \$7,085 per acre

Average National Commodity Crop Productivity Index: 65

Monroe County

Average value: \$6,472 per acre

Average National Commodity Crop Productivity Index: 42

INDIANA AGRICULTURE BY THE NUMBERS

\$31.2 billion

Total value of sales for all Indiana agriculture-related products (estimated)

\$11.1 billion

The value of unprocessed agricultural commodities sold in 2017

10th

Indiana ranks 10th largest farming state in the nation

\$4.6 billion

Indiana's agricultural exports

20.5 million

Number of turkeys in Indiana

4.2 million

Number of hogs in Indiana

187,000

Number of dairy cows in Indiana

15 million

Acres of farmland cultivated by Indiana's farming operations

94,000

Farmers in Indiana

55.5

The average age of an Indiana farmer

56,649

Number of farming operations in Indiana

264

Average size of an Indiana farm (in acres)

96 percent

Indiana's farms that are family-owned

80 percent

Land in Indiana that is farms, forests and woodland

Top 5 National Rankings

Indiana ranks **1st** in commercial duck production, hardwood veneer and wood office furniture.

Indiana ranks **2nd** in popcorn production, tomatoes (processed), total eggs produced.

Indiana ranks **3rd** in spearmint, tomatoes (all) and cropland planted with a cover crop.

Indiana ranks **4th** in pumpkins, turkeys raised and peppermint.

Indiana ranks **5th** in corn (for grain), soybeans, watermelon and hog production.

Source: USDA NASS

Source: USDA NASS; Economic Research Service; Indiana Business Research Center, Kelley School of Business, Indiana University, Beyond the Farm



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THE
BUZZ
ON BEES

Area residents find passion for beekeeping

STORY BY BARNEY QUICK | PHOTOS BY CARLA CLARK

Beekeeping isn't the highest profile agricultural activity, but it's indispensable to many others. Farmers who grow just about any kind of vining plant need bees for pollination at critical times during the growth cycle.

Consider honey as well. Not only is it arguably the tastiest way to sweeten any foodstuff, it's a way to get a concentrated helping of carbohydrates, as well as trace quantities of iron, zinc and potassium.

There are several people in the Bartholomew County area in the beekeeping business to varying degrees. Their operations range in scale from a few hives to several hundred.

Greensburg-based Tree City Bee Company

is a major player. Christian Rust, his wife Dea, and parents-in-law Sonny and Sherele Neisius have customers not only in the area but as far away as Wisconsin and Louisville. They rent hives for pollination and sell honey, queen bees and hives.

When Rust started, his mentor was his brother-in-law, Charlie Nye, who, at the time, was head beekeeper for the University of Illinois. Nye is currently in a research-and-development capacity with a company called Bee Hero.

Tree City uses Bee Hero's technology, which includes sensors that provide sophisticated data analytics providing real-time informa-

tion on such factors as estimated bee visits per flower, minimum frames per acre, projected bees per acre, and the current price and yield of the crop being pollinated.

The first thing Nye taught Rust was how to make splits. That's the process of starting a new colony from an existing one.

"After that, he told me I needed to learn to make queens," says Rust. "He said, 'Then you can make money.'"

Rust describes making queens as an "esoteric skill." The traits he breeds for include honey production, docility, and resistance to verroa mites, a common pest in beekeeping environments.



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Julius Shoaf tends to bees.

“We use a queen bee called Pol-line 2.2,” says Rust. “It was originally part of the USDA’s breeding program in Baton Rouge, Louisiana. We have a very sought-after queen.”

Rust says insecticide is a challenge. He realizes farmers have to apply it on many plants, but “they have to take care of their crop, and we have to take care of ours.”

To help them get through contact with insecticide, he feeds his bees probiotics, which he mixes with sugar water and shakes onto the frames in the hives.

“I come from a row crop background, so I understand farmers’ considerations, but we’re all in this together — the humans, the bugs and the plants.”

Every November, he loads several hundred hives onto a flatbed semi covered with nets that takes the hives to California for almond growing season.

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“It’s very nerve-wracking,” he says. “I don’t see them again until March.”

The trek is challenging for the truck drivers. They can’t stop during the day, because the bees will fly into the net and then can’t figure out how to get back into the hives.

While the bees are gone, he takes care of future business.

“I start pre-selling nucleus colonies for the next year in November,” he says. “When the bees come back, we’ll take five frames out of a hive and put them in a nucleus-colony box to grow.”

Julius Shoaf’s operation is north of Hope. He rents hives for pollination mainly within Bartholomew County.

His father had bees when he was growing up. He started his own business after he got married.

“It was a way to spend more time with my dad,” he says.

