

Developing Paid Advertisements

Paid advertisements for your agritourism enterprise should be developed to reach your target audience and designed around your enterprise's positioning statement. Advertising is effective only if the message reaches your target audience and registers with them.

Paid advertisements, like all other promotional materials, should portray a consistent image for your enterprise. The development and use of an appealing business name and an attractive logo will help to build awareness and recognition of your enterprise and to create consistency in

marketing efforts. A graphic artist could assist you in the development of your logo. You may choose to trademark the logo so that it cannot be used by other businesses.

Preparations for paid-advertising should begin at least two months prior to the time when the advertisements will be run. This includes contacting media for costs and scheduling information. If you plan to outsource the development of the advertisements, more time will be needed. If possible, advertisements should be developed by the same source to maintain consistency.

Consider this six point advertising strategy when developing paid advertisements. This strategy will assist in creating a focused and comprehensive advertisement that will effectively communicate needed information to potential customers.

Six Point Advertising Strategy ³
1. Primary Purpose— <i>What results do you expect from the ad? or Why are you advertising?</i>
2. Primary Benefit— <i>What unique benefit can we offer customers? What customer value or need can my enterprise meet?</i>
3. Secondary Benefit— <i>What other key benefits will customers receive from our products or services?</i>
4. Target Audience— <i>At whom (what target audience) are we aiming this advertisement?</i>
5. Audience Reaction— <i>What response do we want from our audience (come to the operation, visit a Web site, call an information line)?</i>
6. Company Personality— <i>What image do we want to convey in our advertisements?</i>

Once an advertisement has been developed, make sure to double-check it for grammar and spelling errors. You may choose to test your advertisements with a small group of customers to determine whether they have the desired effect.

³Adapted from: Marchall, Maria I. *The Marketing Mix: Putting the Pieces Together*. Purdue University. Available online at <http://www.foodsci.purdue.edu/outreach/vap/materials/marketing.pdf>. July 15, 2004.

Brochure Development

Brochures can be effective paid-advertising tools for agritourism enterprises, depending on the target audience. They can be used as rack cards in visitor centers, chambers of commerce or other businesses; distributed personally at speaking engagements; or used as direct mail pieces. Brochure design is critical to catching the attention of potential customers. Effective brochures will present pertinent information in an organized and easily understood format.

Catching Attention

The top one-third of the front cover should contain your business name and logo. For rack cards, the back cover should also include the business name and logo on the top one-third, in case the cards get turned backwards.

Photographs really are worth a thousand words. Using them on the cover and throughout a brochure helps in catching and holding attention. Photos should be of good quality, honestly depict your products and/or services, be current, and include people when possible.

Paper weight and quality are important. Brochures need to stand up in racks or withstand mailing. A brochure size of 4 inches by 9 inches fits in racks, can be mailed easily and is easy for customers to carry.

Legibility

The design should be appealing to the eye and easy to read. Color of paper, text and pictures should be attractive to your target audience. Although bright, neon colors are attention grabbers, these colors can make brochures very difficult to read.

Typeface and font size are also important. Text should be in at least 12-point type. If your target market includes senior citizens, your font size should be even larger. The type should be clear and easy to read. Serif typefaces are considered more legible in blocks of text than are sans serif typefaces.

Content

The following table lists information to include as well as the suggested placement in the brochure.

Placement	Information to Include
Top 1/3 front	Business name and logo City, state
Middle front	Days/hours of operation Picture Keywords, phrases or short text to describe activities, producers, services
Bottom front	Contact information Business name Mailing and street address Phone and fax E-mail and Web site
Top 1/3 Back	For rack cards: same as top 1/3 front
Back	Map and directions with easiest route
Bottom back	Contact information Month and year printed (To avoid confusion with reprints)
Alternative back	Mailing panel with logo and return address "To:"

The brochure may also contain other information if space is available, such as in a tri-fold brochure. This may include

- More detailed information about products and services
- Information about your family or operation history
- Price lists

Planning a Successful Direct Mail Campaign⁴

Direct mail can be an effective way to target a specific group of customers with advertising flyers, brochures, postcards, specials, price lists and countless other types of promotional materials. As with all promotional strategies, careful planning and implementation are important.

Although a number of factors are critical to implementing a successful direct mail campaign, the single most critical factor is having an accurate and well-targeted mailing list. One simple and inexpensive way to generate a mailing list is to collect basic information from customers (name, address, city, state, zip code, telephone number and e-mail address). You may be able to do this by using a guest book or by assigning an employee to collect information from visitors as they enter or exit your enterprise.

Other methods to obtain mailing lists do exist but are much less effective and often more expensive than developing your own list from customers. Mailing lists can be obtained through list brokers, organization membership lists, news articles, magazines, trade lists and show exhibitor lists. You may also be able to work with your post office to deliver a mailing to each residence in a specified area. Be careful to choose a method that will allow you to reach your target audience. Response rates for residential mailings are often only one in 1,000, while responses to a target-customer list may be more than three per 100.⁵

Besides the careful compilation or selection of a mailing list, a number of other factors can significantly impact the success of your direct mail campaign. The basic elements⁶ to consider are

- The product and/or service offer
- Presentation of the offer
- Envelope considerations
- Mailing considerations

Product and/or service offer. The focus of the mailing should be a product/service offer that must somehow appeal to potential consumers and entice them to visit your operation. The offer must convince them that you can provide a benefit they want and/or need.

Presentation of the offer. The presentation of the offer is critical to a successful mailing campaign since the recipient is not able to evaluate the product in the traditional manner (i.e., taste, touch, see or smell the product). Therefore, the presentation of your company and product/service is critical to build the customer's perception of your enterprise. The material should emphasize product and/or service benefits, be presented in a professional manner and clearly written so your potential customer can easily and fully understand your offer. Pictures of people enjoying activities at your enterprise are an effective way to help in the presentation of your offer.

Envelope considerations. The envelope (or outside of the direct mail piece if no envelope is used) should look professional and avoid the appearance of junk mail to decrease the chances of having your mail tossed out unopened. Although the envelope should not look like junk mail, it should create some level of curiosity. If recipients are curious about the contents of the envelope, you increase the chances of them opening it. Hand writing the address on the envelope may arouse recipient curiosity.

Mailing considerations. First-class mail is less likely to be perceived as junk mail and is more reliable than bulk mail. The Direct Marketing Association estimates that anywhere from

⁴Adapted from Wolfe, Kent. *Planning a Successful Direct Mail Campaign*. University of Tennessee Extension Center for Profitable Agriculture publication ADC Info #44. March 2000.

⁵Attard, Janet. *Using Direct Mail to Build Business*. Available online at <http://www.businessknowhow.com/marketing/usingdm.htm>. July 19, 2004.

⁶Adapted from WGSC Publications. *Direct Mail Works Like Magic*. Phone: (909) 924-8831, FAX: (909) 924-8431 or online at www.wgsc.com.

Coloring Your Marketing Message

Color choice is an important consideration in developing marketing materials. Colors have a psychological effect on people and can be used to your advantage (or disadvantage).

Consumer studies have found that some colors affect males and females differently. This may be related to the visibility of the color, the retention of the color, the preference for the color and the feelings associated with the color. For your marketing materials, choose colors with high visibility, retention, preference and positive associations your target audience, if possible. Reactions to basic colors by gender are described in the following table.

Reactions by Consumer Gender to Basic Colors ²					
Color	Consumer Gender	Visibility	Retention	Preference	Association
Blue	Female	Low	Low	Low	Depressing, Business-Like, Leadership
Blue	Male	Low	Low	High	Reliable, Intelligent, Secure
Pink	Female	Low	Low	High	Therapeutic, Feminine
Pink	Male	Low	Low	Low	Calm, Relaxing, Feminine
Black	Male and Female	Low	Low	High	Male = Rich Female = Sensuous
White	Male and Female	High	Low	Low	Pure, Clean
Red	Male and Female	High	High	High	Male = Danger, Bargain, Excitement Female = Warm, Intimate
Yellow	Male and Female	High	High	Low	Sun, Outdoors
Brown	Male and Female	Low	Low	High	Rich, Earthy
Green	Male and Female	Low	Low	Low	Money, Leisure
Gray	Male and Female	Low	Low	High	Security
Orange	Male and Female	High	High	Low	Healthful, Warm

²Adapted from Bill Gallagher, "Winning Colors and Shapes for Your Company," June 10, 1996. Available online at http://www.gmarketing.com/tactics/weekly_29.html.

Media Relations and Publicity¹

The media, particularly local media, can be a friend to agritourism entrepreneurs. Newspapers, television programs and radio spots can help publicize special events, new products and awards. Through coverage of special activities or exceptional employees, the media can also raise public awareness of services or products or of the enterprise's community-minded goals. For the plugged-in public, media Web sites can be vital links for news and information about an organization and its products and services.

Publicity

The trick to getting publicity or media coverage is to match your organization's needs to those of each of your chosen media outlets. Here are seven tips to help you determine how your organization can best use the media.

1. Determine your organization's needs.

For most businesses, the need for publicity will fall into one of four categories:

- a) Announcement of a special event or new product.
- b) Article about an award (for the organization or an employee).
- c) Feature article about something associated with the business and also related to the community.

Examples might include autumn events, school projects or holiday-specific products. A feature about something unique going on with the business like a new product line or a building expansion may also be of interest.

d) News.

Whether an item is news is best determined by the media outlet. Small businesses should submit a news item as an idea for a feature story. The news outlet will determine the best usage for their audience. If they really think

your item is newsworthy, they will contact you or send a reporter. Newsworthy stories have a demonstrable impact on the target audience. For example, a 50-percent-off sale is not news. Businesses have sales all the time. News would include an event where you donate your profits to disaster victims.

2. Identify which media outlets suit your needs and will value your information.

It is best to research your chosen media outlets. Does the newspaper have a special section that lists meeting announcements or specialize in community-related articles? Does the TV or radio station run business announcements on a daily or weekly basis, say between their weather and sports segments? How far in advance of the event do you need to submit information? The research method is simple: read, watch, listen and scan Web sites.

Submit routine items (announcements and information regarding awards or special events) by the methods described in the newspaper or magazine or outlined on the outlet's Web site. Often these submission procedures involve sending an e-mail or filling in a form available on the Web site. List events in the calendars featured on local radio stations (usually public stations), TV news shows that list community activities, local cable access TV and newsletters of other similar organizations in the community. Such entries are generally free of charge, except for your personnel time involved. Keep a record of calendars used for future reference.

If your organization or employee has won a significant award, consider informing the local media in advance of when the award will be conferred. They may choose to send a reporter to cover the event if it's local. Note:

¹Contributed by Patricia Clark McDaniel, The University of Tennessee Institute of Agriculture, Marketing and Communications Services. The author recognizes the contributions of her colleague Charles Walker, who is well known to the UT Extension community as a retired member of the Marketing and Communications Services news and information team. Charles authored the original version of the publicity portion of this manuscript. His original work has appeared in many forms in various UT Extension publications, particularly the Master Gardener Handbook. Chuck Denney, a producer with UTIA Marketing and Communications Services, also provided valuable input.

Website Development

Why Develop A Website?

- A website is a powerful and effective marketing tool for advertising your business and sharing information
- It provides colorful interactive presentations and material, describing your products and/or services
- Local and international markets can be reached 24 hours a day, 365 days a year
- It is a cost-effective form of advertising
- Almost limitless to the amount of information that can be displayed on a website
- Information is easily updated
- Allows customers to pre-shop

What to have on the Website

There are four major components a website should contain:

1. Domain Name- The domain name is the name of your website. For example, www.mybusiness.com.
2. Site Map- The site map is a “road map” of how your site is set up. It shows the navigation of the site and where different elements are located on the website.
3. Look and Feel- The look and feel of your website is the design aspect of your website. How do you want it look? What colors do you want to use? What kind of images do you want displayed? These are the types of questions to ask yourself when thinking about building a website.
4. Content- Many websites have history about their business, the people who run the business and what they offer (“About Us”). For example, if your business has been family owned for 3 generations, talk about it. A list of your products and/or services (“Our Products”), with detailed descriptions (pictures are always helpful). Contact information (“Contact Us”) is crucial. Include all contact information that you have, including address, phone, fax, and e-mail.

