

April 1-2, 2020





EXTENSION RISK MANAGEMENT EDUCATION

EXTENSIONRME.org

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EXTENSION RISK MANAGEMENT EDUCATION

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# **2020 National Conference Planning Committee**

Laurie Wolinski (Chair) - Northeast Extension Risk Management Education Center, University of Delaware David Cox - Cornell Cooperative Extension Jessica Groskopf - University of Nebraska Alexander James Kappes - Washington State University Christine Lockert - North Central Extension Risk Management Education Center, University of Nebraska Curtis Mahnken - Digital Extension Risk Management Education Center, University of Minnesota Michelle McCullough - Northeast Extension Risk Management Education Center, University of Delaware Shannon Neibergs - Western Extension Risk Management Education Center, Washington State University Susan Olson - Northeast Extension Risk Management Education Center, University of Delaware Monica Rainge - Federation of Southern Cooperatives Jeff Reisdorfer - Digital Extension Risk Management Education Center, University of Minnesota Celise Weems - Southern Extension Risk Management Education Center, University of Arkansas

# **Use the 2020 Conference App: SCHED**

1. Download the app SCHED from your app store

2. Open SCHED app

3a. Search for "2020 Extension RME National Conference" in SCHED app; or

3b. Visit http://z.umn.edu/2020-ERME in your browser

Use the SCHED app to view:

- Schedule
- Attendees
- Speaker list

**SCHED** 

Create a SCHED account/Log In and you can add sessions to your personal schedule, interact with sessions, etc.



April 1, 2020

Greetings -

On behalf of the Conference Planning Committee and the entire Extension Risk Management Education Program, I would like to welcome you to Denver for the 2020 ERME National Conference.

The emphasis of this ERME Conference is sharing successful risk management education programs, and the impacts that these programs have on agribusinesses and families. The ERME Program focuses on five areas of agricultural risk - production, marketing, financial, human and legal. Its mission: *educating America's farmers and ranchers to manage the unique risks of producing food for the world's table*. In this ever-changing world, be it in technological advances, market conditions, weather, or other factors, risk management is critical to farm viability. Some of these factors are predictable; others are not. Either way, educators often find themselves re-tooling to meet the needs of clientele. We hope the successful programs shared over the next day and half might be duplicated or built upon by others. The end goal - to improve the risk management practices within the agricultural industry - keeping agriculture viable, profitable and safe.

The majority of the concurrent presentations are 30-minute sessions. The agenda also includes a "track" of four 75-minute sessions. Those topics are: 1) Direct Marketing and Regional Food Systems; 2) Legal and Production Risk Management for Growing Hemp; 3) Farm and Family Risk and Resiliency – Tools You Can Use with Farmers, Professionals and Communities to Create Thriving Farms; and 4) ERME Outstanding Projects Presentations.

With over 40 concurrent sessions covering the five areas of agricultural risk, this conference offers a wealth of opportunities for you to learn and network. In addition to the concurrent sessions, many other successful programs and topics addressing risk management education will be showcased at the Poster Session and Networking Reception held on Wednesday evening. Please take time to interact with the Poster presenters and enjoy the networking reception.

Again, welcome to the ERME National Conference and thank you for joining us in the mile-high city of Denver.

Laurie Wolinstie

Laurie Wolinski Conference Chair Director, Northeast Extension Risk Management Education Center

# **2020 Conference Evaluation**



Following the conference, you will receive an email message with a link to a conference evaluation survey.



Please take the opportunity to complete the online survey at your earliest convenience.



Your input is very much appreciated and is critical to the success of the ERME National Conference!

# Thank you!



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# 2020 Extension Risk Management Education National Conference

	Wednesday, April 1, 2020	
7:15 – 8:00	Breakfast Buffet	Marco Polo Ballroom
8:00 – 9:10	General Session	Marco Polo Ballroom
	Laurie Wolinski Conference Chair, University of Delaware Director, Northeast ERME Center	Opening Remarks
	<b>Dr. Dawn Thilmany</b> Associate Department Head Agricultural & Resource Economics Colorado State University	Welcome
	Laurie Wolinski	Introduction
	Dr. Shannon Ferrell	Keynote Address
	"Big Data, Blockchain, and the IoT: Technology Challenges and Opportunities in Risk Management Education	
9:10 – 9:30	Networking Break	Marco Polo Foyer
9:30 – 12:15	75-Minute Professional Development Sessions	Hopscotch (3 <sup>rd</sup> Floor)
9:30 - 10:00	Concurrent Sessions	Session A
10:15 – 10:45	Concurrent Sessions	Session B
11:00 – 11:30	Concurrent Sessions	Session C
11:45 – 12:15	Concurrent Sessions	Session D

	<b>Ron Rainey</b> Director, Southern ERME Center University of Arkansas	Introduction of Regional Outstanding Project Award Winners
	<b>David Cox</b> Conference Planning Committee Cornell University	Introduction
	<u>Dr. Jennifer van de Ligt</u>	Luncheon Address
	"Protecting Your Lunch: Intentional Adulteration Hazard and Risk in a Complex Global Food System"	
2:00 – 3:15	75-Minute Professional Development Session	Hopscotch (3rd Floor)
2:00 – 2:30	Concurrent Sessions	Session E
2:45 – 3:15	Concurrent Sessions	Session F
3:15 – 3:45	Networking Break	Marco Polo Foyer
3:45 – 4:15	Concurrent Sessions	Session G
6:00 - 8:00	Poster Session & Networking Reception	Four Square Ballroom Light meal provided

12:15 - 1:45

Luncheon

Marco Polo Ballroom

	Thursday, April 2, 2020	
7:15 – 8:00	Breakfast Buffet	Marco Polo Ballroom
8:00 - 9:00	General Session	Marco Polo Ballroom
	Laurie Wolinski Conference Chair, University of Delaware Director, Northeast ERME Center	Opening Remarks
	<b>Dr. Brent Elrod</b> USDA National Institute of Food and Agriculture	ERME Program Updates
	<b>Monica Rainge</b> Conference Planning Committee Federation of Southern Cooperatives	Introduction
	Dr. Patrick Westhoff	Capstone Address
	"Agricultural Trade Issues and Uncertainties"	
9:00 – 9:30	Networking Break	Marco Polo Foyer
9:30 – 10:45	75-Minute Professional Development Session	Hopscotch (3 <sup>rd</sup> Floor)
9:30 – 10:00	Concurrent Sessions	Session H
10:15 – 10:45	Concurrent Sessions	Session I
11:00 – 11:30	Concurrent Sessions	Session J
11:30 – 12:00	Networking Break	Marco Polo Foyer



#### 7:15 - 8:00 Breakfast Buffet: Marco Polo Ballroom

#### 8:00 - 9:10 General Session: Marco Polo Ballroom

Welcome: Dr. Dawn Thilmany, Associate Department Head, Agricultural & Resource Economics, Colorado State University Keynote Address: Dr. Shannon Ferrell, "Big Data, Blockchain, and the IoT: Technology Challenges and Opportunities in Risk Management Education"

9:10 - 9:30 Networking Break: Marco Polo Foyer

	Dodgeball (2nd floor)	Keep Away (2nd floor)	Red Rover (3rd floor)	Duck, Duck Goose (3rd floor)	Hopscotch (3rd floor)
<b>SESSION A</b> 9:30 - 10:00	How to Get \$4 Corn Ed Usset	Assessing Your Agritourism Potential – Tools for Making a Great and Lasting First Impression Doolarie Singh-Knights	USDA Crop Disaster Assistance Programs for Underserved Producers of Specialty Crops: A Massachusetts Perspective Thomas Smiarowski	Assessing Alternative Agriculture Enterprise Ideas for Native American Ranchers Ruby Ward	Legal and Production Risk Management for Growing Hemp Rusty Rumley, Tyler Mark, and Andrew
SESSION B 10:15 - 10:45	Crop Marketing Online Course Steven Johnson	Stronger Together: Reducing Agritourism Risk through Clusters and Farm Trails Penny Leff	Insuring the Whole Farm Just Got Better Jeff Schahczenski	People of the Land: Sustaining American Indian Agriculture Staci Emm	Kowalski 9:30 - 10:45
SESSION C 11:00 - 11:30	Teaching Experiences, Farm Succession Education in Nebraska Allan Vyhnalek	Motivational Interviewing as a Tool to Address Farm Stress and Transitions Katie Wantoch	Rainfall Index Insurance Education: Exploration and Challenges in the Northeast and Southeast Brittney Goodrich	Helping Native Producers Mitigate Legal and Financial Risk through Targeted Educational Tools and Outreach Blake Jackson	Farm and Family Risk and Resiliency – Tools You Can Use with Farmers, Professionals and Communities to
<b>SESSION D</b> 11:45 - 12:15	Reading the Farm - A Whole Farm Analysis Process for Agricultural Professionals Seth Wilner	Onboarding Farm Employees: Safe, Productive and Engaged from Day One Mary Kate Wheeler	Farm Bill Education for Ohio's Producers and Agribusinesses Ben Brown	Unique Partnerships and Approaches for Beginning Farmers & Ranchers. Stacy Hadrick	Create Thriving Farms Maria Pippidis, Bonnie Braun, Jesse Ketterman 11:00 - 12:15
12:15 - 1:45	Luncheon: Marco Polo Ballroom Ron Rainey: Announcement of El Luncheon Address: Dr. Jennifer v	• •	ntentional Adulteration Hazard and Risk ir	n a Complex Global Food System"	
<b>SESSION E</b> 2:00 - 2:30	Education for Rural Ag Lenders Mary Sobba	Farm Communication Coaching - How to Offer Your Own 4-Session Program Leslie Forstadt	Modernizing the USDA Risk Management Checklist for Women, Hispanic and Small Scale Specialty Crop Producers Winifred McGee	Production and Marketing Risk Management Education for Livestock Producers Steve Richards	ERME Outstanding Project Presentations Facilitator: Ron Rainey Outstanding Project
<b>SESSION F</b> 2:45 - 3:15	Ask the Expert – Engaging Farmers on Risk Management Issues at the Farm Science Review David Marrison	Chronic Stress and Its Impact on Farmers and Farm Families Monica McConkey	Income Tax Webinar Using Zoom, The First-Time Experience Ron Haugen	Reducing Risk and Enhancing Markets Along Meat Supply Chains in Colorado Martha Sullins	Directors: Laurence Crane, Elizabeth Higgins, Jim Jansen, Natalia Pinzón Jiménez 2:00 - 3:15
3:15 - 3:45	Networking Break: Marco Polo Fo	yer			
<b>SESSION G</b> 3:45 - 4:15	OK Boomer! Developing Extension Programming for Millennial Farm Operators Terry Griffin	How to Manage to Reduce Human and Legal Risk Theresa Kiehn	You Want Me to Do What? Water Reuse for Ag Irrigation as an Example of Introducing New Topics to Communities Mayhah Suri	Baskets2Pallets: Wholesale Market Readiness for Success Laura Biasillo	Virtual Education for the 2020's: Beyond the Webinar Mary Peabody



#### 7:15 - 8:00 Breakfast Buffet: Marco Polo Ballroom

8:00 - 9:00 General Session: *Marco Polo Ballroom* ERME Program Updates: Dr. Brent Elrod, USDA National Institute of Food and Agriculture Capstone Address: Dr. Patrick Westhoff, "Agricultural Trade Issues and Uncertainties"

9:00 - 9:30 Networking Break: Marco Polo Foyer

	Dodgeball (2nd floor)	Keep Away (2nd floor)	Red Rover (3rd floor)	Duck, Duck Goose (3rd floor)	Hopscotch (3rd floor)
<b>SESSION H</b> 9:30 - 10:00	Cultivating Resiliency for Women in Agriculture Doris Mold	Planning for Profitability - Top Ten Lessons in Manageing Healthy Profits for a Sustainable Future Doolarie Singh-Knights	Utah State University Extension Farm and Ranch Succession Planning Program Joshua Dallin	Effective Budgeting, Negotiation, and Management Strategies for Agricultural Land Jim Jansen	Trends in Direct Marketing and Regional Food Systems: Implications and Opportunities for Extension Becca Jablonski 9:30 - 10:45
<b>SESSION I</b> 10:15 - 10:45	Annie's Project: Farming in New Jersey's Cities and the Urban Fringe Robin Brumfield	Helping Producers Reduce Risks in an Uncertain Climate Cindy Fake	Videos, Case Studies, and Open Discussions: Succession Planning in Idaho Ashlee Westerhold	Successfully Navigating the Leasing of Farmland for Energy Development Thomas Murphy	
SESSION J 11:00 - 11:30	Iowa Annie's Project: Sixteen Years, 2026 Participants, and Still Requested. Madeline Schultz	Biosecurity Education for the Next Generation in Animal Agriculture Abby Schuft	Two-year Family Forest Succession Planning Education Campaign Achieves Surprising Impacts in Washington State Andy Perleberg	Understanding Risk in Agriculture John Hewlett	Modeling Risk and Presenting Results with Dynamic Simulation Tools Greg Ibendahl
11:30	Networking Break: Marco Po	lo Foyer			

12:00 Safe Travels Home

Red = 75-Minute Professional Development Sessions



United States National Institute Department of Food and Agriculture Agriculture

# Featured Speakers and Biographies

# **Keynote Address**



# **Shannon Ferrell**

Big Data, Blockchain, and the IoT: Technology Challenges and Opportunities in Risk Management Education

Shannon Ferrell holds the rank of Professor in the Oklahoma State University Department of Agricultural Economics, where he specializes in Agricultural Law. He grew up on a cattle and wheat operation in Western Oklahoma, and obtained his Bachelors and Masters degrees in Agricultural Economics from OSU before obtaining his Juris Doctorate from the Oklahoma City University School of Law with endorsements in Estate Planning and Business and Financial Services Law. Shannon has been an attorney for 16 years, spending a number of years in full-time private practice before joining OSU in the summer of 2007.

Since joining Oklahoma State University, he has provided over 400 extension seminars and workshops throughout North America with a cumulative audience in excess of over 27,000 while authoring over fifty publications, including ten books, articles in the Drake Journal of Agricultural Law and the Journal of the American Society of Farm Managers and Rural Appraisers, and serving as coauthor for the handbook Managing Farm Risk Using Big Data. Shannon's work on Big Data applications testimony before both the House Committee on Agriculture and the Senate Commerce, Science, and Transportation Committee, as well as numerous Congressional staff briefings regarding data use in agricultural production, farm data ownership, and privacy issues.

# **Luncheon Address**



# Jennifer van de Ligt

Protecting Your Lunch: Intentional Adulteration Hazard and Risk in a Complex Global Food System

Dr. Jennifer van de Ligt serves as the Director of the Food Protection and Defense Institute and as Associate Professor in the College of Veterinary Medicine at the University of Minnesota where she focuses on building collaborations to advance food and feed security, safety, defense, and supply-chain resilience.

Dr. van de Ligt also serves as Director of the Integrated Food Systems Leadership program, an online learning program dedicated to improving the leadership and systems thinking capabilities of early to mid-career professionals affiliated with any aspect of the food system. She has an extensive background in animal feed and human food production, nutrition, modeling, and regulations, with academic, industry, and global perspectives.

Prior to joining the University of Minnesota, Dr. van de Ligt held numerous leadership positions at a global food company operating in 70 countries and provided nutrition and regulatory expertise for a variety of food and feed novel ingredient and claims innovations. Dr. van de Ligt has more than 130 global patents and patent applications covering specialty ingredients, processing technology, packaging innovations, and biology-based dynamic modeling formulation systems. Dr. van de Ligt completed her Ph.D. in Nutrition at the University of Kentucky.

# **Capstone Address**



**Patrick Westhoff** 

Agricultural Trade Issues and Uncertainties

Patrick Westhoff is the director of the Food and Agricultural Policy Research Institute (FAPRI) and the Howard Cowden professor of agricultural and applied economics at the University of Missouri. He grew up on an Iowa farm, has degrees from the University of Iowa and the University of Texas, and obtained his Ph.D. in agricultural economics from Iowa State University. He served in the Peace Corps in Guatemala, and was an economist with the U.S. Senate Committee on Agriculture, Nutrition and Forestry before joining MU in 1996.

