



The Market Basket

*A Quarterly Update on Agricultural Marketing in Broome County
Summer, 2007*

Agricultural District #3 - Town of Sanford, 8 year Review currently taking place. If you live in District #3, you need to attend a landowner session on either July 11th from 10 a.m. - 2 p.m. at the Town of Sanford Village Hall, or July 12th from 6 p.m. - 8 p.m. at Cooperative Extension. Please see the announcement on page 2 for more information.

ANNOUNCEMENTS

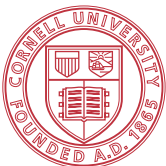
NEW YORK FARM BUREAU OFFERS A LABOR & EMPLOYMENT LAW GUIDE TO ALL AGRICULTURAL EMPLOYERS

By Carol Quattrochi, NYFB Executive Assistant

New York Farm Bureau is currently making available the publication entitled, "New York Farm Bureau Farmer's Guide to Labor & Employment Laws". This is a comprehensive guide that will provide agricultural employers with a source of information regarding both state and federal laws and regulations related to agricultural employment practices.

This guide covers many topics, of both general informational value, and topics specific to agricultural employers. Sections include: Major Laws Affecting Agricultural Employers; Wage & Hour Standards; Employment of Minors; Posting Requirements; Employee Benefits; Hiring & Termination of Employees; Employee Safety; Migrant & Seasonal Worker Protections; and Housing Standards.

The "New York Farm Bureau Farmer's Guide to Labor & Employment Laws" is an important resource for all agricultural employers. The guide is presently being offered to NYFB members at a rate of \$45 per copy, and to non-members at a rate of \$65 per copy. If you are interested in obtaining a copy of this publication, please contact the NYFB Legal Affairs Department at 1-800-342-4143.



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FIVE FARMERS' MARKETS IN BROOME COUNTY OFFER "GENERAL STORE" TO INTERESTED VENDORS

By Laura Wollin-Wood, Agricultural Economic Development Specialist – CCE-BC

This summer at five Broome County Farmers' Markets there will be an opportunity for those not currently selling their products at the Farmers' Market to sell their products on either a consignment or commission basis, or on their own. At the Farmers' Markets located in Binghamton, Deposit, Endicott, Johnson City, and Whitney Point there will be a very large tent designated as the "General Store". This will be a place for individuals to ease into selling in a Farmers' Market atmosphere. The "General Store" will help you learn about how to plan for weekly harvesting and also how to interact with customers. This opportunity is open to anyone direct marketing, including meats, baked goods or flowers. Additionally, this is also an opportunity to expand your customer base and an opportunity to build a year-round market after the Farmers' Market season is over.

If you have any questions, would like more information, or would like to sell at any of the "General Store" please contact Laura Wollin-Wood at (607) 584-5007 or lw257@cornell.edu.

8 YEAR REVIEW FOR AGRICULTURAL DISTRICT #3

The 8 year review for Agricultural District #3 (Town of Sanford) is currently taking place. If you live in District #3, you need to attend a landowner session on either July 11th from 10am-2pm at the Town of Sanford Village Hall, or July 12th from 6pm-8pm at Cooperative Extension. Each landowner must come and point out all parcels they own located in the district and verify that the acreage is still in agricultural production and is eligible for inclusion in the district.

If you own land in the town of Sanford, and are not currently enrolled in Ag District #3, you can come to either of the sessions and enroll your parcels.

If you have any questions please feel free to contact Laura Wollin-Wood, (607) 584-5007.

BROOME COUNTY FARMS ELIGIBLE FOR DISASTER LOANS

Broome County farmers have been declared eligible for Farm Service Agency disaster emergency loan assistance due to damages and losses caused by severe storms and flooding that occurred Nov. 16 and 17. Family farmers who have suffered the loss of at least 30 percent of their production or suffered qualifying physical losses may be eligible for FSA loans. Farmers must be unable to obtain

credit from private commercial lenders. The interest rate on emergency loans is 3.75 percent.

Applications will be accepted until August 13. Contact by mail: Broome County FSA, 1163 Upper Front St. Binghamton, NY 13904; or by phone at 723-1384.

ACTIVITIES

EXPLORING CREDIT/DEBT MANAGEMENT ISSUES

Cornell Cooperative Extension of Broome County is offering a free Exploring Credit/Debt Management Issues workshop. This workshop provides information on selecting and using credit wisely, strategies for paying down debt, obtaining and reviewing a credit report, and understanding a credit score. Participants receive free credit management tools. Advance registration required. Please call (607) 584-5016 for available dates and locations.