Other components of a website:

- Logos: Do you have a logo or something that is used on your business stationary or envelopes? Family crest? If so, make sure they are displayed throughout the website.
- Links: Are there some links you feel would give your customers more information or that they may be interested in?
- “What’s New” Page: This could be upcoming activities or events taking place at your business including dates, times and locations.
- “In the News” Page: If your business has been in the paper or a magazine with good comments, add it to your website so that your customers and guests can read about what others have to say.
- “FAQ” (Frequently Asked Questions) Page: If you get a lot of e-mails and letters asking questions about your business, display the questions on the website so that your customers and guests can learn more.
- “Feedback” Page: It’s always nice to get good reviews from your visitors. Take advantage of the opportunity and show the positive feedback to others.

These are just a few suggestions, but the possibilities are endless when it comes to websites. If you are thinking about developing a website, here are some things to think about:

Search the Internet and look through other websites

Start to think about how you want yours to look and feel

Make sure the information is easy to find

Tips for Building Marketing and Community Partnerships

Establishing relationships and cooperative alliances with your community is a key element of long-term success.

1. Speak about your project early with neighbors, family, and local businesses. Share your ideas. Listen to their concerns and feedback. Address any problems early in the development of the project.
2. Develop a comfortable level of public presentation. Have a clear focus of your mission and expected outcomes. Don't let yourself become overburdened by the administrative aspects, the rules and procedures of your project. Keep your eye on the outcomes.
3. Speak about your project at service clubs, association meetings, and other gatherings. Get feedback, modify your presentation. Join the local Chamber. Offer to write a regular column for your local newspaper.
4. See your shortcomings or weaknesses as future partnerships. Inventory your community and seek out those who have what you need to complete your goals. Return the favor.
5. Define who shares potential customers with you. Align yourself with other businesses, attractions and openly discuss potential customers. Develop exchange promotions and track where your leads come from.
6. Be innovative. The greatest achievements happen outside the "system." Don't break laws or burn bridges, just be creative.
7. Local ordinances—like your mother, government listens to commitments, not complaints. And so do your neighbors. If you cannot turn a negative situation into a positive passion, don't go there. Work through compliance issues as required by law and in the spirit of cooperation with surrounding properties and interests.
8. Engage any adversaries. Most simply want to be heard or are afraid of the unknown impacts. Sit down one-on-one and listen. Address the concerns, don't whitewash over them.
9. Keep your business plan and marketing plan in the daylight. Make them work for you. If they aren't, then change them. Use them to support your actions and efforts.
10. Work to foster a sense of community and personal responsibility among citizens.
11. Manage physical growth of your operation to ensure quality of life for all citizens affected.
12. Work with other businesses to encourage small town character and support of locally-owned businesses.
13. Build on the agricultural, timber and other resource-based assets in the area.
14. Maintain and enhance historic structures.

Top Marketing Ideas for Agritourism Operations

Adapted from a fact sheet written by Mike Wetter

1. Happy customers are the most important key to success. Customer service is the most critical element. The level of customer service will determine repeat visits and “word-of-mouth” advertising. Learn their names. Remember what they like and have it ready for them. Keep a database if you can’t keep it all in your head. The little touches make all the differences.
2. Develop a mailing list. Get names from outdoor magazines, associations, ODFW and other sources of people that like outdoor activities. Your mailing list is your most important asset. Mail to your customers at least twice a year.
3. People don’t come to hunt or fish or ride a horse or tractor. They come to have fun and relax. You are in the hospitality business -take care of your customers and you will succeed. Always ask your customers what they liked about their stay and what could be improved.
4. Cater to as “high end” a customer as you can and don’t be afraid to charge for your service. This is not a volume business, so you can’t go low-end and make money. If you target people with money and charge more for your service, people will expect more from you. You don’t have to be “upscale,” but you do need to offer a quality experience.
5. Take care of the details. Make sure that your telephone is answered professionally (“Anderson Ranch” rather than “hello”). Your answering machine should have a professional message. Return calls promptly.
6. Let your neighbors know about you. Join the Chamber of Commerce, talk to gas station owners, cafes, Elk clubs, motels, and neighboring farms. Give people your brochure and make sure that people in your area know about you. Start close to home at first and move out gradually. It is much less expensive to attract a client from Portland, Boise, or Seattle than from Japan or Germany. Get listed in the Complete Guide to Ranching Vacations in North America ((916) 583-6926).
7. Send information about your company to magazines and newspapers. Send them news releases and story ideas. Invite them out for a free stay. Follow mailings with personal calls. Think of things that will interest them. The Oregon Tourism Commission has a media guide, available for \$6, which will provide ideas for how to work with the press. Call (503) 986-0000 to order a copy.
8. Obtain brochures and literature from other operations that are similar to yours. See what they are offering and what it costs. Look at their brochures to see what you like and don’t like. Improve your materials accordingly. Get addresses and phone numbers of operations from outdoor recreation magazines. Owners are generally willing to give you a half-hour of free advice. Call them and tell them you are just starting out and ask if you can have a few minutes of their time to ask some questions.
9. Put signs on your property that are visible from the road. Make sure people can find you and have a way to contact you. Call the Travel Information Council about signage on state and federal highways at (503) 373-1042
10. Produce quality brochures and PR materials. On brochures, less is more. Don’t clutter it with lots of words. Use photos. Hire a graphic artist or get lots of feedback from other business people before you go to print. Don’t use a photocopier. Color is costlier than a black and white brochure, but it shows a commitment to quality and attracts a lot more attention. Another option which may be more useful than brochures are websites. More and more people are using websites to plan vacations and get information. Discuss the importance of developing and maintaining a dynamic website.

Legal Rules and Regulations

Nearly all marketing activities are affected by federal, state, county, and city ordinances, rules or regulations. They are simply a fact of life. In view of the current public interest for a safe-quality environment, it is just good business to be aware of regulatory necessities and to show good faith in attempting to comply with them.

Because each direct marketing enterprise is different, and because regulations vary from location to location, it is impossible to provide a complete list of regulations that will apply every where all the time. However, it is possible to provide a generalized list of common laws and regulations that direct marketing operators work with in the process of operating their businesses.

A few general rules that almost always apply in any situation:

1. Always check with local, state and federal authorities before trying to market any product, especially food items. Food items are almost always carefully regulated.
2. Check with the officials before you start so that there are no unpleasant surprises down the road. Make yourself knowledgeable about rules and regulations far enough in advance to allow adequate time to comply with them.
3. Rules and regulations are constantly changing, so communicate regularly with local and state officers. Keep abreast of changes.
4. Make government inspectors your allies rather than your adversaries. They will often give you valuable free advice on many aspects of your operation. If you are constructing a building, for example, your consultations with inspectors will ensure that what you are building is something they will approve.
5. Nearly all regulations add time, effort and cost to your marketing operations. These can have an undesirable effect on your ability to do business. If you feel that certain legal requirements are extraneous or detrimental, bring this to the attention of the proper authorities and work with them to resolve the situation. You may be able to obtain a waiver in certain situations.
6. Remember that safety is always of paramount importance. You can improve the opportunity for success if you will 1) make your enterprise as safe as possible for clientele and 2) carry adequate insurance for the size and type of your operation.

In case you are inspected:

When you are inspected, accompany the inspector while he/ she is walking around your property.

1. Ask questions and seek advice and assistance in meeting any regulations that apply to your business.
2. Ask for a business card. It is important to know how to contact the inspector for follow-up purposes. You may need to obtain copies of regulations, clarify a specific situation with an inspector, or speak with someone else in the agency.
3. In case of violations or citations, find out completely as to why you are being cited. Read the regulation so that you understand it thoroughly and how it applies to your situation. If the warning is obviously justified, communicate to the officer that you understand and will comply. If you feel you are being wrongly cited, talk to the enforcement officer.
4. If there is still disagreement, follow up with the appropriate agency and ask for help from their representatives. The next step is to go to your board of supervisors and try to work the problem out. As a last resort, call or write your elected state senator or representative. He or she may be looking for a case, and all of them are sensitive to public opinion, especially when a bill is coming up for a vote.
5. In all cases, be polite but persistent. Agency representatives have regulations they have to abide by. If we get angry or overbearing with them, our attempts at working through difficulties can have an adverse outcome.

Zoning and Health Considerations in Agritourism

Agritourism businesses are subject to zoning and other regulations related to individual and environmental health. Such regulations are determined and enforced by federal, state, county, and/or municipal governments. Regulations can vary greatly by region, and it's important to be aware of and comply with regulations related to operating an agritourism business.

Zoning Considerations

Zoning is “the division of a city or county by legislative regulations into areas (zones), specifying the uses allowable for the property in these areas” (<http://www.entrepreneur.com/homebasedbiz>). Zoning ordinances can often be seen as a hurdle for beginning agritourism businesses. One survey found 13 of agritourism businesses surveyed had difficulties with zoning (University of Tennessee Extension 2005), and an online survey found that more than 50 had difficulties (Eckert 2007). Ordinances may prohibit particular commercial activities or require that specific facilities and/or structures be present. In some regions, ordinances have been altered to be more accommodating for farms involved in agritourism.

Zoning ordinances are generally handled by county or municipal governments. You can contact these entities (see backside) to determine which ordinances may be in place in your area. The nature of zoning ordinances and the ability to obtain zoning variances will vary greatly with each locality. For a discussion of zoning and home-based businesses visit <http://www.entrepreneur.com/encyclopedia/term/82024.html>

Examples of Zoning Ordinances:

- Limiting or prohibiting specific commercial recreational activities in an area
- Requiring flush toilets and other facilities for sanitation
- Prohibiting attractions, restaurants, or bed and breakfasts in certain areas
- Regulating location and size of structures

Health Considerations

Like zoning, there are legislative regulations in place aimed at protecting the health of both individuals and the environment. Health regulations will vary from place to place, but generally your county/local health department will handle these. Food preparation and safety, and waste disposal regulations, are often especially important considerations. Licenses and permits are generally required. Your County/ Local Extension Agent should be able to provide the necessary information.