# **Concurrent Sessions**

**Presentation Abstracts** 

# Wednesday, April 1, 2020

## **75-Minute Professional Development Sessions**

9:30 - 10:45

Hopscotch

Legal and Production Risk Management for Growing Hemp Andrew Kowalski – USDA Risk Management Agency; Tyler Mark – University of Kentucky; Rusty Rumley – National Agricultural Law Center

Passage of the 2018 Farm Bill legalized hemp production across the United States. The legislation created numerous possibilities for growers interested in producing and/or marketing this ancient crop. As markets and products rapidly emerge, growers are faced with a variety of risks across the commodity's value chain. This session highlights production issues including production costs and crop insurance options as well as legal issues that growers must consider. Panelists include an economist, an agricultural lawyer and a specialist from the USDA Risk Management Agency.

# **11:00 – 12:15** Farm and Farm Family Risk and Resiliency – Tools You Can Use with Farmers, Professionals and Communities to Create Thriving Farms

Hopscotch

**Maria Pippidis –** University of Delaware Cooperative Extension; **Bonnie Braun** – University of Maryland Extension**; Jesse Ketterman** – University of Maryland

Farm and farm family stress, more accurately, distress, is brought on by pressures experienced by the farming population, farming systems and the farm as a business. Stress is a response to change in either, or both, internal and external conditions. It is a response to environmental demands and changes within an individual, family or farm or outside in economic, social, environmental, policy or physical environments. Stress becomes distress when there is a pile-up of stressors that can overwhelm the ability to process without some negative impact. How individuals, families and farm operations manage stress and change can impact their wellbeing at each of those levels.

Extension professionals have supported farming operations by providing risk management and stress management programming. Resiliency literature shows that helping individuals and farm families build skills regarding organization, social connectedness, problem solving, communication, adaptability and having a strong belief systems can assist them in adjusting effectively when change disrupts functioning. In addition, resiliency frameworks put the farm or farm family within the context of community and acknowledge that it takes resources and capacity from outside the farm and farm family to assist in creating thriving farms.

This session will introduce participants to the Farm and Farm Family Risk and Resiliency framework, associated logic models that integrate risk management and resilience outcomes and provide sample tools participants can use with farm audiences as well as the professionals and stakeholders that help to support farming audiences.

### 2:00 – 3:15 ERME Outstanding Projects Presentations

Laurence Crane – National Crop Insurance Services; Elizabeth Higgins – Cornell University; Jim Jansen – University of Nebraska; Natalia Pinzón Jiménez – MESA

Hopscotch

Four projects were selected as regional winners of the ERME Outstanding Project Awards. This award seeks to highlight excellence in Extension programming, as well as promote the ERME programs and resources. A single winner who demonstrates Extension scholarship was selected from each region. During this session, winners will address the risk management objectives of their 2017 projects. They will describe the risk area(s) addressed, producer demand, the training activities, evaluation efforts, and the accomplishments made by the producers.

### 9:30 – 10:00 Session A

Dodgeball How to Get \$4 Corn

Edward Usset – University of Minnesota, Center for Farm Financial Management

In 2019, were you impressed by the early summer rally in corn prices? Upper Midwest corn producers had a chance to sell cash corn for \$4/bushel. Price charts indicate this was their first chance at \$4 corn since 2014. But was it really their first chance?

You might be surprised to learn that every producer in the Northern Plains had a chance to get \$4 cash corn in each of the last five years – years when harvest prices ranged from \$2.80-\$3.50 per bushel. How? By taking the long-view in marketing with a plan that combines pre and post-harvest marketing efforts.

Supported by a grant from the North Central Extension Risk Management Education Center, "How to get \$4 Corn" is now a 3-hour workshop with a simulation game where producers explore three steps towards getting \$4 – or more – for their corn.

- 1. Price grain before harvest
- 2. At harvest, store grain and roll the hedge forward to spring
- 3. With a better spring basis, price and deliver grain

This is grain marketing from start to finish.

## Keep Away Assessing Your Agritourism Potential – Tools for Making a Great (and Lasting) First Impression

Doolarie Singh-Knights – West Virginia University

Local foods and direct marketing systems have become a national trend because of growing consumers' interest in local, natural, direct-marketed foods with distinctive characteristics. Agricultural producers are capitalizing on agritourism as a direct marketing agribusiness opportunity because of its income-diversification and cash-flow potential. More importantly, producers and visitors alike are increasingly embracing agritourism because it affords social, recreational and educational experiences that connects people to the environment, their community, and the role of agriculture in their lives.

The addition of agritourism to an existing farming operation requires some preliminary selfassessments that go beyond the 'build it and they will come' philosophy. Customers are the life-blood of an agritourism business and attracting visitors to an operation should not be left to chance. Purposefully attracting customers require that operators consider the needs, wants and expectations of customers and work to best meet these requirements. This presentation walks participants through an agritourism assessment tool that offers a way to make a preliminary assessment about the 'magnetism' of the operator's region and property – the extent to which they can attract visitors because of their attributes. It is based on the premise that the attributes of the region and the agritourism property are the 'foundation stones' for agritourism activities; the more magnetic the region and property are, the more likely it is to attract visitors and the more likely the operator is to develop a successful agritourism business.

This tool will help users understand an operator's strengths and weaknesses relative to the opportunities posed by growing consumer demand for authentic agritourism experiences. Using the tools presented here can help agritourism operations and state entities generate risk management and market development strategies to differentiate their destinations through "localness" and place-based regional identity.

### Red Rover USDA Crop Disaster Assistance Programs for Underserved Producers of Specialty Crops: A Massachusetts Perspective

Thomas Smiarowski and Paul Russell – University of Massachusetts Extension

Attendees will be provided with an overview of existing USDA Programs available for historically undeserved specialty crop producers that provide protection in the event of adverse weather conditions. Primary focus of the presentation will be examining Federal Crop Insurance and the Noninsured Crop Disaster Assistance Program (NAP) administered by the USDA-FSA. These two programs are the primary programs available to specialty crop producers to manage adverse weather conditions on their farming operations.

The presentation will provide attendees with an understanding of:

1) What works well with Federal Crop Insurance and NAP.

2) Obstacles currently faced by specialty crop producers when utilizing Federal Crop Insurance and/or NAP.

3) Improvements that could be made to increase the effectiveness of Federal Crop Insurance and NAP to make both programs a more viable risk management tool for producers who historically have been underserved by both programs.

Paul Russell and Tom Smiarowski each have over 40 years of experience in these programs. Both have been Crop Insurance/Risk Management Educators with UMass Extension for the past 6 years funded by a USDA-RMA Targeted States Grant and prior to their work with UMass Extension, were employed by the USDA - Farm Service Agency each for over 34 years. During their time with USDA-FSA they were also authorized to sell Federal Crop Insurance due to a lack of available agents in Massachusetts that were licensed to sell Federal Crop Insurance. Their background and experience will provide attendees with a unique perspective of Federal Crop Insurance and NAP.

### Duck, Duck, Goose Assessing Alternative Agriculture Enterprise Ideas for Native American Ranchers Ruby Ward – Utah State University; Trent Teegerstrom – University of Arizona

Across the west financial risk with poverty rates for Native Americans (NA) are higher than any other race or ethnicity with 27% below poverty rate (Macartney, Bishaw and Fontenot, 2013). Agriculture is a traditional occupation remains important not only in providing income but also as a means of employment. NA producers are looking for methods of increasing profits through changing production systems, diversification, marketing strategies, etc. NA producers also want to increase their capacity to assess their own ideas in a holistic manner and incorporate their ongoing decision-making processes. Rather than focusing adoption of a single production practice, this project improves risk analysis and decision making skills to enable ongoing changes creating long-term economic viability for their operation. The project will enable producers to thoughtfully consider any changes to their operation both positive and negative. Producers will gain a skill set to conduct a thorough analysis of their existing situation, map out alternatives and develop a course of action best suited for their situation. Through the use of an illustrative example of a tribal livestock enterprise, this session will go over the training approach and techniques.

# 10:15 – 10:45 Session B

### Dodgeball

#### **Crop Marketing Online Course**

Ed Kordick – Iowa Farm Bureau Federation; Steven Johnson – Iowa State University

The Crop Marketing Online Course was created as a non-credit professional course developed by Iowa Farm Bureau and Iowa State University Extension & Outreach. The Brenton Center for Agricultural Instruction & Technology Transfer at ISU cooperated with content developers to design a self-paced course that includes video presentations, presentation materials, content text, learning activities and randomly generated quizzes. The quizzes act as a gateway that must be completed successfully for participants to complete sections of the course.

The objective is to make basic crop marketing education available 24/7 in the comfort of the farmer's home or office. What was once exclusively taught in face-to-face meetings and a workbook is now available for learn and available from anywhere in the world.

Participants explore the topics of price movements, contracts, basis movements, option values, creating a successful marketing plan and more. A special emphasis is given to comprehensive planning and risk management.

Launched in the fall of 2018 and now in the second year, participants can progress through the course as fast or slow as desired, provided the course content is completed by to March 15. Iowa Farm Bureau offered a scholarship for successful completion of the course by Farm Bureau members as a benefit of membership.

This presentation will give risk management educators an inside look at the content of the online course, ideas on development and participant feedback on results from the first two years the course has been offered

Stronger Together: Reducing Agritourism Risk through Clusters and Farm Trails Penny Leff – UC Small Farm Program; Doolarie Singh-Knights – West Virginia University
Farmers and ranchers diversifying with agritourism enterprises need to understand new risks, develop new skills and build new partnerships. Forming and sustaining regional agritourism associations that promote together as farm trails or clusters of similar operations and organize collaborative events, has been reported by producers to be a particularly helpful strategy for small-scale agritourism operations. These agritourism associations are often also more able than individual producers to influence regional regulatory changes to benefit agritourism operators.
This session will discuss educational and professional development projects in West Virginia and California that assisted producers in the development of agritourism clusters and farm trails. We will briefly present educational and technical assistance methods used and project results, including challenges and successes. We will also share the results of interviews with more than twenty agricultural service providers and leaders of agritourism associations in California and West Virginia, offering insights into the challenges and best practices for developing and sustaining regional agritourism associations. Overall, this information will be useful to educators and agritourism operators as they seek to build strategic partnerships to enhance destination viability, increase profitability and mitigate risks in agritourism
Insuring the Whole Farm Just Got Better Jeff Schahczenski – National Center for Appropriate Technology
As a result of the recently passed 2018 Farm Bill, the USDA Risk Management Agency (RMA) has significantly improved the Whole Farm Revenue Protection (WFRP) policy.
WFRP is the first nationwide agriculture insurance policy that provides substantial premium discounts for those who grow more than three crop or livestock products and is ideal for organic and sustainable farming operations.
The presentation will provide an overview of the WFRP policy history and the current recently implemented changes that have greatly improved this policy to serve a wide array of farmers and is available in every county in the United States.
One critical change has been to lessen the impact of historic high-levels of revenue variability that many farmers experience. These changes are modeled after the same adjustments in single crop revenue policies that cover most major commodity farmers. The difference is that the adjustments are made to historic revenue rather than the historic yields of a single crop being insured. Essentially this change will lower the deductible and improve protection of farm income.
The presentation will end with a brief discussion of research-based national policy recommendations to further improve this unique way to limit the revenue risk that all farmers face.
These important changes are the result in part of 14 years of research and education done by the National Center for Appropriate Technology (NCAT). NCAT has continued its efforts to improve risk management options for farmers, most recently completing an extensive research project funded under the Organic Research and Extension Initiative (OREI) which is part of the National Institute for Food and Agriculture (NIFA) program.

The project, entitled "Is Organic Farming Risky?," will be available for conference attendees and in part, forms the basis of this presentation.

# Duck, Duck, GoosePeople of the Land: Sustaining American Indian Agriculture

Staci Emm, Loretta Singletary – University of Nevada Cooperative Extension

American Indian farmers and ranchers are socially disadvantaged due to the impacts of historical federal Indian policies, significant disparities in education and income levels, and issues that accompany geographic isolation and Indian land tenure designations. While American Indian farmer and ranch operations contribute significantly to the economic base of rural reservations, opportunities exist to increase the profitability and sustainability of operations. There are several federal assistance programs that are designed to sustain rural reservation communities and grow reservation economies. The 2018 Farm Bill provisions offer considerable opportunities for American Indian tribes and individual farmers and ranchers to participate in USDA assistance programs. On most American Indian reservations, however, these programs are underutilized. People of the Land: Sustaining American Indian Agriculture in Idaho, Oregon, Nevada and Washington (Emm & Singletary, 2009) is a WSARE Professional Development program that focuses on successful strategies for increasing the adoption of sustainable practices on reservation lands. The Extension curriculum teaches professionals who seek to work with American Indian tribes and/or individual producers about the role of federal Indian policy and reservation governance. The purpose of the curriculum is to strengthen the capacity of agriculture and natural resource professionals to work more effectively with American Indian tribes and individual producers on Indian reservations.

## 11:00 – 11:30 Session C

#### Dodgeball

**Teaching Experiences, Farm Succession Education in Nebraska** *Allan Vyhnalek – University of Nebraska* 

This presentation highlights the teaching of Farm/Ranch Succession and Transition. The importance of providing this education cannot be unstated. Census data shows that in most rural Nebraska counties, just over ½ of the land will trade hands in the next 10 years. We will focus on both the failures and successes experienced from teaching Succession. Over time, we have used different approaches to teach Succession and have found the most success from an in-depth multi-session, multi-speaker approach. The results of end of series evaluations showed more in depth understanding of the risks associated with not having a plan and better follow-though for action steps that helps the land owner get started with their estate plan. The use of on-line education will also be presented and discussed.

Keep Away

**Motivational Interviewing as a Tool to Address Farm Stress and Transitions** *Katie Wantoch* – UW Madison Division of Extension; Trisha Wagner – UW-Extension Jackson County

UW Madison Division of Extension has developed a professional development program for educators from diverse disciplinary perspectives, in the use of Motivational Interviewing (MI). The program is a novel approach to emerging and ongoing challenges with a proven technique to engage clientele on particularly time-sensitive topics.

Due to ongoing economic conditions in agriculture, many farms are facing significant financial challenges, resulting in questions regarding the viability of the businesses. Educators are working with farmers, farm families and rural clientele who have experienced chronic stress in recent years. Motivational Interviewing is one communication tool of many techniques that

can be applied to our effort in supporting farms, and farm families dealing with stress and transition.

The program increases the professional capacity of Extension educators by improving their communication and facilitation skills with the clientele they serve. As a result of this project, educators will gain confidence in their ability to engage and respond to sensitive conversations with clientele and will be in a better position to develop strong relationships and presence in communities they serve.

Presentation will discuss the program development, implementation and impact on educator skills and ability to engage in conversations on critical and time-sensitive topics of farm succession, stress management and mental health for farmers, farm families, and rural communities.

# Red RoverRainfall Index Insurance Education: Exploration and Challenges in the Northeast and<br/>Southeast

Brittney Goodrich – University of California, Davis

Livestock producers have traditionally been underserved when it comes to risk management products offered federally by the USDA. In 2009, Pasture Rangeland and Forage (PRF) insurance became available nationwide, offering risk protection to perennial forage producers by employing a rainfall index to trigger payments if rainfall levels do not meet specified coverage levels. This program provides insurance for livestock and forage producers against the detriment of drought on forage production. Despite this being one of the few subsidized insurance options for livestock producers, only around a third of permanent pasture and rangeland acreage is enrolled in PRF in 2020 (USDA RMA Summary of Business, 2020; USDA Ag Census, 2017). This percentage is low compared to traditional crops which often see 80%-90% of acreage enrolled (USDA RMA, 2017). The objective of our educational programming was twofold: provide exposure and interactive education to livestock producers about the PRF program and gather information regarding the barriers of entry to this program to help guide future risk management extension efforts.

We conducted focus groups with livestock and hay producers, industry stakeholders, extension educators and academics to initially determine common barriers to enrollment in PRF. Using this information, we developed an educational video (https://www.youtube.com/watch?reload=9&v=z\_BLexYDAUY) and handout informing livestock and hay producers about PRF. We also developed a survey that included an interactive learning exercise in which producers walked through a realistic PRF decision for their operation. The video, handout and interactive exercise focused on choices of two-month index intervals, which tend to confuse producers since this is an area where PRF decisions become more complex than traditional crop insurance. The interactive exercise included actual premiums, insured values, and coverage information for the participant's chosen hay or pasture land. In the exercise, producers made a hypothetical enrollment decision and selected whether they would like us to email their decisions to them so they could share with a crop insurance agent.

