

From: "chlind@daktel.com%inter2" <chlind@daktel.com>
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Email: chlind@daktel.com
FirstName: Ellen
LastName: Linderman
Address1: 651 4th St. So.
Address2:
City: Carrington
State: North Dakota
zipcode: 58421
Question1:
Question2:
Question3: August 10, 2005

2007 Farm Bill

I am providing testimony in favors of changes in farm legislation that would put meaningful caps on farm program commodity payments. As the program exists right now there are in fact no limits on commodity payments that can be received, especially with respect to marketing loan gains and commodity certificates. I believe payment limits are long overdue if we want to maintain public support for farm programs and bring fairness and equity to the program. Even though these payments are a small part of the agriculture budget, they receive a lot of publicity when it is reported that a few farmers receive huge subsidies from the government coffers. One only has to look at a July 25th editorial in the Washington Post entitled "Hungry Kids, Greedy Farmers?". I believe we can feed hungry kids and give needed support to family farmers in this country. After all, it is the farmer who is supplying the food for the kids, but it is not the sole responsibility of the farmer to do this. This is the role of a fair and just society as a whole.

Secretary Johanns alluded to the fact that payment limits are not favored by most southern rice and cotton growers but receive a more favorable reception by farmers in the Midwest. Some economists and farmers would tell us that farms need to be ever larger to be efficient and make use of economies of scale and are, therefore, entitled to the large government payments. It has been suggested that limiting payments is punishing success, but if a farm is truly successful then they should be self sustaining and not require unlimited sums of money from the government.

Why is it that Congress is always eager to cut those programs that serve those who have little or nothing in the name of government efficiency? We never seem to care whether or not they have what they need to make a success of their lives. However, we cannot or do not have the will to put limits on payments received by large wealthy farmers and landowners. Somehow we have figure out how to put meaningful limits on farm program commodity payments just because it would mean we would have a fairer and more just society.

I would suggest that our rural communities would be better served by a diverse and larger group of family farmers. Our rural areas are being depopulated by the ever increasing sizes of our farms. This bodes ill for our towns and the businesses, churches, and schools that inhabit them.

I would also suggest that there be some meaningful definition put on what is a farmer when determining qualifications for these payments. Too many of these payments are going into higher land rents and values and ever higher input costs, which, again, do not benefit the actual farmer. It is sort of like being on a giant treadmill all of the time. Most family farmers seem to take two steps back for every step forward as evidenced by the decreasing number of farmers out here on the land.

There also needs to be a transparency to the whole process so that one can actually find out who receives these payments. I do not like the three entity rule because I feel that there is a lot of evasion and untruthfulness accommodated by this rule so that many payments are going to individuals not entitled to them. I believe this is possible if we really want to do this.

Thank you again for giving consideration to meaningful limits to farm program payments.

Ellen Linderman
651 4th St. So.
Carrington, ND 58421
701-652-2267

Question4:

Question5: August 10, 2005

Health Care and Health Insurance

How long will it be before the powers that be in Washington begin to pay meaningful attention to the very real and pressing problems that exist in the health care business in this country? And it is a business. It seems as the health care providers and the people seeking the health care are all being shortchanged by the business that has developed. It has become more about dollars and cents and less about the people involved.

45 million people (approximately 1 out of every six individuals) are without health insurance in this country. There are a significant number of others who are without health insurance part of the time. Lack of health insurance quite often means that these people do not seek or receive adequate medical attention, and when they do receive it they are sicker, require more expensive treatments and make use of the emergency room which is the most expensive place to seek such treatment. This certainly is not cost efficient and costs us all money in the long run, not to mention the costs to the individuals who are not receiving adequate health care. I would suspect that if one has no insurance one is not always afforded the best of medical care either. I think this is especially true in our inner cities, where it has been reported that hospitals will often deny admission to people with no insurance. Is this humane or moral? This was documented in a story in the NY Times recently, but I don't have access to it at the moment.

It was reported in the St. Petersburg Times (July 16, 2005) that Americans now see the doctor less often and spend a fifth less time in the hospital than people in other countries. We also pay more per person for health care than any other industrialized nation, but according to Dr. Christopher Murray of the World Health Organization, we "die earlier and spend more time disabled than a member of most other advanced countries". We have a worse infant mortality rate than 36 countries. We are spending more and getting less for our money. Why is this and when will this crisis be addressed by our government and health care

institutions in a meaningful way? I believe this is something that needs to be addressed now before our whole country is bankrupted by our current health care system. How can any government run system be any more bureaucratic and inefficient than the system we have in place now?

Health insurance and out of pocket health care costs are becoming prohibitively expensive for many people, especially farmers who have to dig in their own pockets to find the money to pay for health insurance and health care costs. Many businesses are finding health insurance prohibitively expensive and are seeking to either make their employees pay a greater share of the cost or they are dropping this benefit altogether.

Certainly commodity prices for farmers have not increased to match the inflation in the cost of health insurance. Even if farmers are allowed to deduct the whole premium cost this does not make the insurance any more affordable, nor do any of the other programs that are available. At the present time we are being asked to pay over \$10,000 per year for health insurance. We cannot afford this. Neither can we afford the high costs of health care if we do not have health insurance. To be without insurance is to gamble on the future of our whole business enterprise. To pay for the health insurance means that our profit margins become even thinner than they already are and this insurance does not even cover the whole costs of our medical bills. There is always the co-insurance and the co-pays and the total cost of any dental or eye care.

If there are health problems in the family and some family member becomes uninsurable, the whole farming enterprise is put at risk, much more so than by any estate tax which seems to be of concern to the Congress but only affects the most wealthy estates (less than 2%). I think health insurance costs are a huge problem, not only for farmers, but for other businesses as well. Unless one has very deep pockets, one is always at the mercy of some medical catastrophe such as cancer or stroke even if one has insurance. Many bankruptcies are caused by such medical problems. When one is ill and fighting to get well, the last thing one needs is to worry about how to pay for the needed treatment, or that your whole life's work might have to be sacrificed to pay for the treatment. This does not aid in recovery and probably prolongs it. Again, is this cost effective or even moral?

Charles & I always like to tell the story of my sister-in-law who was camping in Canada and developed a urinary tract infection. She was in a small town and it was Sunday, but she was able to go to the local clinic where there was a phone in the lobby for her to use. She made the call and soon someone was there to examine her, give her a prescription, and send her on her way. The only charge was \$6 for the prescription because she was not a citizen of Canada. Her friend in the US, who had the same problem on a weekend, went to the emergency room of the local hospital and was charged several hundred dollars. Both received the care they needed, but look at the cost differential. The US spends at least twice per capita that Canada does on health care.

We also like to tell about a very bright intelligent person that we know who could not understand why anyone would take a job that did not include a health insurance benefit. We had to tell her, that as farmers we pay our own health insurance and that there are many jobs that do not provide this benefit, but people take them because those are the jobs available to them and they are just trying to make a living for themselves and their families. She had never thought of that before and

had assumed that most jobs had the nice health benefits that her job had. She was not looking beyond her own little world.

I think this is the most urgent issue that needs to be addressed by the government leaders of our country. The band aid approaches we have tried are not fixing the problem. I believe we need to move to a system of universal health care coverage such as they have in other advanced countries. I do not think that we can afford to hide from this problem any longer and we need to develop the political will to do something about it now. I would appreciate any attention you could give to this matter. This is a big problem in rural areas and deserving of urgent attention from all of those concerned about rural development.

Ellen Linderman
651 4th St. So.
Carrington, ND 58421
701-652-2267

Question6: