

Poster Abstracts

Listed Alphabetically by Submitting Author

Educating Indigenous Agropastoralist for Value-Added Production

[Beverly Allen](#), Textile Extension Educator

Sharon Begay, Program Coordinator Institute for Integrated Rural Development, Diné College, The Navajo Nation

The Institute for Integrated Rural Development (IIRD) was established in 1996 by the Board of Regents of Diné College to carry out its functions as a 1994 Land Grant Institution. The "Special Emphasis Project in Navajo Textile Arts" is funded by CSREES from August 2003 through July 2005 to conduct community-based education and outreach with Diné pastoralists and artists in order to revitalize families and communities, support local wool producers, sustain our culture, and improve well-being through culturally-relevant, value-added economic development based on sheep, wool, and textile arts. We focus on the traditional Navajo-Churro sheep, a breed that is the foundation for Diné Lifeways and Textile Arts, while promoting the basics of sheep and wool improvement. Program activities combine traditional techniques with modern science. We demonstrate correlations between contemporary genetics, flock management, and wool processing methods and many traditional practices that have now fallen into disuse. In particular, we show how simple improvements in feeding, land management, shearing, and cleaning of fleeces can markedly increase earned income for the individual producer. We are relearning the sequence from sheep to loom to understand the concepts of value-added processing of our wool. While our first priority is supplying the internal market, we are beginning to explore external niche markets, where quality Navajo-Churro wool and hand-processed yarn bring high prices. Improved economic return contributes to conserving both the Navajo-Churro sheep breed and Navajo producer's livelihood. With our program participants, concepts are best learned through hands-on methodologies. We have taken them on several field trips so they can see real-life applications of what to date have been only abstract ideas. These trips break down the isolation and forge bonds between other cultures whose work is based on sheep, wool, and weaving. Program participants range from elders who speak only Navajo to youth who speak primarily English. Our program has been a bridge between generations, effecting whole families. The pastoralists and artists have been empowered to take control of their livelihoods, as demonstrated by the recent successful rug auction organized by the weavers and the individuals who have begun spinning and dyeing Navajo-Churro wool for sale to other community members.

Pleasure Horse Boarding Farm Risk Management

[David Almquist](#), Univ. of Md. Coop Extension. Harford County

Harford County Maryland is located on the Interstate 95 corridor half way between Baltimore and Philadelphia. The county is experiencing rapid suburbanization and is losing farms and farmland. While the number of dairy farms in particular is on the decline the number of horse farms is increasing. Harford County now counts more horses than cattle. This is in line with the state of Maryland which boasts more horses per sq. mile than any other state in the nation. One result of the demand for the pleasure horse ownership experience is the rise of pleasure horse boarding farms. Many prospective owners have little farming experience. Few understand risks involved with this kind of farm. People wishing to start a boarding farm often buy a farm with old dairy barns included for conversion. If they are to successfully run a profitable horse boarding farm they need to address risks associated with the facilities. They need to make a sound business plan. They must keep the horses healthy and free from injury. They need to minimize loss of pasture by using sound pasture management. Finding the right liability insurance is of great importance. With support from a small risk management grant I held a seminar at an old dairy farm in transition to a horse boarding farm. All subjects as mentioned above were discussed during class presentations and on site "tours" by Extension Educators, local business people and other agency representatives. 40 people attended including 4-H club members and leaders, prospective farm buyers and owners contemplating and in the process of converting farms. Attendees have expressed and demonstrated an understanding of the risks involved in starting and operating a horse boarding farm and have taken steps to reduce risks and increase the chance of profit.

Marketing Risk Management Education for Texas Producers

[Stephen Amosson](#), *Texas Cooperative Extension*

Mark Waller, Texas Cooperative Extension, College Station, Texas; Stan Bevers, Texas Cooperative Extension, Vernon, Texas; Jackie Smith, Texas Cooperative Extension, Lubbock, Texas; Elizabeth Shaw, Texas Cooperative Extension, College Station, Texas; Fran Bretz, Texas Agricultural Experiment Station, Amarillo, Texas

An Industry Review Committee (IRC) consisting of graduates and commodity sponsors of the national award winning Master Marketer Program in Texas recognized the need for continuing educational opportunities in the area of marketing risk management. The IRC identified 12 topics that they felt would be of interest to Texas producers. A producer survey was utilized to prioritize these topics. An Advanced Topic Series (ATS) was developed consisting of one and two-day short courses specifically targeted to marketing/risk management issues identified as critical educational needs by Texas producers. All ATS courses are taught using teaching methods developed in the national award winning Master Marketer Program. Specifically, ATS courses are taught on a highly applied level. Instructors are selected from University faculty and Industry firms. Ten to twelve courses have been offered annually throughout Texas since 2002. Attendance increased substantially from the initial year of ATS to the second year of ATS offerings. Topics that have been taught include: Developing this Year's Marketing Plan (commodity specific), Advanced Futures and Options, Advanced Technical Analysis and Pulling the Trigger. A content-based pre and post-test are administered to participants to measure the knowledge gained from each of the ATS programs. Test results indicate an overall improvement in knowledge gained of nearly 15 percent. Preliminary results of a one-year post participant survey of selected courses indicate a high level of implementation of subject matter taught and an increase in producer returns. Partial funding for ATS has been provided by the Southern Region Risk Management Education Center.