SAVE ENERGY, SAVE DOLLARS

Cornell Cooperative Extension of Broome County is offering a free Save Energy, Save Dollars workshop to assist participants reduce their energy bills, discover low-cost/no cost energy conservation methods and learn of community resources to financially assist residents in making home improvements. Each household will receive a free energy savings tool kit. Advance registration is required. Please call (607) 584-5016 for available dates and locations.

MAKING ENDS MEET

Cornell Cooperative Extension-Broome County is offering a free money management workshop called Making Ends Meet. Participants will set financial goals, develop spending plans, and learn ways to manage their debt. Each household will receive a free money management tool kit. Advance registration is required. Please call (607) 584-5016 for available dates and locations.

ENTREPRENEURIAL ASSISTANCE PROGRAM

The Entrepreneurial Assistance Program delivered by BCC is designed for women, minorities, dislocated workers and individuals with disabilities in Broome, Tioga, Chenango and Delaware Counties. Consisting of 20 three-hour sessions, the program helps individuals through the evaluation, business planning and operational phases of starting or expanding a small business. Classes will be held 6-9 pm on Tuesdays and Thursdays from September 11 through late November. The cost is \$30 for session one and \$30 for session two, which is refundable upon completion of the program. Graduation will take place on Thursday, December 6th.

Those interested in participating in the program should contact Ginny L. Robert, EAP Director, BCC Continuing Education, PO Box 1017, Binghamton, NY 13902. Her phone number is (607) 778-5012. Her email address is ginnyrobert@juno.com.

BROOME COUNTY COOPERATIVE EXTENSION AT FARMERS' MARKETS THIS SUMMER

* For information on Farmers' Markets in Broome County please contact the Agriculture Department at Cooperative Extension (607) 584-9966.

ASK-A-MASTER COMPOSTER

June through August, come to the Binghamton, Vestal, or Johnson City Farmers' Markets and get composting tips and your composting questions answered by a Cornell Cooperative Extension of Broome County Master Composter. Come out and enjoy the good weather and take advantage of this wonderful community resource. Please check the calendar for dates, times, and locations.

ASK-A-MASTER GARDENER

June through August, come to the Binghamton, Vestal, or Johnson City Farmers' Markets to ask gardening tips and get your gardening questions answered by a Cornell Cooperative Extension of Broome County Master Gardener. Come out and enjoy the good weather and take advantage of this wonderful community resource. Please check the calendar for dates, times, and locations.

EAT SMART NEW YORK

June through September, come to the Binghamton, Endicott, Vestal, Johnson City, and Whitney Point Farmers' Markets to get recipes for new ways to cook your fruits and vegetables, information on food preparation and safety, and information on WIC. Come out and enjoy the good weather and take advantage of this wonderful community resource. Please check the calendar for dates, times, and locations.

AGRICULTURE DEPARTMENT

June through October, come to any of the Farmers' Markets in Broome County and get your questions answered about agriculture in Broome County. There will be information available on Community Supported Agriculture, Direct from the Farm Meats, Agri-tourism, and Farmers' Markets. Come out and enjoy the good weather and take advantage of this wonderful community resource. Please check the calendar for dates, times, and locations.

ONE-ON-ONE BUSINESS CONSULTATIONS

The following agencies offer free consultations to businesses in all areas of running a business, including start-up assistance, business plan development, business expansion, financial projections, and sources of financing. To schedule a one-on-one appointment with a counselor, find the outreach center for each agency nearest to you.

FARMNET/FARMLINK

Farmers can call with any farm question or concern about their business or family. Often the caller is seeking specific information such as a contact number for an agency or a publication on a specific topic. We will try to provide the most current information (*doing research on topics as needed*). This information may be given over the phone or mailed.

When farmers can benefit from working one-on-one with someone knowledgeable about farm finances, farm options, family communication or personal issues, a FarmNet consultant will often come out to the farm to meet with the family. Farm Family Consultants and Farm Business Consultants provide free and confidential on-farm visits to answer questions and help find solutions to concerns. Topics include (*but are not limited to*) business and family finances, farm changes, farm management, disaster, stress, family communication and conflict. Sometimes the consultant will only make one visit, but more frequently the consultant will make several visits. Frequently two consultants will make co-visits in order to assure that both farm and family concerns are addressed.

How much does it cost?

FarmNet services are provided to farmers at no cost. Sometimes you may be referred to someone who must charge a fee for their services, but there is no fee for FarmNet services (*including consulting.*)

Farmers can contact NY FarmNet by calling toll-free 1-800-547-3276.