Examples of Health Regulations:

Limiting the number of visitors allowed on a “home stay” farm or ranch

Requiring one or more persons involved with food preparation or handling to obtain food handlers’ permits or certificates

Requiring certain types of equipment needed for food storage

Requiring a certain amount of drinking water be available for visitors and placing requirements on water quality

Enforcing specific requirements for septic systems and sewage disposal

The Bottom Line

Due to the variability of zoning and health regulations, it is important to check with local, county, state, and federal governments, and other organizations to identify which regulations may apply to your agritourism business. Useful agencies to contact include:

Chambers of Commerce	Agritourism Organizations and Cooperatives
Secretary of State's Office	Economic Development Offices
County/Municipal Health Departments	Tourism or Visitors Bureaus
Tax Commission or Department	State Farm Bureau Federations
County/University Extension Offices	State Agencies or Departments of
U.S. Department of Agriculture	Health/Agriculture
Zoning or Planning Boards	

References and Sources for Further Information

- The Food Safety and Inspection Service (FSIS) Factsheets.
Web site: http://www.fsis.usda.gov/Fact_Sheets/index.asp
- Food Safety State and Federal Standards and Regulations - National Association of State Departments of Agriculture -has links to other resources.
<http://www.nasda.org/nasda/nasda/Foundation/foodsafety/index.html>
- Association of Food and Drug Officials (AFDO) -guidance on regulatory topics from a variety of federal, state, and local sources. <http://www.afdo.org/afdo/states/topical.cfm>
- Americans with Disabilities Act (ADA) Regulations and Technical Assistance Materials. ADA web site: <http://www.ada.gov>
- Zoning Survey Shows Farm Challenges. Eckert, Jane (2007).
Available at <http://www.eckertagrimarketing.com/articles/articleshome.shtml>
- Agritourism and Nature Tourism in California. George, Holly, & Rilla, Ellie (2005). University of California, Agriculture and Natural Resources, Publication 3484.
Available from University of California Small Farm Center for \$25 at <http://ucce.ucdavis.edu/files/filelibrary/5327/3866.pdf>
- Legal Structure Rules & Regulations for Direct Marketing Enterprises. From Direct Marketing and Tourism Handbook. Gibson, Richard D. (1995). University of Arizona, Department of Agriculture. Available at <http://cals.arizona.edu/arec/pubs/dmkt/dmkt.html>
- Health and Safety Guidelines for Children. Humann, M.J., & Lee, B.C. (2007). Marshfield, WI: Marshfield Clinic. Available at http://www.marshfieldclinic.org/nfmc/pages/default.aspx?page=nccrahs_ag_tourism
- Agritourism in Focus: A Guide for Tennessee Farmers. University of Tennessee Extension (2005). Available at <http://extension.tennessee.edu/publications/pbfiles/PB1754.pdf>

Regulations

Disclaimer

The information contained in this chapter is deemed correct and information utilized at the time of their review. Not all regulations governing agritourism enterprises are discussed, however. This chapter is for educational purposes only and is not an interpretation of any laws.

Agritourism enterprises may be affected by a wide variety of regulations depending upon the type of attractions offered, location of the enterprise, whether employees are hired and a number of other factors specific to each enterprise. These regulations may be imposed at the federal, state and local levels of government. It is important to investigate all regulations applicable to your agritourism enterprise in order to avoid penalties, fines or interruptions to your business.

This section provides an introduction to a number of regulations that may impact agritourism operations. Regulations discussed here have been organized into three categories:

1. General regulations — regulations that likely impact a majority of agritourism enterprises
2. Employment regulations — regulations that impact enterprises employing personnel
3. Permits and licenses for specific attractions — regulations specific to certain types of attractions

General Regulations

Nearly all agritourism entrepreneurs must comply with several general regulations, which include, but are not limited to, zoning ordinances, business licenses, sales tax collection and remittance, and the Americans with Disabilities Act.

Zoning

Zoning ordinances may dictate

- The location, height and size of buildings and other structures
- The percentage of a lot which may be occupied
- The size of yards, courts and other open spaces
- The density and distribution of population
- The uses of buildings and structures for trade, industry, residence, recreation or other purposes
- Use of land for trade, industry, residence, recreation, agriculture, forestry, soil conservation, water supply conservation or other purposes
- Regulations for signage and parking

A 2003 survey of 210 agritourism entrepreneurs found that 27 operators (12.8 percent) had at least “some difficulty” with zoning for their enterprises.¹ The addition of structures, increased traffic, type of activities offered, length of season, operating hours and feelings of neighbors may all be impacted by zoning regulations.

Some areas in the United States are amending agricultural zoning ordinances to allow some value-added agricultural activities, including agritourism.² The ordinances may specify requirements for access from various road types, parking area surfaces or bus parking. Special- or temporary-use permits are used in some areas to authorize agritourism activities.

Traditional farm operations are typically zoned specifically for agriculture. While agritourism retains some characteristics of agriculture, it may go beyond what are thought to be traditional production agriculture activities.

You should consult the appropriate zoning authority for your location before investing in an agritourism operation or adding additional activities to an existing one. If your plans are not consistent with current rules, you may need to seek a change in zoning status for your land or a portion of your land.

Sales and Use Taxes

Sales and use taxes are imposed by state government and often by county and city governments. Sales and use taxes are imposed on the retail sale, lease or rental of tangible personal property, the gross charge for specified taxable services and the gross sales for amusements. Although the tax is imposed on the purchaser, the seller is liable for collecting and remitting the taxes.

Your agritourism enterprise may be responsible for sales and use taxes depending upon the types of activities and services sold. You may, however, benefit from sales tax exemptions for the sale of farm products grown or produced on the operation. Some generic agritourism circumstances and corresponding sales and use tax liability are described below.

Americans with Disabilities Act

All businesses are required to comply with the Americans with Disabilities Act (ADA). The ADA ensures equal opportunity in employment as well as accommodation in public places, commercial facilities and transportation for persons with disabilities.

Title I of the ADA prohibits discrimination against persons with disabilities in employment by businesses having 15 or more employees or by state and local governments.¹³ Title I, with respect to private employers, is enforced by the Equal Employment Opportunity Commission (EEOC). For employment issues related to the ADA, contact the Equal Employment Opportunity Commission at (800) 669-4000 or <http://www.eeoc.gov>.

Title III of the ADA prohibits discrimination against persons with disabilities in commercial facilities and places of public accommodation.¹⁴ Commercial facilities include office buildings, factories and warehouses. A place of public accommodation is a facility whose operations affect commerce and fall within at least one of the following categories:

- Place of lodging
- Establishment serving food or drink
- Place of exhibition or entertainment
- Place of public gathering
- Sales or rental establishment
- Service establishment
- Public transportation terminal, depot or station
- Place of public display or collection
- Place of recreation
- Place of education
- Social service center establishment
- Place of exercise or recreation

Public accommodations and commercial facilities must

- Provide goods and services in an integrated setting, unless separate or different measures are necessary to ensure equal opportunity
- Eliminate unnecessary rules that deny individuals with disabilities an equal opportunity to enjoy the goods and services of a place of public accommodation
- Make reasonable modifications in policies, practices and procedures that deny equal access to individuals with disabilities, unless a fundamental alteration would result in a change to the nature of the goods and services provided
- Ensure effective communication through the use of auxiliary aids and services when necessary, unless an undue burden or fundamental alteration would result
- Remove architectural and structural communication barriers in existing facilities where readily achievable
- Provide goods and services through alternative measures when removal of barriers is not readily achievable

When private owners of places of public accommodations or commercial facilities design and construct new facilities or alter existing facilities, they must comply with the ADA Standards for Accessible Design, a handbook available online at <http://www.usdoj.gov/crt/ada/adastd94.pdf>.

Title III is enforced by the U.S. Department of Justice. More information may be obtained from the ADA Web site at <http://www.usdoj.gov/crt/ada> or by calling the Department of Justice ADA Information Line toll free at (800) 514-0301, voice; and (800) 514-0383, TDD.

Employment Regulations

If you employ personnel for your agritourism enterprise, you will be affected by several employment regulations. These employment regulations vary according to the type and size of your enterprise, the nature of an employee's job and the number of employees you employ.

The Fair Labor Standards Act

The Fair Labor Standards Act (FLSA) of 1938, as amended, establishes standards for minimum wage, overtime compensation, equal pay, child labor and certain mandatory record keeping affecting your full- and part-time workers.

Minimum wage rates are set by the U.S. Congress and are periodically adjusted by statute. As of May 2005, the minimum wage rate is \$5.15 per hour.

Overtime pay is set at a rate of not less than one and one-half times the regular rate of pay. Overtime pay is required after an employee works 40 hours during a calendar workweek.

Specific provisions apply to agricultural operations. Employees who are employed in "agriculture" are exempt from overtime pay provisions. The FLSA¹⁷ defines "agriculture" as farming in all of its branches including

Cultivation and tillage of the soil

- Dairying
- Production, cultivation, growing and harvesting of any agricultural or horticultural commodities
- Raising of livestock, bees, fur-bearing animals or poultry

- Any practices (including any forestry or lumbering operations) performed by a farmer or on a farm as an incident to or in conjunction with such farming operations including preparation for market, delivery to storage or to market or to carriers for transportation to market

“Agriculture” does not include work performed on a farm that is not incidental to or in conjunction with the farmer’s agricultural operation.

“Agriculture” also does not include operations performed off a farm if performed by employees who are employed by someone other than the farmer whose agricultural products are the basis of the work.¹⁸ Any employee who falls under these two sets of circumstances must be paid overtime when the proper conditions are met.

Equal pay requirements prohibit differences in wages based on gender. Men and women employed in the same establishment, doing jobs that require equal skill, effort and responsibility and which are performed under similar working conditions must be paid similar wages.

Records should be kept on employees’ wages, hours worked and other information (such as age, gender, entrance pay and job duties) as specified by the Department of Labor record keeping regulations available online at <http://www.dol.gov/esa/regs/compliance/whd/whdfs21.htm>.

It should be noted that the FLSA does not regulate the following areas (i.e. as the employer, you determine):

- Vacation, holiday, severance or sick pay
- Holidays off or vacations
- Premium pay for weekend or holiday work
- Pay raises or fringe benefits

Child Labor Act

The Child Labor Act prohibits the employment of minors in certain occupations and in particular working conditions that may be hazardous. Child labor regulations differ depending on a youth’s work activities and the type of agritourism enterprise providing employment.

- A minor must have a thirty-minute unpaid break or meal period if scheduled to work six consecutive hours.
- Breaks cannot be scheduled during or before the first hour of scheduled work activity.
- Minors 16 and 17 years of age may not be employed
 - During the hours the minor is required to attend classes.
 - Between the hours of 10:00 p.m. and 6:00 a.m. on Sunday through Thursday evenings preceding a school day, except with parental or guardian consent. Even with consent, the minor may work until midnight no more than three nights Sunday through Thursday.
- Minors 14 and 15 years of age may not be employed
 - During school hours.
 - Between 7:00 p.m. and 7:00 a.m. if the next day is a school day.
 - Between 9:00 p.m. and 6:00 a.m.
 - More than 3 hours a day on school days.
 - More than 18 hours a week during a school week.
 - More than 8 hours a day on non-school days.

- More than 40 hours a week during non-school weeks.

Note: The U.S. Department of Labor does not allow 14- and 15-year-old minors to work past 7:00 p.m. from Labor Day to June 1.

In farm work, permissible jobs and hours of work, by age, are as follows:

- Youths 16 years and older may perform any job, whether hazardous or not, for unlimited hours.
- Youths 14 and 15 years old may perform any non-hazardous farm job outside of school hours.
- Youths 12 and 13 years old may work outside of school hours in non-hazardous jobs, either with a parent's written consent or on the same farm as the parent(s).
- Youths under 12 years old may perform jobs on farms owned or operated by parent(s). With a parent's written consent, they may work outside of school hours in non-hazardous jobs on farms not covered by minimum wage requirements.

Minors of any age may be employed by their parents at any time in any occupation on a farm owned or operated by the parents.

Occupational Safety and Health

The Occupational Safety and Health Administration (OSHA) works to ensure a safe and healthy workplace for all citizens, regardless of age. All employers are covered by the provisions of federal and state OSHA regulations. If you employ eleven or more employees, you must maintain records in accordance with OSHA rules.

OSHA requires the employer to

- Provide a safe working environment
- Inform employees of safety regulations
- Warn employees of existing hazards
- Supervise employee activities
- Supply and maintain necessary equipment inherent in the workplace Records should be kept on any hazardous materials that may be encountered or used by employees. In addition, records should be maintained on any injuries or illnesses that may have occurred during employment or on the job.

Workers Compensation

If you have five or more full- or part-time employees, you are required to obtain workers' compensation insurance for your employees. This insurance protects a business from lawsuits filed by an injured employee and provides insurance benefits to employees injured while on the job. Family members who work for your agritourism enterprise are considered employees. Businesses are responsible for obtaining coverage from a licensed insurance carrier.

