



## Qualifying for USDA disaster assistance programs

By James Sedman and John Hewlett

Current market conditions for agricultural commodities dictate that producers have in place as much of their risk management strategy as possible.

Volatile price swings, uncertain credit availability, and sky-high input prices coupled with drought, flood, and other natural disasters can severely affect the bottom line if risk management planning is inadequate. Maximizing risk protection through Federal Crop Insurance Corporation (FCIC) programs can help protect a level of revenue necessary to meet business obligations.

Producers should also be aware that, to be eligible for most emergency and other disaster assistance through the U.S. Department of Agriculture (USDA) under the 2008 Farm Bill, acreages or livestock enterprises must first be insured by FCIC programs. This extra protection in the event of a severe natural disaster is an added benefit of using crop insurance to manage risk.

For Wyoming and several other states, Pasture, Rangeland, Forage-Vegetative Index (PRF-VI) insurance can be an effective, low-cost



tool for coverage against forage or rangeland losses.

The PRF-VI policy was designed as a group pasture, hay, and forage policy to replace the Group Risk Plan rangeland policy. PRF-VI utilizes imagery from the U.S. Geological Survey (USGS) to determine vegetative greenness and thus the insurance coverage for a specific 4.8-by-4.8 square-mile grid area.

Losses are determined by comparing actual greenness against the indexed greenness for one of four, three-month time periods in a production year. Producers can insure any hay or pastureland using

a productivity factor of 60 to 150 percent and coverage from 50 to 85 percent.

The objective of any crop insurance or risk management planning should not be to maximize benefits or payouts but to minimize risk exposure and maximize coverage. Insurance policies like PRF-VI will generally not cover 100 percent of a substantial loss. Any additional disaster assistance from USDA could help further cover losses making premiums paid for the original PRF-VI policy that much more cost-effective for little to no additional cost.

While disaster assistance from USDA is not guaranteed, producers can still be prepared by purchasing crop insurance. Producers who utilize crop insurance have the added benefit of being able to easily quantify a disaster-related loss in the event extra assistance does become available.

In addition to PRF-VI, there are several crop insurance policies available that qualify crop and livestock producers for disaster assistance, should such assistance become available. Almost all crop policies (revenue and yield) covering individual farm operations, such as Crop Revenue Coverage (CRC) and multi-peril policies, will qualify. AGR-Lite (Adjusted Gross Revenue-Lite insurance) may also provide a low-cost alternative for crop producers, where it provides whole-farm coverage for all crop enterprises on a given operation. Non-insured crop disaster program (NAP) coverage, available through FSA, is also a qualifier for disaster assistance.

Again, it is important to note producers should not depend upon disaster assistance through USDA,

but using crop insurance (even low-cost, catastrophic [CAT] coverage) qualifies a producer for assistance should it become available. This can increase the effectiveness of the policy in the event of a loss.

For more information on this and other crop insurance topics on the Web, visit the USDA Risk Management Agency Web site at [www.rma.usda.gov](http://www.rma.usda.gov), or visit a local crop insurance agent for help in developing a crop insurance plan to match individual needs.

For specific information about PRF-VI crop policies, go to [www.rma.usda.gov/policies/pasture-rangeforage/](http://www.rma.usda.gov/policies/pasture-rangeforage/).

For more information on this and other risk management topics on the Web, visit the Western Risk Management Library at [agecon.uwyo.edu/RiskMgt](http://agecon.uwyo.edu/RiskMgt).

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## Knowing what predator killed your stock – fast response is critical

By Ron Cunningham

Predator losses continue to pose a financial and emotional burden to the livestock industry and many times occur without compensation.

But to some, it is a shock coyotes, wolves, bears, mountain lions, foxes, eagles, domestic and feral dogs, and ravens kill sheep/lambs, goats, cattle, calves, and even horses.

For those livestock producers fortunate to receive partial reimbursement of predator losses, such as from wolves or bears, let's identify which predators caused the loss, how the predators attack livestock, and how they each kill in different ways.