The educational program was conducted at Sunbelt Ag Expo in Moultrie, GA and at the New York Farm Show. This presentation will include impacts and findings from both programs.

We also learned through focus groups that the USDA RMA online decision tool for PRF is not sufficient in generating PRF interest among producers, nor is it sufficient in explaining the product. Additionally, crop insurance agents may not have the correct incentives to suggest

PRF policies that actually reduce a producer's risk. Producers need education from unbiased extension specialists and agents in order to properly utilize this risk management tool. Overall, this suggests complicated index insurance products may need substantial educational resources before they become widely adopted.

Duck, Duck, Goose Helping Native Producers Mitigate Legal and Financial Risk through Targeted Educational Tools and Outreach

Blake Jackson, Carly Hotvedt – University of Arkansas - Indigenous Food and Agriculture Initiative

A shortage exists in the resources available to Native American and Alaska Native farmers and ranchers in terms of culturally relevant and contextually specific information needed when starting an agricultural enterprise or scaling up an existing food business within Indian Country. Because of this disparity, there exists a need for additional legal and financial risk management tools available for these stakeholders. For many American Indian and Alaska Native producers, part of this essential strategy also includes coupling these planning processes with upholding cultural values. The Indigenous Food and Agriculture Initiative at the University of Arkansas works to address these needs through a series of targeted agribusiness training workshops for Native producers and the development of a Tribal-specific curriculum for beginning farmers and ranchers in Indian Country. Come join our team at this session to hear about these developments and best practices for helping Native producers manage their specific legal and financial risks in this complex environment.

## 11:45 – 12:15 Session D

Dodgeball

**Reading the Farm - A Whole Farm Analysis Process for Agricultural Professionals Seth Wilner** – University of New Hampshire; Laurie Wolinski – University of Delaware

This session will describe an innovative process called "Reading the Farm" that has been successfully used to build ag professionals' skills in conducting a whole farm analysis.

This in-person technique involves digging deep into a farm's operations to assess their strengths and also where potential risk lurks. This intense, but eye-opening process, illustrates how a successful farming operation can be at risk, even when it appears to be financially sound. The presenters will walk participants through the steps of this process and provide them with resources so that they can return home and implement this with their colleagues, while positively impacting family farms. We will share success stories that include different ways of implementing the process depending on the farm type and on time available.

The process includes a tour where participants are presented with a study and history of the farm and ultimately learn about how to look for/ask about the farm's systems and processes. Through small groups and topic "stations", participants engage in peer-to-peer learning on subjects relative to farm financial health, succession planning, business structures, enterprise selection, production, environmental issues, people issues, and a whole lot more. This method truly integrates social, economic and environmental assessment.

The evaluations from these events have been glowing, both the farmers and the ag professionals report learning so much through this process. With Extension farm management agents and specialists positions not being filled at the same rate of retirements, The Northeast Extension Farm Management Committee with funding from NERME, teamed up with the National Farm Viability Conference in 2017 and 2019 to conduct two Whole Farm Analysis Tours to help introduce the array of risk management topics on a farm while also making an impact on the farms that were visited. This process has been incorporated into the National SARE Fellows Program to teach agricultural professionals from across the country how to examine a farm system. It has also been offered as a half-day workshop at two National Association of County Agricultural Agents (NACAA) conferences.

#### Keep Away Onboarding Farm Employees: Safe, Productive and Engaged from Day One Mary Kate Wheeler – Cornell University

The first days and weeks on the job set the course for new employees. Onboarding is a human resource management practice that orients new employees to their role within the business, equips them with safety and performance knowledge and skills, makes them feel connected to a worthwhile team, and ensures compliance with labor regulations. Given the tight labor market, a successful onboarding program can help farmers improve employee safety, productivity and job satisfaction while reducing employee turnover. Viewed through a risk management lens, employee onboarding is a strategy to manage human and legal risks associated with hiring new employees and complying with labor laws. This topic is of special concern to farmers in New York State as they prepare for new agricultural labor regulations beginning in 2020.

The Onboarding Dairy Farm Employees Project, funded by the New York Farm Viability Institute, focuses on training and supporting dairy farmers in NY to implement an onboarding program and improve associated human resource management practices. Project leaders have developed an Onboarding Template that functions as a checklist to guide managers through the four levels of onboarding: compliance, clarity, culture and connection. Program participants work directly with an extension educator to customize the Onboarding Template for their business. Throughout the process, participants identify additional HR needs and develop management resources, including job descriptions, employee policies, standard operating procedures, and training materials.

The first cohort of 20 farms is scheduled complete the Onboarding Template and implement onboarding for new employees by March 2020. The project uses a detailed before and after survey to document risk management impacts and outcomes. We expect to see short-term program impacts, including increased adoption of HR best management practices and better compliance with labor regulations, by the March 2020 deadline. We will use survey data to document longer-term outcomes, including changes to employee performance and turnover. After completing the first round of this project, the project team will make an updated version of the Onboarding Template available to farms, educators and agricultural service providers.

**Red Rover** 

### Farm Bill Education for Ohio's Producers and Agribusinesses

Ben Brown, Mary Griffith, Christopher Zoller – Ohio State University Extension

The Agricultural Improvement Act of 2018 (The 2018 Farm Bill) reauthorized the risk management programs offered to producers in the Commodity Title (ARC-IC, ARC-CO, PLC, and DMC). In order to utilize these programs to effectively address risk, producers need a working knowledge of the structural changes to the programs and how they will function under current commodity price forecasts and yield scenarios. Ohio State University Extension partnered with the USDA Farm Service Agency in Ohio to provide a series of educational programs to help producers make informed decisions related to enrollment in commodity programs.

A team at OSU Extension developed a curriculum package including presentations, activities, handouts, and decision tools intended to help producers assess which program best fits the risk management needs of their operations. The team trained Extension educators to deliver informational programs and consult with producers throughout the state. Following train-the-trainer in-services, OSU Extension provided Ohio dairy producers with 31 local meetings covering the Dairy Margin Coverage Program, and has offered over 120 opportunities for crop producers interested in ARC/PLC programs to date. Additionally, distance learning has been available through recorded presentations and webinars.

Voluntary surveys are administered as part of each Farm Bill program to evaluate attitudes towards risk, as well as learning as a result of the program. This presentation summarizes survey results and lessons learned which will guide the team's Farm Bill programming efforts in the future, as producers will have the option to make annual program election beginning in 2021.

#### Duck, Duck, Goose Unique Partnerships and Approaches for Beginning Farmers & Ranchers Stacy Hadrick – South Dakota State University

We've heard this time and time again: In order for the farmers and ranchers of the future to succeed, they have to do things differently. Our team asked ourselves: What does different look like? How do we help diversify and manage the risk in the current business environment? For our traditional beginning farmers and ranchers in rural South Dakota, it is utilizing the resources and skills they already have in new and different ways. To address the need, we created a program that meshed proven successful educational concepts, like case studies of successful alternative enterprises. Next, we looked to resources we had within our traditional network to enhance the curriculum and create the skill set needed to develop an added enterprise separate from production agriculture. Finally, we collaborated with an unlikely conservation focused partner that made some people in the learning community squirm. Viable diversification options, steps, and resources are at the fingertips of the participants to navigate beyond traditional agriculture.

## 2:00 – 2:30 Session E

# Dodgeball Education for Rural Ag Lenders

Mary Sobba – University of Missouri Extension

Extension in Missouri has been providing educational seminars for agricultural lenders for more than thirty years. The purpose of the seminars is to share information on market outlooks, trends, policy, land values, rental rates and current risk management topics. The target audience is lenders who are maintaining or developing an agriculture loan portfolio. The past two years have been challenging for production agriculture, in Missouri, due to prices and weather-related issues. The need for education continues as experienced lenders retire; new lenders are hired, some with minimal agricultural background production knowledge and experience. The seminars are a program of the University of Missouri Department of Agricultural and Applied Economics and delivered by state extension ag economists, FAPRI ag economists, regional ag business specialists and invited guest presenters. This past year there were thirteen seminars throughout Missouri. All participants receive a Missouri Farm Financial Outlook book, which contains articles written by state and regional extension faculty. The book contains outlook information, management issues and budgets for the upcoming year. The budgets include grain crops, hay and forages, cattle and small ruminants. The seminars

	provide participants the opportunity for professional development and networking with presenters and peers. The goal of the seminars is to provide lenders with timely information, tools and resources to help their clients in making informed decisions to improve the financial health of the farm and ranch businesses.
Keep Away	Farm Communication Coaching - How to Offer Your own 4-Session Program Leslie Forstadt – University of Maine Cooperative Extension; Karen Groat – Family and Community Mediation; Abby Sadauckas – Apple Creek Farm
	In this session, we'll present the overview of a four-session model for on-farm communication coaching. Participants will receive a copy of a coaching guide developed by the University of Maine Cooperative Extension through a 2018 ERME-funded coaching project. Participants will understand the model and consider how to develop their own program locally. The core of the program is an individualized approach to working with farmers to develop their own goals around communication (within couples, with customers, with employees, etc.). We will review the resources and activities (SWOC, roles and responsibilities, Eisenhower Box, and much more) used in each session as well as discuss how to tailor the approach based on local resources and needs.
Red Rover	Modernizing the USDA Risk Management Checklist for Women, Hispanic and Small- Scale Specialty Crop Producers Winifred McGee – The University of Scranton; Lynn Kime, Linda Falcone – Penn State University
	The USDA Risk Management Checklist (RMC) has become a staple for farmers to assess the "health" of their business, related to the five areas of farm business risk. While this document continues to have great relevancy for traditional farmers, specialty crop growers transitioning to adding value and direct marketing experience additional needs. They must assess their level of food safety and electronic (internet) risk management - to ensure adequate planning for the impacts of the Food Safety Modernization Act, online security threats, and website compliance with ADA. This presentation focuses on the 2018 USDA Risk Management Education Partnership Program funded initiative, Equipping Women, Hispanic and Small-Scale Specialty Crop Farmers in Pennsylvania and Maryland to Proactively Address Risk, in which farmer focus groups identified RMC items most needing attention, updating and addition, with an eye toward the present and future challenges they face. The result of these fact-finding sessions was an updated Checklist, and (upon learning that most producers prefer to self-educate) the construction of a companion RMC Users' Guide, providing hot links to additional, applicable on-line resources. This session will provide a brief review of the project rationale and focus group findings, as well as an overview of how the use of resulting materials has impacted Pennsylvania and Maryland farmers' ability to anticipate necessary risk management actions. Presentation participants will receive copies of the new checklist and guide, as well as brainstorm potential strategies to incorporate these resources, solicit feedback, and increase proactive risk management in their own communities.
Duck, Duck, Goose	Production and Marketing Risk Management Education for Livestock Producers Steve Richards, Bernt Nelson – Clemson University
	Livestock Producers are an underserved audience according to the Federal Crop Insurance Corporation. This segment is underserved because they are harder to reach than most extension audiences. Typically (non-poultry, non-dairy) livestock producers are smaller, widely dispersed, and are motivated more by lifestyle than profit maximization.

In order to successfully market the programs, Clemson University Extension partnered with state and county livestock associations: The South Carolina Cattlemen's Association and the Southern Goat Producers Association.

Production topics included animal and forage production (team taught with the Clemson livestock team) and livestock risk management: Pasture, Rangeland, and Forage (PRF), Livestock Risk Protection (LRP), and Whole Farm Revenue Protection (WFRP). Marketing topics were best practices for selling meat products direct to consumers and effectively selling at farmers' markets. Those that attended also received new retail and wholesale cut sheets for pastured pork, grass-fed beef, and grass-fed lamb from Range Meat Academy in Chicago, Illinois.

Steve Richards, a Clemson Extension Associate, will give an overview of the ongoing educational effort and will share what worked the best in South Carolina and how these strategies can help livestock producers in your state.

# 2:45 – 3:15 Session F

### Dodgeball Ask the Expert – Engaging Farmers on Risk Management Issues at the Farm Science Review

David Marrison, Chris Bruynis, Jeff Workman – Ohio State University Extension

Extension Educators are always searching for creative ways to provide risk management education. Typically, risk management education is provided through traditional workshops, but there are other creative ways to provide. One such way which OSU Extension and the College of Veterinary Medicine have found is through the "Ask the Expert" area at Ohio State's Farm Science Review. The review, held each September, is known as Ohio's premier agricultural event. It attracts nearly 115,000 farmers and agribusiness personnel where they can visit over 600 commercial exhibitors, view field demonstrations, and educational presentations. Each day the "Ask the Expert" area highlights 15 experts being interviewed in 20 minutes increments about the hottest risk management challenges facing farmers. Average attendance during the past four years has been 1,220 persons annually. Some of the topics included: farm bill decision making, farm stress, farm legal issues, hemp legislation, farm trade and policy, farm taxes, crop budgeting, farm succession, genetically modified crops, grain marketing, and antibiotic use in livestock. Each speaker is available to meet with the public to answer specific questions and educational materials relating to the topics are provided. The response to these sessions has been tremendous. A farmer from Indiana commented the information he learned about the new Qualified Business Income was worth the drive over and price of admission. The media also uses these sessions to publish featured articles. A Farm World reporter quipped in 2017 the "Ask the Expert" sessions are the best thing at the Farm Science Review.

### Keep Away Chronic Stress and Its Impact on Farmers and Farm Families

Monica McConkey – Eyes on the Horizon Consulting, LLC

After several years of dealing with the downturn in the agricultural sector, we are seeing the effects of significant chronic stress in our farmers, ranchers, and their families. In this session, we will review the signs of chronic stress and how to intervene in an effort to assist the producer in effective decision-making.

About the presenter: Monica Kramer McConkey has 25 years of experience in the behavioral health field as a counselor, program supervisor and administrator. Her focus throughout her career has been to increase access to, and remove the stigma often attached to mental health services. Monica grew up on a farm in northwestern Minnesota and has intimate understanding of the dynamics leading to farm stress and its impact on farm families. She currently works as a Rural Mental Health Specialist providing support to Minnesota farmers through AgCentric and the MN Department of Agriculture. Monica also travels throughout the country speaking on the impact of Emotional Stress on the Farm through her consulting business Eyes on the Horizon, LLC.

#### Red Rover Income Tax Webinar Using Zoom, The First-Time Experience Ron Haugen – North Dakota State University Extension

An income tax webinar was conducted entitled Income Tax Management for Agricultural Producers. The program was conducted by North Dakota State University Extension, Fargo, ND. The intended audience was agricultural producers and income tax preparers. Topics presented will include: general income tax updates, depreciation, retirement planning, and various tax deductions. The objective is to educate attendees so they can be better informed about income taxes and be better tax preparers or farm managers.

Zoom technology was used for the first time. It was used to present to various sites with speakers presenting from various sites.

The presentation at the ERME conference will discuss a description of the webinar, Zoom pros and cons, selected presentation materials, program administration and program evaluations and statistics. Attendees of the ERME conference and others could use this information and adapt for their own use.

#### Duck, Duck, Goose Reducing Risk and Enhancing Markets Along Meat Supply Chains in Colorado Martha Sullins – Colorado State University Extension

This session will discuss how Colorado State University (CSU) used a unique educational format to address supply chain risk among meat producers in Colorado and several other states. CSU conducted two surveys in 2018-2019 to identify potential risks and opportunities faced by meat processors and producers interested in marketing differentiated meat products. Colorado processors identified four primary challenges to expanding their customer base and sales: 1) seasonal capacity and scheduling constraints; 2) limited producer knowledge about meat processing; 3) finding enough animals to process; and 4) having sufficient labor for fabrication, cutting and wrapping. Colorado meat producers cited two primary constraints to expanding differentiated meat sales: 1) limited value-added services offered by their processor (although many offered value-added processing such as grinding and casing); and 2) long scheduling delays (from 97 to 145 days in advance).

