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*"The service you deserve"*

*West Branch*

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To whom it may concern,

My Name is Jim Stinson, and I am an agent with the American Crop Insurance Agency. I have been insuring the Robert Brace and Sons Farming operation since 2012, through ADM Crop Risk Services. Over the last 4 years, I have had the privilege of visiting Brace Farms during their planting, growing and the harvest seasons, and I have seen first-hand their intensely managed farming practices. Unfortunately, I have also learned of the hardships and frustrations the Brace family has experienced over many years with multiple government agencies that oversee wetlands in some shape or form.

Based on my own personal experiences, and conversations that I have had with our Crop Adjusters, Farm Service Agency staff members, and Bob and his family, it is my understanding the farming operation of Robert Brace and Sons, is, and has been in compliance with rules that apply to farming on wetlands.

However, based on the lengthy and costly experiences Bob has had in regards to certain federal, state and local agencies contradicting each other's previous rulings, the fact that he believes that the definition of a wetland is too vague and too far reaching, and because the determination of what is and what is not a wetland is subjective to the agency making the determination, Bob decided not to sign the FSA 1026 Wetlands Compliance form. Because Bob did not sign the form, his



federal crop insurance policy will not be subsidized for the 2016 Crop year, and his crop insurance premium will almost triple, making his much needed coverage, unaffordable.

Due to soaring costs, volatile markets, and extreme weather conditions that farmers face today, most cannot responsibly operate without a risk management plan. So they simply go out of business.

I fully understand why Bob was hesitant, and eventually chose not to sign the 1026 form. His concern, as is other Growers, is that in the future, someone or some agency could change the definition of a wetland, or change the wetland determination process, and his operation could go from being compliant one day, to out of compliance the next. Potentially incurring large financial penalties...and for Bob, it wouldn't be the first time.

Please feel free to contact me anytime to discuss this situation. I hope that we can come up with a solution. We need good farming operations like Robert Brace and Sons to stay in business, and continue to feed our nation and the rest of the world.

Sincerely,

Jim Stinson

American Crop Insurance Agency  
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