Unemployment Insurance Taxes

Unemployment insurance taxes provide benefits to unemployed workers who have lost their jobs through no fault of their own.

As an employer, you are not liable for unemployment insurance premiums if you are self-employed and also the sole employee, a sole proprietorship without employees, general partners without employees, or general partners in a limited liability company without employees. Wages paid to workers under the H-2A Temporary Agricultural Worker Program are not subject to unemployment insurance since these workers are not eligible for unemployment benefits.

Employers must pay federal unemployment taxes if they pay cash wages totaling \$20,000 or more in any calendar quarter to an employee or employees or if, in each of 20 different calendar weeks in the current or preceding calendar year, there was at least one day in which they had 10 or more employees performing service in agricultural labor. The 20 weeks do not have to be consecutive weeks, nor must they be the same 10 employees, nor must all employees be working at the same time of the day.

Income Tax Withholding

All employers are required by the federal Internal Revenue Code to deduct and withhold taxes on wages paid to their employees. You may need to use either the tax guide for agricultural employers or the tax guide for small business entrepreneurs depending upon whether your employees are involved with the agricultural activities or other activities of your operation. It may be important to contact your personal accountant for more information on these taxes.

The IRS provides the Farmer's Tax Guide (Publication 225) for agricultural employers. It includes the necessary information and forms to withhold federal income taxes. The Farmer's Tax Guide can be found online at <http://www.irs.gov/publications/p225/index.html> or by contacting your local IRS office.

The IRS also provides a similar tax guide for small business entrepreneurs (Publication 334) found online at <http://www.irs.gov/publications/p334/index.html> or by contacting your local IRS office.

Permits and Licenses for Specific Attractions

You may be required to obtain a special permit or license for your agritourism operation depending on the type of activities being conducted on your enterprise. There are several permits and licenses that are required for only specific types of attractions.

Food & Drug Administration

Good Manufacturing Practices Highlights

The following abbreviated list should not be used as the only reference when building, planning or considering a commercial food operation. It should merely be used as a resource to gain a better understanding of the types of practices that the act specifies. The entire act itself should be studied. It is also a good idea to use the good manufacturing practices as a guideline to “draft” a sketch, diagram or blueprint of your planned facility. The sketch can then be submitted to the GDA inspector in your area for review and comment.

- All persons working in direct contact with food, food-contact surfaces and food-packaging materials shall conform to hygienic practices while on duty to the extent necessary to protect against contamination of food.
- Workers should wear garments suitable to the operation, maintain personal cleanliness, washing hands, removing all unsecured jewelry and wear gloves.
- Workers should wear hairnets, headbands, caps and beard covers where appropriate and should take precautions to protect against contamination of food.
- The grounds shall be kept in a condition that will protect against the contamination of food.
- Roads, yards and parking lots should be maintained so that they do not constitute a source of contamination.
- Areas that may contribute to contamination should be adequately drained.
- Operating systems for waste treatment and disposal should function in a manner so that they do not constitute a source of contamination.
- Sufficient space should be provided for placement of equipment and storage of materials for maintenance.
- Operations in which contamination is likely to occur should be separated.
- Floors, walls and ceilings should be built as to be adequately cleaned and kept clean and in good repair.
- Aisles or working spaces should be provided between equipment and walls, adequately unobstructed and of adequate width to permit employees to perform their duties and to protect against contaminating food.
- Adequate lighting in hand-washing areas and in all areas where food is examined, processed or stored and where equipment or utensils are cleaned should be provided
- Safety-type light bulbs should be used.
- Adequate ventilation should be provided to minimize odors and vapors.
- Adequate screening or other protection against pests should be provided.
- Buildings, fixtures and facilities shall be maintained in a sanitary condition and kept in repair.
- Toxic cleaning compounds and pesticide chemicals shall be identified and stored in a manner that protects against contamination of food.
- No pests shall be allowed in any area of a food plant.

- Effective measures shall be taken to exclude pests from the processing areas and to protect against food contamination.
- Food-contact surfaces, including utensils, shall be cleaned as frequently as necessary to protect against contamination of food.
- Cleaned and sanitized portable equipment with food-contact surfaces should be stored to protect food-contact surfaces from contamination.
- Each plant shall be equipped with adequate sanitary facilities and accommodations including a water supply sufficient for the operations intended
- Plumbing and sewage system should be of adequate size and design.
- Each plant shall provide its employees with adequate, readily-accessible toilet facilities and hand-washing facilities shall be adequate and convenient
- All plant equipment and utensils shall be so designed and of such material and workmanship as to be adequately cleanable, and shall be properly maintained.
- All equipment should be so installed and maintained as to facilitate the cleaning of the equipment and of all adjacent spaces. Food-contact surfaces shall be corrosion-resistant when in contact with food.
- Equipment that is in the manufacturing or food-handling area and does not come into contact with food shall be so constructed that it can be kept in a clean condition
- Raw materials and other ingredients susceptible to contamination with aflatoxin or other natural toxins shall comply with current Food and Drug Administration regulations, guidelines, and action levels for poisonous or deleterious substances before these materials or ingredients are incorporated into finished food. Compliance with these requirements may be accomplished by purchasing raw
- materials and other ingredients under a supplier's guarantee or certification, or may be verified by analyzing these materials and ingredients for aflatoxin and other natural toxins.

Risk Assessment, Management and Safety Considerations

Risk Assessment and Management

Operating a farm carries some inherent risks. Generally, farmers are aware of these risks and, normally, they are insured against these risks. In an environment where tourists are added to the farm, as visitors or as workers, additional risks arise. Because of the potential for added risk you first should identify the agritourism activities that you are going to offer, then examine the additional risk those activities may create. For example, you may decide to add hayrides on your farm. A hayride is not risk free, since there is always a possibility that a customer will fall off the wagon. However, by establishing some rules and modifying the wagon you can protect your visitors from potential risk. To make the hay ride as safe as possible, you can make sure that all riders remain seated and keep their arms and legs inside the wagon during the ride. You can construct railings around the wagon and maintain a low speed with the tractor. Assessing and managing risk is something you should never do alone. Before adding any additional product or service on your farm, you need to contact your insurance agent and your lawyer first. Make sure you have a good, honest, working relationship with these professionals. You must be able to trust them with every aspect of your protection and your customers' safety.

Liability

Farmers must understand that they might be liable for injury or property damage to a third party because they acted negligently, because an employee was negligent, or because of special circumstances in which the law allows recovery even in the absence of fault on the part of the defendant. In other words, a farmer may be liable for personal injury or property damage to a third party when the farmer's failure to be careful is the cause of an injury or an accident. However, despite the fact that a person cannot prevent a lawsuit from being filed, you must make sure that your operation is as safe as possible and must have appropriate insurance coverage. Safety precautions and insurance coverage are two of the best ways to manage liability risk.

The following is a list of different kinds of legal liabilities. You should consult with your attorney about how these issues relate to you and your agritourism enterprise.

- General liability: Financial loss because of bodily injury or property damage to employees or customers caused by negligence.

- Personal injury: One of your customers slips on your porch and breaks an arm.
- Property damage: Conducting your business, you break the window of a customer's car while trimming trees.
- Product liability: While having lunch at your restaurant, a customer breaks a tooth eating one of your products. Product liability laws are not uniform, but your attorney or insurance agent should be able to help you determine what your needs might be.
- Professional liability: This provides protection for a business that provides a service to customers, such as a bed and breakfast or a restaurant. The service provided causes personal harm. For example, your waitress or one of your family members splashes hot coffee on a customer and burns his arm very badly.

Risk assessment

Naturally, some activities are of greater risk than others. It would be wise to identify all of your activities and recognize the potential risks that would occur due to the presence of tourists. You can ask other members of your family, other farmers, or consultants to help you identify the added potential risks. This process will allow you to reduce or eliminate many of the hazards on your farm. You may be familiar with this process as it pertains to crop production: you insure your crops against the risk of bad weather or poor production in a given year. The concept is similar for the tourism side of your business: you need to insure yourself and your farm against the risk of you, an employee, or a guest becoming injured on your property. The exercise of a risk assessment should help you to:

- Define the risks related to the new activities on your farm,
- Rate the likelihood of loss due to those new activities, and
- Rate the size of potential loss for your farm products and/or services.

While it may seem impossible to eliminate all potential hazards, maintaining a pro-active safety strategy and providing your insurer with documents proving your safety efforts may protect you legally in the long run.

The following table may guide you through the risk assessment process. Please note that it is not an all-inclusive assessment; it is an example that should help you to initiate risk assessment thinking. Nobody can pretend that identifying potential hazards on paper will eliminate every real risk. You should maintain a constant evaluation and assessment of risk on your farm.

Risk management

Inviting people onto your farm as guests invites additional risk to your farm as well. The first step you can take toward managing risk is to recognize the potential risks and hazards that you are creating. Generally, there are four basic ways to handle risk: avoid it, reduce it, accept it, and/or transfer it to another party.

Taking precautions to avoid accidents by customers should be a top priority for agritourism enterprises. However, in the event of an accident, agreements made prior to a visit on the farm may dictate the legal responsibility. Following are explanations for four legal practices that should be understood, adopted from *Sound Advice for Functions and Events* by the Nonprofit Insurance Alliance of California, P.O. Box 8507, Santa Cruz, CA 95061-8507; (800) 359-6422. These and other proactive risk management practices should be discussed with legal counsel.

Hold Harmless Agreement: A hold harmless agreement between two parties states that one party will assume the risk of legal liability associated with an event for the Animal Welfare other party.

Usually landlords will include hold harmless language in leases to protect them from being sued if an accident occurs on their property. Farmers may ask onsite vendors to sign hold harmless agreements that release farmers from liability should a vendor-related accident occur on the farm.

Participant Waivers: Typically, participant waivers are used when minors are involved in school or camp activities, and would be appropriate for on-farm school tours. The minor's parents or guardians are required to sign the document agreeing to release the farmer from any responsibility for injury to their child. However, the waiver does not absolve farmers from liability for injuries directly caused by their negligence.

Incident Reporting: If an incident occurs, the safety point person on your farm should fill out and file an accident report, including contact information of witnesses and accident-site photos, for future reference. Should a claim be presented later, the file should provide sufficient information to begin the investigation. The safety point person also should follow up with the injured party. Many small claims can be averted by demonstrating concern for the individual.

Vendors and other Independent Contractors: If the activity provided by vendors or other independent contractors requires a license, check the license to see if it is current. Make sure independent contractors carry insurance before you allow them on your farm.

Avoiding risk

The first rule in risk management is to avoid risk. You must assess the potential risks involved in adding different activities or services to your farm. If you identify an activity that will add risk to your farm, the safest way to insure yourself against the risk is to avoid it altogether. If you really wish to add an activity that you believe will add risk to your farm, then you will need to consider another method of risk management.

Reducing risk

By carefully analyzing each component and step of an activity and by taking appropriate safety measures, you can reduce potential risks. It pays to play the "What if?" game in regard to the potential hazards on your farm and to plan ahead for any accidents that may occur. It is very important that you remember to discuss each and every new activity with your insurance agent before implementing the activity. Your insurance agent can help you identify places where you can reduce risk and can design an insurance plan that provides you with the best liability coverage.

Accepting risk

You may not always be able to avoid, reduce, or transfer risk. Sometimes you have to accept the risk and make sure that you are protected by insurance coverage. Perhaps, you may want to establish an emergency fund to cover deductibles on insurance policies.

Transferring risk

Transferring a risk means that another party will reimburse you in the event of a financial loss. This promise of reimbursement usually comes with an insurance plan. At this point it is important to consult with your current agent. If he or she is not willing to or cannot cover your new activities, you may need to consult another insurance broker. You should develop a close, trust-based relationship with your insurance agent and your attorney so that you fully understand the details of your insurance plan.