Development and Delivery of Managerial Accounting Instruction As a Base for Risk Management

[Stan Bevers](#), *Texas Cooperative Extension*

Brenda Duckworth, Extension Assistant, Texas Cooperative Extension, Vernon, TX

Good accounting records are at the very foundation of a good risk management program. Most agricultural producers continue to utilize cash record keeping as allowed by the IRS. However, these records never accurately reflect the financial stability of an operation. Risk management decisions must be made based on accurate information. Managerial accounting adjusts cash records through accrual adjustments and fully absorbs all costs including overhead, depreciation and management labor. These adjustments and additions can be easily be made in QuickBooks, a relatively-inexpensive commercial accounting package. However conversion to a managerial system using QuickBooks could be met with resistance. To combat this, a rigid framework has been developed and utilized in Texas educational programs. Members of the Extension Agricultural Economics Unit of the Texas Cooperative Extension have developed many tools including teaching materials and multi-media to make the conversion as easy as possible for producers. The multi-media tools include computerized video streaming of lessons on using QuickBooks and developing the managerial accounting system. These computer files and the teaching manuals can be distributed on compact disks or DVDs. The purpose of this poster is to demonstrate these tools.

Greenhouse Business Analysis and Benchmarks

[Robin Brumfield](#), *Rutgers University*

Competition in the nursery and greenhouse industry has become fierce. The dominance of big box stores has put downward pressure on prices while costs are increasing. To stay competitive, it is essential to develop management and business analysis competency among greenhouse businesses. Comprehensive financial data and market analysis for the greenhouse industry are needed to enable managers to evaluate their businesses and make wise business decisions. These data will also allow us to investigate operating efficiency (including input resources, labor, land, marketing practices, etc.), assess profitability and financial risks of greenhouse businesses, and provide valuable information to researchers and government officials for program planning and evaluation purposes. We collected thorough financial data from Northeastern growers according to size and market channel to address these needs. From the data we have established production and financial benchmarks for the Northeastern greenhouse industry using the Rutgers Greenhouse Cost Accounting Program. We used the data to analyze input-output relationships and profitability of greenhouse businesses, to analyze the operation efficiency and dynamics of different types of greenhouse businesses, and assess risks related to different financial management strategies. In addition, we assisted individual participants in identifying strengths and weaknesses of their businesses by helping them evaluate their business's performance against industry benchmarks, how to track their costs using the Greenhouse Cost Accounting Program, and assisting them in developing strategic planning skills. The analysis methods developed in this project will be applicable to other horticultural business sectors.

Outlook and Policy Briefings for Missouri Producers

[Brent Carpenter](#), *FAPRI at the University of Missouri*
Melvin Brees, Peter Zimmel, et.al. FAPRI

The Food and Agricultural Policy Research Institute (FAPRI) at the University of Missouri has a long history of providing research-based information that integrates global markets and policy. Complex global and domestic issues have fueled the need to step up efforts to reach Missouri producers with farmer-friendly risk management information and decision tools. In the winter of 2004-05, FAPRI will directly reach 1000 or more producers and agricultural advisors through a series of policy and outlook briefings. Presentations evolve from FAPRI's team approach to stochastic modeling of all the major commodities. Major topics in this round of briefings have included: • Potential impacts of the World Trade Organization's rulings on U.S. farm policy • Asian soybean rust implications on production and financial management • Market and policy impacts of beef and cattle trade with U.S. trading partners • Market outlook for major Missouri commodities—short and long term • Financial implications for Missouri representative farms, under risk, with projections of term debt capacities and cash flow deficit risk, 2005-2009. In support of these efforts, FAPRI has redesigned the web site and added a section specifically for Missouri farmers to include risk management educational information for financial planning and crop marketing strategies. Participant response to date indicates that farm-level decisions are being made as a result of the information being delivered, e.g., marketing and cropping plans for 2005, financial management with projected market prices and uncertainty, and policy positions taken within commodity organizations.

Preferences of RME Information Sources by Limited Resource Farmers in North Alabama

[Duncan M. Chembezi](#), *Alabama A&M University*
James O. Bukenya, Alabama A&M University; E'licia L. Chaverest, Alabama A&M University; Kilungu Nzaku, Alabama A&M University

To manage agricultural risk, many agencies and organizations offer a range of different risk management strategies or tools such as crop insurance, futures, options, basis pool and forward contracts to farmers. However, these and other risk management tools by small and limited resource farmers has been slow. Previous research suggests that the slow adoption of agricultural risk management tools is related to lack of knowledge and understanding about them. In a survey of producers growing major field crops in Indiana, Mississippi, Nebraska and Texas, Coble, Knight, Patrick and Baquet in 1999 found that less than 34 percent of the producers had attended any risk management education or other training program. Similarly, a survey of black farmers in Alabama, Georgia, Mississippi and Texas by the Federation of Southern Cooperatives has found that less than 44 percent of the producers have received such training. This study highlights that the low participation in crop insurance programs was primarily a result of the fact that many agencies, including land grant universities did not give adequate technical assistance to farmers on crop insurance and other tools. However, none of these studies has looked closely at the kind of information sources used by limited resource farmers in using agricultural risk management tools. Thus, this study looks at the need, rating and preferences of RME information sources by small and limited resource producers in North Alabama.

Risk Management for Ag Families: A Four State Program with Results

[Tanya Daniels](#), *University of Wyoming Cooperative Extension Service*
Chris Bastian (U. of WY), Leif Anderson (No. Dak. St. U.), Gail Gordon (U. of WY), Duane Griffith (Mt. St. U.), Stacy Hadrick (So. Dak. St. U.), Vicki Hayman (U. of WY), John Hewlett (U. of WY), Bill Taylor (U. of WY), Randolph R. Weigel (U. of WY)

Research suggests that integrated educational programs offered in a number of short educational sessions, coupled with hands-on application between program offerings greatly improves depth of knowledge and significantly changes behavior of individuals. The overall objectives of this project was to develop, present and evaluate a series of educational programs with hands on activities to producers in northeastern Wyoming, northwestern south Dakota, southwestern North Dakota and southeastern Montana. The curriculum concentrated on risk management from the standpoint of a family business, dealing with personal and business risk management as well as the human risks associated with running a family business. Participants completed a pre- and post- workshop evaluation for each of the four workshops, an overall pre-and post- risk management training survey and follow-up mail survey 1 to 3 months after attendance. The overall post-workshop survey indicated a shift of producers who considered the issue of risk management to be more critical in their operation than before the workshop. In the areas of production, marketing, financial, legal, human, and strategic planning tools addressed, there was a shift with producers indicating that they were now more knowledgeable than before the workshop. Producers indicated that they have evaluated ways to reduce family business risks since attending the workshops, with assessing family balance and improving communication about business risks as top priorities.