It is critically important to immediately determine what kind of predator killed the livestock. Federal and/or state experts should be at the scene as soon as possible if the kill was made by a bear or wolf, plus, quick action is needed to preserve the area to identify the predator.

If you find an animal you believe has been killed by a predator, be very observant and careful approaching the dead animal. Some large predators may still be in the area, and you will want to preserve all evidence to help determine what predator killed the animal. Be careful to protect all tracks on the ground, all hair, scat, blood spots or blood trail evidence, and look for the rumen or other internal

parts that may be scattered about the kill area.

### Coyotes

Coyotes normally kill livestock – primarily sheep or young calves – with a bite to the throat or attach to the lower jaw. Many times, coyotes will leave no outward signs of an attack like pulling of the wool or excessive biting. To determine a coyote attack, you will need to skin the hide back at the point of attack and check for edema, or bleeding under the hide, as coyotes will leave very few clues on the outside. A typical coyote kill will have edema in the region of the throat. As you skin the area, check for the canine puncture wounds in the flesh and the spacing of the canines. A coyote may drag its prey as it eats, but the drag marks will be short and appear jerky in various directions.

### Wolves

Wolves usually try to damage the muscles and ligaments in the back legs or by grabbing the flank and dragging an animal down. Wolves may attack on the webbing of the front shoulders and sometimes will bite the throat or the nose. Many times, wolves leave massive trauma in several areas of their prey. Some wolves have been known to start eating a calf on its rear before it is dead.

### Bears

Bears will normally kill by biting the neck or by biting the vertebrae just behind the front shoulder. A bear then may eat the udder of females, heart, and liver, and the



animal may be partially or completely skinned. Bears will usually scatter the intestines, rumen, hide, and bones. Bears many times will skin the hide of a leg leaving the very lower part of the skin still attached and the upper part pulled inside out. If a bear attacks in an open area, it many times will drag its prey to a secluded area. Bears sometimes will hide their caches and cover them with debris and dirt.

### Mountain Lion

Mountain lions kill with bites from above breaking the neck or even crushing the skull. Mountain lions many times will start eating on the front quarters and neck but generally never eat the stomach or rumen. A lion may also drag its victim and try to cover it with brush and litter. As it returns to feed again, it may also drag the victim to another location with each feeding and then cover it as it leaves again. They may leave

signs they have dragged their prey from the kill site.

### Dogs

Domestic and feral dogs typically attack the hind quarters, flanks, and/or the head and ears of livestock. A typical dog attack will show many bite marks, shredded ears, and lots of torn hide and/or wool pulling. Dogs may wound or kill an animal but rarely consume their prey.

### Eagles

Eagles leave very distinct puncture marks, and they may even feed on a prey's brain after killing it. Talon puncture wounds will be on the back and along the vertebrae and/or on the neck and head.

Contacting the appropriate agencies is critical (see story below).

Immediately preserve the evidence by protecting the carcass from secondary or additional predators or scavengers. This may require covering the animal(s) with a tarp and staying close until experts arrive to document which predator killed the animal(s). Remember, protecting the evidence even from onlookers, livestock, or guard dogs is important.

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### Who to contact

Immediately calling your county trapper or the U.S. Department of Agriculture's Animal and Plant Health Inspection Service's (USDA APHIS) Wyoming Wildlife Services person is critical so they can help determine what killed the livestock and, hopefully, help with control efforts.

If the local trapper or local USDA APHIS person cannot be reached, contact:

U.S. Department of Agriculture's Animal and Plant Health Inspection Service's Wyoming Wildlife Services – (307) 261-5336 or online at [www.aphis.usda.gov/wildlife\\_damage/state\\_office/wyoming\\_info.shtml](http://www.aphis.usda.gov/wildlife_damage/state_office/wyoming_info.shtml).

Wyoming Animal Damage Management Board – The board was established to mitigate damage caused to livestock, wildlife, and crops by predatory animals, predacious birds and depredating animals or for the protection of human health and safety. – (307) 777-6433 or [www.wyadmb.com/index.htm](http://www.wyadmb.com/index.htm).