I am Wayne Earl Shannon ("Wes"), a farmer from Tift County, Georgia, which is in Georgia's eight congressional district. I grew up on a small farm in the southwest part of Tift County. My grandfather was a farmer. My father was also a farmer and a researcher at the University of Georgia's Coastal Plains Experiment Station in Tifton.

Throughout my years in the agriculture industry, I have been active with several groups that advocate for farmers, including the Georgia Peanut Commission, the National Peanut Board, Georgia Farm Bureau, and the National Cotton Council. I have also been involved with peanut buying points, cotton gins, and PB2 peanut butter.

I began working as a farmer before even graduating from high school in 1977. On my first farm, we grew peanuts, corn, soybeans, hogs, and cotton. It was in those early days on the farm that I realized the importance of a strong farm safety net. My first experience with crop failure happened in 1977, when our family corn crop was negatively impacted by a drought. Aflatoxin was also a problem that crop year. In the end, we could feed the corn to the market hogs but not the breeding stock.

Three years later, in 1980, I took out an operating loan from a local bank and planted my first peanut crop. Drought and insects caused the crop to fail. At the end of my very first crop year, I had a negative net worth. Loans from the Small Business Administration (SBA) helped a little, but it took me a few years to get over that initial setback.

My wife and I were married in 1981, and we bought our first farm in 1985 using owner financing. In 1986, we built a small house on our farm. We lived frugally with the plan to pay those mortgages off as soon as possible after seeing what debt had done to so many farmers during tough times. In 1990, we purchased an adjoining farm that we had been renting, also using owner financing.

We were set to have our farms paid for by the time we were forty years old, and then came the drought decade of the 1990's. It seemed as if every year was dry—except for 1994, when a tropical storm flooded Albany, Georgia, 40 miles to our west. A storm in October of that year, right around peanut harvest time, made the fields so wet harvest was almost impossible. During the storm, the dam on our farm pond broke, which made matters even worse.

In the end, we were able to pay off both farms that were owner financed, but our carry over debt was quite large. After another drought and short crop in 2000, we had to refinance both of our farms. We were basically starting over again, having to buy the same farms for a second time due to natural disasters.

We worked through the first decade of this century being as careful as we could, while trying to raise a son and daughter and pay for our farms all over again. Our farms produced pretty well over those years but never seemed to deliver any extra money.

Our son was strongly encouraged to go to college and find an easier, more stable way to make his living. He graduated high school and had interest in building farm equipment, which led to him working at a farm machinery manufacturing company in Tifton following graduation. He then entered college and had thoughts of pursuing an engineering degree.

After a few years of college and working at the farm equipment plant, our son decided he wanted to farm. Things looked promising for production agriculture at that time, and we worked to expand our operation to accommodate him. We were in a steady growth pattern until Hurricane Hermine in 2016, Hurricane Irma in 2017, and Hurricane Michael in 2018. Three hurricanes, back-to-back-to-back.

Our son and his wife had their first child in 2018, right before Hurricane Michael hit. He decided to use his education, rather than try to continue farming, so that he did not have to borrow money for expenses only to lose it all on account of a natural disaster. We certainly encouraged him to do that if he could.

I am now in my early sixties, and despite the assistance we received from the Wildfire Hurricane Indemnity Program (WHIP) and other safety net programs, I have had to refinance our two farms for a third time. Our dream of having our farms paid for continues to evade us, and our stress and anxiety levels remain high. I wish I could tell you all that our experience is an isolated case, but it is not. Many farmers across the south could share similar stories.

My family's story—and the stories of our fellow farmers in the area—are exactly why we need a very strong farm safety net. There are times when farmers need help repaying debts left over after short crops—short crops that occur through no fault of the farmer. We cannot control the weather, and we do what we can to mitigate the risk. But a there is only so much we can do.

Crop insurance is a vital tool for farmers, and Congress must not do anything to undermine it. That said, I do believe the crop insurance program could be improved. I would like to see a crop insurance program that better covers our cost of production. If we are making a ten percent profit with a good crop, that is one thing. But, if we are

insured at seventy-five percent, we must lose twenty-five percent before we can even collect indemnities. We simply do not have that kind of profit margin.

Title I programs are another very important tool for farmers. For me, the peanut and seed cotton programs are a must. These programs should be continued at a level that will allow me to service my debts and make the necessary payments on my farms, which I have refinanced for the third time due to natural disasters, not poor management. Increasing reference prices or the percentage of base acres on which farmers can collect would be ideal. Congress should also maintain the separate payment limit for the peanut program, as peanuts are a unique, cost-intensive crop, which require specialized equipment that cannot be used for any other purpose on the farm.

I have heard that House Agriculture Committee Chairman David Scott (D-GA) would like to establish a permanent disaster program. I believe this is an idea a lot of farmers in my state could get behind, though a new program should not come at the expense of the existing safety net. So many of us waited a very long time to receive WHIP assistance after the hurricanes I mentioned earlier, and even when that assistance finally arrived, it was insufficient for some. Most farmers found a way to continue their operations, but many others could not make the math work and had to shut down their farm. Having a standing program in place would remove the political challenges associated with ad hoc disaster bills, and hopefully get assistance to where it is need in a more timely manner.

Family farms have always been, and hopefully will continue to be, the backbone of rural economies in this country. It is our job as farmers to provide food, fiber, and shelter to the American people and others across the world. I urge you all, as members of the House Agriculture Committee, to do everything in your power to help farmers continue the important work we do!