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Vertical Farming and the Climate Photo Courtesy: webphotographer/Getty Images As mentioned, vertical farming holds the potential to combat climate change. Members are eligible for the insurance, which is available through each state's Farm Bureau office, according to NerdWallet. According to the Center for Biological Diversity, "The U.S. transportation sector is responsible for about a third of our country's climate-damaging emissions." Part of that transportation involves shipping fresh produce from farms to cities, often from one side of the country to the other. When you have Farm Bureau insurance, you also have access to the discounts and perks that come with membership. Types of Insurance Available Looking for Farm Bureau home insurance? MORE FROM ASKMONKEY.COM Examples include: Discounts on farm equipment Discounts on prescriptions at participating local pharmacies Discounts of 20 percent on stays at participating hotels MORE FROM ASKMONKEY.COM I have been playing my Survival game for a while and I have accumulated so much stuff. Farm Bureau Insurance works a little differently than other companies. With its less expensive and more sustainable methods, vertical farming may soon see more widespread utilization thanks to some of its key benefits. Complete the application online, by mail or in person depending on the instructions from your local office. Pay your membership fee. Should You Invest in Vertical Farming? However, vertical farming technology has already garnered the attention of private capital investors like Google Ventures, which invested \$90 million in the vertical farm-tech company Bowery Farming; IKEA, which has committed to investing \$115 million in the indoor agriculture startup AeroFarms; and Softbank, which invested \$200 million in Plenty, a vertical farming company that also utilizes artificial intelligence to manage crop growth. This emerging industry holds ample potential for growth, but it's understandable if you decide to wait for ETFs to sprout up to mitigate your personal financial risk. Curious to find out how this concept could change commerce, our climate — and the investing world? For example, the Michigan Farm Bureau's insurance includes tax-deferred annuities while Farm Bureau Financial Services offers the ability to set up a college fund or put money in mutual funds and other investments. Farm Bureau Insurance Financial Ratings When you're choosing an insurance carrier, it helps to do research on their financial strengths, ratings and reviews from their customers. By building up, a much larger population can live on the same plot of land that might otherwise fit just a few families in sprawling houses. In Montana and Wyoming, you can get it through Mountain West Farm Bureau. But vertical farming uses between 70% and 95% less water than traditional agriculture uses for cultivation. Vertical farmers employ hydroponic systems to water their crops, and these designs use much less water because they recirculate it. Some vertical farms are built outdoors where crops are traditionally grown. Other farmers construct buildings and greenhouses, or use shipping containers to house the crops. Using these structures and appropriate lighting equipment, farmers have the ability to grow crops year-round while limiting pest intrusion and damage from poor environmental conditions or natural disasters. According to Harvard Business School, vertical farming's "technology can yield as much as 350 times more produce in a given area as conventional farms, with 1% of the water." Vertical farming can limit agricultural contributions to climate change in other ways, too. Join us for a look into vertical farming and the ways it may be an investment worth seeding. Because farmers can extend vertical layers up into the air, they can utilize more of their farmland for more vertical layers — and grow more on a much smaller footprint of ground. In the states without a Farm Bureau Insurance company, you can get special rates as a member through partnering insurance carriers such as Nationwide Insurance. Becoming a Farm Bureau Member To be eligible for Farm Bureau home insurance, life insurance or any of its products, you have to be a member of the AFBF. However, while venture capitalists' decisions can serve as good endorsements, the average investor should take them with a grain of salt. Farm Bureau Insurance offers products to cover nearly every aspect of your life, including insurance for your farm or ranch and retirement products. Learn all about it, including its history, where it's available and who is eligible for coverage in this short guide. You can thank the American Farm Bureau Federation for Farm Bureau (AFBF). Instead of betting on a single company's stock to perform well, an ETF allows you to hold multiple stocks from the same industry — and if one performs poorly, you won't take as much of a hit thanks to the built-in diversification. Unfortunately, the vertical farming industry isn't quite there yet — there aren't any dedicated ETFs to provide you an easy and diversified way in. I have about 5 double chests with various supplies separated into them. The interior dimensions were 4 by 3 by 3 (so the blocks were placed in a 6 by 5 rectangle to create the walls. After gathering some Acacia wood, I decided to make a shed (because I like the red wood). In my shed I kept seeds (not including things that can be eaten including pumpkins and melons), plants, natural materials (snowballs, lily pads, and grass), and tools used for farming and animals including hoes, shears and axes. In eight states, you can get Farm Bureau Insurance through Farm Bureau Financial Services. The hydroponic systems create their own unique ecosystem that recycles the water supply and opens farmers' options to growing practically any crop any time of the year thanks to the constant water supply. That said, there are a few individual stocks you might consider adding to your portfolio. Because ETFs can contain multiple types of assets and more evenly distribute risk among the assets they contain, they can be ideal for newer investors who want to get a piece of this emerging industry. Investing in vertical farming