



**Ontario Federation of Agriculture**

**Ontario AgriCentre**

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July 14, 2016

Mr. Marc LaBerge  
Manager (Acting) – Insurance and Partnerships  
Farm Finance Branch  
Ontario Ministry of Agriculture, Food & Rural Affairs  
1 Stone Road West, 2nd Floor SE  
Guelph ON N1G 4Y2

Dear Mr. LaBerge,

**Re: O.Reg. 267/15 amendment to enable Production Insurance for tender fruit trees**

The Ontario Federation of Agriculture (OFA) is Canada's largest voluntary general farm organization, representing more than 36,000 family farm businesses across Ontario. These farm businesses form the backbone of our robust food system and rural communities with the potential to drive the Ontario economy forward

OFA wholeheartedly supports this proposed amendment to make tender fruit trees, which include peaches, nectarines, plums, apricots, pears, and tart cherries, eligible for Production Insurance. Granting tender fruit farmers the ability to manage risks beyond their control will put them on a more level playing field with other farm businesses in Ontario.

OFA also supports the Ontario Tender Fruit Grower's position that separate site coverage must be a priority when designing a production insurance program for tender fruit. Tender fruit is very sensitive to low temperatures and even a drop of a few degrees can result in a large reduction in yields.

Due to the limited supply of farmland available on the market, there are many tender fruit farmers that have multiple sites across the Niagara region. This presents a particular risk for Ontario tender fruit farmers as even in the relatively small region of Niagara there can be significant temperature variances during winter and spring.

Given the sensitivity tender fruits have to variation in temperature and the non-uniform placement of land parcels owned by a single farmer, separate site coverage is necessary to ensure tender fruit farmers can adequately manage the unique risks facing their operation.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Don McCabe', is written over a white background.

Don McCabe  
President