USDA FARM SERVICE AGENCY

Carol Dennis, County Executive Director
(607) 723-1384

SCORE

Binghamton-area: Broome Chamber of Commerce:
(607) 772-8860. Sessions on Tuesdays (except third Tuesday), and first and third Thursday evenings.

Owego-vicinity: Tioga County Chamber of Commerce
(607) 687-2020 for an appointment. Counseling is on Thursday mornings.

Norwich-vicinity: Chenango County Chamber of Commerce (607) 334-1400 for an appointment. Counseling is on Thursday mornings.

Montrose, PA and vicinity: Call the Office of Economic Development (570) 278-7222 or (800) 920-6972 for an appointment. Counseling is on Thursday mornings.

** There is no charge for counseling, no matter how many sessions are needed. Each session will last about one hour. We will continue to be interested in your progress, so follow-on sessions are encouraged. Counseling is available to all US citizens over the age of 13.*

SMALL BUSINESS DEVELOPMENT CENTER (BINGHAMTON UNIVERSITY)

Any small business owner or manager or any individual considering starting a business or purchasing a business to be located in New York may contact the SBDC at Binghamton for free assistance. Emphasis is placed on providing services to manufacturers, women, veterans and minorities.

Binghamton-area: (607) 777-4024

Cortland County Chamber of Commerce: (607) 756-2814

Chenango County Chamber of Commerce: (607) 334-1400

Delaware County Chamber of Commerce: (607) 432-4500

Otsego County Chamber of Commerce: (607) 432-4500

Tioga County Chamber of Commerce: (607) 687-2020

Tompkins County Chamber of Commerce: (607) 273-1080

DAIRY ASSISTANCE PROGRAM

Dairy Assistance Program applications are still being accepted. The deadline has been extended until July 9, 2007. Interested applicants should contact the New York State Department of Agriculture and Markets by visiting their website at <http://www.agmkt.state.ny.us> or calling 1-800-554-4501.

ENVIRONMENTAL STEWARDSHIP

AGRICULTURAL ENVIRONMENTAL MANAGEMENT (AEM)

AEM is a voluntary, incentive-based program that helps farmers operate environmentally sound and economically viable businesses. Farmers utilize AEM to address water quality concerns originating from agricultural activities. AEM helps to manage manure and fertilizer nutrients, manage barnyard runoff and process wastewater, conserve soil, protect drinking water, be consistent with permit requirements for Concentrated Animal Feeding Operations (CAFO's). AEM links farmers with programs to address environmental issues on the farm. Sources of cost-share funds for environmental farm plans and Best Management Practices implementation include: NYS Agricultural Nonpoint Source Abatement & Control Grant Program,

NYS Farmland Viability Grants, NYS Energy Research & Development Authority (NYSERDA) Grants, and USDA Farm Bill Programs, such as the Environmental Quality Incentive Program (EQIP) and the Conservation Reserve Program (CRP).

For more information, contact Broome County Soil & Water Conservation District (607) 724-9268.

NYS CONSERVATION RESERVE ENHANCEMENT PROGRAM (CRP)

The goal of the CRP is to encourage farmers in their efforts to reduce the amount of nutrients and sediments entering priority water bodies and public well-head areas. CRP participants place environmentally sensitive land near streams, lakes, water bodies and public well-head areas into an approved vegetative cover for a period of 10-15 years.

In return, farmers are paid annual rental payments and reimbursed for establishing recognized conservation practices. To be eligible: land must be located in one of the eligible watersheds or public well-head areas, cropland must have been planted to commodity crops four of the six years from 1996-2001 and be physically and legally capable of being cropped today, marginal pastureland can be enrolled provided it is suitable for use as a riparian buffer, enrollment is on a continuous basis.

For more information, contact Broome County Soil & Water Conservation District (607) 724-9268.

GOT WOODS?

If you own 5 or more acres of forested land you are eligible for a free no-obligation visit from a Cornell Cooperative Extension Master Forest Owner (MFO).

All MFO volunteers are graduates of a 4-day training program where they learn about sawtimber, wildlife management, forest economics, and ecology. MFO's do not perform management activities nor give professional advice.

They can:

- Define your goals for managing your forested property
- Evaluate the property's potential for satisfying your goals
- Develop a stewardship management plan for the property
- Identify tree species
- Measure volume and estimate value of standing timber
- Understand the pros and cons of various timber marketing alternatives

In addition, the MFO will provide you with samples of educational publications, guide you to sources of information, and refer you to other agencies and organizations that can provide technical assistance.

To schedule an appointment with an MFO, call Kevin Mathers at (607) 584-5013.