currently means investing in individual companies or in other agribusiness sectors that stand to benefit if vertical farming really takes off. It isn't available in all states. Choosing an insurance carrier shouldn't be overwhelming or confusing. Contact your local Farm Bureau. Photo Courtesy: JohnnyGreig/Getty Images Vertical farming is exactly what it sounds like — plus a whole lot more. But it's not just about the crops. These include: AppHarvest (APPH), an indoor farming tech company that owns several of the largest indoor farms in the United States Spring Valley Acquisition (SV), a firm that's undergoing a merger with AeroFarms (one of the first vertical farming companies) and will soon be available for public trading under the ticker ARFM Hydrofarm Holdings Group (HYFM), which manufactures the controlled indoor agriculture equipment used in vertical farming Village Farms International (VFF), a company that creates and operates "mega-scale greenhouses" and also owns a cannabis-growing company, Pure Sunfarms Vertical farming may indeed be the investment of the future — and you might also want to wait for the future before buying in. Farmers plant crops on surfaces that are stacked vertically, rather than spreading farther and farther out via the horizontal horticulture we've been used to for centuries. Auto insurance? It's a similar principle to apartment complexes. Vertical Farming Stocks to Opt For Photo Courtesy: mustafagull/Getty Images If you've decided to make the investing leap and make vertical farming companies a part of your portfolio, you might be thinking of opting for exchange-traded funds (ETFs) instead of individual stocks for the time being. This industry hasn't had much time to stabilize yet, and it's vital to consider your level of financial risk tolerance before making the leap into investing. Vertical farming allows growers to plant far more crops on the acreage they already own because they can expand upward and no longer need to expand outward. Health insurance? According to Forbes, "The indoor farming technology market was valued at \$23.75 billion in 2016, and is projected to reach \$40.25 billion by 2022," meaning it could nearly double, and soon. The amount runs anywhere from around \$20 to \$75 annually, as noted by NerdWallet. However, a new type of farming is currently knocking on the barn door: Vertical farming is catching the eyes of farmers and investors alike. Not only can vertical farming reduce costs associated with production (and pass those savings along to consumers), but drought-affected regions across the globe may also be better able to grow just as much produce with a fraction of the water traditional crops require. Most of the Farm Bureau Insurance companies receive excellent or superior ratings on their financial strength, which lets you know that they're capable of paying claims. Other Perks of Farm Bureau Insurance Having the insurance you need at rates you can afford is a great thing. This confidence is reassuring — and the potential for vertical farming indeed seems bright thanks to the positive way it stands to boost our access to food while combating climate change at the same time. Additionally, the United Nations reports that, by 2050, 68% of the world's population is expected to live in urban areas, meaning more people living farther away from traditional farms — and more greenhouse gas-emitting freight trucks on the road to get fresh produce to grocery stores. NerdWallet

points out that most Farm Bureau insurers receive fewer complaints than the average for insurers of comparable size. Vertical farming can also allow growers to operate in areas that traditionally don't make ideal farmland. The AFBF, which started as a farmers' advocate back in 1919, has been working to support farmers' political and financial interests for a century. Farming of fresh produce in particular faces difficulties in scaling up production to meet our growing demand, largely due to the need for more space in which to grow crops. When formerly farmed land is allowed to return to its natural state — a process called *rewilding* — that land's typical ecosystems, including native plantlife, can regrow and better regulate the environment. Additionally, traditional farming strains water resources and is responsible for emitting nearly a quarter of the world's greenhouse gases. And, buildings and apartment complexes in metropolitan areas can even use vertical farming to grow produce, allowing people to shop locally and decrease their carbon footprint. Vertical farms could present yet another solution by limiting the need for cross-country transportation in the food supply chain. Photo Courtesy: Pola Damonte/Getty Images All investments come with varying levels of risk, and emerging technologies like vertical farming tend to be riskier because their impacts and longevity aren't yet clear. Growers can construct these farms in urban areas or convert existing buildings into farming facilities, which provides residents easy access to food and helps them limit their own carbon footprints. If you think that membership in the AFBF is right for you, here's how to get started with becoming a member. Additionally, many vertical farming companies haven't gone public yet, meaning you can't invest in them for now — but you can start researching to make a well-informed decision when the time comes. The basic height is 3 blocks high not including the half spaces that were left from the slab roof.Supplies I used:Acacia planks (walls and table)Acacia wood slabs (roof and overhang)Birch planks (floor)Wooden DoorGlass panesDouble ChestCrafting BlockClay (smelted and then made into a pot)Flowers (decoration)Cobblestone (path to front door of home) Photo Courtesy: James O'Neil/Getty Images As the global population inches closer and closer to the 8-billion-people mark, the amount of sustenance needed to keep everyone fed continues increasing — placing stress on every aspect of our food system in the process. The primary way farmers have responded has been to gradually adopt more efficient equipment for planting and harvesting crops, but the way we farm the land itself has largely remained unchanged.

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