Southeastern Beef Cattle Marketing Schools

[Todd Davis](#), Clemson University

[Curt Lacy](#), University of Georgia; [John McKissick](#), University of Georgia; [Walt Prevatt](#), Auburn University; [Tim Hewitt](#), University of Florida

An integrated educational program that combines classroom and hands-on experiences will teach Southeast cow-calf producers, extension agents, and agricultural lenders how to calculate breakeven prices that cover variable, total and family living costs, provide market outlook and price potential, and demonstrate how futures and options can reduce price risk. Case studies and marketing games will be used inside the classroom to teach price risk management. Outside the classroom, producers will improve their understanding of market grading and how calf quality affects sales price. Likely participants will operate a diversified cow-calf operation that also produces forages and agronomic crops. Other likely participants will be cow-calf producers employed full-time off-farm. Agricultural lenders and county extension agents will also be targeted as they often have a close relationship with producers. Spouses will also be encouraged to attend the workshop to learn how improved marketing and risk management affects farm and household finances. As a result of this educational program, producers should be able to calculate breakeven price, form a reasonable price expectation, and implement a marketing strategy. It is expected that attendees will collaborate more closely with extension agents, specialists, and industry experts in improving their risk management practices.

A Searchable National Enterprise Budget Database and Website

[Damon Doye](#), Oklahoma State University

Robert Craven and David Nordquist, Center for Farm Financial Management; Southern Extension Farm Management Committee representatives: Geoff Benson, North Carolina State University; Gordon Groover, Virginia Tech; Larry Falconer, Texas Cooperative Extension; Gregg Iben Dahl, Mississippi State University

As the number of state and area farm management specialists dwindle, developing and maintaining a wide selection of high quality, in-depth programs in every state becomes more difficult. Enterprise budgets are a resource often sought by producers, lenders, and government officials for use in farm business plans, risk analysis for agricultural production systems, and taxation and land value assessment. However, budgets are time-consuming to build and maintain, with little professional rewards for doing so in many states. In 2001, the Southern Extension Farm Management Committee (SEFMC) undertook an initiative to expand awareness of available enterprise budget generators, catalog existing enterprise budget resources in a searchable database, and explore opportunities to collaborate across state lines in budget development. At the same time, the Center for Farm Financial Management initiated a database-development effort to offer links to enterprise budgets via the national risk management library. Following a national enterprise budget conference in 2003, efforts to merge the best features of national budget sites began. This poster introduces the searchable database and website designed to make budget resources from land-grant universities accessible in "one stop". The poster allows viewers see sample output through screen captures and sample reports. Website users can search for budgets by state, university or organization, crop, livestock enterprise, tillage system, size of farm, format, and contact person. Summary statistics on number and kind of budgets included can be presented in graphical format. Methods for adding and updating budgets will also be explained.

Oklahoma Beef Cattle Manual and Master Cattleman Program

[Damon Doye](#), Oklahoma State University, Agricultural Economics Department

David Lalman, Oklahoma State University, Animal Science Department

The first edition of the Oklahoma Beef Cattle Manual was published in 1983. The manual, revised in 1992, had been a key resource for beef cattle producers, extension professionals, veterinarians and many others in the industry. A new Manual updates nutrition, reproduction, animal health, genetics, and other topics to reflect more recent research based information. Chapters dealing with economics, marketing and risk management, business planning and taxes, leasing arrangements, enterprise performance analysis, livestock insurance, forage production, grazing management, drought management, beef quality assurance, waste management and biosecurity have been added. Manual recipients are being asked to complete an assessment which will document baseline production and management practices. A Master Cattleman educational program using the Manual as a reference is being launched to build producer competencies. The objective is to enhance the profitability of beef operations and the quality of life of beef cattle producers by equipping them with vital information. To be certified as a "Master Cattleman", producers must complete a minimum of 28 hours of instruction from the curriculum and pass quizzes associated with the chapters. The core curriculum consists of 4 hours from business planning and management, marketing and risk management, nutrition and management, quality assurance and animal health, natural resources, genetics and reproduction. Additional hours of elective topics are required to meet credit requirements. Electives may include completion of a project not previously undertaken, such as forage or soil testing, breeding soundness examination, development of a financial plan or additional hours earned from elective chapters.

Replanting, Late Planting and Prevented Planting Decisions for Corn/Soybean Producers

[William Edwards](#), Iowa State University

Midwestern corn/soybean producers are sometimes faced with management decisions in response to adverse spring weather conditions, such as excess rain and low temperatures, hail, flooding and late frost. For a crop that has not been planted yet, the alternatives are: · Do not plant the crop and declare prevented planting · Plant the crop late · Plant a different crop If the crop has already been planted, the alternatives are: · Leave the crop as it is · Replant the same crop · Plant a different crop In both cases the decision is affected by crop insurance provisions and coverage levels, the date of the decision, and the variable costs associated with each crop. Planting date may alter the level of insurance protection, and payments to cover the costs of replanting may be available. The poster will display an extension fact sheet, decision flow chart, and spreadsheet decision aid that have been developed to help producers work through the decision quickly and accurately.