MARKETING ARTICLES

CREATIVE, EFFECTIVE & INEXPENSIVE MARKETING TOOLS, PART 2

By Laura Wollin-Wood, Agricultural Economic Development Specialist – CCE-BC

In the last issue I discussed tools for marketing your farm and products that do not need the internet or access to the internet to be effective. In this issue I will discuss tools for marketing your farm and products which are creative, effective, and inexpensive which rely on the Internet.

Email & E-newsletter

Email and E-newsletters are a mechanism for you to keep your farm in the forefront of customer's minds both during and between production season. You must consider several factors when looking at using email or e-news letters. The first is that frequent contact will net the greatest gain, but this necessitates upfront planning. The second is that you must consider the golden rule of email: send unto others as you would have sent unto yourself. You must make this clear when gathering email addresses from customers. They will be more likely to give you their email address if you can guarantee they will not be receiving useless emails from you.

The third factor to consider is which email program to utilize for sending emails or e-newsletters to customers. There are several programs to consider. The first program is www.verticalresponse.com. This program allows you to send your first 500 emails for free and gives you over 200 templates to choose from. The second program is www.campaigner.com. This program gives you a free trial to 12 email addresses and will charge you based on the volume of emails that you send on a monthly basis. The third program is www.mynewsletterbuilder.com. This program allows for a free trial offer and for \$8-\$10/month you can send 100 emails. The monthly fee charged depends on quantity of emails being sent and also how long you will be using the program.

Personal Website or Blog

A website or blog can be a great means for current or potential customers to research you, your products and production methods. Either a website or a blog aids you in getting information out in an easy to read format to anyone with access to the Internet. They are usually information-driven or sales-driven. It is an opportunity for you to put frequently asked questions about your products, including price lists, in an arena so that customers – current or potential, will be able to access prior to contacting you. You can do it yourself or hire a web-designer. Many hosting services for websites come with free blogs. But there are also free standing blogs, such as www.blogger.com, www.livejournal.com,

www.myspace.com, etc. There are several website programs which are very easy to manipulate if you would like to design your own website. The first is <http://www.1&1.com>. 1&1 offers templates for webpages and also offers blog templates. The second is the Dreamweaver program through Adobe. This program requires a bit more technical knowledge.

The most important issue to consider regarding a personal website or blog is that updates on a fairly regular basis are required. There is nothing worse than reading information on a website that is outdated.

Consumer-Interest Websites

As interest in buying local gains ground, there are websites dedicated to being databases of farmers directly marketing their products. Being listed on these websites is free and helps you connect with consumers down the road and across the country. There are many websites that people will browse for information on local products, but the most popular are: <http://www.localharvest.com>, and <http://www.newfarm.org>. There are also publications produced through Cornell Cooperative Extension of Broome County, including the Direct from the Farm Meats and Community Supported Agriculture brochures, and the Agri-tourism brochure produced in cooperation with the Greater Binghamton Visitors Bureau. Being listed in as many places as possible only increases your chances to make a sale. However, as always, you must make sure that what you are promising a customer can be produced, and that whatever information is listed is up to date.

Watch in the next newsletter for information on how to display information on marketing materials.

All programs suggested in this article are options, not recommendations by staff.

FARM STANDS: A VIABLE END GAME?

By Laura Wollin-Wood, CCE-BC

For many growers the ideal summer is working their land and then selling from a farm stand. With a farm stand you are not using gas and time in traveling to a Farmers' Market for set-up, selling, and take-down. But you need a reason for customers to stop at your farm stand. If they are not familiar with your products from your presence at a Farmers' Market, or if you do not have another reason for them to be coming (*ie hay rides, U-pick, etc..*) a farm stand is not a profitable first step for fruit and vegetable farmers to direct market. For many farmers the progression starts with Farmers' Markets for multiple days a week. If they have the equipment (*tent, signage, and manpower*) then having a farm stand on a low-key basis can be an option. Just starting with a farm stand, unless you are on a heavily traveled route (*i.e. on the way to a park or main road*), will not be profitable. Once you

have a customer gathering willing to travel to your farm to purchase your products, a farm stand is a viable option. Selling at a Farm Stand allows you to spend more time on the farm. But without great marketing and signage, customers will not be able to find you. The signage guiding customers to your farm stand does not need to look like you spent a large amount of money on it, but it does need to contain the basics and not look as though your three year old daughter drew it with finger paint. The signage ideally should be located prior to your location to give customers enough time to safely navigate, it should contain the name of your farm stand, the distance to your location, and the operating time for the stand (start and end date, days of the week, time of day). Marketing can be done as easily as letting your customers at Farmers' Market know you will be starting a farm stand, letting your friends and family and community members know.

