

# Iowa Farmer Today



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IFT photo by Gene Lucht  
**Stan, left, and Tom Buman inspect a soil probe used to ensure farmers use best management practices.**

**Warranty program protects against income loss**  
**By Gene Lucht**  
Iowa Farmer Today

**C**ARROLL — It's one of the worst-kept secrets in agriculture. A lot of farmers have the habit of applying just a little extra nitrogen as "insurance" against yield loss.

The people at Agflex and American Farmland Trust (AFT) would rather have farmers get insurance some other way, and they have a way to do that as part of their Nutrient BMP CHALLENGE.

"What we're really doing is replacing product insurance with financial insurance," explains Tom Buman, vice president of Agflex, a small company based here that helped develop the warranty-type structure for the program. He stresses it is not an insurance product per se.

It is a way for farmers to protect themselves against what they perceive as possible lost income from not putting on enough crop nutrients.

"The goal is to get people who have been leery about trying  
*See page 6: BMP* ♦♦♦

**Risk-free SAVINGS**