Establishment of a Summer Institute promoting Farm Security & Diversification among African-American & Native American Small Farmers

[Terry Gipson](#), Langston University

[Ted Alexander](#), Chongo Mudende

Minority small farmers including African-Americans and Native Americans have expressed a desire to investigate alternative agricultural enterprises, especially meat goat production. However, these farmers are ill equipped with the management knowledge, skills, and abilities (KSA) to succeed in this alternative enterprise. Langston University, which has the nation's foremost goat research program, established a Summer Institute of goat management workshops for minority farmers. The Summer Institute consisted of seven all-day workshops held approximately every other week over the course of the summer at four different locations within the state. Traditional instructional delivery systems were complemented with experiential learning through supervised hands-on sessions with live animals. At the end of the seven-workshop series, participants could receive a Certificate of Participation or a Certificate of Achievement depending upon their eligibility. To receive a Certificate of Participation, participants had to have attended at least 4 of the 7 workshops; 135 participants received this certificate. To receive a Certificate of Achievement, participants had to have received a Certificate of Participation and pass a comprehensive exam; all 16 participants taking the exam passed and received this certificate. Participants at 3 of the 4 locations have organized and have formally applied to Heifer Project for livestock assistance. Follow-up and mentoring of these groups is continuing. Through the Summer Institute minority farmers have learned the KSA needed to succeed in meat goat production, an alternative agriculture enterprise suitable for part-time farmers with small acreages, both of which are characteristic of minority farmers.

Regional Multi-state Enterprise Budgets for Fruit and Vegetable Crops

[Charles Hall](#), Professor, Department of Agricultural Economics, University of Tennessee

[Ronald Rainey](#), Extension Economist, University of Arkansas Cooperative Extension; [John Black](#), Research Assistant, Department of Agricultural Economics, Mississippi State University; [Roger Hinson](#), Professor, Department of Agricultural Economics, Louisiana State University; [Deacue Fields](#), Assistant Professor, Department of Agricultural Economics, Auburn University; [James Boudreaux](#), Professor, Vegetable Crops Extension, Louisiana State University; [David Nagel](#), Professor, Department of Plant Sciences, Mississippi State University

In order to reduce and perhaps eliminate the duplication of effort that has existed between land-grant institutions in developing enterprise budgets, agricultural economists and horticulturists at five Southern Region universities are collaborating in the development of regional fruit, vegetable, and melon budgets. These budgets will be based on standardized input price and equipment cost parameters, but will be flexible enough to be modified according to the integrated pest management practices occurring in each state. This standardization will facilitate the comparison of production costs across state lines and serve the dual purpose of working synergistically in order to maximize productivity from the limited number of economist FTE's working with these horticultural commodities. For each fruit and vegetable commodity, one of the five teams of economists and horticulturists will be assigned lead responsibility for developing the initial production/cultural practice parameters, with the other economists contributing the parameters associated with their respective state. Through a modified Delphi technique, a consensus will be reached regarding the cultural practices to be modeled in each regional budget. Budgets are currently being planned for 2004 development for 14 vegetable commodities, with the following crops being planned for 2005: peaches, blueberries, cantaloupe, peppers, and eggplant. A detailed budget for drip irrigation is also being planned.

Enterprising Rural Families - Risks in the Family Business

[John Hewlett](#), University of Wyoming Cooperative Extension Service
[Bill Taylor](#), University of Wyoming Cooperative Extension Service

Families engaged in business together face unique types of risk. The interface between individual, family, and business is significantly different from that of traditional employee and employer or individual business owner/manager. The necessary tension created by this interface can be used to help members of the family/business to examine their communication styles, management techniques, and work roles. However, this same tension often becomes a focus for acrimonious relationships and poor business performance, sometimes resulting in business failure and family break-up. "Enterprising Rural Families – Risks in the Family Business" presents information about an international on-line course for members of, and those working with, rural family businesses. The course uses a unique model depicting the relation and interaction of individual, family, and business, all placed within the context of a larger community. This model of interaction lies within a larger construct of integrated management, looking at the entire operation holistically on the three levels of strategic, tactical, and operational planning. The course seeks to carry the participant through three levels of investigation and awareness by leading them to answer the questions: 1) Where are you? 2) Where do you want to go? 3) How will you get there? This is accomplished via a variety of interactive methods with the student: Steaming video, readings, slide presentations, library research materials, live chat sessions, threaded discussions, various hand-in assignments, and a major final project concerning their own business in an area of their choice.

What Is RightRisk?

[John Hewlett](#), University of Wyoming

RightRisk is an innovative risk research and education program to help farmers, ranchers, and others better understand and explore risk management decisions and evaluate the effects of those decisions. Using RightRisk, participants explore risk management strategies, build your decision-making skills, and learn about their personal risk management styles. RightRisk uses real world farm/ranch settings and agricultural economics. This poster will provide a snapshot of RightRisk. The presenter and others familiar with both the overall educational program and risk simulation model will be on-hand to discuss with interested persons (1) details of RightRisk (2) how RightRisk may be used in conjunction with other risk educational programs, and (3) how RightRisk can move into their states.

Price Risk Management for Cattle Feeders: What is the Potential of LRP?

[James Hilker](#), Michigan State University
[Ben Chaffin](#) Michigan State University East Lansing Michigan

Fed cattle price volatility although always significant, has been at record levels over the last three years. RMA / USDA facilitated the introduction of LRP, a price insurance instrument, to be used in the management of net revenue risk. Following initial pilot testing, LRP has become available in a number of additional states including Michigan and Ohio. The poster describes the LRP presentation at the four state (Illinois, Michigan, Ohio, Ontario) Professional Cattle Feeder's Short Course workshops in February 2005. The presentation and discussion focused on assessing the potential of LRP in transferring price risk. The approach focused on assessing the size of the Five Area versus Michigan farm price basis variation, farm price variation, and the relative size of basis to farm price variation. One of the points of reference was sales materials, made available by insurance providers. Sometimes the materials did not discuss basis risk – a key issue in the decision of whether an option on an index contract will transfer significant risk. A second point of departure was the development of practical procedures to assess basis and market price risk. This included working with farmers to assemble a data base, for different types of cattle and feeding programs to establish basis risk by relating this information to publicly available price series for the Eastern Corn Belt. Third, drawing on educational programming on GRP, an approach was developed to describe risk transfer under different circumstances.