Table 4: Risk assessments (example)

<i>Activities</i>	<i>Risk potential Scale 1 to 5 Five is the highest</i>	<i>Safety Measures</i>	<i>Insurance needed</i>	<i>Estimated cost to adapt or modify activity.</i>
Hay Rides	3 ¹	Add rails to wagon, limit speed	Consult your insurance agent	\$50
Corn maze	2 ²	Maybe it will be a good idea to fence the maze perimeter if there is a risk that someone will get lost beyond the maze field.	Consult your insurance agent	
Horseback riding	5 ³	Require helmets, guided walking trails, guides must have safety training	Consult your insurance agent	It is a major investment when considering horse, barn, and other related expenses
¹ Hay rides represent a risk of injury by falling from wagon. However, safety measures (railing, low speed) reduce those risks.				
² Corn maze represents low risk of injury (cuts or bruises from falls).				
³ Horseback riding is a high-risk activity.				

Bio-security & Animal Welfare

Farms can be both a source and recipient of contaminants. Livestock and crop enterprises can be damaged by the introduction of diseases carried on the shoes and car tires of tourists. Similarly, farms can also harbor contaminants, chemicals and diseases that could be harmful to visitors. While sanitation and extreme safety steps help minimize problems to the farm and to farm visitors, some farms are simply not good candidates for public tours or entertainment farming activities. Biosecured poultry and hog farms should carefully weigh the pros and cons of an entertainment farming enterprise before implementation. Animal welfare is another issue that should be carefully considered. Most farmers understand the relationship between the well-being of their livestock and production yields and, therefore, provide safe, sanitary and healthy conditions. However, livestock operations that do not provide adequate conditions seem to command more publicity. The general public perception that farm animals are mistreated is a growing concern. Therefore, farm operations should implement livestock management practices that are generally accepted and defensible. A livestock operation that is going to also be involved with an entertainment farming enterprise may want to consider asking representatives of the local Humane Society to visit, inspect and evaluate the operation. Almost all entertainment farming entrepreneurs have stories to tell about a discussion with an animal rights activist. Such confrontations should be expected. While the flavor of such conversations can be uncomfortable, the situation can be turned into an opportunity for the farmer to learn and to teach. The entire labor force of an entertainment farming operation should be prepared to take advantage of such teachable opportunities.

Insurance

Liability issues for farms that host the public are generally resolved with appropriate insurance. Insurance needs will vary by operation. Neil Hamilton's book *The Legal Guide for Direct Farm Marketing* provides guidance on choosing and consulting with an independent insurance agent. Insurance representation can provide guidance on specific steps for reducing risks of your operation. A new database on farm injuries can be found at www.nsc.org/necas.

You will want to shop around for various insurance plans, seeking advice from other farmers and Extension agents in your area. Not all insurance policies will fit your agritourism farm. By obtaining two or three different quotes you can get better coverage and prices. It is your responsibility to negotiate with insurance carriers and to make sure that you are well protected.

Examining Insurance Needs Is Essential to Marketing

Farmers' markets, roadside stands, U-Pick vegetable and fruit operations, and Christmas tree farms are on the upswing. Consumers enjoy selecting from freshly picked produce, and many like picking it themselves.

For anyone to begin one of these operations or to continue an existing one, the usual business considerations must be made. One must determine the market and know how to serve it. You also need the manpower, facilities and finances to make your operation a success.

Insurance is also an important part of the financial picture. Although insurance may be expensive, you'll only be gambling everything you own if you try operating without it. Insurance is as necessary as quality products, good help and a good location in operating a direct marketing business.

While there are many optional insurance coverages available (and needed by some operators), there are some basics which every operator should have. They are: (1) Product liability insurance for injuries which may arise out of products that are raised and/or sold by you. (2) Premises liability insurance to protect you if you should cause injuries to the public or damage property belonging to the public. (3) Employer's liability insurance (either legal or statutory) to protect you in event of injuries to your employees. (4) Physical damage insurance to protect against loss to the property owned by the operator, such as buildings, equipment and merchandise.

Although more options may be available, these items are certainly the basics on which to build a solid insurance program. It is always wise to consult your attorney and your insurance representative to help determine your particular insurance needs.

Product Liability

Chemical use: Are the chemicals safe for application to produce destined for consumption or contact by humans? And, have you followed the manufacturer's application instructions carefully? Selecting an inappropriate chemical or the misapplication of that chemical may place the entire burden of liability on you.

Shelf life: All operators are aware of the need to keep bad produce off the shelf. Yet, while this seems obvious, sometimes they forget to keep an eye on the products they have purchased from outside sources for resale. Often, these are prepackaged items, such as honey, salad dressings, jellies, jams and other similar items. Check all products regularly to be sure they are not outdated.

Food preparation: It is extremely important that employees handling food do it properly and that your operation conforms to the health standards of your local municipality and/or state. Monitor the ingredients and the quality of the products carefully. Do not create situations where an ingredient can accidentally be put into the food product that would contaminate it.

Clearly label all stored ingredients. Again, doing things the right way and being able to prove it will certainly help if a problem occurs.

Premises Liability

Condition of parking area: It is advisable to have a paved parking area, preferably concrete or asphalt. If you use gravel or stone for your parking facility, be sure that you use very small stone or gravel. The larger rocks increase the chance of someone twisting an ankle, falling and being injured. In addition, having parking along a highway or road certainly can create safety problems. Traffic congestion with inappropriate parking facilities could put you in a contributory liability situation. Another area of concern is utilizing an open field or lot. Often these areas have holes, ruts or mounds of dirt which can cause a fall. All unpaved areas should be maintained regularly to keep them as smooth as possible.

Steps, ramps and handrails: Steps always present problems, whether located along sidewalks, at building entrances or inside a building. Ramps also present problems, but, if kept gently sloping, they generally are better. Whether you use steps or ramps, always make sure strong and solid handrails are in place. It is a good idea to follow a regular routine of checking the steps, ramps and handrails to be sure that they remain in good, safe condition.

Equipment and animals: Farm equipment and animals are often close to the market. Children tend to look at farm equipment as something to climb on and animals as something to pet. Consequently, it is advisable to take precautions to try to keep the public, especially children, away from both. Since children frequently do not recognize the dangers associated with farm machinery and animals, responsibility for injuries could be absolute.

Unusual hazards: Each operation may have a hazard which presents a unique exposure. You should look for ways people can be hurt and then look for sound methods of protecting against injuries from those potential problem areas. Some common hazards are:

- A wood stove that a person, especially children, could brush against or touch and be burned.
- Playground-type equipment which is provided for the customers' children. An insurance underwriter would certainly discourage the use of this equipment, even though customers seem to prefer it.
- Hayrides, pony rides or buggy rides. Again, these present the possibility of absolute liability. These operations are usually discouraged by underwriters. However, these may be the attractions you feel are needed for your operation. In this case, it's important to understand the tremendous responsibility potential these present and the accompanying insurance expense for this exposure.
- U-Pick or U-Cut operations often provide rides to the field. The ride may be on wagons, trailers or special carts pulled by horses or tractors. These methods of transportation can present some serious liability exposures. Some suggested ways of controlling these are:

- Do not cross a public road with these types of vehicles. Do not use the vehicle if it is muddy enough to create ruts. (Remember, tomorrow that same ground may be dry, and ruts can make the ride very rough and hazardous.)
- Do not use the vehicle in areas where there could be a sharp drop-off. A drop-off of just a few inches could cause the vehicle to overturn if the wheel leaves the path.
- Do not operate the tractor at high speeds. Pulling wagons, trailers or carts at a slow speed is usually best. These units seldom have springs, and hitting a rut or hole can jostle the passengers severely or throw them off the unit, which can cause injury.

In addition, some wagon-type units do not trail well at the higher speeds and are subject to whipping

- In U-Pick orchard operations, the public should be allowed to pick only from the ground. The use of ladders, whether they belong to your or the customer, can cause some serious liability exposures.
- In a U-Cut Christmas tree operation, customers should not be allowed to use chain saws, whether they are yours or their own. In fact, you should do the cutting- not the customer.
- In U-Cut operations, the field should be checked daily and the remaining stumps cut off at the ground. Untrimmed stumps may cause trips and falls.

Liability to Employee

The employee situation is one to be extremely careful about. In some states, worker's compensation is mandatory. In others, the employees may not be covered by the worker's compensation act unless the farmer has opted to bring them under the act. This is an area of interpretation in some jurisdictions. It is always advisable in cases where statutory participation is not required that you discuss this matter very carefully with an attorney well-versed in your state's law concerning employer responsibilities. Most hazards relating to employees can be minimized with a thorough training program and the use of proper safety equipment (shields on machinery, safety glasses, masks, ect.) True the added training and use of safety equipment will take a little more time and money, but it can sure save a lot of grief (and money) in the long run.

Property Insurance

Theft and vandalism losses can usually be avoided or at least minimized by being able to secure the building or sales area. However, there is not a lot you can do about produce that you leave out in the open.

From a fire standpoint, wiring should be checked to assure it is in good condition and that circuits are not overloaded. In addition, heating with portable heaters requires special caution. The area in which they are to be operated should be examined carefully to determine if combustible materials are nearby. If so, heaters should be moved or relocated to avoid combustibles.

As far as wind is concerned, you should attempt to try to make everything as secure as possible. Do not leave doors standing open. Either they should be closed and latched or, if left open, they should be secured in the open position. Anchoring outdoor signs and other items that might easily blow away is usually relatively easy. Properly securing such outdoor items also reduces potential liability claims.

These are the very basics. The items are simple and common, but it's surprising how often they are overlooked. But the most common question asked about liability insurance is, "What limit of liability should I buy?" This question is not easily answered because of the changes in awards made by juries in recent years.

In the past, net worth was considered a good limit of liability. However, courts now tend to ignore this and base the award on what they perceive the injury to be. This could be in excess of the limit you have purchased. Because of these uncertainties surrounding liability claims, it is best to buy all the liability insurance you can.

Cost of Insurance

The cost of this insurance is decided by several factors. These include the size and type of the operation, and unusual hazards which may exist (such as hayrides, playground equipment, pony rides, farm ponds, etc.).

Some farm-owners' policies include coverage for the operation of a small roadside stand, while others may not. Ask your insurance agent. When the coverage must be purchased separately, the cost can vary from a few dollars to thousands of dollars. It depends primarily on the size of the operation and the type of hazards involved.

Property insurance is easier for most people to establish. Here, you need to determine amounts of insurance, perils desired, and the deductible best suited to your financial position.

The amount of insurance is relatively easy to determine. You insure for what the property is worth. Remember that most policies provide coverage on an actual cash value basis and not on the replacement cost. Replacement cost coverage may be available only as an option and on certain types of property (usually only on your dwelling).

The operator should consider a policy which provides protection against loss caused by fire, wind, hail, explosion, smoke, vehicles, vandalism and theft. Broader package policies may be available. The larger the operation, the more important the broader perils may become.

You should also examine the cost of at least a couple of deductible options. These can help keep your premium more reasonable. The cost will vary by the type of policy and may run anywhere from as low as a few cents per \$100 of coverage to several dollars per \$100 of coverage. The amount of insurance, perils, and deductible selected will affect the cost. However, other factors which may be beyond your control can also influence the cost, such as fire protection and available water supply.

After reading this article, you may feel that roadside stands and similar operations may not be on the upswing. It really is not as bad as it may seem. Most of the insurance related items mentioned have common sense solutions. In fact, common sense is the best guide to controlling hazards associated with a farm market or, for that matter, with any farm operation.

The hazards and insurance needs are real. Don't be lulled into a false sense of security because you have a farm-owner's policy. Learn to read your policy and ask your insurance agent when you have questions. You could stand to lose everything if you take your insurance for granted.