To begin addressing coordination, communication and business development obstacles, CSU Extension produced an online Meat School designed to coach meat producers on how to raise animals for direct and intermediated markets that included production, processing and marketing classes. The course content emerged directly from findings of the surveys. Although the classes were offered online, three facilitated in-person courses allowed producers to meet with peers and discuss issues as a group. The six modules focused on: 1) Identifying and developing new markets for meat; 2) sustainable meat production; 3) meat quality and safety; 4) basics of meat processing; 5) processing for specific markets; and 6) pricing and selling to target markets.

## 3:45 – 4:15 Session G

Dodgeball OK Boomer! Developing Extension Programming for Millennial Farm Operators Terry Griffin, Elizabeth Yeager, Gregory Ibendahl – Kansas State University; LaVona Traywick – University of Central Arkansas

Ag technology has been utilized differently by different generations of farmers. Research results from most recent six years reported how farm operators of four generations adopted precision agricultural technology. This presentation discusses how research results were developed into Extension programming. Discussion includes comparison of how 1) Millennials differ from older generations with respect to machinery investment and financing technology and 2) multiple-operator farms performance when Millennial operator works with a Generation X or Baby Boomer. Discussion also includes how Extension programming were received including lessons learned. This presentation is of interest to ag lenders learning how to work with Millennials instead of Baby Boomers, Extension professionals attempting to reach younger non-traditional audiences, and other educators striving to address emerging issues surrounded by generational attributes.

### Keep Away How to Manage to Reduce Human and Legal Risk Theresa Kiehn – AgSafe

The regulatory climate and litigious environment that exists in the area of employment law has been the catalyst for the amplified demand for human resources training in the agricultural industry. Growers are recognizing employees with supervisory roles can be a business liability if not properly trained in human resource fundamentals and invaluable professional skills. As a result, AgSafe has developed the California Agricultural Human Resources Certificate.

During this session, participants will learn how AgSafe tackled the build-out of the program and the successes the certificate program has experienced since its inception. Participants will explore the elements of the 16-hour program designed to train employees in the agricultural industry. The program's target audience are supervisors and managers providing them with human resource fundamentals and best practices. The certificate program addresses several aspects of legal risk in the agricultural employment and human risk, specifically:

- \*Employee management and communication
- \*Health, stress and well being
- \*Labor supply, recruitment and retention

# Red Rover You Want Me to Do What? Water Reuse for Ag Irrigation as an Example of Introducing New Topics to Communities Mayhah Suri – University of Maryland

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Farmers face many production risks, especially related to weather and climate. As water availability, quality, and precipitation become more variable, it is important for educators understand alterative water sources and water management strategies and share that information with farmers. CONSERVE, a Center of Excellence at the Nexus of Sustainable Water Reuse, Food, and Health based at the University of Maryland is conducting a series of extension workshops on agricultural water reuse – using reclaimed, highly treated wastewater for irrigation. This is the first-time water reuse is being discussed with farmers and rural communities in Maryland. Nearly 80% of workshop attendees reported that they leaned "a lot" from the workshop and almost 40% reported that they would pursue some actions to

learn more about water reuse and/or adopt water reuse in their operation. Participants in this session will learn how to develop extension workshops on topics that are new to the community (including needs assessments and working with community leaders); how to talk about potentially controversial topics like climate; and learn more about innovations in water reuse in agriculture. This work was done in collaboration with Dr. Rachel Goldstein, Paul Goeringer, and Megan Gerdes of University of Maryland.

### Duck, Duck, Goose Baskets2Pallets: Wholesale Market Readiness for Success

Laura Biasillo – Cornell Cooperative Extension of Broome County

The Baskets2Pallets curriculum, written by educators across the Cornell Cooperative Extension system, highlights many areas of risk management when considering entering wholesale markets (financial, production, marketing and human). It offers real-world farmer examples and videos, hands-on experiences to relate to their own farm, and research-based information to backstop. This session will cover the highlights of the curriculum, what the over 250 farmers who have been trained across the northeast (NY, ME & RI) have experienced in changes in business practices, new markets entered, increases in profitability, etc..., and how educators can replicate this in their own communities. Those who attend will receive a copy of the printed curriculum.

#### Hopscotch Virtual Education for the 2020's: Beyond the Webinar

Mary Peabody; Beth Holtzman – University of Vermont Extension

Technology allows us to provide 24/7 educational opportunities to our clients. But in a environment of evolving resources it can be challenging to know how to package our education for the best results. We'll draw from our experience over the last five years delivering online education for farmers that targets financial and human risks that farm women frequently find challenging: business planning, labor management, and negotiation. We'll share outcomes and insights from producer-oriented education, and results and lessons learned from similar approaches for delivering professional development on working with women farmers and ranchers. In this session we will look at several different teaching platforms, explore the opportunities and limitations of each and discuss how combining tools can offer the best high tech/high touch experience for the learner. Bring your questions, your experiences and ideas to share.

# Thursday, April 2, 2020

## 75-Minute Professional Development Session

### 9:30 - 10:45

Hopscotch

Trends in Direct Marketing and Regional Food Systems: Implications and Opportunities for Extension Becca Jablonski – Colorado State University

Agricultural enterprises focused on differentiated, local food markets (defined as both directto-consumer markets such as farmers' markets, roadside stands, and u-pick, and intermediated channels such as direct to restaurants, institutions, or to regional aggregators) are increasingly promoted as a diversification strategy that supports improved profitability outcomes for small and midscale farms and positive regional economic development outcomes. This presentation will explore trends in local food markets, and implications for farm profitability and regional economic development. It was pay particular attention to trends and opportunities in the Western U.S., and implications and opportunities for Extension.

### 9:30 – 10:00 Session H

Dodgeball

Cultivating Resiliency for Women in Agriculture Doris Mold – American Agri-Women

The Cultivating Resiliency for Women in Agriculture Project started in 2018 as an innovative project that would address stress in women in agriculture, particularly farm and ranch women. The choice to focus on farm women was intentional. Researchers have found that farm women have unique self-perceived needs in responding to farm stress because of the multiple roles they play on farms and that their mental health and psychological wellbeing needs are not well known. Women also play a central role in farming operations and families and if they don't have their needs met, they will not be able to assist others in managing their stressors. The project initially started as a three-part pilot project – an interactive online series, online questionnaire, and live sessions. It has now grown to continue these three components and has added online support groups, podcasts and follow-on materials developed from the sessions. All programming is offered at no cost to the participants. The centerpiece of the project for participants has been the online series of webinars. This series has been focused on what they can control in these challenging times and help connect to them with resources and information that would help them weather stress. Raising awareness of farm stress is important but offering tools to help weather the stress is critical. The series has covered a wide range of topics from general mental health awareness, depression, and anxiety, suicide prevention, conflict, communications, goal-setting, self-care, stress in farm youth and more. 16 sessions have been completed to date with additional sessions being planned in the future.

This project's diverse partnership between University of Minnesota Extension, American Agri-Women, Minnesota Agri-Women's District 11 Chapter, and social work experts aims to improve the availability, accessibility, affordability, and acceptability of mental health support and other skill-building for women in agriculture and for farm families and to date, we have accomplished just that.

# Keep Away Planning for Profitability – Top Ten Lessons in Managing Healthy Profits for a Sustainable Future Doolarie Singh-Knights – West Virginia University

For most agribusiness operators, producing and/or processing their products are almost second nature, but building their enterprise into a successful business model requires another set of skills that must be mastered. Direct markets for fresh and unique food products are among the most rapidly growing farm opportunities in West Virginia (WV) and nationally. People in WV and around the country are looking to buy tasty, healthy foods directly from farmers — farmers with whom they can talk, ask questions and build relationships. However, these new market opportunities, particularly with farmers' markets, community supported agriculture (CSA), or roadside stands, require expertise in business management and customer service as well. The key to your success will depend on great business management skills, not just being able to produce a good product.

This presentation covers 'top ten tips in planning for profitability', garnered from results of several ERME funded projects, that will help with the delicate balancing act that all farmers must succeed in: balancing healthy profits with happy customers. Attendees will learn how to take the 'big picture' or 'holistic' approach to having a profitable agribusiness, and how to build profits into business plans up front, rather than hoping there is something left over once expenses are subtracted from income. These initial ten lessons in profitability will provide 'holistic' risk-management strategies to help small and limited resources beginning and mid-level producers to build profitable, viable and sustainable agribusinesses.

# Red Rover Utah State University Extension Farm and Ranch Succession Planning Program Joshua Dallin, Ryan Larsen, Matthew Garcia, Jacob Hadfield – Utah State University Extension

The succession or transition of farms and ranches presents many unique challenges, but with the right tools and training, it can prove to be an effective way to manage risk for both operation owners and their potential successors. The 2017 Census of Agriculture reported that the average age of producers in Utah was 58.7. This staggering statistic explains the significant response from farm and ranch producers in Utah who have listed succession planning as one of the most important programmatic needs from Utah State University Extension. To respond to this need, Utah State University Extension has I leveraged resources developed in other states and formed a presentation team to provide a unique Extension driven program that offers training, tools, and strategies to farm and ranch producers. The Extension team consists of a Beef Extension Specialist, Farm Management Specialist, and County level Extension faculty. This approach provides synergies based on skillsets and relationships with participants. The farm and ranch succession plan provides producers with a workbook created by North Dakota State University. The workbook allows producers to create their own unique plans pertaining to business, retirement, transition, and estate planning at a pace that is comfortable to them. The workbook, when completed, offers significant financial savings to the farm or ranch producer. The training also teaches strategies for communication, preparedness, understanding roles, family meetings, and conflict management. This session will go over the availability of the curriculum, how it is being received, and the lessons and outcomes of the collaboration.

#### Duck, Duck, Goose Effective Budgeting, Negotiation, and Management Strategies for Agricultural Land *Jim Jansen*, Allan Vyhnalek – University of Nebraska-Lincoln

The "Effective Budgeting, Negotiation, and Management Strategies for Agricultural Land" outreach series addressed weather-related disasters and trade disruptions occurring during 2019. This series focused on current financial issues, budgeting strategies, negotiation skills to address disaster, and management practices to ensure the profitability and viability of operations. As part of the outreach during 2019, this meeting series was piloted as a fee-based workshop in five separate locations across Nebraska with a total of 186 participants.

The educational objective achieved by this project help farms and ranches address business shocks through: planning for current financial issues in land management, effective budgeting strategies, critical negotiation skills to deal with risk, and management practices for improved decision-making and profitability. The delivery method for this series included face-to face engagement lasting three hours in length which allowed for interaction between workshop attendees and instructors. Target audience for this project included beginning producers, small farms or ranches, women producers, and allied stakeholders serving or working with agricultural operations across Nebraska. Additional lectures were made accessed online via the Farm Real Estate website for the University of Nebraska-Lincoln.

In an evaluation presented to program participants (N=186, n=127), 68.2 percent responded to a pre- and post-workshop survey to rate change in understanding of material, using a scale of 1 (low) to 5 (high). Program topics included, with rating: current financial issues-increase 1.02 (3.06 pre to 4.08 post), analyzing cost of production-increase 1.24 (2.52 pre to 3.76 post), negotiation and communication strategies-increase 1.47 (2.72 pre to 4.19 post), and lease provision to address risk-increase 1.37 (2.76 pre to 4.13 post).

# 10:15 – 10:45 Session I

#### Dodgeball

#### Annie's Project: Farming in New Jersey's Cities and the Urban Fringe

**Robin Brumfield**, Deborah Greenwood, Madeline DiNardo, Amy Rowe, Jan Zientek, Richard Vanvranken, Joseph Heckman, Meredith Melendez, Laura Lawson, Nicholas Polanin, A. J. Both, Ashaki Rouff, Meredith Taylor – Rutgers - The State University of New Jersey

New Jersey is heavily urbanized, with 92.2 percent of its population residing within urbanized areas, yet has an estimated 734,000 acres in farmland. However, access to healthy and nutritious food is limited in some urban areas, especially inner cities. The goal of Annie's Project: Farming in New Jersey's Cities and the Urban Fringe was to provide production and business management skills specifically geared to novice urban farmers and the unique challenges they face. These challenges include soil quality issues such as fertility and heavy metal contamination, need for additional off-farm employment requiring time management skills, crop irrigation and water quality, direct marketing in food deserts, food safety, working with WIC and SNAP-Ed clients, overcoming language and cultural barriers, and acquiring shortterm leases for land and property. This six-week, one evening class per week program was offered simultaneously in three urban locations. Our target audience consisted of women producers, beginning farmers, and military veterans. We took cues from a former program organized by Rutgers Cooperative Extension of Essex County that trained unemployed NJ military veterans for jobs in horticulture and urban agriculture. In that program, 25% of the military veterans were women, who expressed interest in additional training opportunities in urban farm business management. In the recent program, participants gained a better

understanding of communications and marketing strategies, business planning and finances, and maintaining a healthy work-life balance. We are asking them to complete a portion of their business plan each week and this homework was discussed at the beginning of each class. This let to networking that is some cases will lead to ongoing collaboration. Participants received training in a range of topics that will help them start or expand successful businesses.

#### Keep Away Helping Producers Reduce Risks in an Uncertain Climate

Cindy Fake – University of California Cooperative Extension

Climate variability in recent years has significantly increased risks for many small-scale producers in the California foothills. In 2019, foothill producer's experienced flooding, drought, wide temperature variability, increased pest populations, high winds, and power outages to reduce fire risk, resulting in loss of irrigation and stock water. Despite these weather-related events, which resulted in significant losses, and threaten farm and ranch economic viability, some producers do not believe our climate is changing.

University of California Cooperative Extension (UCCE) has been working with farmers to help them plan and budget to mitigate these types of risks. Few producers (2.8%) have the safety net of crop or livestock insurance because it has not been cost-effective for small-scale and diverse farm and livestock operations. 34.5% of Placer/Nevada farmers are beginning farmers, who often have few resources and little experience or knowledge of risk assessment and planning.

Assessing risk is a core UCCE training topic, beginning with our "Start a farm" class. Our Beginning Farming and Farm Business courses include individual risk assessments and development of management plans for key risks. Risk management is integrated into production and husbandry workshops by focusing on best practices which can mitigate risks. The practices we extend are the result of applied field research.

This presentation will focus on our training methods, what we've learned, and how to address climate change issues and practices. Our experience shows that working with small groups, sharing information and experiences among producers, often motivates other producers to implement practices that reduce risks.

### Red Rover Videos, Case Studies, and Open Discussions: Succession Planning in Idaho Ashlee Westerhold – University of Idaho

According to the USDA Census of Agriculture 2017, the average age of a farm principal operator in Idaho is 57 years old (USDA-NASS 2017). As these principal operators are reaching retirement age, they are seeking professional help in transitioning their operations to the next generation. Many agricultural producers do not know where to start in their succession planning process. University of Idaho Extension Farm Management Team has been providing succession planning workshops for over 10 years however, many participants haven't taken the next step after participating.

We held an advisory board meeting and asked them to help us identify why the workshop might not be receiving the results anticipated. From the advisory board, we identified the issue of giving them too broad of information on many things. It was suggested that we concentrate on succession planning instead of business planning and estate planning as transitioning management is more difficult than transferring assets.

For the succession planning course, we decided to incorporate community-based information to curriculum. We created short videos of past participants who successfully transferred

management to the next generation within Magic Valley. In addition, we created case studies based on multiple anecdotal succession stories in the Magic Valley. We have the participants work through case study questions in small groups to come up with creative solutions and present them to the class for discussion. We believe the use of these examples from their local community and in class discussions will show the producers that most people are going through the same obstacles. The hypothesis is we will have more participants move forward on their succession plan from the community-based information.

