

This Week's
Spotlight

Walleye
Fish Fry

Tongue River Lodge #22 of Cavalier is hosting their Masonic Scholarship walleye fish fry, this Friday, Dec. 8. Serving from 4:30 to 7:30 p.m.

No Dine-in. Instead, call 265-8898 for: 1) **Pick-up** meal in front of the lodge building (Main Street); or 2) **Delivery** in Cavalier only to your door.

All meals are \$20 a plate. Tickets available at The Cavalier Chronicle, First United Bank, Birchwood Chevrolet or at the door.

Last year, the lodge was able to award \$9,000 in scholarships, so your money is being put to good use!!

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Faith in
Action
Bake Sale

Faith in Action will host a bake sale this Friday, Dec. 8 at the Cavalier Transit Center on Main Street. Starting time is 4:30 p.m. until all the goodies are gone!

Get your Christmas baking done the easy way!

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Moonlight
Madness

Cavalier's Moonlight Madness will take place this Friday, Dec. 8. Take advantage of all the Holiday bargains Cavalier merchants have to offer. \$1,000 in Cavalier Bucks will also be given away. Adult drawings at 6:30, 7:30 and 8:30 p.m. and youth drawings at 6:30 and 7:30 p.m.

All drawings will be held at the Main Street Pocket Park. Must be present to win!

See ad on page 6 of this issue for more details!

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Late Season
Hunting
Dates

The statewide duck and white-fronted goose seasons closed Dec. 3. However, duck hunting in the high plains unit reopens Dec. 9 and continues through Dec. 31.

In addition, the season for Canada geese closes Dec. 16 in the eastern zone, Dec. 21 in the western zone and Dec. 29 in the Missouri River zone. Light goose hunting closes statewide Dec. 29.

Archery deer, fall turkey, sharp-tailed and ruffed grouse, partridge and pheasant hunting seasons continue through Jan. 7.

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Weekly Chuckle

At the bank, I told the cashier, "I'd like to open a joint account please."

"Okay, with whom?"

"Whoever has lots of money."

Dear
Santa

Hey Kids!

The Cavalier Chronicle will again be publishing as many "Dear Santa" letters as possible this year. They'll be included with the holiday greeting ads in the December 20th issue.

Be sure to have your letter at the Chronicle office no later than noon on **Thursday, Dec. 7 (or sooner)**. We'll be sure Santa gets a copy of that issue of the Chronicle.

Send or email your letters to:

The Cavalier Chronicle
PO Box 520

Cavalier, ND 58220

or email to:

lynn@cavchronicle.com

ADVERTISERS: This is a very popular issue of the Chronicle. Be sure to send a holiday greeting to our readers (your customers). Call us at 265-8844 or stop by the Chronicle office to select a greeting ad or email: **tim@cavchronicle.com**

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www.cavalierchronicle.com



Sunrise In Cavalier, North Dakota

Another scenic photo from Cavalier's Jeremy Ratliff, taken Monday morning, Dec. 4, 2023.

Crop Insurance Reforms Needed,
Some Farmers And Groups Say

North Dakota 2nd only to Texas in
insurance payouts over two decades

By Michael Standaert
North Dakota News Cooperative

Federal crop insurance subsidies grew to record highs last year and a growing chorus of farmers and other groups say the system needs reform.

They say a lack of transparency about where the money goes and a system that favors a small segment of farmers on large commodity crop farms unfairly puts smaller, beginner and more diversified farmers at a disadvantage.

Todd Leake, who farms 2,000 acres near Emerado just west of Grand Forks, said the crop insurance program, as currently constructed, is unfair to smaller and more diversified farms like his and said that the premium subsidy – the portion covered by taxpayers – should be capped.

"There's no limitation on how much crop insurance subsidy you can get," Leake said. "It could be millions and millions, but for a smaller farmer it is much less. So larger operations are getting their risk management paid for by the federal government to an unreasonable degree."

Another impact the current system has had is inflated land prices leading to larger farms either buying up or renting out more land from smaller farmers around them, he said.

"They can keep growing and swallowing up land at the expense of family farms," Leake said. "They're getting their land taken out from under them because the big operations can't lose."

In the past two decades, crop insurance payouts have grown from just \$2.96 billion in 2001 when the

federal program started, to a record \$19.13 billion in 2022.

Increasing fluctuations between years of drought and years of heavy precipitation as climate swings intensify have increased the number of claims.

Only an average of 20 percent of farms across the country can access crop insurance, and this favors commodity crops, including those grown primarily for energy use.

Calls for reform

There are several bills circulating in the U.S. Congress aimed at reforming the crop insurance program -- and if not individually passed -- they could make their way into how that insurance system is reformed in the next Farm Bill.

Legislation under consideration largely focuses on transparency, caps on amounts received by individual farmers, including more support for beginning farmers and ranchers as well as support for sustainable agricultural practices like cover crops.

On the tax side, the group Taxpayers for Common Sense is pushing for greater transparency since current laws do not make details on what individuals and businesses receive in crop insurance subsidies available to the public.

Taxpayers end up paying around 65 percent of the costs of the insurance through the premium subsidy.

The Congressional Budget Office estimates the program will cost taxpayers around \$16.3 billion in 2023 and at least \$10 billion per year over the next decade.



Marvin Baker and his assistant Abigail Kinder inspect bell peppers that survived the first frost at his hobby farm near Carpio, North Dakota.

Submitted by Marvin Baker

"Crop insurance subsidies are currently non-transparent, so we don't know who they go to," said Sheila Korth, a senior policy analyst with Taxpayers for Common Sense based in Nebraska. "There's no limits if you're a billionaire or a millionaire or if you live on a farm or not."

Korth said it would be "nice to know, from a public good perspective, and a taxpayer perspective" where the money is going and to ensure that payments are not going to anything unnecessary.

Former legislator and tax reform advocate Rick Becker said the crop insurance system is "fraught with problems" and that it leads to inflated prices of agricultural land.

"When you have a guaranteed

income, especially for specific crops, with no loss, that suddenly makes land more valuable," Becker said.

"And so what we're seeing is, of course, farmers expanding but the biggest ones are the ones that can afford to absorb that cost," he said. "So the bigger ones get bigger and the new farmers and the young farmers are squeezed out."

Brent Nelson, an economist at the American Farm Bureau Federation and native North Dakotan who continues to participate in a family farm here, said with the push for transparency, reforms need to be careful not to "create opportunities

"Crop Insurance Reforms"
(continued on Page 14)



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