Analyzing and Benchmarking Farmer Records

[Gregory Ibandahl](#), Mississippi State University
[Charlie Forrest](#), Mississippi State University

This poster summarizes a project between Mississippi State University and the Federal Land Bank Association of South Mississippi. Farm financial records from farmers applying for loans were examined to determine the financial characteristics that might lead to a successful loan for the bank. Properly identifying the risk classification of a loan application benefits both lenders and borrowers. Lenders benefit because loan default rates should be lowered. Borrowers benefit because there should be reduced funding of bad projects and increased funding for good projects. Funding was obtained from the Southern Center for Risk Management Education to support a graduate student during the summer of 2004. This student obtained the financial records from a large number of farms across Mississippi. These records are currently being examined for both benchmarking that fits into the traditional farm financial ratios and for other types of benchmarks that can be adapted from the data collected.

Rural Women In America - Women Helping Women

[Camie Janikowski](#), *Bowman/Slope Soil Conservation District*

Rural Women In America (RWA) is an educational and motivational conference that brings a region of rural women together to improve their Human Risk Management skills and network with their peers in rural America. For two years, over 250 women from southwestern North Dakota, northwestern South Dakota, and southeastern Montana have gathered in Bowman, ND for RWA. RWA is a combination of key-note speakers and breakout sessions on a variety of risk management topics. Our twelve-member steering committee is another key to the success of RWA. Our committee consists of women that are; business owners, farm/ranch operators, insurance agents, government employees, mothers, and wives from a broad range of age groups. This diverse committee is a true representation of our target participants and provides a wide perspective as to the needs and issues facing our target participants. To overcome the possible challenges women may face to attend RWA, our committee has kept the registration fee to a minimal \$10; provided free childcare services; centrally located the conference within 50 miles of our target area; and provide a one-day conference, on a Saturday to allow women with busy working schedules to attend. At RWA women gain an insightful profile, highlighting significant influences, characteristics, and motivational needs for each farm/ranch business generation. RWA offers women the opportunity to fill their risk management "toolbox" with new communication skills, financial planning tips, health screening ideas, and a larger network of peers to improve and sustain the viability of our rural families, communities, and region!

Women in Agriculture Program: North Carolina

[Mary Mafuyai-Ekanem](#), *North Carolina A&T State University*

Sheilda Sutton NC A&T State University Greensboro, NC; Sue Counts Watauga County Extension Center Boone, NC; Grace Summers NC A&T State University Greensboro, NC; Carolyn McCain Columbus County Extension Center Whitesville, NC

Women play vital roles in agriculture, but they still face challenges and limited opportunities for resources in our society. The agricultural sector is very traditional and slow to change, placing many women and their families at greater risk. For this reason and many more, NC A&T State University started the Women in Agriculture Program (WAP) to help women overcome economic barriers and social disparities. WAP targets women-farmland owners, operators, managers, farm wives, marketers, retirees, their families and others interested in agriculture. The poster will present structures for Women in Agriculture Teams (WAT) in North Carolina. The interdisciplinary team motivates women to build bridges, leverage resources and address risk management issues on their farms. Selected strategies will be presented to share successes over the last decade. Adapted tools and practices reveal impacts on profitability, sustainability and quality of life for women and others in agricultural communities.

AFOSITE - A Web-based Risk Evaluation of Animal Production Sites

[Ray Massey](#), *University of Missouri*

John Lory, University of Missouri

The University of Missouri Commercial Ag Program developed AFOSITE, in coordination with the Missouri Department of Agriculture and Center for Agricultural, Resource and Environmental Systems (CARES), a web-based site selection/evaluation tool for animal feeding operations. The objective of AFOSITE is to assist animal feeding operations to select a location that has sufficient available resources to minimize production and environmental risk associated with production. AFOSITE allows persons to locate a particular parcel of land by viewing aerial photographs on the internet. They can then outline the parcel of land. The program then queries multiple databases to present information on the community, productive and environmental capacity of the area to incorporate livestock production. It provides information important to waste structure construction (e.g. county weather data and depth to groundwater) and land application (e.g. state and county land application setback requirements, cropland within 2 miles suitable for manure application, soil hydrologic group and density of animals in the watershed). Categories of information presented includes: community concerns, bio-security concerns, surface water and watershed concerns, soil characteristics, applicable regulations, capacity of land to utilize manure and weather. In addition to enumerating various risks, AFOSITE provides links to educational, regulatory and potential assistance programs that will help them manage those risks. A laptop computer with a simulated website is used during the poster session to allow conference participants to actually use the program. AFOSITE is currently operational in Missouri and can be located at www.cares.missouri.edu/afosite.

Outreach Methods for Minority Small Farmers - What Works, What Doesn't

[Richard Molinar](#), *University of California Cooperative Extension*

Many methodologies are used to disseminate information to small farmers, e.g. group meetings, breakfast meetings, hands-on classroom, hands-on field, radio, television, video, DVD, audio tapes, publications etc. Which methodology is used may vary from group to group depending on ethnicities, available media in the area, resources available to the communicator, and recipient characteristics (age, gender, education). Employing a Hmong program rep assistant has contributed immensely to the success of the small farm program in Fresno County, California. Besides helping to establish trust with the community and being fluent in their languages, he makes numerous trips out to their farms to assist them with problems. Radio has been the most effective method utilized by Cooperative Extension for 'Hmong' small farmers. Establishing partners such as USDA-FSA and USDA-FSA with the radio broadcasts has contributed to the diversity in topics and resulted in greater visibility for all of the organizations.