Insurance is as important to direct marketing and farming as good equipment. In fact, insurance is the one piece of farm equipment that works for you 24-hours a day. Before making a major change to your farming activities, it's important to visit with your insurance agent and your attorney. Both can offer good, sound advice that will pay big dividends. And that's what direct marketing is all about.

by Don Cook, manager, Farm Underwriting Dept., Farm Bureau Insurance, 130 East Washington St., P.O. Box 1250, Indianapolis, IN 46206. Phone: (317) 263-7200.

How Growers Can Reduce Liability Risks

Fruit and vegetable growers, like other businessmen and women, face some liability risk every time they make their produce available for public consumption. But there are basic business practices they can use to help reduce the likelihood of liability suits being filed.

"Regrettably, there is no way to prevent a lawsuit being filed against you in most circumstances," says Donald L. Uchtmann, a professor and acting head of the University of Illinois' Department of Agriculture Economics and an Extension agricultural law specialist. "A consumer may believe that pesticide residue on fruits or vegetables made him sick." A U-pick customer or delivery person may break a leg on your property and believe it's your fault. An employee may be injured on the job or your dog might bite a neighbor. Or, while driving your truck to town, your employee may hit a pedestrian.

"While growers can't anticipate every potentially damaging circumstance, growers can increase the chances of successfully defending the suit if and when it is filed. They can also insure against remaining risks that are unavoidable."

Before addressing these steps, growers need an understanding of the overall legal issues involved in liability. Growers may be liable for injury or property damage to a third party because they acted negligently, because an employee was negligent or because of special circumstances in which the law allows recovery even in the absence of fault on the part of the defendant.

Types of Liability

Uchtmann says it is important that growers have a reasonably clear definition of the legal terms. For example, negligence can be defined as a lack of care under the circumstances.

"This is an imprecise definition because the very concept of negligence is intended to be flexible," he says. "In essence, growers may be liable for personal injury or property damage to third parties when their failure to be careful is the cause of an injury or an accident."

A blatant example of negligence would be to knowingly allow a defective ladder to be used in a U-pick operation.

"Whether a grower acted carelessly is usually a question that a jury answers using its collective common sense, unless an out-of-court settlement is reached," he says.

Respondent superior is another legal concept that places liability for an employee's negligent acts upon the employer.

"A key provision is that the act occurred in the performance of the employee's duties or within his or her scope of responsibility," Uchtmann says. "The law broadly defines 'within

the scope of employment, so an employer cannot escape liability simply by ordering the employee to do all the work carefully."

Premises liability is another component of negligence. Uchtmann says the general rule is that landowners or tenants are not liable for someone injured on the premises unless the landlord or tenant is at fault. Landowners could be at fault if they were negligent, or if they intentionally injured the entrant.

"If the entrant is a trespasser, the probability of the owner or tenant being liable is very low, but liability could arise if 'excessive force' is used to remove the trespasser or if the trespasser is intentionally injured."

Product liability laws are also important to those growers who sell directly to consumers. Plus, product warranties can be expressed or implied.

"Express warranties" involve a positive statement about the product. One example would be a label noting that, "This fruit has not been sprayed with Pesticide X in the last 10 days." Implied warranties arise automatically, such as the implied warranty that fruits or vegetables sold are of reasonable quality.

"If a product does not live up to the express or implied warranty, and if the consumer is injured as a result, liability can arise," he said. "In contrast, strict or automatic liability does not require evidence of either breach of warranty or fault. Strict liability may be present whenever a product is sold in an unreasonably dangerous condition. Fruits or vegetables with certain pesticide contamination could be viewed as unreasonably dangerous."

Workmen's Compensation

Workmen's compensation laws provide an example of liability even though the person has not been negligent. Where such laws apply, the employer is automatically liable for specified amounts when an employee is injured on the job.

"Agricultural employment is exempt from workmen's compensation laws unless the employer hires more than 500 worker days of labor per fiscal quarter," Uchtmann says. "Growers involved in direct marketing operations should be aware that the sales activities of employees working at roadstands and other marketing facilities are not clearly agricultural in nature, which means direct marketers may not be able to use the agricultural exemption."

Dog bites provide another potential for liability without show of negligence. In Illinois for example, a dog that attacks without provocation and injures people peacefully conducting themselves in places where they may lawfully be exposes its owner to automatic full liability for any injuries.

Recent changes in Illinois law have also affected a grower's potential liability. Several changes were made last summer in the liability law in response to the "alleged insurance crisis" in the state.

"Under prior law, if an accident occurred and the defendant (say, a grower) was 10% at fault and the injured party was 90% at fault, the injured party could still receive 10% of his damages from the grower," says Uchtmann. "Now, under the comparative negligence rule, defendants cannot be held liable unless they are more than 50% at fault."

Other changes include some limitations on claiming punitive damage (compensation exceeding actual damages), procedural changes which discourage frivolous suits and modification of the joint and several liability rules. Uchtmann says fruit and vegetable growers from other states can contact their extension agricultural law specialist for more specific information.

Protecting Against Liability

"With this background, a grower is ready to take some steps to protect against liability," says Uchtmann. "I recommend several simple and basic actions."

"First, be very careful and cultivate a safety consciousness among those who work in your business. People who are concerned about safety and are constantly reminded to be careful are less likely to be negligent."

"Growers should also make the premises as safe as possible. If the premises are safe, the probability of injury to a customer, delivery man or others is reduced. They should avoid extra label use of pesticides. In particular, don't apply pesticides not approved for the particular fruit or vegetable, and don't apply approved pesticides too close to harvest."

"A grower should also create as much good will as possible. If someone is injured on the premises, be as helpful as you can. And last, keep your dog away from customers."

Uchtmann says being careful is not enough. It is important for fruit and vegetable growers to appreciate the risks of liability inherent to their businesses and to take appropriate steps to insure these risks. Adequate insurance protection is a must.

Growers should thoroughly discuss their operations with their insurance carriers, paying particular attention to any possible need for premises liability, product liability and workmen's compensation coverages.

"You can't prevent the lawsuit," says Uchtmann. "But making sure your operation is as safe as possible and having appropriate insurance coverage are the best two ways to manage the liability risk."

For more information, contact Donald Uchtmann, Agricultural Law Specialist, Cooperative Extension Service, 151 Bevier Hall, University of Illinois, Urbana, IL 61801 or call (217) 333-1829.

Farmers and ranchers are legally responsible (liable) for the well-being of their customers and employees. Considering safety and minimizing risk are important parts of business planning.

To protect your agritourism business, it is important to create a risk management plan. Some of the main areas of risk and negligence include site safety risk, product risk, employee related risk, and financial risk. To ensure the well-being of your business, it is recommended that you avoid certain activities, use liability waivers, purchase insurance, practice good management techniques, train employees, and pay attention to the legal structure of your business.

Checklist for Managing Risk

- ◇ *Contact State or Local Agritourism Organizations and Key Consultants*
Key consultants to determine your needs are lawyers, insurance agents, financial managers, and accountants. See backside for available resources and technical assistance.
- ◇ *Understand Local and State Health and Safety Laws and Regulations*
See AgMRC Zoning and Health Considerations Checklist (<http://www.agmrc.org>).
- ◇ *Inventory Areas of Possible Risk*
 - Site Safety: Consider physical site hazards including visitor activities and attractive nuisances such as farm equipment likely to attract children
 - Product: Consider what you are selling or producing and any health or safety regulations or considerations
 - Employee related: Know your employees and know what will be required on-site to safeguard their health and safety
 - Financial: Consider current record-keeping, billing processes, assets and debts
- ◇ *Develop a Risk Management Plan*
 - Site Safety
 - a. Post rules for customers and conduct regular inspections
 - b. Post and implement employee rules and regulations
 - ◆ Product
 - a. Establish a labeling protocol for products
 - b. Establish a protocol based on state regulations for handling products
 - ◆ Decide on the right type and amount of insurance coverage
 - a. Business liability
 - b. Product liability Workers' compensation
 - c. Workers' compensation
- ◇ Consider using preventative measures like waivers or product warnings if warranted.

National Resources

USDA Risk Management Education Agency
Develops educational materials for 50 states.
http://www.csrees.usda.gov/nea/economics/in_focus/farm_if_risk.html, 202-720-7441
Digital Center for Risk Mgmt Education
<http://www.agrisk.umn.edu/> National Ag Risk Library at the University of Minnesota, St Paul, MN, Toll-free 800-234-1111

Regional Risk Management Education Centers

Northeast Center for Risk Mgmt Education
<http://www.necrme.org/> University of Delaware, Phone 302-831-6540
North Central Risk Mgmt Education Ctr
<http://www.farmdoc.uiuc.edu/ncrisk/> University of Nebraska, Phone 402-472-2039
Southern Region Risk Mgmt Education Ctr
<http://srme.tamu.edu/> Texas A&M University, Phone 254-968-4144
Western Center for Risk Mgmt Education
<http://westrme.wsu.edu/> Washington State Univ., Phone 509-477-2168

State Resources

Your State's: Department or Agency of Agriculture, State Agritourism Organization, Department of Marketing or Tourism, University Cooperative Extension Service, and directories from the National Association of Resource Conservation and Development Councils (<http://www.rcdnet.org/>), and Natural Resources Conservation Service (<http://www.nrcs.usda.gov/technical/RESS/altenterprise> (2004 Alternative Enterprises and Agritourism Liaisons Directory and Economic and Rural Community Development Directory).

Health and Safety Guidelines

National Institute for Occupational Safety & Health, Centers for Disease Control & Prevention (NIOSH)
<http://www.cdc.gov/niosh/topics/agriculture/> Toll-Free: 800-35-NIOSH 800-356-4674

NIOSH Agricultural Research Ctrs.
<http://www.cdc.gov/niosh/agctrhom.html>
National Safety Council
Farm safety & workplace fact sheets
<http://www.nsc.org/library/facts.htm> 630-285-1121
The National Children's Center for Rural and Agricultural Health and Safety
Under Resources
<http://www.marshfieldclinic.org/nfmc/> Toll-free 800-662-6900

Risk Management Planning

"Farming for Profit and Sustainability Resource Manual" and "Taking the First Step: Farm & Ranch Alternative Enterprise & Agritourism Resource Evaluation Guide:"
Natural Resources Conservation Service (NRCS)-Alternative Enterprises & Agritourism
<http://www.nrcs.usda.gov/technical/RESS/altenterprise/resmanual.html> 202-720-2307
"Don't Break A Leg... Managing Risks on Your Small Farm," "Managing Marketing Risks" and other Risk Management Articles.
The Small Farms Program-Cornell University
http://www.smallfarms.cornell.edu/pages/resources/businessmanage/risk.cfm_607-255-9227
Articles on Risk Management Planning-
USDA Alternative Farming Systems Info Center
<http://afsic.nal.usda.gov/> National Education Library 301-504-6559 DC Reference Center 202-720-3434

Insurance Information

North American Farmer's Direct Marketing Association -member's liability insurance list
<http://www.nafdma.com/> 62 White Loaf Road, Southhampton, MA 01073, 413-529-0386
"Understanding Farmers Comprehensive Personal Liability Policy: A Guide for Farmers, Attorneys and Insurance Agents." National Ctr for Agricultural Law, Research, & Information, University of Arkansas, School of Law
<http://www.nationalaglawcenter.org/readingrooms> 479-575-7646
"The Legal Guide for Direct Farm Marketing"
Des Moines, IA: Drake University
<http://www.iowafoodpolicy.org/legalguide.htm> 515-271-2947

References: Agritourism and Nature Tourism in California, Univ. of California Agriculture & Natural Resources Pub No. 3484; In the Eyes of the Law: Legal Issues Associated with Direct Farm Marketing, Univ. of Minnesota Tourism Ctr.