Often in start-up phase of a farm stand producers will simply leave product underneath a tent and then leave a change box and operate on an honor system. Operating on the honor system has both pros and cons. Utilizing this system allows you to go to market and still operate the farm stand if you cannot find someone to man the farm stand. But if a customer had a question about a product, or there wasn't the correct amount of change, or even if you run out of product at the farm stand there is no one there to correct the issues. Some producers get around this issue by involving young or elderly family members who are not useful picking in the fields or cannot do set-up at the Farmers' Market.

Overall, selling at a farm stand can be a viable end game for producers, but only if they have the product that will bring customers. This can be achieved by having specialty products, such as strawberries or raspberries, or combining purchasing products with an on-farm experience, such as hay rides, U-pick, or festivals.

MANAGING MARKETING RISKS

*by Brian M. Henehan, Senior Extension Associate
Department of Applied Economics and Management,
Cornell University*

There are a wide range of financial and product risks that producers assume when marketing their products. An important step in understanding and managing those risks is to take time to identify potential risks that might be encountered. Marketing risks can occur in a number of areas, including products, transactions, operations, pricing, and public policy. Managing each of these areas of marketing risk can involve a range of strategies and tools depending on the market and regulatory environment you operate in.

Producers may tend to focus their efforts on managing risk on the production side at the expense of improving their management of marketing risks. Producers and other suppliers, in general, are increasingly being required by large volume customers to assume more marketing risks.

Let's take a minute to review some of the common risks associated with marketing. A number of risks are associated with the actual products marketed, such as product safety and health issues, packaging, labeling, and consumer relevance. Consistent quality control measures can eliminate or minimize selling defective or off-quality products. Product liability risk may be reduced by purchasing product liability insurance. Marketers should be aware of potential health issues associated with the products they market such as allergic reactions as well as any labeling requirements. Be aware of labeling regulations - descriptive terms such as "organic" can only be used if the product is certified to meet that definition.

Although less tangible than other types of marketing risks, the possible decline of product relevance to consumers should be an ongoing concern for smart marketers. Staying in touch with the wants and needs of consumers can be a full-time job. With ever-changing purchasing patterns, eating habits, dietary fads, and shifting demographics, maintaining product relevance can be a challenge. It is essential to understand how relevant your products are to today's consumers.

Transaction risks can include customer payment defaults, disregard of agreed upon terms of trade, or limited legal protection. Producers may be protected by government programs or regulations when marketing certain products. Some states require buyers to be bonded or provide letters of credit to be licensed to buy farm products. Other states may have producer security funds that might offer some protection if a buyer defaults or declares bankruptcy. If you have doubts about the credit-worthiness of a particular customer, there are research services that provide credit ratings for firms, or state agencies that might offer valuable information about a buyer's payment history.

Contractual arrangements that spell out the responsibilities of both marketers and customers may be useful in managing transactional risk. Be prepared to implement a "Cash on Delivery" policy for customers who have poor credit history or have exceeded agreed upon payment terms. Be clear on when the title for your farm products changes hands and becomes the property and responsibility of your customer. And keep good records with clear terms of sale for each transaction.

Operational risks can include a wide range of activities associated with marketing a product, such as grading or processing, shipping and transportation. Operational risks

can be minimized by instituting uniform policies for those involved in handling, processing, or selling your products. Various types of insurance products may be useful for protecting against operational or transportation accidents. Identify “pressure points” in your marketing operations where you may incur risks. What risks may be associated with hosting customers on your farm or at your farmers’ market? How will you manage breakdowns in transporting perishable products or shrinkage in inventory?

Pricing risks can be associated with volatile markets, customer market power, or seasonal fluctuations. A number of agricultural commodities are traded on futures markets that allow marketers to decrease price risks, but most specialty crops are not publicly traded. The increasing market power of retail and food service firms and an intense focus on supply chain management and cost cutting are putting pressure on ALL suppliers to offer more services, assume more risk, eliminate costs and share marketing expenses.

Contractual arrangements with buyers may be a useful tool to minimize longer term or seasonal pricing risks. There are relatively new types of crop insurance products (Adjusted Gross Revenue and Adjusted Gross Revenue Lite) available to producers that can help protect against revenue losses, including low prices.

Unanticipated changes in public policy can create risks in any of the former categories of risks such as labeling requirements, regulations affecting employees or transportation systems, government sponsored producer security funds or producer price support programs. Monitoring potential, detrimental changes in public policy can be a fulltime job. There can be a valuable role for producer groups or associations to monitor and influence public policy.