Center for Farm Financial Management Risk Management Tools

[Dale Nordquist](#), *Center for Farm Financial Management*

The Center for Farm Financial Management develops financial management and marketing programs designed to help producers gain the management edge in their farm and ranch businesses. Learn more about new and old CFFM developments, including: - FINPACK, with the new FINPACK Annual Plan; - FINPACK for Lenders, including the new Presentation Manager for developing loan committee presentations; - the FINPACK Business Plan software; - FINBIN, the online farm financial benchmarking database which now includes detailed financials from five states and over 3200 farms; - Marketeer, the commodity market planning software; - the award winning Winning the Game, the series of commodity marketing curriculums.

Montana MarketManager - A Integrated Approach to Online Risk Management Education

[Richard Owen](#), *Montana Grain Growers Association, Executive Vice President*

In 1998, the Montana Grain Growers Association created the Montana MarketManager program to improve the marketing and risk management skills of wheat and barley producers in the state. The program accomplishes its goal through three integrated components: workshops (traditional and videoconference), marketing clubs and a Montana-specific market information website. In 2000, through a partnership with the Montana Stockgrowers Association, livestock market information was integrated into all three parts of the program. In 2001, the MasterMarketer program (developed by TAMU Extension) was added. The MarketManager program represents a partnership of farmers, ranchers, ag lenders, grain and livestock trade representatives, extension agents, and others involved in production agriculture, marketing and distance learning. This partnership between the public and private sectors is key to the success of the program. Since its inception, over 150 marketing/risk management workshops have been delivered to farmers and ranchers. In addition, the program supports over 25 marketing clubs around the state. The website, customized for Montana market conditions and supported by a website manager, has over 1,500 visitors per day. The website address is www.montanamarketmanger.org. An online marketing simulation game, Commodity Challenge, was added to allow farmers, students and others to practice real-time trading in an educational setting.

Risk Management Education for Non Reservation Native American Farmers and Ranchers

[Jennie Popp](#), *University of Arkansas*

Janie Hipp, University of Arkansas; Billy Bailey, Choctaw Nation; Steve Swogger, Cherokee Nation; Paul Austin, American Indian Center of Arkansas

University of Arkansas, the Cherokee Nation of Oklahoma, the Choctaw Nation of Oklahoma and the American Indian Center of Arkansas developed a program to provide risk management information to non-reservation Tribal farmers and ranchers in Arkansas, Oklahoma, Tennessee and Mississippi. Agricultural producers within these Nations historically have had limited access to agricultural production and management information for two reasons. First, the traditional link to educational organizations such as Extension is not nearly as strong as the Tribal members' link to their own Tribes. Second, extension personnel may not be prepared to meet their needs because a clear understanding of the composition of the Indian agricultural community and their needs is lacking. The Extension Indian Reservation Program is designed to meet the needs of reservation-based Tribal producers, but the program we undertook was to begin to address the needs of non-reservation-based Tribal producers. Through our program, we: 1) developed a risk management guidebook covering 40+ topics, 2) presented this material to 100s of producers at farm shows and in half day training sessions, and 3) developed a website for minority farmers and ranchers. We are developing a network of Tribal leaders, agricultural specialists, USDA personnel, and others interested in furthering risk management education in the region. Having successfully spread our information in our area, we are currently extending our program through train-the-trainer activities at intertribal conferences. This poster will discuss some of the factors that have led to our success as well as highlight remaining needs of minority farmers and ranchers.

Cascading Effects of Risk management Education

[Joan Quinn](#), *New Mexico Organic Commodity Commission*

Cascading Effects of Risk Management Education: Joan Quinn, New Mexico Organic Commodity Commission The New Mexico Organic Commodity Commission is a state agency providing organic certification, and education and marketing assistance for organic producers and those wishing to transition to organic. We are now in our third year of risk management education through WRME. Our outreach to organic and transitional producers has changed as we have worked with WRME, partly as a result of applying the results-based analysis of our education activities to all of our work. We have learned that the effects of our Risk Management Education projects typically go beyond the stated objectives of the project (teaching record keeping and marketing techniques to organic producers); unanticipated "cascading effects" are among the most lasting and beneficial outcomes. This will be the theme of the poster. We will discuss cascading effects on our agency, including our adoption of results-based analysis. Other examples include newly formed relationships between transitional fruit producers and researchers who met at an NMOCC workshop on certifying organic, and the linkage we facilitated between an organic CSA looking for a home for its waiting list customers and a farmer looking for markets.

Evaluation of Knowledge Gained at a Train-the-Trainer Workshop

[Ronald Rainey](#), *University of Arkansas*

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Results of a train-the-trainer evaluation are presented and discussed. The workshop presented risk management resources and strategies to assist influencers (county agents and farm advisors) in advising their producers/clients. The one-day workshop addressed various risk management areas providing participants with resources to not only advise their clients but also conduct educational programs in their local areas. The training used a combination of lecture and interactive training sessions to educate the participants. The following topics were addressed during the workshop: strategies for managing risks, Risk Management Agency (RMA) insurance products for specialty crops, managing risk in fruit and vegetable production, national organic program, value-added business opportunities, business record keeping, and internet risk management resources. A retrospective evaluation design was used to assess knowledge gained by each workshop participant. Using a scale of 1 to 5, each participant indicated their level of pre- and post-understanding of presented topics. Changes in participant understanding of topics as a result of the training are presented and discussed. Additionally, discussions of the various topics addressed and teaching methods used during the training are outlined. Results indicate the greatest change in knowledge occurred in the national organic program and RMA insurance products sessions. Both sessions revealed a dramatic increase in participant understanding of those topics. Conversely, the areas with the lowest change in knowledge occurred in the enterprise budget and business record keeping sessions. This result was due to the relatively high participant understanding of these risk management areas prior to the workshop.