#### Duck, Duck, Goose Successfully Navigating the Leasing of Farmland for Energy Development *Thomas Murphy – Penn State University*

Increasingly, farmers are being approached for leasing of their farmland for various types of energy production including solar, wind, and shale energy. These leases are legally and financial complex, as well as, normally beyond the expertise of the landowner to successfully negotiate. The leases typically have a duration of 20+ years, with the chance of being automatically extended for a similar time frame. As such, it is critical for farmers to understand the terms, conditions, and legal/financial impacts they are exposing themselves and their heirs to, as they explore this potentially lucrative income stream on their operation. This presentation will quickly use two case studies from eastern U.S., as a foundation for discussion, and explore the key considerations which university-based ag professionals can offer to their landowner clients which are attempting to sort out energy leases. Aligned resources will be offered to participants for ongoing landowner support

## 11:00 – 11:30 Session J

#### Dodgeball

**Iowa Annie's Project: Sixteen Years, 2026 Participants, and Still Requested** *Madeline Schultz, Ryan Drollette, Kelvin Leibold, Melissa O'Rourke, Lisa Scarbrough, Gary Wright – Iowa State University Extension* 

Annie's Project courses for women have found long-term success in Iowa. With more than 116 local, small-group courses reaching over 2026 women since 2004, the program continues to be requested by individual women and County Extension Councils. This session will cover two main themes: program impacts and program management. Annie's Project (www.anniesproject.org) features a series of six weekly classes on a variety of agricultural business and risk management topics. The goal of the educational program is to empower farm and ranch women who want to be even more knowledgeable about their agricultural enterprises. Annie's Project creates a comfortable and supportive learning environment focused on the best farm business management practices. This enables women to be even stronger business partners in their farming or ranching operation. During this session, we'll share recent Annie's Project participant impacts gathered through pre- and post-course assessments, interviews and a Ripple Effects Mapping focus group. Beginning farm women now make up more than 40 percent of Annie's Project participants. Financial analysis, marketing and estate planning continue to be the most valuable topics. A common reason for participation in the program is 'to be more knowledgeable about and involved in farm business decisions.' Women complete substantial risk management practices during the course and share information with their farm family or other partners. During this session, we'll also cover the key management aspects of delivering Annie's Project courses in Iowa. Teamwork, annual statewide professional development meetings, county professional and field specialist collaborations, program development best practices, and statewide funding are a few of the key managerial elements that keep Annie's Project strong in Iowa. When farm

women are empowered, they can contribute to a more sustainable agriculture by improving economic resiliency, conserving natural resources, and supporting each other's influential roles in families and communities. Women across lowa trust Extension to provide researchbased information and tools to help them make good risk management decisions. The lowa State University Extension and Outreach Farm Management team has an important role in providing effective and efficient education for women in lowa. By improving agricultural sustainability, women in the industry are key stakeholders in the production of safe, plentiful and accessible food.

#### Keep Away Biosecurity Education for the Next Generation in Animal Agriculture Abby Schuft – University of Minnesota Extension

The presence of an animal disease, domestic or foreign, is a production risk that potentially affects market, financial, legal and human risks. Awareness, development and implementation of biosecurity is essential to managing disease in animal agriculture. Using the premise youth are an agent for change in their household, Extension educators in Minnesota developed curriculum for youth involved with livestock production and exhibition that introduced and taught basic concepts of biosecurity. Species specific lectures, 20 minutes in length, preceded an experiential learning activity demonstrating pathogen spread using GLOgerm ™ when completing chores and activities. The team offered workshops in 18 locations across the state. Over two years, 553 people participated in the program where self-assessed program day knowledge increased (P = 0.001) by an average 38 percentage points. Participants correctly answered four competency questions at the end of the program day (97 - 100%). Six months after the workshop, a follow-up evaluation asked the same four competency questions with similar results (99 - 100%) demonstrating participants retained the biosecurity knowledge over time. At the end of the program day, 82% of the participants agreed or strongly agreed they would write a biosecurity plan or standard operating procedure (SOP) as a result of the education. However, follow-up evaluation indicated only 9% had written something in a sixmonth time frame. Biosecurity education resulted in program day learning gains retained over time. As agents of change, focused efforts should continue with youth about writing a biosecurity plan to ensure long-term individual and family success.

# Red Rover Two-year Family Forest Succession Planning Education Campaign Achieves Surprising Impacts in Washington State

Andy Perleberg, Tipton Hudson – Washington State University

Cooperative extension agents and risk management specialists agree that lack of transition planning has significantly contributed to the loss of family farms. Forest landowner needs assessments identified succession and estate planning as significant obstacles to navigate rationally and harmoniously. To support landowners preparing to retire and to empower new landowners getting started, a 10-workshop campaign was carried out from 2018-2019 that stimulated awareness and execution of succession planning measures by forest and agriculture producers in rural communities across Washington State. Significant progressions occurred between the present and future owners within one-year following the trainings. Communication skills and activities enhanced understanding of financial risk of family living expenses; legal risk related to inheritance laws, and; human risk regarding family health and well-being, family and business relationships, and transition planning. Programs were attended by both forest and agriculture producers, supporting farmland sustainability strategies prioritized in the 2018 Farm Bill.

#### Duck, Duck, Goose Understanding Risk In Agriculture John P. Hewlett, Jeffrey E. Tranel – University of Wyoming; Jay Parsons – University of Nebraska

United States farm policy enacted since 1996 has created a need for agricultural producers to better understand and manage risk. However, risk is a difficult concept to address because the ideas are challenging, and the breadth of solutions is wide. Even where the concept is well understood, few have mastery of the tools and skills needed to properly evaluate alternatives. RightRisk has been involved in developing teaching simulations, online courses, and risk decision tools since 2001. The Understanding Risk in Agriculture module was recently developed to assist agricultural decision makers, managers, and others better understand how risk might be both better understood and managed.

Understanding Risk in Agriculture is an online, stand-alone, self-study module that includes recorded webinar presentations, an eDocument, as well as professionally narrated course materials. Questions addressed in the module include: What is Risk, Does Risk Matter, Can Risk be Managed, what are the Challenges to Managing Risk, when is Risk Analysis Justified, How are Risky Choices Evaluated, How Are These Concepts Applied in Risk Decision Making, and Where Do we Go From Here.

One of the main points of emphasis within the module is the human aspect of risk management. Specifically, the module explores risk attitudes, emotions and risk behavior, risk and errors in decision making, risk aversion, biases, and heuristics. In addition, the module discusses foundational concepts for understanding risk and its influence via sections addressing the differences between variability and uncertainty that underlie the unknown future, as well as risk literacy.

# Hopscotch Modeling Risk and Presenting Results with Dynamic Simulation Tools

Gregory Ibendahl, Terry Griffin - Kansas State University

Modeling risk so that farmers can appreciate the potential danger to their operations can be difficult. Academics typically use probability density functions and cumulative distribution functions to show the range of outcomes that can occur. While these graphs can be valuable, they may be difficult for farmers to interpret. In addition, presentations using these types of graphs are static so farmers may not fully appreciate what these graphs are showing. What is needed is a way to show how risk might impact a farm in a simulation setting so that farmers can better visualize what is occurring on their operation.

This presentation uses the dynamic modeling software *Stella* to show how farm risks can be presented to farmers in an easy to understand presentation. *Stella* is used as a modeling environment because it allows the generation of web-based models that can be run over any browser.

*Stella* is very similar to other dynamic simulation packages. Nearly every tool for this use has the concepts of stocks, flows, and converters. Unlike a spreadsheet that calculates all cells at the same time, a dynamic simulation software tool calculates values step by step. Not only does this allow for values to change as the model runs, it also allows for graphics to update as the model runs. Farmers can thus see how various risks might affect their farm profitability over time. Because these simulation tools allow for a Monte Carlo simulation of various functional farms, nearly any risk can be modeled. One limitation though is that these tools do not typically allow for an easy way to model correlated random variables.

This presentation will show the risks that farmers take when trying to stretch a combine to harvest more acres. Combines are expensive so farmers may be tempted to try and harvest

large acreages with the machine in order to spread the machine costs over more acres. However, by stretching acres like this, farmers run a risk of weather events impacting their ability to finish the harvest. This presentation will help show how farmers can find the optimal number of acres for a given combine based on their ability to tolerate risk.









# Good to Great – Improving Labor Management on Fruit and Vegetable

### Farms in New York State

**Project Director:** Elizabeth Higgins, Cornell University

### Situation

A family-run farm in New York State is located on land that has been an orchard since 1802. The current farmers have had their operation there for over 20 years. They offer Pick Your Own apples and a farm stand with their produce, as well as produce from surrounding farms. They realized that there were things they should do to improve the management of their seasonal staff but had never taken the time required to make changes. During the winter of 2017-2018, the wife of this farm couple attended workshops on improving labor management, which were provided through the Good to Great project. Four workshops were offered: Making Your Farm a Great Place to Work, What's My Job?, Keeping Good Staff When Money Is Tight, and Managing Risk as an Ag Employer.

### Outcomes

Following the workshops and prior to the beginning of the season, this producer was inspired to write clear job descriptions/job expectations for the orchard's seasonal staff, and to develop more clearly written management guidelines. She and her husband also held employee meetings.

### Impacts

Unfortunately, just at the start of the season these producers needed to take an extended, unplanned absence from the farm, which ordinarily would have been a management crisis. However, thanks to their work and implementation of resources from the trainings, there was a framework ready and in place for their manager to utilize to guide decision-making in their absence. This allowed for effective management, and the season went smoothly until they were able to return to work. They have credited the *Good to Great* workshops with "saving the Orchard's season" by giving them the resources and motivation to create tools to reduce their staff's reliance on them for routine decision-making.

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This farm couple credited what they learned, and then implemented following the labor management workshops, with saving their orchard's season.









## So You've Inherited a Farm, Now What?

Project Director: Jim Jansen Project Co-Director: Allan Vyhnalek University of Nebraska-Lincoln

Situation: In one instance, a farmer entered a nursing home, leaving the children to rent out the farm with little knowledge of farming and agriculture. In another, an aging farm couple faced the need to talk about the difficult topic of farm transition with their sons, who were both working on the operation. An ag professional working with clients on farm transition also faced the challenge that communications is critical to the success of a farm transition plan. Three different participants with three different perspectives all saw the need to focus on the financial, human, and legal risks associated with farm transition.

Outcomes: As a result of participating in this project:

- The farmer's children learned new management skills and were able to improve communication with a new tenant.
- The farm couple realized the value of transition planning and started working with an attorney.
- The ag professional recognized the need to focus on communication as a key part of transition planning work with clients.

Impact: As a result of these changes, the **farmer's** children were able to work with a new tenant on what **they all feel is a "fair cash rental rate"** and also better **understand their dad's wishes moving forward. The farm** couple started working with an attorney on an estate plan to address transition and the goal of being fair to both sons. The ag professional renewed efforts to include communications in the transition planning process with clients.

Improving the viability of these specific operations and of inherited operations in general supports rural communities and keeps the next generation involved in these regions. At the local level this program impacted 305,500 acres of farm and ranch land. The value of this education averaged \$23.52 per acre as reported by the 853 participants. This equates to a program value of over \$7.1 million for this workshop series and a substantial economic impact to the state of Nebraska.

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"We have contacted an attorney to start working on an estate plan that will allow us to transition the land and be fair to both of our sons. I am glad we are not the only ones struggling to divide up the farm." – Nebraska Farmer

"Examples from the workshop will help me better design transition plans for clients by placing a renewed effort on communication!" – Agricultural Industry Professional

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### Developing Marketing Plans and Strategies for Historically Underserved Producers

**Project Director:** Laurence Crane, National Crop Insurance Services

### Situation

Farmers across the country face a challenging agricultural landscape with stagnant commodity prices and intense pressure to successfully manage their costs to remain economically viable. In this risky environment, an Arkansas row crop farmer was challenged because of the limited resources under his control and the limited options he thought were available to him. Because of resource limits, he was frustrated by an often used strategy of increasing the size of his operation in order to enhance profitability.

### Outcomes

Participation in the project allowed him to see a different path to differentiate his crop enterprises and explore growth through diversification strategies. This was accomplished through the development of a new marketing plan for his farm. Additionally he learned economic analysis including using breakeven analysis to compare possible returns from

different enterprises. He focused on addressing the five variables of his marketing mix (product, place, price, promotion and people) to conduct market research on marketing opportunities available within his region. His newly acquired marketing and economic analysis skills provided him with the confidence to move forward with his proposed marketing plan. The skills allowed him to feel relatively more comfortable with the changing economic risk and business environment.

### Impacts

As a result of the training, the grower was able to diversify his traditional row crop operation into new specialty crop enterprises, southern peas and sweet corn. He identified successful marketing options by exploring direct marketing channels within the regional communities. His newly developed marketing plan allowed him to capitalize on the growing local markets serving customers seeking products directly from farmers. His economic analysis also helped identify areas that he could cut costs and be more profitable with his traditional row crop enterprises.

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"When I came to the workshops, I was a row crop farmer only. Today, as a result of the (training)... I have added southern peas and sweet corn crops to my operation. I gained the knowledge and confidence to start these new enterprises and succeed.

Arkansas Delta Row Crop Farmer

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**Empowering Producers to Manage Risks** 









### Building Climate Resilience via Agroecology and Learning Networks

**Project Director:** Natalia Pinzón Jiménez– Multinational Exchange for Sustainable Agriculture (MESA), California

Situation: Paul and Elizabeth Kaiser from Singing Frogs Farm own and operate an organic and diversified vegetable farm in Sebastopol, California in Sonoma County. They are mentor producers who shaped the success of this project through creating cross generational strategies for sustainable agriculture. Through the practice of intensive no-till agriculture on 2.5 acres of an 8.5-acre property, they have been able to generate \$125,000 per acre – this is over 10 times the national average for vegetable farmers of their size (\$11,000 per acre per year). Their practices sequester soil carbon, drastically reduce water needs and provide a bounty of ecosystem services through hedgerows which support a balanced, low-pest ecosystem. They have designed their farm based on agroecology principles which has helped them to mitigate the risks from floods, fires, extreme temperate swings and prolonged drought.

**Outcomes:** Their expert mentor connection helped to: 1) build a pedagogical model for

online education in agricultural extension; 2) educate over 64 producers on whole-farm planning for climate change adaptation; 3) motivate producers to test risk evaluation methods for climate variability – including increasing the climate resilience of their farms through agroecology and no-till agriculture; and 4) inspire the creation of their own online course on No-Till agriculture which they will host on a newly developed Farmer Campus platform.

**Impacts:** As a result of Singing Frogs Farm participation and expertise, they developed a series of exceptional on-farm videos on hedgerows, agroecology and climate change, hosted participants in a Field Roundtable and provided one-on-one mentorships for 3 producers. Through this program they realized the value of online education and grew as mentors and educators in their own right. Their new online course will not only prepare the next generation of farmers and train a future of more climate resilient farmers, but it will also help to provide additional off-farm income.

"This mentor experience was the highlight of the course for us. To be put in contact with a leader in one's field of work is perhaps the most important opportunity for expanding expertise...Thank you for this remarkable opportunity." -Oregon Farmer

"We are transitioning to no till. We will be cutting remaining crops at ground level instead of pulling the roots out. We will be planting cover crops of Daikon Radish, Winter Rye, and Bell Beans to benefit the soil and also provide forage for our livestock." - California Vegetable Producer

# **Poster Abstracts**

Poster Session and Networking Reception

Wednesday, April 1, 2020

6:00 - 8:00 PM

Four Square Ballroom

# **Poster Abstracts**

Listed Alphabetically by Title

#### Abuse of Power of Attorney: Risk Factors, Prevention and Responding

Cole Ehmke – University of Wyoming

A financial power of attorney (POA) can be an important tool for managing property and making sure that bills are paid. POAs allow a person to delegate financial decision-making authority to another, known as the agent. Because the agent often has access to bank accounts and other assets, the potential for abuse can be an issue, such as stealing money and transferring assets. Individuals often grant POA authority to family members, especially as they age. Unfortunately, perpetrators of POA financial abuse of the elderly are predominantly family members who take advantage of situations of cognitive decline and diminished capacity.

Although massively underreported, financial exploitation is increasingly becoming a rampant form of abuse among aging adults. It's estimated that older adults lose more than \$36 billion every year to scams, fraud and exploitation (including POA abuse). The number of seniors in the U.S. who have experienced some form of financial abuse is estimated to be as high as 37 percent. With large numbers of Baby Boomers aging into retirement, the problem is likely to get worse. This poster identifies risk factors for individuals and families for POA abuse and provides best practices for preventing and responding.

