Two Bits



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When I was a kid, one of the biggest thrills of riding the school bus was hitting what we called the "thrill hills." I'm quite sure our bus driver wasn't supposed to, but, sometimes, when there were only a few of us left at the end of the route, he (who will remain nameless) would humor us bus-ride weary students. He'd pick up speed heading down a big hill on our county road and, just as we crested the bottom, we'd bounce right up out of our seats and, sometimes, practically touch the roof of the bus with our heads. For a few seconds, it felt like we were riding a roller coaster and, the faster the bus went, the more we laughed and begged him for another run.

That kind of unpredictable ride was a lot of fun back then. But, when you're talking about cattle markets, the cost of production and your family's livelihood, those dramatic ups and downs don't feel nearly as exciting.

There's no question: today's livestock producers face plenty of uncertainty. Cattle prices, input costs, weather conditions and shifting market dynamics can change the outlook for a ranch in a hurry. Strong markets can create tremendous opportunity, but the industry's inherent volatility can make it difficult to plan and protect the operation you've worked hard to build.

For those reasons, risk management has become an increasingly important part of the conversation in agriculture. Besides being a focal point in many of the speaker presentations throughout the weekend, risk management also seemed to be a recurring theme in many of the resolutions adopted during the NDSA's 97th Annual Convention & Trade Show in September.

Several policies focused on strengthening Livestock Risk Protection (LRP), an insurance program that helps producers manage the risk of declining livestock prices. One of those resolutions supports adding a replacement female category to LRP. While current livestock categories primarily focus on feeder calves and finished cattle, a dedicated option for replacement females could give producers another tool to manage risk when investing in the future productivity of their herds.

A related policy that also advanced at the convention addressed a gap in coverage for cull cows. Although an LRP policy is available for cull dairy cows, there is no comparable policy for cull beef cows. The resolution calls on the NDSA to work with the U.S. Department of Agriculture's Risk Management Agency to pursue a policy that includes cull beef cows as well. That matters because cull cows account for an estimated 15 to 30 percent of an average producer's income. Protecting that revenue stream can be an important part of protecting an operation's overall financial health.

Additionally, conversations centered around making LRP more affordable, noting that rising premium costs have made the program increasingly expensive.

Other risk-oriented resolutions called for refinements to livestock disaster programs, recognizing that producers need effective assistance when circumstances beyond their control threaten their herds and livelihoods. Whether the challenge is a market downturn or a weather-related disaster, the common thread is the need for programs that work in the real world of cattle production — not handouts, but tools for managing risk.

These resolutions reflect a broader understanding that risk management is not a one-size-fits-all proposition. Pro-

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