Crop Insurance Programs for Specialty Crop Producers in New York

[Steve Richards](#), *NY FarmNet\NY FarmLink\Cornell University*

[Ed Staehr](#): *NY FarmNet\NY FarmLink\Cornell University*

In 2002, specialty crop producers in New York were surveyed in order to understand the major risks that these producers faced and the strategies that they were using to mitigate their perceived risks. We addressed these concerns in 2003 and 2004 by collaborating with several partners (NYS Department of Agriculture and Markets, Farm Credit, NY Farm Bureau, the Farm Service Agency, Farmers Market Federation of NY, and RMA) to conduct workshops for specialty crop producers. Working through Cornell Cooperative Extension Associations and Area Programs, 40 workshops were presented to almost 400 participants. The participants of these workshops learned about crop insurance products (with an emphasis on AGR and AGR-Lite) and other risk management strategies particular their operations. We also captured new audiences through our collaboration with the Northeast Organic Foods Association of New York; conducting listening sessions with organic farmers to discover their risk management needs. These sessions provided an opportunity to introduce organic farmers to crop insurance products that could provide whole farm protection. For most of these participants, it was their first exposure to crop insurance. As a result, more farm families have taken appropriate actions to secure their survival through reducing risk and income variability on their farm operations. AGR and AGR-Lite insurance policies in New York have continued to grow since this effort began.

Visualizing Cotton Price/Production Risk Under Alternative Risk Management Scenarios

[John Robinson](#), *Texas Cooperative Extension*

This poster will display and interpret graphical displays of simulated cotton net returns under risk from historical prices and yields. The simulation results are part of an ongoing RMA-ERS-Texas A&M collaboration studying risk mitigation of irrigated crops in South Texas. This latter project provides an opportunity to create visual displays of risky outcomes for a grower audience. Cotton is chosen as a case study because of the available risk management alternatives: full and deficit irrigation, selected marketing strategies, selected insurance products, and farm policy. The visual displays will highlight the differences between alternative risk mitigation strategies on the average level and variability of cotton returns. The poster will also describe how these visual displays can be created and incorporated into Extension Education programs. Creation of these visual displays using MS Excel add-ons should be of interest to Extension Economists involved in integrated risk management education.

Missouri Farm Business Management Analysis Program

[Norman Rohrbach](#), *Farm Business Management Analysis Program Coordinator*

The Missouri Farm Business Management Analysis program is part of the adult component of the Agriculture Education program in Missouri. At present, twenty-five active FBMA programs are established in local communities. The programs are administered through the local public school system. Primary goals of the program include assisting producers in developing sound accounting systems and preparing an annual analysis of the farm business that can be used to make profitable changes in the business over time. Benchmarks are discovered through the analysis that are useful in developing appropriate risk management strategies for farms enrolled. Instructors also assist producers in improving production and marketing strategies.

Kentucky State University's Risk Management Education Program

[Marion Simon](#), *Kentucky State University*

Kentucky State University initiated a risk management education program for small farmers and paraprofessionals through the support of the Southern Region Risk Management Education Center. This program addresses production and marketing risk management for small tobacco farmers who are looking at alternative sources of income. The program involves the training of paraprofessionals to deliver educational programs, workshops and meetings at a the Mennonite-owned Fairview Produce Auction, Inc., African American churches, their popular "Third Thursday" educational workshops, and educational tours including the Southern Sustainable Agriculture Working Groups Conference. Risk Management Education provided through the USDA Risk Management Agency's Outreach Program provided funding for one-on-one education and educational programs at the Kentucky Women in Agriculture Conference and the Kentucky Small, Limited-Resource/Minority Farmer's Conference.

Retirement and Estate Planning for Small Farm Families

[Marion Simon](#), *Kentucky State University*

Sharon DeVaney, Purdue University; Heather Gray, The Federation of Southern Cooperatives; Janie Hipp, University of Arkansas

Through the support of the USDA Risk Management Agency's Outreach Program, the "Retirement and Estate Planning for Small Farm Families" website was developed. This website provides risk management education information for small farmer who are contemplating retirement. The website links to many information websites plus contains educational materials. In addition to basic information, the website includes case studies, special needs of women, African American American, and Native American farmers, and estate planning.

Lessons Learned from Farmer Study Circles

[Kate Smith](#), *Keystone Development Center*

Lessons Learned from Farmer Study Circles This paper summarizes and synthesizes the results of two study circles held with Pennsylvania farmers. Dairy farmers and potato growers each met as a group 9 times in a focus group setting to discuss and learn about a variety of issues. Topics discussed by the circles included labor needs, local contracting for labor, and recruiting from workers from Mexico. The potato growers also discussed potato diseases and did on-line research during the meeting. The dairy farmers investigated custom contracting and book-keeping services from the perspective of a group of farms acting as one unit. The paper will detail study circle formation strategies, partners, and techniques for facilitation along with conclusions as to the technique's effectiveness as a learning model.

Inland Empire Small Farm Initiative

[Etaferahu Takele](#), University of California Cooperative Extension

[Peggy Mauk](#), University of California Cooperative Extension; [Jose Aguiar](#), University of California Cooperative Extension

The declining small farm ownership and under representation of Hispanics in Southern California has been the basis for the University of California Cooperative Extension (UCCE) risk management education program since 2000. In 2003, through funding by USDA, UCCE and California State University San Bernardino (CSUSB) in partnership formed the Inland Empire Small Farm Initiative (IESFI): A Catalyst for Small Farm and Hispanic Development in Riverside and San Bernardino Counties. The purpose of the Inland Empire Small Farm Initiative (IESFI) is to enhance the feasibility and sustainability of small farm and Hispanic owners through risk management education of production and entrepreneurship. The UCCE contributes research-based seminars in agricultural production, economics, and marketing. The Inland Empire Center for Entrepreneurship (IECE) provides continuous consulting support to small businesses, using IECE program staff, faculty, and student intern teams. This poster will present programs conducted through the Small Farms Initiative including critical needs identification done through survey assessments and through the use of an advisory board. Additionally, results and impacts of educational workshops and individual consultations will be presented.

