



Planning for Disaster

Posted by [Prairie Sundance](#)

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[Prairie Sundance](#)

[Planning for Disaster](#)

September 21, 2022 08:21AM

Registered: 2 years ago

Posts: 47

As someone who's getting closer to having to take this endeavor "seriously", (not sure why I feel that way still, after already investing thousands of dollars and hundreds of hours in our orchard-maybe because it's not yet tens of thousands of either yet, or that we still haven't sold our first apple.) I find myself worrying about worst case scenarios and how to plan for them. Maybe it's because I've always had a doomsday tilt, (our working name was, in jest, "End Times Fruit Farm" before my kids and mother voted to change it.) One memoir I read at the beginning of our adventure told the story of a woman who took over an orchard just before the devastating ice storms that annihilated the Baldwins planted on the eastern seaboard in the 30s. This story reinforced our desire to plant a diverse orchard, and with the uncertainties of climate change, I believe planning for weather events is a necessity. But how?

Have any of you experienced anything like "total crop failure" and how did you survive? Do any of you have anything like a contingency plan for that really really REALLY bad year? Do you rely on income separate from your orchard anyways? Any other calming wisdom to offer would be appreciated.

FRUIT CIRCUS

SW Wisconsin zone 5a/4b

Homestead/community orchard

2ish acres with half planted in 2018-2019 with heritage apples, alternating b118, antonovka, and seedling roots

Second half planted 2021-22 with plums, cherries, apricot, peach, pears, etc...

SE slope, trees are planted in contoured berms

Native prairie species for all ground cover

Edited 1 time(s). Last edit at 09/27/2022 02:51PM by [Prairie Sundance](#).

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[Mike Biltonen](#)

[Re: Planning for Disaster](#)

September 21, 2022 06:01PM

Registered: 10 years ago

Posts: 298

I have, several times. A few years ago, actually 3 years in a row, I lost entire apple crops. Twice to hail and once to spring frost. I didn't lose "everything" but it was enough that I had to look off farm to other sources of income. The last time time (#4) was a large orchard I was managing in upstate NY that lost almost all of their apples and stone fruit. Stone fruit, not really having good crop insurance was what it was, the apple crop insurance paid back handsomely but still only covered operating costs and only with a lot of headaches dealing with insurance. There have been other less severe issues, but not enough to trigger massive losses. More recently and in a holistic world, we have fireblight, borers, codling moth, plum curculio, and more to contend with. This all left me thinking that we always need to play to the downside - to some degree - without overcompensating and undermanaging the orchards or fruit. How much can you afford to lose and for how long? Don't invest more than you can lose or at least have some risk management instrument available to mitigate the potential losses. For this reason and more, risk management is paramount in my mind every year and goes way beyond crop insurance (which simply isn't appropriate for some, and not applicable to a lot of crops). There have been tree replacement programs (TAP) over the years help with replacing trees that are lost to widespread losses. The latest was a grower that lost 400 trees to fireblight. But not all state's have TAP, it is usually a state legislative item (not federal and certainly not part of RMA crop insurance), and its not always available. When it is there has to be widespread losses or a line item in the budget, but usually always takes the entire industry to "encourage" the state to appropriate funds. Some of the best risk management things a grower can do (outside of insurance or TAP) is some sort of frost prevention, irrigation, good pest management, proper site selection, picking the right crops and varieties, staying away from problem varieties or crops, etc. In essence, control the things you can control and the rest is in Gaia's hands. I'm happy to chime in on specific issues or questions you may have, but this is a very general way how I approach risk management.

[Mike Biltonen](#), [Know Your Roots](#)

Zone 5b in New York

[Reply](#) [Quote](#)

[Chris Vlitas](#)

[Re: Planning for Disaster](#)

September 23, 2022 03:18PM

Simply stated, have no debt.

Registered: 10 years ago

Posts: 47

-c

Edited 2 time(s). Last edit at 09/30/2022 05:31PM by Chris Vlitas.

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[Craig Bickle](#)

[Re: Planning for Disaster](#)

September 28, 2022 02:18PM

Registered: 2 years ago

Posts: 82

I've been hearing the advice to be vigilantly "mortgage-free" and debt-free for years, and stressed myself about how I could maintain such status. But now having lived longer, I disagree.