To summarize, marketing any product involves risks. Smart marketers understand the risks they will encounter along the way and then develop management strategies to eliminate or minimize marketing risks. There can be “win-win” strategies to minimize marketing risks to both sellers and buyers. Those who can successfully manage risks will be in a much better position to reap the rewards. “Smart Marketing” is a monthly marketing newsletter for extension publication in local newsletters and for placement in local media. It reviews the elements critical to successful marketing in the food and agricultural industry. Articles are written by faculty members in the Department of Applied Economics and Management at Cornell University.

GROW YOUR FARM BUSINESS WITH AGRITOURISM

When visitors flock to your farm, sales can grow and marketing risks shrink.

By Monika Roth

Agritourism is a direct marketing technique that offers additional income opportunities beyond farm products. In fact, your farm becomes the ‘product’ that you sell to customers – or at least you use the farm experience to bring in customers and increase sales.

The variety of attractions you can use to draw in, entertain and educate visitors is limited only by your imagination and creativity. They range from simple pick-your own activities to full-fledged harvest festivals.

These activities can help you reduce marketing and financial risks by increasing your customer base and income. But they are not without risks themselves. You need to carefully assess these risks and the potential benefits before you jump in.

WHAT MAKES YOU SPECIAL?

Start by evaluating your farm’s assets. Do you have anything unique that provides customers with a reason to visit? A historic barn? A herd of Scottish Highland cattle? An organic dairy? An orchard or other crops that could be turned into a pick-your own (PYO) enterprise?

Are there other ways you might modify your existing enterprises or facilities to make them interesting to visitors? Could you turn your barn into an agricultural history museum? Spruce up the farmstead and offer educational tours? Make cheese from your dairy’s milk? Offer hayrides through the orchard?

List all the opportunities, and then assess each one. A key consideration is how much you are willing to invest in developing an agritourism activity. Weigh the potential costs and returns, and consider starting with those that present the least financial risk. A business plan is a good tool to help you to analyze the market and project returns. Also consider how well your personal preferences and skills match the enterprise. Is this something you will enjoy doing? How will you feel about having visitors at your farm? Will it fit in with your family’s routine? If having visitors around all the time is an issue, consider limiting yourself to week-end and/or seasonal agritourism activities.

Time is another major factor to consider. When assessing the opportunities, evaluate how much time each will take, and whether this fits with the existing demands of the farm. Who has the time to develop and implement the project? Identify a point person in your family who will follow through. It takes time to develop an agritourism enterprise, promote it and operate it. If you spend all your time dealing with visitors, who will actually do the farming?

In addition to time, you need to be seriously committed to developing the agritourism activity. Lack of commitment is a common reason for failure. Being committed means being fully invested in making your project succeed and that involves hard work. It may take several years to build your customer base and allow enough time for word-of-mouth advertising to spread. You need to be in it for the long haul.

MANAGING LIABILITY

Once you narrow down your list of opportunities, consider the liability risk associated with each one. Generate a list of the ways visitors to your farm could injure themselves or be injured. Then identify ways to mitigate the potential for injury. How much will it cost to fix hazards that you've just lived with in the past?

Discuss liability risks with your insurance agent or attorney and decide what level of exposure you are willing to tolerate. Shop around for insurance and get quotes from several sources. It is not uncommon to find widely divergent views of risk and amount of protection required.

Most farmers already carry insurance to cover general liability, personal injury and property damage. Make sure it is adequate to cover any additional activities you offer. Product liability coverage is needed if you are involved in sales and professional liability coverage may be needed if you are providing a service.

Insurance does not exempt you from a thorough safety assessment of your farm and the activities you offer. Minimize risk at every step. Simple tactics like fencing off areas where you do not want visitors to go, putting railings on wagons, carrying bottled water only, offering hand-washing stations, and similar precautions can minimize risk.

SELL YOURSELF

Careful planning is only one step in developing successful agritourism enterprises. Another is to bring on the visitors. Growing an agritourism enterprise may involve a higher level of promotion than other direct marketing strategies, but marketing expenses won't necessarily cost much more.

A good starting place is to develop an appealing rack card or brochure. Visitor centers, hotels, restaurants, and other tourism destinations all have racks for visitors with information about things to do when visiting an area. Be sure to connect with local or regional tourism agencies. Most publish an annual visitors guide and have websites listing attractions in the area. Often, listings are free.

Visitors bureau staff also look for stories to feed travel writers, and they host programs for tour operators to familiarize them with local attractions. By working with visitors bureaus, your unique agritourism enterprise could become the feature of these stories or tours. You should

also consider developing your own website and making sure that visitors bureau sites link to it. Increasingly, visitors plan their trips through Internet research.