He tests for verroa mites, but says “you

“95 percent of the bees in a hive are female. It’s a hierarchical society. There are workers, foragers, undertakers, nurses and guards. The queen may mate with as many as 20 drones in an hour.”

— Mike Champlin

know you’re going to get them.”

To manage the problem, he uses Avipar. Its active ingredient is the miticide Amitraz. Strips are inserted between frames. It can be used eight weeks before honey supers — the honey-producing portions of hives — are introduced, and after the supers are removed.

Shoaf cites cost as a reason he doesn’t ship his bees out of state.

“The average cost to get a semi load to California is \$5,000,” he says. “I already have a lot of overhead, such as protective gear, boxes, frames and honey-extracting equipment.”

Mike Champlin, a retired Cummins engineer, keeps bees primarily for honey production. “Pollination is a lot of work,” he says. “You basically have to have a trailer full of hives.”

As someone who came to beekeeping after another career, he finds the basics of the process fascinating.

“95 percent of the bees in a hive are female,” he explains. “It’s a hierarchical society. There are workers, foragers, undertakers, nurses and guards. The queen may mate with as many as 20 drones in an hour. Then she goes back to the hive and the sperm stays with her for life. She

can lay from 1,500 to 2,000 eggs a day. The public has a misconception that the queen is on top of the colony. She’s not. If she’s not doing her job, the hive kills her.”

A normal honeybee lives about six to eight weeks.

“Bees you see in flowers are in the last couple weeks of their lives,” he says.

He likes to watch bee behavior in winter.

“They form a ball around the queen to stay warm,” he says. “The outer layer moves to the center and vice versa. The bees dislocate their wings but flex their flight muscles, like they’re doing jumping jacks. The process is mind-boggling.”

Rust, Shoaf and Champlin all recommend that anyone starting out join a beekeeping club.

“It’s a good way to find a mentor,” says Rust.

And just as bees gravitate to blooming vines, beekeepers like to find a way to act on their natural affinity for others with their common passion.

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RISKY BUSINESS

Crop insurance helps farmers recoup losses

STORY BY BARNEY QUICK & AMY MAY | PHOTOS BY CARLA CLARK



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Crop farming is one of the riskiest endeavors around. All the money is spent upfront: seed, fertilizer, fuel, maybe employees to help with planting.

Then, the farmer has to hope everything goes well ... that the sun shines, the rain falls and the weather stays calm. And finally, that the prices will be high enough at harvest time to justify his investment.

Crop insurance serves as a bulwark against risk factors such as adverse weather and economic fluctuation, factors that affect the farmers' bottom line.

"The quick and dirty of it is you are insuring your crop so you can guarantee a certain income," said Brent Crider, Indiana Farm Bureau Insurance — Brent Crider Agency.



BRENT CRIDER

The cost of planting a crop is high for farmers, so a loss of the crop before harvest time due to drought or a hail storm, for example, could be the end of the farmer's operation. Also, if a market fluctuation at selling time brings in less profit than he anticipated, he might not be able to farm next year.

Most farmers purchase crop insurance and understand the program and why they need it, Crider said.

In the United States, the program was first introduced when Congress passed the 1938 Federal Crop Insurance Act. Much of the motivation came from the Dust Bowl years earlier in that decade. Its high costs and low participation made it clear to the government that improvements were needed.

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Congress made changes to it over the years, and restructured it as a public-private partnership in 1994. In 1996, the Risk Management Agency was established within the U.S. Department of Agriculture to administer crop insurance.

Crop insurance is a big program, consisting of 356 different policies. Many of these cover various fruits and vegetables, as well as the corn, soybeans and wheat that are most common in Indiana.

“The government has always said the U.S. must have cheap food,” Crider said. “To get the coverage farmers need, it would be very expensive.”

So, the government underwrites the crop insurance policies to keep the price down for farmers, which encourages them to buy it and helps keep them solvent if something goes wrong.

There are two main classes: crop-hail insurance, and multi-peril insurance.

Regardless of the degree of subsidization of a crop insurance policy, it is obtained through an insurance agent who works for a private company.

Crider said the policies — both the government program and extra, private policies they can buy — are generally the same from agency to agency. The farmer chooses an agency to work with based on service and claim handling.



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While the subject of crop insurance can get arcane and is subject to administrative changes year to year, “I think for the most part local farmers understand it,” said Jim Stafford, a registered representative with Indiana Farm Bureau Insurance. “They’re generally pretty sharp.”

“What will vary from farm to farm is what percentage of coverage they want to buy,” Stafford said.

That decision is based on a particular farmer’s overall financial picture, as well as the level of risk he is comfortable with.

Whole farm protection is available for those who raise vegetable crops in addition to grains, but Stafford said its structure is more complicated and few choose it.