Southwest Indian Country Risk Management Education on Agri-Tourism and Specialty Agri-Product Market Opportunities

[Trent Teegerstrom](#), University of Arizona

[Dr. Joseph Hiller](#) and [Dr. Russell Tronstad](#)

The goal of this project is to increase the economic viability and livelihood of small Native American and other limited resource farmers and ranchers through joint agri-tourism and specialty agri-product market opportunities. With tourist attractions such as The Grand Canyon, Las Vegas, Canyon De Chelly, Organ Pipe Cactus National Monument, Monument Valley, and the Saguaro National Monument, thousands of tourists travel through Southwest Indian Country every year. Most tribes, however, benefit very little from the tourists that pass through their lands. Our project provides step-by-step instruction and examples of how these traditionally underserved producers can better develop specialty niche agricultural products that will compliment recreation/education activities on tribal lands. Several workshop and conference trainings were hosted by our partners along with individual follow-up training through cooperating Tribal Extension Agents. This project will provide "next-step" education by linking tourism to specialty agri-products and by providing one-on-one follow-up training through Tribal Extension Agents that live and work in Indian Country. Our curriculum helps identify and quantify the risks and returns associated with the development of joint agri-tourism and specialty agri-product markets. An example could be evaluating the diversification and return potential of an educational "jeep tour" of sheep production on the Navajo nation while also dropping off tourists at a store that has Navajo woven sheep products and Navajo mutton jerky for sale. Education has also been provided on the requirements and strategies to successfully obtain financial assistance, including start-up loans and grants from the federal government and private entities.

IFMAPS (Intensive Financial Management and Planning Support) : Individual Business Planning Assistance

[Randy True](#), Oklahoma State University

[Damona Doye](#), Oklahoma State University

Intensive Financial Management and Planning Support (IFMAPS), a special program of the Oklahoma Cooperative Extension Service, provides free and confidential financial business planning assistance to Oklahoma agricultural producers. IFMAPS financial specialists work with producers to gather information for financial business plans. The plans typically include budgets for farm enterprises, a cash flow plan, income statement, balance sheet, debt worksheet, and financial measure ratios. A whole-farm analysis is performed to determine the business strengths and weaknesses and the options available for the business. This analysis is completed using the "Integrated Farm Financial Statements" (IFFS) software, a set of interdependent Microsoft Excel-based workbooks and budget files, developed by the OSU Agricultural Economics Department. Producers can reduce risk through improved understanding of their financial situation, and can easily analyze their ability to diversify their operation with alternative enterprises as well as analyze the impact of increasing or decreasing the size of each enterprise. Producers can also analyze the financial effects of changes in government programs or analyze the impacts of bringing a second generation of family members into the farm business. By using Extension educational materials, the IFMAPS staff helps farmers and ranchers improve organization and analytical skills. Development of these skills benefits the farmers and ranchers in two ways. First, improved management skills should lead to improved business operations. Second, the gain in self-confidence encourages the operators to continue to learn more about farm financial management.

Building A Vision: Financial Management, Analysis and Planning

[Jenny Vanderlin](#), *Center for Dairy Profitability*

Bob Cropp, University of Wisconsin-Extension, Pepin County; Carl Duley, University of Wisconsin-Extension, Buffalo County; Gregg Hadley, University of Wisconsin-River Falls; Lee Miligan, University of Wisconsin-Extension, St. Croix County; Jon Zander, University of Wisconsin-Extension, Trempealeau County

Building A Vision: Financial Management, Analysis and Planning. "Building A Vision" is the new Financial Analysis module in the University of Wisconsin/Extension Management Education Curriculum -- AgVentures. The focus of this module is to increase the ability of the participants to: evaluate the financial health of their farm business; to incorporate strategic planning concepts into their financial management decision-making process and to have participants "think strategically" about their future. Building a Vision uses numerous interactive teaching activities for participants to work together in small groups applying financial and strategic planning principles to a case farm. Participants have the opportunity to review their own situations using principles learned. They are also given the chance to suggest changes they would implement to improve the case farm's financial situation; participants review the impact of these suggestions on the financial situation. This has proven to be insightful in terms of what types of changes have the greatest impact on farm profitability. Each day participants are challenged to apply learned concepts to their own situation. The strategic planning part of the program focuses on identifying stakeholders, reviewing mission statements, developing a vision for the future, identifying their critical issues and action plans to address them. Participants also work on developing their own vision. The financial analysis part of the program includes reviewing the financial performance of the case farm in the Agriculture Financial Advisor (AgFA) report format. These reports are used as the basis for teaching financial concepts related to Profitability, Solvency, Repayment Capacity, and Liquidity measures.

2006 National Women in Agriculture Education Conference

[Laurie Wolinski](#), *University of Delaware, Cooperative Extension*

The National Women in Agriculture Education Conference will be the second conference of its kind for educators. The purpose of the conference is to broaden the educational programming efforts geared toward women in agriculture. Educational programming efforts geared toward women involved in agriculture have proven to be successful by increasing participants' confidence, knowledge and skills; enhancing their personal and agri-business lives. There are several successful and on-going women in agriculture programming efforts in various states or regions of the country which can serve as models or examples. This national conference will be held in 2006 in a central, yet to be determined, region of the country to allow for convenient access for educators from across the country to participate. The sharing of successful and innovative programs at this conference will encourage new women in agriculture programs to begin and established programs to grow.