#### Addressing Mental Health Stress in Alabama's Agricultural Community

Ken Kelley, Jessica Kelton, Max Runge, Allie Logan, Kevin Burkett – Auburn University

Human or personal risk such as mental wellbeing can have a significant impact on success of an agricultural operation. However, this area of risk is often not addressed by Extension due to several factors including the sensitive nature of the subject as well as lack of expertise within an Extension system on mental health. Given the current agricultural economic conditions, such as low prices, increased bankruptcies, and weather disasters impacting Alabama's producers, members of Auburn University's Farm and Agribusiness team have partnered with the University of Alabama's mental health specialists to implement a Mental Health First Aid Certification Training for agricultural professionals across the state. The goal of this pilot program is to educate professionals like ag lenders, co-op managers, industry representatives, and Extension personnel, to identify signs and symptoms of mental stress and how to offer help and resources to farmers in these situations. The Mental Health First Aid Course is an evidence-based certification developed by the National Council for Behavioral Health and being offered across the US. In addition to providing tools to identify risk factors and warning signs of mental stress in growers, feedback from evaluations during training courses will be used to develop effective methods for providing mental health education directly to producers in the future.

#### Addressing Needs for Agriculture Diversification and Entrepreneurship

Leigh Presley, Trisha Wagner – University of Wisconsin Extension

Wisconsin farmers looking to create additional revenue streams to their farm are interested in alternatives in production and processing, and struggle with business planning, marketing and regulations. The Resilient Farms Conference was held in 2018 and 2019 for farmers in the phases of exploring and developing new business ideas to diversify their farm. The one-day program drew farmers from across the state to learn of efforts in diversification and provided information and resources by industry experts. Topics included various value-added production topics, marketing and business strategy, planning and analysis, and guides to the

regulatory and licensing process. This was paired with the opportunity to meet with industry and Extension experts for 20-minute consultations. The evaluation of participants provides insight into the needs and challenges being faced by rural entrepreneurs, and ideas to address them.

#### Building Educator Capacity through the State Farm Management & Ag-Law In-service

**Ben Brown**, Chris Bruynis, Peggy Hall, David Marrison, Dianne Shoemaker, Julie Strawser, Barry Ward – The Ohio State University

#### http://farmoffice.osu.edu

The Ohio State Farm Management & Ag Law In-service has been building professional capacity of Ohio State University Extension Educators since 2013. Two major cultural shifts happened creating the need for a state-wide farm management in-service. First, the number of state and regional farm management Extension specialists in Ohio declined drastically between 2008-2013. This left a large farm management education void, mitigated in part by county-based Extension Educators. The second shift was the hiring of a large number of Extension Educators over the past six years due to retirements. Over fifty-seven percent of the attendees this past year had less than 5 years of Extension experience. With so many new faces, a need also emerged for orientation and introductory training covering Educator responsibilities. In 2019, greater attention was placed on this form of professional development with great success. One of the new Educators commented "This has been one of the best events I have attended as an OSU Extension Professional." On average, 50 educators received training on topics such as grain marketing, tax management, farm succession, Farm Bill training, financial statements, recordkeeping, farmland leases, managing in times of financial stress, and farm legal issues. In addition, panel discussions from rural appraisers, producers and retired Educators provided broader application tips and depth to content understanding. This presentation will share the topics and formats covered, how funding has been secured to provide this in-service free to Educators, and how Educators use the material from the in-service to serve Ohio producers.

#### **Changes in Direct Marketing Farmer Population and Sales**

Celise Weems - University of Arkansas

Local food system has shown sustained growth over the last two decades. This growing segment continues to offer farmers economically viable markets to sustain and grow their businesses. This poster details changes in direct marketing farmer populations over the last twenty years and details trends in direct marketing. Discussion will emphasize 2017 Census of Agriculture data and findings that examined local and regional food. The poster details direct marketing farmer profiles and sales activity. Understanding the trends in this marketing segment will enhance risk management education marketing efforts

#### **Commercial Poultry Educational Training for New Growers**

Jennifer Rhodes, Jon Molye – University of Maryland

Broiler (meat chickens) production is the largest agricultural revenue generator in Maryland. In 2017 Maryland broiler production value was over \$1 billion (USDA NASS 2017). Approximately 41% of the cash farm income in Maryland is from broiler production. Maryland ranks seventh in the United States (USDA NASS 2017). The success of contract broiler production is directly related to the success of poultry companies and grain farmers located on Delmarva. Poultry farmers in the Chesapeake Bay watershed are under the most stringent environmental regulations in the country. These farmers are regulated by the Maryland Department of Agriculture (MDA), Maryland Department of Environment (MDE), and the Environmental Protection Agency (EPA). Therefore, commercial broiler producers on the Eastern Shore need the most up-to-date, research-based information available concerning Concentrated Animal Feeding Operations (CAFO) and Maryland Animal Feeding Operation (MAFO) regulations in order to maintain profitable operations and reduce environmental damage caused by nitrogen, phosphorous, and sediment that flows into the Chesapeake Bay. A day long workshop was developed by

this educator and UME Poultry Specialist as part of the New Source Performance Standard for EPA's CAFO. This educator along with other UME educators, Soil Conservation Districts, Natural Resource Conservation Service (NRCS), Delmarva Poultry Industry, Delaware Cooperative Extension Poultry Agents, MDE, and MDA teach this workshop. Topics discussed during the workshops include farm management, manure and mortality handling, vegetative environmental buffers (VEB), nutrient management and financial recordkeeping, CAFOs, comprehensive nutrient management plans (CNMP), and what to expect during an EPA inspection. All information taught during the workshop is shared in a manual or on a USB flash drive and a certificate of completion is awarded. This one-day workshop also awards new and continuing credits for nutrient management for Maryland and Delaware. Workshops are conducted 2–4 times per year, depending on demand, with classes averaging about 25 participants. There have been 25 classes in Maryland and Delaware since 2008, educating 751 growers and agriculture professionals. Evaluation results were as follows: 28% currently operated a poultry farm while 36% were potential poultry farmers, 95% rated the workshop excellent, 93% thought the information would be of benefit, 97% reported moderate or greatly increased knowledge or skills, 97% had a better understanding of broiler production, 83% had better understanding of poultry welfare, 88% had better understanding of broiding, 85% had better understanding of composting, and 86% better understood basic poultry ventilation.

#### **Conducting Needs Assessments to Direct Extension Programming Efforts**

Shannon Dill – University of Maryland

Needs assessments are an important tool for Extension Educators. A formal assessment can help with program development, resource allocation, staffing plans and professional development. Over the past 5 years University of Maryland Extension has conducted a number of needs assessments with a variety of audiences. This poster details the needs assessment process, activities and findings.

# Development of Demonstration Farmscape Garden and Farmscape Trainings for Beginning Farmers in Salt Lake County, Utah

Katie Wagner – Utah State University Extension <u>http://extension.usu.edu/saltlake</u>

Utah State University constructed a demonstration farmscape at Wheeler Historical Farm and educated Master Gardeners and specialty crop producers (via hands-on trainings held at the garden) on farmscape components and ways to implement them into farm plans and backyard gardens. The farmscape concept is focused around principles of integrated pest management (IPM) that attract and retain beneficial organisms to farms or gardens by building suitable habitat (food & shelter) for predators and parasites that prey upon specialty crop pests. IPM signage was also be developed and displayed for public viewing at the farmscape garden.

Integrated pest management (IPM) is a core component of many farm management plans of specialty crop growers who desire to reduce broad spectrum pesticide use on and around edible crops. In many cases, beneficial organisms, such as natural enemies, are the primary regulating force of pest populations (Utah Pests Team, 2019). By diversifying pest control practices, producers manage risk of non-insured crops by strengthening beneficial organism populations that can contribute to healthier crops, higher yields, and cost savings from reduced pesticide applications.

A portion of urban gardeners, such as Master Gardeners, are currently employed as or go on to become green industry professionals (professional landscapers, garden retail, farmers' market vendors, etc.). Therefore, trainings focused for this target audience can result in increased dissemination of IPM education to emerging urban producers and customers seeking pest control advice. The primary objective of this project was to provide training attendees' research-based, insect pest control alternatives to broad spectrum pesticide use and highlight the need to provide food and shelter for natural enemies to maintain insect pest populations at a tolerable threshold.

#### **Extension Education and Outreach through Online Courses**

**Rodney Jones**, Brent Ladd – Oklahoma State University <u>http://www.agecon.okstate.edu/extension/farm.asp</u>

Looking up information on a smartphone is a common way of finding answers to questions. Producers have similar behavior, seeking information online. Our Extension service is responding by optimizing legacy material for smartphones. One continuation of this effort is a system-wide focus on online courses. Online courses allow for education and outreach when resources are constrained, while providing a greater reach. Anyone with a smartphone and internet access can utilize resources and education when desired. As a response to Extension leadership and priorities, there is a college wide push to create online courses for Educators. Current efforts also include paid continuing education courses. Eventually, courses will be developed for producers. In order to optimize these efforts, an online curriculum development specialist was hired as well as an evaluation specialist. This poster will discuss the process used in creating courses as well as the courses that have been developed for online Extension outreach.

#### Farm Transition and Estate Planning in South Carolina

*Steve Richards*, Adam Kantrovich – Clemson University <u>https://www.clemson.edu/cafls/faculty\_staff/profiles/stricha</u>

Farm transition and estate planning programs have not been taught in South Carolina for many years. In order to revive this topic, Adam Kantrovich and Steve Richards (both with Clemson University Extension) went on a two-year road show to get producers talking about this again.

Marketing the program was enhanced by partnering with the South Carolina Farm Bureau, the Center for Heirs Property, and the Small Business Administration. Some efforts yielded better results than others.

Programs ranged from a 1-hour overview to a 7-hour comprehensive planning session. Topics covered depended on the time allotted, but a comprehensive set of materials and presentations were developed to suit almost any audience. To date, Adam and Steve have taught 18 programs and still more are being scheduled.

Both Adam and Steve have experience from working with extension in other states: Adam in Michigan (Michigan State Extension) and Steve in New York (Cornell University Extension). They will share what similarities and differences they experienced in each of the three states and what was the most successful.

Attend this session to find out what topics were covered, which topics drew the most interest (and attendance), and how to get started in your state.

#### Farm, Family, & ME - Summit for Women

Karisha Devlin – University of Missouri

Farm, Family, and ME – Summit for Women is a statewide conference held in Missouri. The main goal of the twoday conference is to increase participants' skills, understanding, and knowledge of farm risk management. Risk management topics include crop insurance 101, rainfall index insurance: pasture, rangeland, and forage (PRF), livestock insurance, crop and livestock marketing, retirement planning, estate planning, farm bill update, and farm financial management. Additionally, the conference includes opportunities for networking and personal development. Conference speakers include nationally known agriculture speakers, Extension specialists, agriculture industry professionals, and farm women. The conference evaluation data captured participants' opinions of the general & keynote sessions, understanding of concurrent breakout session topics prior to the presentation and after, actions planned with information learned at the conference, and knowledge gain as a result of attending the conference. By attending Farm, Family, & ME - Summit for Women, women are becoming better decision makers, business partners, and leaders through educational activities and networking. As a result, this empowers them to respond to the challenges of farming.

#### Grazing with White-tailed Deer: Simple Solutions for Complex Problems

Rachel White – University of Maine

White-tailed deer (Odocoileus virginianus; WTD) can introduce problems for farmers that increase risk of production loss. Specifically, transmission of a zoonotic parasite, meningeal worm (Parelaphostrongylus tenuis; P.tenuis) can cause severe neurologic disease or death in livestock, primarily small ruminants (sheep, goats, llamas and alpacas). Small-scale farmers face a large risk of production loss due to meningeal worm, as even a small increase in mortality can have a large financial impact.

Farms where livestock grazing systems overlap with WTD habitat (P. tenuis definitive host) and that harbor high numbers of terrestrial gastropods (snails and slugs; P. tenuis intermediate hosts) face elevated risk of meningeal worm infection. Livestock are considered "dead-end" hosts for the parasites which are unable to complete their reproduction cycle. P. tenuis migration in livestock causes neurological signs, such as ataxia, hind-end paralysis, head tilt, circling, and (usually) death. Currently, there is no definitive diagnostic tool for this parasite except for necropsy, but careful behavioral observation may detect early neurologic defects. In affected livestock, larvicidal treatments can be utilized effectively if neurologic symptoms are caught early. However, the best approach to reducing loss due to meningeal worm is to exposure by using preventive management.

Farms with WTD presence in arid regions do not have as high of a risk of P. tenuis exposure because the environment does not support terrestrial gastropods as effectively as do wetter, cooler climates. In the eastern US, P.tenuis infection has been seen in horses, sheep, goats, llamas, alpacas, and cervids. Several preventive measures can be utilized to avoid increased risk of meningeal worm infection and fatalities.

Growing Places: Lessons Learned from 25 Years Helping New Farmers Get Off to the Right Start Beth Holtzman, Mary Peabody – University of Vermont <u>http://www.uvm.edu/newfarmer</u>

Since 1995, the UVM Extension Women's Agricultural Network has been offering Growing Places, a pre-business planning class designed to help women launch and grow resilient farm enterprises that meet both their business and quality of life goals. Participants learn about: goal setting and decision making; financial and business management; accessing capital and credit; the basics of marketing agricultural products; and the essential elements of a business plan. Participants who complete course assignments have: engaged in strategic thinking about a farm business; been exposed to all the elements of a first business plan; and, outlined an action plan to advance their farm business planning.

Over 500 individuals have completed the course. Students range in age from early 20s to early 70s, and come with diverse backgrounds and interests. Follow-up evaluations show that within six month of completing the course, approximately 40% of Growing Places "alums" make a decision to start a farm business; approximately 35% make a decision not to pursue farming as vocation, and 25% recognize that they are on a longer planning and preparation trajectory.

Over the years, financial support for Growing Places has come from a variety of funders, and we have partnered with a variety of agricultural and educational organizations. To help make the course more accessible, we have adapted what was initially an in-person, multi-session course into a variety of in-person, online and hybrid formats – to meet the evolving needs and preferences of our learners. Working with partnering organizations, we have adapted components of the curriculum for a variety of audiences, including new Americans (immigrants and refugees) and military veterans. Currently, we most frequently offer the course in a mixed gender setting.

Stop by this poster to learn how we have embedded risk management education in the Growing Places curriculum, and how our participants use what they learn in their farm planning. We'll also share successes, challenges, and lessons learned over 25 years, including our insights about how "best practices" in meeting the needs of women learners enhances learning across genders.

#### Helping Ohio Woodland Owners Manage the Risk of Timber Sales

**David Marrison,** David Apsley, Chris Bruynis – Ohio State University Extension <u>http://coshocton.osu.edu</u>

Nearly eight-five percent of Ohio's 8 million acres of forestland is held by over 335,000 private landowners. These woodlands provide many benefits to the landowners including being a potential form of income. The sale of timber, however, can be very risky. Some woodland owners sell their timber for only a fraction of its value. Oftentimes, the bids from competing logging companies can differ by thousands of dollars. To help landowners overcome the risks associated with marketing timber, OSU Extension offered regional workshops to teach the best management practices for selling timber. During the past year, four workshops were held with 115 landowners owning 5,550 acres of woodlands attending. During the workshops, participants were encouraged to work with a professional forester to develop a forest management plan and to support the timber sale process. This included determining how and when to cut, the importance of marking trees for sale, the process of marketing and selling timber, and best practices for timber contracts. Additionally, discussion was held on the tax treatment of timber sales. Typical evaluation results showed a 2-point average knowledge gain on a 5-point Likert Scale for each of the timber marketing topics taught. Furthermore, 97.8% reported being very satisfied about the timber marking skills they learned. This presentation will share the details on the curriculum taught as well as the evaluation methods. Due to the success of the programs already offered, the team will continue to offer these workshops in targeted communities in Ohio.

#### Identifying & Managing Farm Stress while Navigating this Volatile and Risky Economic Environment *Erica Barnes Fields*, *Ronald Rainey – University of Arkansas* <u>https://srmec.uaex.edu/</u>

The financial health of the U.S. farm sector has been closely watched as world markets fluctuate caused by regional economic activity, production impacts, and climate variability. According to USDA's Economic Research Service, farm sector income has declined while farm debt has continued to rise since 2012. Additionally, farm real estate appreciation has slowed and the cost of borrowing has slightly increased. The result is a great deal of farm financial stress across the agricultural sector. According to a 2019 study on farmers' mental health, approximately 25% of farmers struggle with their mental health annually. Farmer's mental health impact their well-being, as well as their family life, farm operations, farm productivity, and animal welfare and health. According to the Center for Disease Control and Prevention (CDC), in 2012, the suicide rate for male farmers and ranchers was 44.9 per 100,000 working people. There exists a number of decision aids to assist farmers with evaluating their financial condition. However, there is a need for expanded discussion on the resources available to assist farmers with identifying and managing their mental health as a result of financial stress. This poster seeks to identify the mental and physical effects of stress as well as provide resources and strategies to help farmers keep stress at manageable levels while navigating this volatile and risky economic environment.