A county’s average revenue and/or yield within a given year figures prominently into the way crop insurance is structured.

“Say you buy 75 percent protection for your own crop and 90 percent for the whole county. You may get two payments,” Stafford said.



JIM STAFFORD

Taking the entire county’s performance into consideration may not always work to a farmer’s advantage, though.

“If you farm on some of our county’s hot, sandy ground and experience a poor crop, but the rest of the county does well, you may not get paid.”

A term that’s important in a discussion of crop insurance is “unit.” There are four types: basic, optional, enterprise and whole farm. A basic unit encompasses all of a given crop’s acreage in a county that a farmer owns outright (as opposed to sharing). An enterprise unit covers all the county’s given crop in which a farmer has any degree of financial interest.

“Most Bartholomew County farmers are choosing enterprise units,” Stafford said. “It’s more subsidized, and they like

that all the crop in the county is covered.” Stafford is a fan of a recently introduced feature of crop insurance called trend adjustments.

“Average production history numbers have increased due to improved genetics,” he explains. “You don’t want to mix in 10-year-old data with more recent numbers. It wouldn’t be fair to use the raw numbers for the period from 2011 to 2021 and divide by ten. Trend adjustments bump up the older history.”

While he doesn’t see the need for most area farmers to buy crop-hail insurance, which he calls “kind of a whole other animal,” he says it would make sense for a farmer who is heavily involved with wheat.

“I’ve seen June storms knock all the heads out of the wheat in a field.”

Stafford concedes that taxpayers sometimes bristle at the degree of government subsidization of crop insurance, but says “farmers’ margins are

tight, and they have a lot of skin in the game, too.”

Crider has helped several farmers recoup their losses under the insurance program.

“We’ve had years here in the recent past with heavy drought. I know (the insurance) kept some of the farmers farming,” he said. He has a client who decided not to get the insurance one year and regretted the decision after he lost much of his crop to drought.

“He told me ‘Don’t ever let me do that again,’” Crider said.

One of Crider’s friends is a farmer in the Vincennes area and lost 300 acres of corn to straight-line winds, which knocked the tops off the plants.

“The insurance saved him,” Crider said.

There are several online resources for farmers to explore crop insurance, but Stafford encourages them to go to the University of Illinois’s agricultural website, farmdoc.com.

“To me, it’s the best for practical application of crop insurance,” Stafford said.

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STORY BY PURDUE EXTENSION OFFICE

Maybe the first thing that comes to mind when you think of corn is corn on the cob or hot, buttery movie popcorn. What you might not think of is minty toothpaste — but corn is found in many products we use every day. Read on to find out where Indiana-grown corn ends up.

The majority of field corn in Indiana is used for animal feed. It's typically ground up and fed to animals like pigs, cows and chickens. Sometimes farmers store harvested field corn to sell when the market is most profitable or to use for animal feed throughout the year.

Field corn is also used to make the biofuel ethanol. Nearly all unleaded gasoline contains up to 10% ethanol, but blends with 15% ethanol (E15) and 85% ethanol (E85) are also available for vehicles with flex-fuel engines (check your owner's manual).

During the production of ethanol, valuable coproducts are created, including distillers' grain, a livestock feed ingredient, and carbon dioxide used to carbonize beverages and create dry ice.

Along with sweet corn and popcorn, field corn can also be found in food products like corn flakes, corn tortillas and corn meal. Sweeteners derived from corn play a critical role in many products from yogurt to jam to chewy cookies. And if you like a nightcap, you

might be ending your day with corn, as well. Beverages labeled as bourbon must be made from a grain mixture that is at least 51 percent corn. Corn is also used in the fermentation of beer, whiskey, vodka and gin.

You may be surprised by how many industrial and fiber products contain some form of corn. Sorbitol, an ingredient found in toothpaste that helps create the flavoring and texture, is derived from corn. Corn byproducts are used in rubber tires, fireworks, diapers and deodorant for their chemically binding and absorbent qualities.

Purdue Agriculture researchers are also exploring how corn can contribute to the perfect texture for a popular new product: plant-based meat alternatives. Bruce Hamaker, distinguished professor and Roy L. Whistler Chair of Food Science, has been studying corn zein, a protein in corn that provides viscoelasticity, simultaneously exhibiting fluid and solid properties. Both sticky and flexible, corn zein would allow plant-based meat alternatives to be shaped into different forms that hold together well when cooked.

While Hoosiers may joke that they're surrounded by corn, people all over the globe are surrounded by everyday products that contain some form of corn — often in surprising ways!



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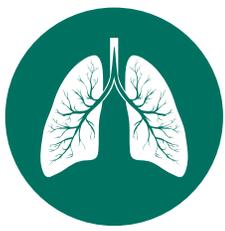


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