Being on a high-traffic road is less important with agritourism enterprises than it is with other direct-marketing efforts. People will go out of their way to find unique attractions. Your location may not be a good one for selling sweet corn from a roadside stand. But with an agritourism enterprise bringing customers to the farm, such enterprises might work.

Location is still important, though. Most visitors to agritourism farms come from within one or two hours' drive. You should be within that range of major population centers, and that's where you should focus your advertising efforts.

Be sure you have good signage and directions to help visitors find their way. It's not a good sign if the first thing visitors tell you is they had a hard time finding your farm. To keep visitors coming back – and spreading the word about how much fun your farm is – it's imperative that they have a great time at your farm. Make sure you take good care of them, focusing on how they are greeted and treated. (*Think about what's important to you when you get out of the car after a two-hour drive.*) Even the most modest enterprise can be turned into a memorable experience if visitors are treated well.

Visitors want to learn about life in the farm – the animals and crops – relax in a country setting, and take part in something out of their normal realm of experience. Your activities should be focused on families and creating memories that last a lifetime. That will keep them coming back for generations.

Monika Roth is an Agriculture Development and Marketing Specialist with Cornell Cooperative Extension's South Central NY Agriculture Program based in Tompkins

July 2007

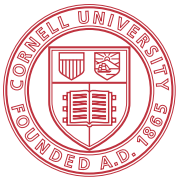
Sun	Mon	Tue	Wed	Thu	Fri	Sat
<p>1</p> <p>Ask a Master Composter Johnson City Farmers' Market Oakdale Mall 11am-3pm</p>	<p>2</p>	<p>3</p> <p>Eat Smart NY Binghamton Farmers' Market 9am-2pm</p>	<p>4</p>	<p>5</p> <p>Seed Grower Field Day Foundation Seed Headquarters Rte. 366, Ithaca (607) 753-5077</p>	<p>6</p> <p>Ask a Master Gardener Binghamton Farmers' Market Collier St, Binghamton 9am-noon</p>	<p>7</p>
<p>8</p>	<p>9</p>	<p>10</p> <p>Hershey Park Trip Bus leaves @ 6:30am \$70 Registration Deadline - June 18th (607) 584-9966</p>	<p>11</p> <p>10am-2pm 8-year Review for Ag District #3 Town of Sanford Hall Cornell Weed Day Musgrave Research Farm Aurora, NY. NYS DEC recert and CCA credits available (607) 753-5077</p>	<p>12</p> <p>6pm-8pm 8-year Review for Ag District #3 CCE-BC Auditorium Learn Microsoft Word Opportunities for Chenango 6-9pm \$15 (607) 334-7114</p>	<p>13</p>	<p>14</p>
<p>15</p> <p>Ask a Master Gardener Johnson City Farmers' Market Oakdale Mall 11am-3pm</p>	<p>16</p>	<p>17</p> <p>Eat Smart NY Binghamton Farmers' Market 9am-2pm</p>	<p>18</p> <p>CCE-BC Agriculture Dept Vestal Farmers' Market Vestal Library 9am-1pm Learn Microsoft PowerPoint Opportunities for Chenango 6-9pm \$15 (607) 334-7114</p>	<p>19</p> <p>Eat Smart NY Endicott Farmers' Market Washington Ave 9am-1pm Learn Microsoft PowerPoint Opportunities for Chenango 6-9pm \$15 (607) 334-7114</p>	<p>20</p> <p>Children's Farmers' Market Binghamton Farmers' Market Collier St, Binghamton 9am-2pm</p>	<p>21</p> <p>Eat Smart NY Whitney Point Farmers' Market WP Middle School 9am-noon</p>
<p>22</p> <p>CCE-BC Agriculture Dept Johnson City Farmers' Market Oakdale Mall 11am-3pm</p>	<p>23</p>	<p>24</p> <p>Garden Walk: Herbs: Nature's Medicine Cabinet CCE-BC \$6 (607) 584-9966</p>	<p>25</p> <p>Basics of Selling on eBay Opportunities for Chenango 6-9pm \$35 (607) 334-7114</p>	<p>26</p> <p>Cornell Field Crop Research Farm Day Musgrave Research Farm Aurora, NY (607) 753-5077</p>	<p>27</p> <p>Eat Smart NY Binghamton Farmers' Market Collier St, Binghamton 9am-2pm</p>	<p>28</p>
<p>29</p>	<p>30</p>	<p>31</p> <p>Cutting Edge Vegetable Gardening CCE-BC 6pm \$6 (607) 584-9966</p>				