#### **Improving Crop Risk Management Skills**

*Steven Johnson – Iowa State University* <u>https://www.extension.iastate.edu/agdm/</u>

In 2018 lowa net farm income was projected to have dropped by more than 50% from the record high in 2013. While lowa corn and soybean yields have been above trendline every year since 2013, the state average cash price had declined by more than 20% for corn and 34% for soybeans, respectively during this same time frame.

Iowa State University (ISU) Extension of Central Iowa had established 3 successful ag marketing clubs that meet during the winter months more than 15 years ago. In 2010 the Iowa Commodity Challenge web page was developed through a partnership with the Iowa Farm Bureau Federation to provide weekly updates and yearround learning opportunities. The site includes 15 videos, a marketing tools workbook, various learning activities, basis tracking tables updated weekly and encourages the use of written crop marketing plans for both old and new crop bushels.

A goal for 2018 was to improve net farm income of participants by at least \$3,000 per farm operator through improved marketing strategies, tools and market planning. Surveys were completed in March of 2018 and March 2019 to measure this impact. A total of 582 participants attended an ag marketing club and/or utilized the lowa Commodity Challenge web page. Completed survey responses were obtained from 123 respondents in March 2018 and March 2019 to evaluate the effectiveness of these educational efforts.

Respondents indicated that their net farm income resulting from the ISU Extension educational efforts in crop marketing averaged a positive \$4,732 per farm operator. Average farm size of respondents was 462 tillable acres of corn and soybeans. Thus, the impact of this educational program was \$10.24 per tillable acre and over \$500,000 for the respondent farm operators. Plans are to expand the program statewide in 2019 with more videos, an updated of the Marketing Tools Workbook and the addition of an Online Crop Marketing Course

# Linking Socially Disadvantaged Farmers to USDA Programs in North Carolina StrikeForce Counties James Hartsfield – North Carolina Cooperative Extension

Many socially disadvantaged farmers face challenges in searching for alternative enterprises and opportunities to help diversify their farm operations. Due to the lack of formal education, many socially disadvantaged farm families do not know what federal or state agricultural programs are available or don't understand some of the eligibility requirements. They are also constantly searching for farm programs to keep their land valuable, sustainable, and profitable. The goal of this educational program was to assist socially disadvantaged farmers in Southeast North Carolina StrikeForce Counties in linking them with federal resources. Two outreach meetings were conducted with a total of 67 farmers attending. Evaluations conducted after each workshop showed that over three-fourths of the participants said that they improved their knowledge on USDA programs, and they were going to apply for at least one USDA program. Some of the programs they applied for and received included: NRCS-EQIP cost share grants, FSA farm programs and FSA farm loans. Socially disadvantaged farm families also benefited from receiving information on disaster assistance programs being offered by the Farm Service Agency to help recover from losses caused by Hurricanes Matthew and Florence. Information was disseminated through newsletters, news articles, informational fliers, and one-on-one visits. Many of them were able to receive financial assistance that helped recover some of the losses from the storms. With this knowledge of agriculture programs provided by USDA, these farm families have a new opportunity to make their farms more profitable and sustainable.

#### Making the Connection: Building Confidence and Strengthening Relationships

Stephanie Plaster, Tina Kohlman – University of Wisconsin Extension

Decision making in times of change and stress can be challenging for many individuals due to heightened emotions, uncertainty, ambivalence, loss of value or identity, and/or adaptability. In a time of constant change, farmers are faced with many challenging decisions. Service-providers provide technical support to their farm clientele, and yet, they may be uncomfortable or lack confidence when speaking to farmers during challenging emotional or financial times.

As agriculture service providers, we can provide much needed support and guidance for our farm families and community; however, many feel they lack the "soft skills" to support them. To help agribusiness professionals feel more confident in their listening and communication skills allowing them to strengthen farmer/consultant

relationships, Extension Fond du Lac County Dairy & Livestock Agent Tina Kohlman and Washington County Agriculture Educator Stephanie Plaster developed a series of workshops, presentations, and resource guides on "Making the Connection".

The teaching materials addresses topics related to engaging with empathy and unconditional positive regard to stimulate and respond to the desire, ability, reason, and need to change from the farmer. Communication skills to support the conversations including active listening concepts such as the use of open-ended questions, affirmations, reflective statements, and summarizing statements.

#### Managing a Production Risk for Coffee Growers in Hawaii

Stuart Nakamoto, Andrea Kawabata – University of Hawaii

The Kona coffee root knot nematode (CRKN), Meloidogyne konaensis, is a major threat and production risk for the coffee industry in Hawaii. Producers should harvest 10,000 lbs/ac of coffee cherry but per USDA NASS, most recent statewide yields are 3500-4000 lb/ac. At recent farmgate prices of \$2.25/lb, this represents a \$14,000 loss per acre. There is no treatment for infected trees which slowly deteriorate as their root systems are destroyed, and many eventually die. Replanting with trees grafted onto nematode resistant/tolerant rootstocks is the only effective management technique.

Coffee is one of the few crops in Hawaii covered by crop insurance, but orchards infested by CRKN are not insurable. The majority of farms and nearly half of the crop acreage is known to be infested. Although the pathogen was identified over twenty years ago, many growers and especially beginning farmers are not aware of the problem much less know how to manage it. As a result, new acreage continues to be infested. Grafting trees present its own set of challenges, including availability of rootstocks and training on grafting techniques.

We present the history and status of CRKN, the challenges, our ongoing efforts to help farmers address this production risk and the impacts of those efforts. Hawaii was designated as a Targeted State, and most of the growers are beginning or socially disadvantaged farmers.

#### Managing Agricultural Land in 2020 and Beyond

Jim Jansen, Allan Vyhnalek – University of Nebraska-Lincoln

The "Managing Agricultural Land in 2020 and Beyond" meeting series provides outreach to extension clientele focusing on the current economic and financial risk management issues involving agricultural land and assets across farms and ranches. Funding in 2019 by the North Central Extension Risk Management Education Center allowed this program to be delivered across 16 meeting sites in Nebraska with over 300 people in attendance representing diverse land holdings across the state.

The program curriculum focuses on addressing the financial and legal considerations for leases; negotiation skills to communicate with landlords, tenants, and input providers; approaches to address transition or succession of the agricultural assets; and improve short and long-term decision making for better financial outcomes. Participants in attendance learn about current financial and legal forces impacting leases across Nebraska. Effective negotiation skills address techniques to settle on more equitable lease or input prices. Furthermore, addressing strategic succession objectives increase the longevity of family land holdings and a feasible transfer in the future. Improving management skills as part of short and long-run decision enable participants to better prepare for future unseen events adversely affecting their financial position and overall operation success.

To determine the effectiveness of this outreach program, an end of meeting evaluation (n = 228) was presented to those in attendance. From these evaluations: 94.4 percent of participants rated the quality of the presentation as good to very good, 82.1 percent of participants planned to develop a strategic plan to better address risk, and 65.6

indicated the desire to reduce financial hazards to improve profitability for their agricultural land and operation within the next 6 months to a year.

#### Managing Risk with Grain Marketing Education in Ohio

*Chris Bruynis*, Amanda Bennett, Amanda Douridas, Ben Brown – Ohio State University Extension <u>http://ross.osu.edu</u>

Grain marketing education was an expressed need from farmers in Ohio, especially younger and beginning farmers. OSU Educators modified existing curriculum to provide curriculum targeting younger producers and delivered programming both in person and webinar based. The curriculum consisted of activities, both in class and homework, readings and lectures. There were five three-session courses offered in 2019. Additionally, local grain originators were invited to discuss the variety of products offered locally.

Immediately following the program, participants responded to learning objectives using a retrospective pre/posttest with a 5-point Likert scale. Knowledge was gained on all eighteen indicators. Indicators with the greatest knowledge gain were on the topics of option fences (+2.17), difference between put and call (+1.54), writing grain marketing plans (+1.18) and using a pricing decision chart (+1.11). Eighty percent of the participants were using crop budgets to set marketing targets, but only eleven percent and twenty-six percent had brokerage accounts and written grain marketing plans respectively.

Participants were asked what they would change in the next six months. Fifty-seven percent said they would, and forty-three percent said they might create a written grain marketing plan. Compared to only twenty-six percent currently having a written plan, this could be impactful. Additionally, sixty-eight percent indicated they would try a new grain marketing tool in 2019. Participants indicated they were better prepared to manage grain marketing risk through knowledge of their cost of production, knowing their farm's financial risk capacity, having a written grain marketing plan, and knowing when to use certain marketing strategies.

#### **Mental Health First Aid for Farmers & Ranchers**

Tasha Killian, Paige Wray – Utah State University

You look up at the sky and see a cloud of smoke billowing from the mountainside. The smell of fire fills the air and your first thought goes not to your home, but to your livelihood – the cattle you have on that mountain. Unfortunately for Utah cattlemen this has become an all too familiar scene. In Utah last year close to half a million acres of land were destroyed by wildfires.

One cattleman, Andy Neves said this about a fire where he lost 25% of his herd. "We've raised these cattle since they were babies," said Neves. "Some of these cattle, the older cows, they helped pay to get my wife and I through college. We know them, some of them have names, and they're a part of the family. Somebody who doesn't understand this lifestyle might think that's a little crazy, but it's sad for us." (Daily Herald, 2018)

Events like these cause stress that farmers, here meaning those whose work includes ranching, farming, working the land, etc., must carry as they rebuild their lives. Stress that can be debilitating for many, especially those living in rural areas. These farmers not only face the challenge of rebuilding their lives after disaster, but also deal with many other issues that plague the agricultural and rural community including drought, lack of medical providers, stigma, raising living costs with no increase in profit cost, increased opioid usage, extreme isolation, etc.

With so many challenges facing those in the agricultural community, the question then becomes, what do we do to help? One solution we've been working on in Utah is teaching Mental Health First Aid courses. These courses are used to inform community members how they can support one another in their struggles managing the difficulties of farming life. The course goes over signs, symptoms, and ways to help, providing an action plan to use in multiple ways depending on the situation. Although not commonly discussed, mental health issues do plague farmers and ranchers, and having a plan in place to help those who are farmers and ranchers and who work with farmers and

ranchers can help mitigate the mental health risks posed by the constant stressors that come while working in this area.

#### Motivational Interviewing as a Tool to Address Farm Stress and Transitions

Katie Wantoch, Trisha Wagner - University of Wisconsin Extension

Motivational Interviewing (MI) is a collaborative, goal-oriented communication technique for strengthening a person's own motivations to change, and has been used extensively in health care.<sup>1</sup> The technique of MI will serve as a tool to complement and enhance the work of Extension educators. Educators who can successfully use motivational interviewing skills will have the ability to ask open-ended questions, affirm authentically, utilize reflective listening techniques, summarize statements and encourage participants to own their outcomes. The MI technique emphasizes listening and affirming the client's perspective and recognizing that the motivation for change stems from the client. This approach inherently recognizes and teaches the importance of diversity of perspective and sensitivity to the unique and diverse backgrounds of clientele.

Due to ongoing economic conditions in agriculture, many farms are facing significant financial challenges, resulting in questions regarding the viability of the businesses. At the same time, UW-Extension currently faces the challenge of bringing a number of new educators on board with the organization. Many educators come to UW-Extension with a formal education and professional experience in their field (for example, production agriculture). However, working with farmers, farm families, and rural communities, given current challenges, can involve difficult and emotional conversations, which Extension educators may have little experience or training.

This project intentionally worked across UW-Extension's Institutes of Agriculture, Health and Wellbeing, and Human Development & Relationships. The project furthered UW-Extension's strategy to generate novel approaches to emerging and ongoing challenges with a proven technique to engage clientele on particularly time-sensitive topics.

Agents in these three Institutes work with farmers, farm families and rural clientele who have experienced chronic stress in recent years. As a result of this project, educators will gain confidence in their ability to engage and respond to sensitive conversations with clientele and will be in a better position to develop strong relationships and presence in communities they serve.

Motivational Interviewing is one communication tool of many techniques that can be applied to our effort in supporting farms, and farm families dealing with stress. Conflict resolution, coaching, Mental Health First Aid, and Question, Persuade Refer (QPR), are other tools to be considered for further training and skill development.

# Network Analysis of a Minority Farmer Group: A Collaborative Approach to Expanding Economic Opportunities and Engaging Youth in Agriculture

Andy Wetherill – Delaware State University

In the 2017 Agricultural Census, minorities represents less than one percent of agricultural producers in Delaware. Through site visits, meeting and consultations, minority farmers feel they are least represented at the farm table and receive limited access to programs and resources to benefit them.

Between 2017 and 2018, Delaware State University Small Farm Program had ongoing discussions with a minority group to assist in the formation of a new farmer organization. The efforts were built on work done on a USDA-CBG grants project entitled, "Enhancing the Viability of Underserved Small Farms and Rural Communities Using Insights from Emerging Networks (2011 -2016)." One output of the project was a document entitled, "Analysis of Farmers Group: A training Manual for Extension Educators. This education tool help to coalesce minority farmers to form an association.

Delaware State Small Farm Program worked with the leaders of the group to facilitate the formation of a new minority farmers' association in April of 2018. By the end of 2019, the group filed to become a legal entity and comprised of 25 active members.

Over the 18-month period, the association facilitated the following:

- Twenty Monthly meetings to provide tailored technical assistance to farmer.
- A town hall meeting with the U.S. Congresswoman from Delaware,
- A conduit for 7 urban youths to gain experiential learning on rural farms,
- A member running for a county agricultural office seat.

The collaboration addresses institutional, financial and human risk, and increase the University to plan effective programs to benefit producers

# Perception vs Reality of Farming Risks: Empowering Louisiana's Beginning Farmers for Business Success

*Marcus Coleman,* Maria Bampasidou, Carl Motsenbocker – Louisiana State University; Catherine Carmichael – Pennington Biomedical Research Center

GROW Louisiana is a partnership of academic, cooperative extension and non-profit personnel that trains beginning fruit and vegetable farmers with less than 10 years of experience on small to mid-size farms in Louisiana. Funded by the USDA NIFA Beginning Farmer and Rancher Development (BFRDP) program, the program seeks to assist farmers interested in sustainable agricultural practices and local food systems via a mixed methods approach of classroom sessions, hands-on trainings, and farmer networking. The program offers farmers training in whole-farm planning and risk management based on the following principles: 1) sustainable agriculture and business practices, 2) resource optimization, 3) objective decision making, and 4) efficient work practices. Grow Louisiana seeks to serve as Louisiana's first state-wide extensive, yearlong agricultural education program providing technical, business, and hands-on training, as well as a support network to beginning farmers.

The regional-based program started in the southeast region of Louisiana with 18 beginning farmers successfully completing the inaugural cohort in 2019. The cohort was comprised of 12 women and 6 men and three married couples. Additionally, four participants had established farms and five other participants had access to farmable land. The cohort was primarily defined by individuals interested in urban farming due to the program being based in New Orleans, LA. The educational program commenced with a trip to the annual Southern Sustainable Agriculture Working Group (SSAWG) Conference, 7 spring classroom sessions, 3 summer field days, and 8 fall classroom sessions. The classroom sessions were co-taught by an extension specialist and an experienced farmer on topics ranging from business and marketing development to the technical aspects of soil management and fruit and vegetable production. During each of the three-hour sessions, the specialists provided the background and groundwork for the topic, farmers spoke from their own practical experience and a hands-on activity often reinforced the lesson. Field days reinforced this work by participants visiting established farms to further learn about on-farm experiences. The SSAWG Conference proved to be a beneficial component of the program, both directly and indirectly. The indirect effect of the cohort spending 6 days together at the conference and 12 hours round trip in vans was invaluable and proved to be the glue that brought the cohort together to provide positive learning experiences throughout the year. Also, the mix of extension specialists and experienced farmers provided participants the necessary bridge between theoretical concepts and the real-world applicability of such knowledge.

