

## **Morris Insurance LLC –MPCI**

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To the Honorable Nikki R. Haley,

The 2015 crop year has been a struggle for our growers in South Carolina. An exceptionally wet spring delayed corn planting and forced growers to plant early season soybeans to replace the acres that were to be planted in corn. Secondly a drought in the months of June and July devastated our states already lower than average corn crop and took a toll on the early soybeans and cotton that were planted. Then in early October most of South Carolina was hit with unimaginable rainfall. This rainfall has ruined cotton, soybeans, and peanuts to the point of rotting and sprouting that will leave the crops undesirable for the market place. When growers can get these crops harvested and delivered to the market they will receive one third to one half of the market value or the production may even be rejected and not purchased from the farmer. This can potentially put a vast majority of South Carolina farmers out of work and they could possibly lose their family farms.

Farmers have crop insurance to protect them from reduced yields during the crop season. What we are dealing with here in South Carolina is a total crop loss. Insurance helps when you have a reduction in yield but it will not cover a complete loss. The situation in South Carolina is devastating. If the drought of this year and the flood were not enough, farmers will have to suffer through this for several more years due to the source of this rain. The rain and flooding was bad enough but if we look at the satellite imagery that shows the rainfall and where it came from in the early days of October we see that it came just like a water spout from the ocean that dumped loads of saltwater on the farms and fields. This reduces soil fertility and will take a magnitude of money and land preparation to get these farms ready to produce crops again.

We realize that farmers and farming operations do not make up a high percentage of the work force here in South Carolina but we do supply a large portion of the food not only here but in other states. If the farms go out of business due to this devastation not only will South Carolina suffer but a lot of other states will also. As a farmer-crop insurance agent I realize that we bring a tremendous amount of revenue into this state and employ hundreds of people. If we are no longer in business that revenue and those jobs will go away. There are not many farming operations that can stand or overcome the losses that have burdened us this year and even with the help of crop insurance we still will be devastated. We are asking if there is any way that Congress could possibly help by designating some funds for this disaster.

Without the help of Congress in this situation there is a significant chance that in most counties in South Carolina farmers will not be able to plant crops for the 2016 crop season.

We thank you for your time and consideration in this matter that is of utmost importance to the farming industry in South Carolina.

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