Liability and Insurance Considerations

Liability should be one of your major considerations when you enter into a fee-recreation enterprise. In general, if you decide to impose a fee for any recreational activity conducted on your land or land you are in possession and control of (rent or lease), you are exposed to greater liabilities for any injury of visitors that may occur. Meet with your attorney and insurance agent to determine the extent of liability and insurance needed and to develop a risk management plan.

The landowner or user in possession and control of the land is obligated to make reasonable use of the property, which causes no unreasonable harm to others in the vicinity. Liability equally applies on land you may be renting or leasing — ownership is not the key factor.

The extent of your liability toward a person who enters the property and who has potential of being hurt depends on the status of the visitor.

There are a number of ways to reduce liability exposure, such as:

1. Knowing the statutes and regulations that apply to fee recreation land use
2. Having a formal fee-recreation property use agreement with clientele
3. Having adequate liability insurance that covers all fee-recreation activities
4. Incorporating the business
5. Selecting the clients that use your property; and,
6. Providing a tour of the property to all clients and explaining any known potential hazards.

TRESPASSER: Someone who enters the property of another without consent of the owner. Possessor of the land (expressed or implied). Consent is simply the owner/possessor's willingness to let the other person enter or remain on the land. Someone you ask to leave, but who stays, becomes a trespasser. Someone who walks past a "No Trespassing" sign is generally a trespasser.

Trespassers enter the property for their own purposes and not for the performance of any obligation to the landowner. In Oregon law, trespass may be classed as intentional, reckless, negligent, or without fault. Since the trespasser has no authority to enter the property, the landowner has no duty to warn about dangerous conditions or activities on the property. Exceptions are where significant numbers of trespassers are known to frequent the area or where young children are involved.

In general, the landowner is not liable for injuries to trespassers caused by a landowner's failure to exercise reasonable care to put the land in safe condition for them, except if there is willful, wanton, or reckless action on the part of the landowner (actions by the landowner intended to cause injury or reckless disregard or indifference to human safety).

LICENSEES: A licensee is someone who comes onto your land with consent. The licensee generally is on your premises without business or commercial reason. Social guests fall in the category of licensee. A public officer who enters a premise in the line of duty is a licensee.

The duty owed to licensees depends on whether the injury is caused by a condition of the land or activities on the land. As a condition of the land, a possessor/owner is liable for willful or wanton acts or gross negligence. As to activities on the land, the possessor/owner has the duty to exercise reasonable care for the protection of the licensee. You are not required to put the land (natural conditions) in safe condition for licensees, but must warn licensees of dangerous conditions and activities.

The licensee classification is especially important with respect to the use of land for recreational purposes. Recreationists using the land with permission, but without a fee imposed, would likely be considered licensees in Oregon.

INVITEES: Someone who enters or remains on the property at the expressed or implied invitation of the owner/possessor for the benefit of the inviter, or the mutual benefit of the owner/inviter and the invitee.

Invitees come in two forms: public or business.

A public invitee is a person who is invited to enter or remain on the land as a member of the public for the purpose to which the land is held open to the public. A business invitee is a person who is invited to enter or remain on the land for a purpose directly or indirectly connected with business dealings.

In general, the landowner's liability obligations are the highest under an invitee situation, less with a licensee, and even less with the trespasser.

In the case of the invitee, the owner/possessor's obligations may include inspecting the property, warning of dangers, removing dangerous conditions, curtailing dangerous activities, etc. The owner must exercise reasonable care to make the premises reasonably safe. Merely posting warning signs is not enough.

Other Forms of Liability:

Alcoholic beverages: Other activities associated with a fee-recreation event or activity may result in additional types of liability. For example, if intoxicating beverages are served at a cost, the owner/operator is required to carry liquor legal liability insurance (see additional information on liquor licensing)

Transportation: If transportation is provided (carrying paying guests around in a personal automobile), a commercial auto policy is needed. Your regular auto coverage will not cover commercial use of the vehicle.

Vicarious liability: Additionally, the possessor of land is not only responsible for his/her own actions, but also for the acts of persons acting on their behalf. This may include an employee or even an independent contractor (pack guides, boatmen, for example).

Off-farm liability: If an activity sponsored on the farm causes harm, hazard, or injury to people outside the farm, other forms of liability are involved. These are the customary issues of trespass, chemical drift, spread of fire from one party's property to another, seepage of water onto adjacent lands, mining onto another's property, projecting a foundation across a boundary line, etc. Some activities may also cause nuisance to an off-farm party that causes liability. The risks identified may seem onerous and discouraging, but there are insurance companies willing to work with you to protect your interests through policy coverage.

BUSINESS STRUCTURE

Incorporating a recreational business may be one way to ease the burden of liability. In theory, an individual is not liable for any assets other than those he or she has invested in the corporation. Other types of organizations with some potential for limiting liabilities of their owners are limited partnerships and limited liability companies.

LIABILITY INSURANCE

Adequate liability insurance is imperative. Most policies that cover general farm and ranch activities do not cover recreational activities on the land. You will either need to add a rider to your existing policy or get a new policy with one of the companies that provide insurance for your particular activity.

Liability insurance coverage for a fee recreation activity is generally written in \$100,000, \$300,000, \$500,000 and \$1,000,000 packages. As a rule, you should maintain enough liability insurance coverage to protect personal assets as much as economically possible. Additionally, if you plan to hire a hunting, fishing, or packing guide for your operation, Oregon statutes require the guide to have minimum liability coverage of \$300,000.

Premium rates vary among insurance companies, based on the exposure of risk for a particular fee-recreation activity. The rates are affected by the portion of the enterprise devoted to recreation and type of activities. Additionally, your managerial capability as an operator appears to be significant in determining premiums.

Some questions for consideration regarding insurance for your enterprise are:

Is the difference between the premium for the insurance and the income gained enough to offset each other and still allow a sufficient financial gain to make the venture worthwhile?

Can you realistically pass the costs of insurance on to the customer, or will the cost decrease the customer demand for the activity?

The following activities will be reviewed very closely by an insurance company and will involve special coverage if available:

- Hunting
- Fishing
- Lodging
- Food Services
- Alcohol
- Animals, especially horses
- Landing strips on the property

Keep in mind that employees who change job functions because of the new activity may be placed in different work classifications resulting in changes in workers compensation premium costs as well.

Selecting Insurance Based on Your Recreational Activities

Generally, the following activities will be viewed as Commercial Insurance subject to a separate policy from the general farm or ranch policy coverage:

- Boating, Canoeing, Rafting
- Clay Bird Shooting or other Shooting Events
- Elder Hostel Programs
- Exotic Animal Farms
- Fee Hunting and Fishing
- Festivals, Concerts, and Special Events
- Guest or Dude Ranches
- Horseback Riding; Horse, Mule, and Llama Pack Teams
- Hunting Dog Trials and Training
- Hunting Preserves
- Moto-Cross, ATV, Snowmobile, and Mountain Bike Riding
- Seasonal Festivals and Celebrations
- Wineries and Breweries

In general, the following activities can be made part of a farm or ranch insurance policy by endorsements. Each activity is always viewed on its own merit:

- Bed and Breakfast
- Farmers Markets
- Roadside Markets
- School Youth Tours
- Technical Tours
- Working Farm (viewing and limited participation)

Questions to ask in comparing insurance coverage:

1. Is there a deductible?
2. Does the insurance apply to:
 - Your premises and operations liability?
 - Your products and operations liability?
 - Your contractual liability to others?
 - Your personal injury liability to others (libel, slander, invasion of privacy)?
 - Your advertising injury to others?
 - Your property liability damage to others?
 - Incidental medical malpractice liability resulting from aiding an injured person?
 - Non-owned watercraft liability?
 - Host liquor liability?
 - Court costs for defense (above limit or included in liability policy limit)?
3. Are employees added as additional insureds?
4. Are there additional charges for adding public land management agencies, such as the U.S. Forest Service, BLM, or Oregon Marine Board as additional insured?
5. Is the premium a set fee, based on a percentage of gross sales, or client days?
6. Do you have to join an association to get insurance?
7. Are there representations in the policy that the guests or operators must adhere to for a claim to be honored?
8. Does the insurance agent understand your proposed fee-recreation business?

- Waiver of liability: as an additional protection you may want to incorporate principles of firearms safety, require successful completion of hunter safety or horse riding basics, prohibit use of alcohol with certain activities, etc.
- Acknowledgment and assumption of risk: describe the nature of the property (i.e., wild land with barbed-wire fences, logs, poison ivy, wild animals, uneven terrain, etc.) and the activities (horse riding, fishing, etc.), and then have the lessee/guest accept the risks such activities can have.
- Insurance: with this provision, you may want to have the user agree to carry liability insurance and to name you in the policy as an insured.
- Conditions of cancellation, renegotiation, or renewal: a list of conditions necessary in the case either party wishes to terminate, renegotiate or renew an agreement for various reasons.
- Mediating differences: This arrangement may reduce the probability of disagreements resulting in litigation. Specify that any problems arising from the agreement or the use of the property, including injury, will first be addressed in mediation before either party resorts to legal action.
- Payment specify the rate to be paid, how payment is to be made—where, when, etc., and the provisions for failure to pay.
- Damage deposit: this provision would cover damages the lessee does to the property that are not repaired by the lessee. The deposit would be returned to the lessee if damages do not occur.
- Miscellaneous: other sections or provisions may include gates and fences, trespass enforcement, in-kind services provided by the user (fence construction, wildlife crop planting, etc.), limitations of the number of campers or overnight recreational vehicles in certain areas, use of campfires or cooking fires, garbage, sanitation, other guest policies, etc.
- Signatures: finally, complete the agreement with the printed name and address of each member of the recreation group, followed by their signatures and the date of each person's signing.

SAMPLE AGREEMENT

PERMISSION TO ENTER AND USE PROPERTY FOR RECREATION PURPOSES

_____ (Guest) is hereby given permission to enter
property known as: _____
for the following purposes: _____
on the following dates: _____

This permission is strictly limited to the above description and is subject to strict compliance with the rules and regulations copied and attached, and other limitations or restrictions which from time to time may be given either orally or in writing.

RELEASE, WAIVER, AND INDEMNITY

I have read the above permission and the accompanying rules and warnings, and I understand that participating in _____
(name of activity) results in certain risks, regardless of all feasible safety measures, which can be taken. I am aware of the nature of the risks involved. I will follow any and all rules presented to me. I will conduct myself as a prudent person with regard for the safety of others, and myself and for the property of others.

To the extent proposed activities involve equine activity as that term is defined in state law, I hereby waive the right to bring an action against the equine professional or equine activity sponsor for any injury or death arising out of riding, training, driving, grooming, or as a passenger upon the equine.

I assume the risk of any responsibility of injury, loss, or damage to person or property resulting from my participation in activities on the premises. I will not hold the landowners, possessors, or occupiers liable.

I agree to indemnify and hold the landowners, possessors, or occupiers harmless from any claims or damages resulting from my actions, which may affect the person or property of the landowners, possessors, or occupiers of the premises or any other person.

Signed _____ Date _____

Customer Service

How do I provide excellent customer service?

Customer service includes giving customers what they want and fulfilling their multitude of less obvious needs. Before you begin to learn about customer service, however, it is important for you to remember that you will not be able to deliver perfect customer service all of the time. You will make some mistakes along the way. That is okay. If you put forth your best effort and learn from your mistakes, you will be on your way to providing excellent guest services. You will find many good sources at your local Virginia Cooperative Extension office or most major bookstores.

Customer-friendly attitude

Good customer service begins with a customer-friendly attitude. A customer-friendly attitude begins with the view that the customer is your job, not an interruption of your job. As a manager, you will need to reflect a customer-friendly attitude in your words and in your actions. You can begin by displaying a sincere smile and offering a kind greeting to all guests and co-workers. This will set a good example for your employees.