A series of qualitative and quantitative evaluation techniques were implemented throughout the program year to examine any changes in participant perceptions related to a number of farming topics. This is important to the overall development of beginning farmers as their perceptions often influence their actions. As a part of the preand post-program skills assessment, participants were asked to rank five sources of risk on their farm, including production, marketing, financial, institutional, and human risk. Of these, human risk ranked the highest among participants for both the pre- and post- assessments. It is noted that the biggest change in the risk ranking came in production, meaning participants realized the risk of production upon completion of the program. Financial risk came second to production as far as change. Additionally, several themes arose from the use of the mixed method instructional approach and smaller cohort model, including establishing a strong network and support base, personal and team empowerment as well as more sobering feelings like discouragement, fear and lack of resources. Perhaps the most prevalent realization of risk among participants was the gradual progression from the initial perception and ideas of starting a farm with realization of the challenges associated with such an endeavor. To assess participant actions, impact assessments will be conducted at 6 months and one-year post-program to evaluate the impact that program educational sessions had in creating a change in attitude that translates into business action based on participant farm business plans.

#### Prevention and Preparation: Mitigating and Minimizing Risks of Unforeseen Events by Equipping Producers and Processors with Communication, Economic, and Regulatory Food Safety Practices *Courtney Crist, Elizabeth Canales*, *Carley Morrison*, J. Byron Williams – Mississippi State University

Many food and agricultural operations impacted by a disaster do not resume operations, and those that are able to recover, may close within a few years. Mississippi has experienced numerous unforeseen disasters (e.g., flooding, drought, hurricanes, tornadoes, and crude oil disasters) in the last decade that has impacted food and agriculture. Moreover, additional unforeseen disasters, such as food safety and recalls, can impact businesses. To mitigate these risks, a multidisciplinary workshop was developed that aims to minimize the impact of natural disasters, intentional and unintentional contamination through the development and implementation of preventative food safety plans, business management, financial preparation, and crisis communication. Two regional workshops have been conducted (n=13 participants) and workshops were evaluated by participants using a retrospective pre-post evaluation tool (5 items on a 5-point Likert scale ranging from 1 (very little) to 5 (very much)). Based on mean scores across program subject areas, participants had on average "little-to-some" knowledge before the workshop and "much" knowledge after the workshop (n=8; 62% response rate). The change in knowledge is on average 2 points (1-5 scale). Of the respondents, half said they had the intent to adopt and implement practices and plans discussed in the program. We will conduct a follow-up survey to assess adoption and implementation. We found that the workshops have been successful at increasing knowledge gain in each area. Through this workshop, participants have developed an increased awareness of best practices to help them reduce risks and prepare for unforeseen events by improving their business skills, communication, food safety practices and plans.

#### **Reaching Underserved Agricultural Operators: The Living and Working on the Land Conference Series** *Cole Ehmke, John P. Hewlett – University of Wyoming*

The rural West has experienced dramatic demographic and economic transformations during the past several decades, resulting in new people managing farms and ranches. This project responded to the shifting land management pattern in two ways. The first was a series of three conferences over several years to provide information about management techniques and resources, and to connect participants with peers. The second was to leverage the conference learning into widely distributed outputs, including newspaper inserts, a special-edition magazine, and other media. This paper describes the project aims, outputs, funding, impacts, and lessons learned.

#### Strengthening Risk Management Tools for Growers in South Florida: Crop Insurance Training *Fredy Ballen – University of Florida* <u>http://agecon.centers.ufl.edu/</u>

The main objective of the project was to deliver production risk management training by providing crop insurance education to small-scale farmers in south Florida. Part of the project was a series of workshops in English and Spanish covering four crop insurance programs, Florida avocados, fresh market tomatoes, ornamental plants, and Whole Farm Revenue Protection (WFRP), conducted in Miami-Dade, Broward, and Palm Beach Counties.

The project targeted avocado, fresh market tomatoes, ornamental plants, and specialty crop growers in south Florida are located in Miami-Dade, Broward, and Palm Beach Counties.

The deliverables of the project included developing handbooks (Spanish and English versions) for each one of the four crop insurance programs covered. The handbooks contained detailed information about each type of crop insurance policy covered, how to get a crop insurance quote online using the USDA/RMA website, how an indemnity payment is calculated, and crop insurance case studies.

Additionally, an Excel tool was developed to simulate the financial result of a catastrophic event for each of the crop insurance policies covered, and the growers were instructed on how to use the tool using illustrations of case studies. All the training materials (handbooks, Excel tools) in both English and Spanish are available online.

#### T.R.A.C. - Total Ranch Analysis for Colorado

Ryan Rhoades, Daniel Mooney, Logan Hoffman, Frank Garry, Jason Ahola, Beth Kreibel – Colorado State University

Historically, net returns in the cow-calf business have been relatively low. A 2018 Colorado Beef Producer Needs Assessment showed nearly 70% of producers indicated financial situation as the biggest barrier to success. Benchmarking can help producers focus limited management time on the critical areas of the beef cow business. The objectives of this study were to 1) develop benchmarks or key performance indicators for production and financial measures on Colorado ranches and 2) enhance Colorado beef producer's ranch financial literacy, record keeping skills, and profitability through unique educational programming.

T.R.A.C. - Total Ranch Analysis for Colorado was developed as a statewide collaborative partnership in extension program involving campus faculty, extension personnel, cattlemen's associations, and beef producers. Participant ranches completed an in-depth financial, production, and management analysis of the ranch, using a standardized methodology. Herd production, land and feed resource, cattle marketing, and financial data were collected for 2018 from geographically diverse cow-calf operations (n=9). Average herd size was 416 cows +/- 268. Average pregnancy, calving, and weaning percentages were 93.6, 89.2, and 86.2, respectively. Pounds weaned per exposed female was 485 +/- 50. Total cost on average was \$1030.08 per cow. The big four (i.e. rent, hired labor, livestock depreciation, and purchased feed) accounted for 60% of total costs.

This program will provide a unique opportunity for cow-calf producers in Colorado to reduce cost of production and improve production and marketing efficiency. Results will strengthen producer and educator knowledge of production and financial targets and increase the value of cow-calf management recommendations in Colorado.

#### Training, Developing, and Mentoring Beginning Organic Dairy and Feed Producers

Greg Stephens, Dr. Siny Joseph – Kansas State University Polytechnic

This poster will feature the results and an assessment of a recent National Farmers NIFI training program hosted from 2016 through 2019 with a goal of helping beginning farmers enter into organic dairy and grain production and to improve the success and sustainability of current beginning organic dairy and grain producers. The dynamic educational program consisted of 36 workshops in 12 states with 857 beginning farmers among the 1,150 in attendance. The workshops were tasked to increase the knowledge, skills, and tools of beginning organic dairy and grain producers as they relate to organic production, marketing, business, and financial management.

#### Women Marketing Grain Courses Improve Risk Management on Family Farms in Iowa

**Madeline Schultz**, Charles Brown, Ryan Drollette, Steven Johnson, Kelvin Leibold, Lisa Scarbrough, Gary Wright – Iowa State University Extension and Outreach

https://www.extension.iastate.edu/womeninag/

Women have significant employment, management and ownership on family farms in Iowa. The 2017 Census of Agriculture reported 49,085 women farm operators, representing 34 percent of all farm operators in Iowa. The USDA Census of Agriculture reported Iowa's value of sales for grains and oilseeds fell by 5.9 percent from 2012 to 2017, resulting in an overall decline in net farm income. Marketing of crops is a critical component for managing net farm income. Women in agriculture can learn to manage agricultural market risks with education, analytical thinking, research-based information, and support. The Women Marketing Grain 12-hour course was developed in 2010 in response to requests by participants in Annie's Project farm business management courses. In the past three years, the Iowa State University Extension and Outreach Farm Management team accessed USDA Risk Management Agency and National Institute of Food and Agriculture NC-ERME grants as well as agricultural industry sponsorship to improve the curricula and deliver 14 courses reaching 210 farm women. This poster will highlight recent Women Marketing Grain participant impacts gathered through pre- and post-course surveys, interviews and a Ripple Effects Mapping focus group. Survey respondents indicated the four most valuable topics were: 1) Cash, futures and options contracts, 2) Developing a crop marketing plan, 3) Basis, futures carry and cost of ownership, and 4) Cost of production and crop margin estimates. Participants took new actions during the course. On the pre-course survey, 40.2 percent of respondents had 'calculated their breakeven price'; this increased to 82.1 percent on the post-course survey. On the pre-course survey, 29.6 percent had 'made/contributed to decisions about which post-harvest strategies to use'; this increased to 79.0 percent on the post-course survey. The focus group members had strong interests in learning new skills and working with their farm family/partners to manage market risks. They discussed peer networking, sharing best resources, long-term farm profitability, diversification, conservation, and local and world markets. The women requested the farm management team to provide an advanced grain marketing course specifically on the topic of put and call options.

# **General Information**





# **2020 ERME National Conference Door Prize**

# MUST ATTEND THE POSTER SESSION Two Great Prizes!

## (\$100 Amazon Gift Card)

# <u>Rules</u>

- Participant entry cards will be available at the Poster Session.
- Visit 10 posters between 6:30 and 8:00 pm.
- Write down the Poster Number and have the poster presenter sign your card.
- Deposit your completed card in the designated container at the Poster Session.
- Two cards will be drawn, and the winners will be announced during the General Session on Thursday morning. Must be present to win!
- Previous winners may not enter.



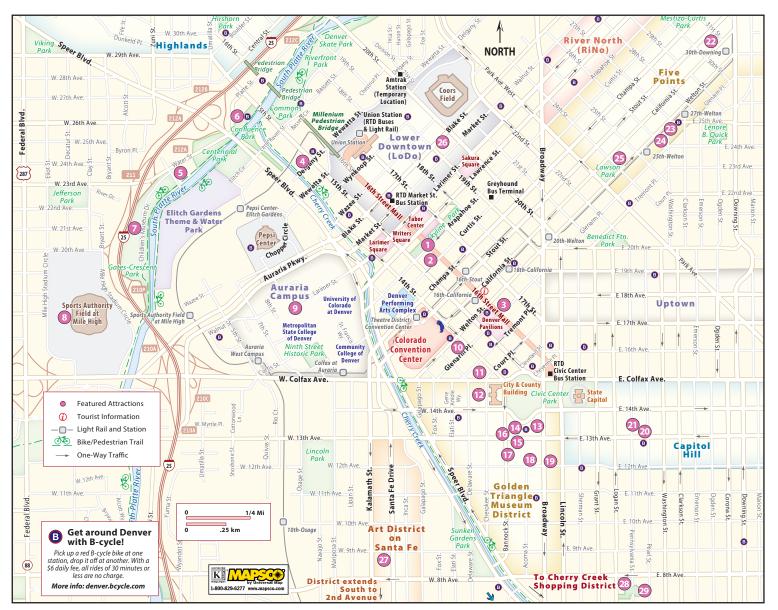


# DOWNTOWN DENVER A T T R A C T I O N S



- 1 D&F Tower
- 2 Federal Reserve Money Museum
- **3** Paramount Theatre
- 4 Museum of Contemporary Art Denver
- 5 Downtown Aquarium
- 6 REI
- 7 Children's Museum of Denver
- 8 Colorado Sports Hall of Fame
- 9 Tivoli Student Union
- 10 Denver Athletic Club
- 11 Denver Firefighters Museum
- 12 U.S. Mint
- 13 Denver Public Library
- 14 Denver Art Museum (DAM)
- 15 DAM Frederic C. Hamilton Building

- 16 Byers-Evans House Museum
- 17 Clyfford Still Museum
- 18 The CELL
- 19 History Colorado Center
- 20 Kirkland Museum of Fine & Decorative Art
- 21 Molly Brown House Museum
- 22 Black American West Museum
- 23 Crossroads Theater
- 24 Stiles African-American Heritage Center
- 25 Blair-Caldwell Library
- 26 B's Ballpark Museum
- 27 Museo de las Américas
- 28 Governor's Mansion
- 29 Grant-Humphreys Mansion





USDA Department of Agriculture Agriculture



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## **About our Conferences**

The Extension Risk Management Education National Conference brings together public and private sector educators, crop insurance agents, lenders, and other agricultural professionals. Our annual conference enables this diverse group to share ongoing and emerging successful risk management education efforts that target agricultural producers and their families.

Conference participants learn about programming that assists producers in effectively managing the production, marketing, financial, legal, and human risks associated with their agribusinesses. The conference typically features 3 general session presentations, over 40 individual concurrent session presentations, and a networking reception which includes a poster session with 30 or more additional presentations. Also featured is a Women in Agriculture concurrent session track.

The conferences are sponsored by USDA – NIFA and the Regional ERME Centers. Additional information is available on the ERME website.

EXTENSION RISK MANAGEMENT EDUCATION

EXTENSIONRME.org





# FARMERS FACE RISK DAILY

## Risk Management Education helps farmers manage those risks to increase profitability



Enhancing Quality of Farm Family Life



Providing a Safe & Secure Food Supply



Improving Rural Prosperity



Strengthening Economic Viability

**EXTENSION RISK MANAGEMENT EDUCATION** is a regionally based, federally funded program. ERME provides competitive grants that fund education projects focused on helping farmers and ranchers successfully manage the unique risks associated with production agriculture.

# ERME funds educational projects in 5 Risk Areas

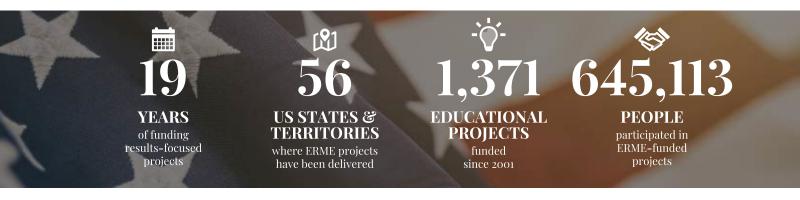
ERME funded projects generate tangible results—a few examples are illustrated below



## Here is what farmers have to say about these programs...

MARKETING RISK	FINANCIAL RISK	LEGAL RISK	HUMAN RISK
"I now have a basic understanding of how to use the commodity market to reduce risk and capture/add value to my product."	"The business class helped us to figure out which enterprises on the farm were actually profitable and the class was invaluable in helping us continue to run and build our farm business in Northern California."	"I never knew food safety was this important to my business. I know I still have a lot of work to do before I can really ensure that my product is food safe."	"I really struggle with retaining skilled labor because we are not large enough to be able to offer a full-time job and I was uncertain about internship rules, but this workshop helped me understand what I need to know and how to offer a seasonal internship on my farm without getting into trouble."
<b>–Farmer</b> South Dakota	–Farmer California	<b>−Farmer</b> Virginia	-Farmer Massachusetts
	"I now have a basic understanding of how to use the commodity market to reduce risk and capture/add value to my product."	<ul> <li>"I now have a basic understanding of how to use the commodity market to reduce risk and capture/add value to my product."</li> <li>-Farmer</li> <li>"The business class helped us to figure out which enterprises on the farm were actually profitable and the class was invaluable in helping us continue to run and build our farm business in Northern California."</li> </ul>	"I now have a basic understanding of how to use the commodity market to reduce risk and capture/add value to my product.""The business class helped us to figure out which enterprises on the farm were actually profitable and the class was invaluable in helping us continue to run and build our farm business in Northern California.""I never knew food safety was this important to my business. I know I still have a lot of work to do before I can really ensure that my product is food safe."-Farmer South Dakota-Farmer California-Farmer Virginia

# **ERME**—By the Numbers



Extension Risk Management Education has funded innovative projects which have generated tangible results for farmers across the country. The projects demonstrate ERME's commitment to funding results, providing transparent accountability, and encouraging collaboration. The accomplishments of all completed projects are accessible on the ERME website.

#### **EXTENSION RISK MANAGEMENT EDUCATION**

"Educating America's farmers and ranchers to manage the unique risks of producing food for the world's table."



United States National Inst Department of Agriculture Agriculture

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### **Extension Risk Management Education Centers**

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UNIVERSITY OF MINNESOTA EXTENSION



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