The key for us was having a commitment to maintain an income that covers our monthly debt payments, whether we lost our farm proceeds or not. It's meant having a reliable off-farm income, which has also meant we can't commit our total work effort to growing fruit. But it allowed us to leverage the bank's money to buy land and build a farm much earlier than we could have if we'd saved every penny until we had enough to do it debt-free. Now the land we bought 15 years ago has risen in value three-fold!

So my advice is, don't wait. If you have to borrow to build, do so. Just be clear that the borrowed funds must be invested in the infrastructure necessary to eventually realize your farm-life dream. And be realistic about needing a steady, reliable income to cover those loan payments.

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[Charlie Showers](#)

[Re: Planning for Disaster](#)

November 23, 2022 08:25AM

Registered: 2 years ago

Posts: 18

We're still establishing our orchard, being only 6 years in however talking to orcharding old timers in our little village they advised us to bank on losing 1 crop in 6. So with that in mind we decided from day dot to diversify our orchard so that we had multiple income streams to protect against an increasingly variable climate here in Australia. Thus we offer pick your own berries as well as apples (berries blossom later and fruit earlier thus less exposure to frost hail etc than apples), we propagate and sell approx 1000 apple trees online each year, we run about 10 workshops each year and I still work 2 days a week off farm that covers the mortgage, so a complete apple crop failure won't push us over the edge. I'm always only one decent bushfire away from complete wipeout however..... but until then we carry on!

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[Alan Surprenant](#)

[Re: Planning for Disaster](#)

November 24, 2022 02:51PM

Registered: 10 years ago

Posts: 22

After 30 plus years of having an orchard to care for on our farm, I've had many thoughts about how I'm doing what I'm doing.

Where to start?

~ buying land and building a home and outbuildings is a large financial undertaking (just stating the obvious). We separated the two, buying land first and getting that paid off. Of course that was in the early 80s (in western Massachusetts) and land was more affordable. We had to build a bridge to get over to the future home and orchard site on a heifer pasture full of burdock. Building the bridge allowed the land to be a little more affordable. Had I ever built a bridge before? No, but I was 27 yrs old and had that fearlessness of life running in my blood. We built the bridge big enough to hold the town's firetruck and then we were on to the next task.

~ we had some saved money, and we borrowed money from friends in small increments of 1 or 2 thousand dollars. That way we could pay them back right away if they needed the money back quickly. I don't have any rich friends but I have generous friends who believed in the future holistic orchard and they believed in us. Virtually no interest was charged for these loans. To this day, 40 years later, I remember each and every one who loaned us money. A blessing for sure.

~ I also prepared the ground (cover crop rotation) of the orchard-to-be for two years before planting. This involved putting in drainage pipe through a lot of the orchard. So much easier to do when you haven't planted trees yet (smile). We also started the house at the same time. Had I ever built a house before? Once again the answer is no, and once again I was now 29 years old.

~It took a little over a year to complete. Hiring 2 friends who were good builders and also had never built an entire code-approved house. They were young too. (seems like a theme starting here) All through this process either my wife or I worked off farm, alternating who worked on the house depending on the time of year. Then we started having babies (only 2, but that was plenty). 3 of us lived in a little cabin I had built for 2 months at the end of house building and then we moved in before winter. Many of the doors and windows were once used allowing to save some money.

~The trees were planted the next spring. Now we pick on average 400 bushels a year of apples, peaches, plums, pears and Asian pears each year selling them all at the farmers market in our town. I love selling organic, healthy fruit to my neighbors and friends. It just feels good.

~I have and still do work 2 other jobs off farm so that I can follow my passion of fruit growing. Does that make me fruity? Probably. Our land is such that we can't plant more than 150 trees. But that's enough.

~ I teach orcharding classes for homeowners using my orchard as a classroom. I love teaching others the magic of growing good fruit. Since Michael passed last winter I have taken on some of his consulting work which I also thoroughly enjoy. This allows for me to have to work less at the other 2 jobs (propane truck driving in the winter and house painting in the summer).

~So, do I have any specific recommendations to make? Not really 'cept just to follow your heart, I know, I know you've heard that before. And it helps you get through those hail storms in August that take your crop. I'm sharing my experiences and what worked for me so that

anyone can pick and choose what might work for them. I've also shared the joys. They are an intricate part of any business plan, farming or otherwise.

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