August 2007

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			<p><i>1</i></p> <p>Eat Smart NY Vestal Farmers' Market Vestal Library 9am-1pm</p> <p>Basics of Selling on eBay Opportunities for Chenango 6-9pm \$35</p>	<p><i>2</i></p> <p>The ABC's of Alpacas (Pasture Walk) Marathon Alpacas, Marathon NY 6:30 – 8:30 pm (607) 753-5078</p>	<p><i>3</i></p>	<p><i>4</i></p>
<p><i>5</i></p>	<p><i>6</i></p>	<p><i>7</i></p> <p>Garden Walk: All-America Selection Flowers CCE-BC \$6 (607) 584-9966</p> <p>NYS Empire Farm Days Rodman Lott Farms Seneca Falls, NY. For more information http://www.empirefarmdays.com</p>	<p><i>8</i></p> <p>NYS Empire Farm Days Rodman Lott Farms Seneca Falls, NY. For more information http://www.empirefarmdays.com</p>	<p><i>9</i></p> <p>CCE-BC Endicott Farmers' Market Washington Ave 9am-1pm</p> <p>NYS Empire Farm Days Rodman Lott Farms Seneca Falls, NY. For more information http://www.empirefarmdays.com</p>	<p><i>10</i></p> <p>Eat Smart NY Binghamton Farmers' Market Collier St. Binghamton 9am-2pm</p>	<p><i>11</i></p> <p>CCE-BC Whitney Point Farmers' Market WP Middle School 9am-1pm</p>
<p><i>12</i></p> <p>CCE-BC Johnson City Farmers' Market Oakdale Mall 11am-3pm</p>	<p><i>13</i></p>	<p><i>14</i></p> <p>Eat Smart NY Binghamton Farmers' Market Collier St. Binghamton 9am-2pm</p>	<p><i>15</i></p> <p>Ask a Master Composter Vestal Farmers' Market Vestal Library 9am-1pm</p>	<p><i>16</i></p> <p>Eat Smart NY Endicott Farmers' Market Washington Ave 9am-1pm</p>	<p><i>17</i></p> <p>Ask a Master Gardener Binghamton Farmers' Market Collier St. Binghamton 9am-noon</p>	<p><i>18</i></p> <p>Evans' Farmhouse Creamery Tour 11am-2pm \$20 (lunch included) (607) 431-2546</p>
<p><i>19</i></p> <p>Ask a Master Gardener Johnson City Farmers' Market Oakdale Mall 11am-3pm</p>	<p><i>20</i></p>	<p><i>21</i></p> <p>Dog Parade Binghamton Farmers' Market Collier St. Binghamton 11am-1pm</p>	<p><i>22</i></p>	<p><i>23</i></p>	<p><i>24</i></p> <p>Eat Smart NY Binghamton Farmers' Market Collier St. Binghamton 9am-2pm</p>	<p><i>25</i></p> <p>Cornell Sheep Farm Field Day Cornell Sheep Farm Registration is required. Brian Magee (607) 844-8367</p>
<p><i>26</i></p> <p>Ask a Master Composter Johnson City Farmers' Market Oakdale Mall 11am-3pm</p>	<p><i>27</i></p>	<p><i>28</i></p> <p>Garden Walk: Getting to Know the Tomato Family CCE-BC \$6 (607) 584-9966</p>	<p><i>29</i></p> <p>Eat Smart NY Vestal Farmers' Market Vestal Library 9am-1pm</p>	<p><i>30</i></p>	<p><i>31</i></p>	

September 2007

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4 Eat Smart NY Binghamton Farmers' Market Collier St. Binghamton 9am-2pm	5	6 Eat Smart NY Endicott Farmers' Market Washington Ave 9am-1pm	7	8
9 Family Day in Cutler Botanic Garden CCE-BC 1pm-4pm	10	11	12 Eat Smart NY Vestal Farmers' Market Vestal Library 9am-1pm	13 CCE-BC Endicott Farmers' Market Washington Ave 9am-1pm	14 Eat Smart NY Binghamton Farmers' Market Collier St. Binghamton 9am-2pm	15 Winter Garden Fair Bus Leaves at 7am \$55 (pre-payment required) Registration Deadline: August 31 (607) 584-9966
16	17	18 CCE-BC Agriculture Dept Binghamton Farmers' Market Collier St. Binghamton 9am-2pm	19 CCE-BC Agriculture Dept Vestal Farmers' Market Vestal Library 9am-1pm	20	21	22
23	24	25 The Pleasing Potato 6pm-8pm \$10 (607) 584-9966	26	27	28	29
30						



Cornell Cooperative Extension
Broome County

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