Service quality

Customer service experts suggest that there are five main dimensions that influence customers' perceptions of service quality. Those five dimensions are reliability, responsiveness, assurance, empathy, and tangibles³. A brief description of each dimension follows:

- Reliability is your ability to perform the promised service dependably and accurately. For instance, if you operate a bed and breakfast on your farm, you may promise guests that breakfast will be served at 8:00 a.m. each morning. You are providing reliable service if, in fact, you do serve breakfast every morning before or by 8:00 a.m. If you serve breakfast at 8:30 one morning and at 9:00 another morning, your service is unreliable.
- Responsiveness is your willingness to help customers and provide prompt service. For example, if your agritourism business relies on e-mail to interact with customers, then you would be providing responsive service if you return e-mail requests promptly. If you respond to e-mail requests only once a month, then you are not responsive to your customers.

- Assurance refers to your employees' courtesy, knowledge of the business, and ability to inspire trust and confidence in customers. For example, if you host school group tours on your farm, you probably receive a lot of questions from the children. If you answered, "I don't know," to every question, you would not inspire trust in your knowledge from the children or teachers. However, if you respond to each question with an appropriate answer, you are assuring the children and the teachers that you are knowledgeable about your farm.
- Empathy refers to the caring, individualized attention that you give to each customer. In a service business, each customer wants to feel like you genuinely care about his or her needs. For instance, if a customer at your pick-your-own pumpkin business is thirsty, you would be showing more empathy if you escorted the customer to the facility personally than if you simply grunted out directions. In addition, you might want to show empathy by providing water bottles near the picking site.
- Tangibles are the physical facilities, equipment, personnel, and written materials that your customers see. It is important that all tangible items appear neat, clean, and professional. For example, if you develop a brochure for your agri-tourism enterprise, you will want to make sure that everything on the flyer is spelled correctly and that the images and words reflect the true nature of your business. In addition, you will want all of your customer-service employees to wear clean, neat clothes and maintain a groomed appearance.

As you become more conscious of the customer service that you and your employees provide, you will begin to pay more and more attention to feedback from your customers. It is important that you use all comments (both positive and negative) to improve the quality of your service delivery.

Hospitality and Image

Hospitality can make or break you. Customer service, attitude and reliability to perform the promised service cannot be stressed enough. Hospitality can keep your customers coming back for more and making recommendations to friends and neighbors. In the end, the customers PERCEIVED value is all that matters. Think about the best trip you ever took, what made it special?

- ◆ Hospitality starts when you answer your telephone. Answer the phone in a professional manner with the name of your business. State your name and use a friendly tone. For example: Good morning, this is Take Me Home Farm, Jane speaking.
- ◆ Do you offer a 1-800 number for inquiries and reservations?
- ◆ Return calls quickly!
- ◆ Think about how you will greet your customers. You may want to develop a script for both yourself and employees. Welcome to Take Me Home Farm. We have a long history in the dairy business, etc., and we are so happy to have you as our guest today.
- ◆ Know the history of your area.
- ◆ Consider how you can make your visitors more comfortable.
 - Provide your visitors with a suggested list of what they should wear and what they should bring with them. For example: sunscreen, a hat, comfortable shoes — no flipflops, etc.
 - Have umbrellas on hand for unexpected showers.
 - Detail what you have done to make their visit safe and enjoyable. Let them know the rules and regulations you have for the activities they have chosen.
 - If needed, provide alternative modes of transportation around the farm such as golf carts.
- ◆ Don't make promises you can't keep. Your goal should be to give your customers more than they expect, you never want a guest to feel short-changed when they leave.

- ◆ Remember to smile, smile, smile!
- ◆ Every action makes an impression. To promote the image you want to present to your customers, consider:
 - Does your logo represent the image you want to present?
 - How are you and your employees dressed?
 - What does your business card say about you. What image does it present?
 - If you use stationery, does it consistently promote your desired image?
 - When you drive into the entrance of your location, does your signage and landscape look inviting?
 - Are your physical facilities neat and clean and promote a quality destination?
- ◆ Neither you nor your employees can ever take a bad day out on the guest.
- ◆ In the end, ask yourself:
 - How did you make the guest feel special and welcome?
 - Have you done everything necessary to make them want to recommend your location to others?
 - How will visitors remember their experience on your farm or ranch?
- ◆ You may want to provide something for your guests to take home with them to remember their visit such as:
 - Pictures you took and developed while they were there
 - A small gift with your business logo on it
- ◆ If you provide lodging, what services will you offer?
 - Maid service? Laundry service? etc.
 - In-room television and telephones?
- ◆ Keep a list of activities, services and phone numbers guests may need such as:
 - Other local attractions. Are there restaurants, hotels/motels, art galleries, museums, fairs, community events, sporting events, rodeos, craft shops, parks, etc. that your guests might be interested in visiting?
 - Local hospital/doctors
 - Auto repair shop
 - Banks
 - Post office
 - Churches

Customer Service



Customers are the lifeblood of your business so the happier they are, the better for you. Customer satisfaction is often linked to customer service, and customer service is a major factor in customer retention and whether you receive positive or negative word-of-mouth referrals. Customer retention is important to the bottom line: research shows that it costs three to five times more to replace than to keep a customer.¹ Customer service is also one area where you can gain a competitive advantage.

This chapter will help you create a customer service plan for your agritourism enterprise by helping you

- Develop customer service policies
- Establish methods to train employees
- Learn to evaluate customer service

What is Customer Service?

Customer service is defined as an organization's ability to meet the needs and desires of its customers. Excellent customer service is a vital part of marketing for agritourism enterprises. It is the ability of an organization to consistently exceed the expectations of its customers.

Customer service is displayed in the presentation of your agritourism enterprise and facilities as well as in the attitude, knowledge and behavior of you and your employees. Customer service begins before a customer arrives and ends long after the customer leaves your enterprise.

What is a Customer?

A customer is the most important person ever in this office — in person or by mail.

A customer is not dependent on us — we are dependent on him.

A customer is not an interruption of our work — he is the purpose of it.

We are not doing a favor by serving him — he is doing us a favor by giving us the opportunity to do so.

A customer is not someone to argue or match wits with. Nobody ever won an argument with a customer.

A customer is a person who brings us his wants. It is our job to handle them profitably to him and to ourselves.

A sign at L.L. Bean Inc.
Philip Kotler, 1997, Marketing Management

¹Wreden, Nick. How to Recover Lost Customers. Available online at <http://www.smartbiz.com/article/articleview/112/1/7/> 14 July 2004.

What is customer service? ²	
Customer service is —	Customer Service is not —
Attention	Neglect
Courteous Words	Sharp Replies
Smiles	Bored Looks
Enthusiasm	Dullness
Response	Indifference
Warmth	Coldness
Understanding	Closed Mind
Patience	Irritation
Sincerity	Being Mechanical
Consideration	Annoyance
Remembering Details	Forgetting Details
Facts	Arguments
Creative Ideas	Humdrum
Giving	Receiving
Action	Delay
Appreciation	Apathy

Components of a Customer Service Plan

The importance of customer service to your agritourism enterprise dictates the need for a comprehensive customer service plan. A customer service plan has five major elements:

1. Customer Needs, Wants and Expectations — Find out what services your customers need, want and expect to receive from your enterprise.
2. Customer Service Goals and Objectives — Establish goals and objectives for your enterprise based on these needs, wants and expectations.
3. Customer Service Policies — Develop customer service policies for your enterprise.
4. Employee Training Policies — Train employees to implement your customer service policies.
5. Customer Service Evaluation — Evaluate the effectiveness of your customer service plan and make changes where needed.

Developing Your Customer Service Plan

Developing a written customer service plan for your agritourism enterprise may take some time and effort. The effort, however, is well spent as you strive to retain customers and build positive word-of-mouth referrals.

Customer Needs, Wants and Expectations

Your customer service planning should begin with a review of the needs, wants and expectations of your target audience. Does your target audience expect full-service and luxury amenities, self-service with only very basic amenities or something in between? Will your customers require individual attention from your employees to assist them with choosing products, an employee to serve as a guide to a group or just someone to point them in the direction of activities? Do your customers expect to have access to restroom facilities with running water or are port-a-johns acceptable? Do customers expect an employee to answer the business phone during business hours or is a recorded message acceptable?

You may learn more about your customers' needs, wants and expectations by

- Surveying, interviewing or holding focus groups to ask target consumers questions about their needs and expectations
- Reviewing customer comments and complaints
- Asking employees for observations and suggestions
- Evaluating sales and inventory data for returns and special orders
- Evaluating wait times for activities, check-out at register and phone calls
- Considering the service provided by competitors

²Adapted from Ramay Winchester and Lee Curtis. Tennessee Department of Tourist Development. *One Visitor/Customer at a Time Hospitality Training Program*. April 2002.



Agritourism Associations and Networks

Agritourism associations, resources and networks, and other related organizations can provide benefits for farmers and ranchers wishing to diversify their operations. Such associations often provide information and resources, and can prove helpful in three general ways. First, these associations can provide an advertising outlet for your business through websites, brochures, and other media. For example, many associations maintain websites that market attractions in a geographic area or map driving routes to participating farms, ranches, and other agritourism sites. Second, these groups can provide an opportunity to network, interact, and learn from others who are involved in similar businesses. This enables farmers/ranchers to build upon the experiences of others in similar ventures. Third, they provide information on trainings, conferences, trends, and recent research.

Following is a listing of some of the agritourism and related associations, networks, and websites specifically developed for agritourism businesses in order to directly meet identified needs related to marketing their businesses. In addition, there are governmental, non-governmental, and university organizations dedicated to assisting in the development and marketing of agritourism. Online at <http://www.agmrc.org>, there is a more extensive listing including entries from most states.

Agritourism Associations, Resources, and Networks

National

Agricultural Marketing Resource Center (AgMRC) <http://www.agmrc.org/>

Regional

Southwest Marketing Network
<http://www.swmarketingnetwork.org/>

Dude Ranchers Association of America
<http://www.duderanch.org>

State

Alaska
Alaska Office of Tourism Development
<http://www.commerce.state.ak.us/oed/toubus>

Alabama
Alabama Agri-tourism Trail:
<http://www.alabamaagritourism.com/>

Arkansas
Naturally Arkansas:
<http://www.naturallyarkansas.org/>

California
California Agricultural Tourism Online:
<http://calagtour.org/>
(UC California, Davis Small Farm Center)

Colorado

Colorado Dept of Agriculture, Market Div:
<http://www.colorado.gov/ag/markets>

Delaware

Delaware Agritourism Association:
<http://www.defunonthe farm.org/home/>

Georgia

University of Georgia, Ctr for Agribusiness & Economic Development, Georgia Ag & Nature Based Tourism Directory (AGNET):
<http://www.caed.uga.edu/agnet/>
(consumer site: <http://www.iiseyes.org/agnet/>)

Hawaii

Hawaii AgVentures (Big Island Farm Bureau):
<http://www.hawaiiagventures.com/>

Idaho

Rural Roots: <http://www.ruralroots.org/>

Illinois

Illinois Fresh (University of Illinois Extension)
<http://www.urbanext.uiuc.edu/fresh/>

Iowa

The Choose Iowa program:
<http://www.chooseiowa.com/>
(Iowa Dept of Agriculture & Land Stewardship)

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Agricultural Marketing Resource Center
1111 NSRIC, Iowa State University, Ames, IA 50011-3310
866-277-5567, AgMRC@iastate.edu, <http://www.agmrc.org>

Kansas

Kansas Agritourism:
<http://www.kansasagritourism.org/>
(Kansas Agritourism Advisory Council)

Kentucky

Kentucky Agritourism:
<http://www.kyagritourism.com/>

Maine

Get Real Maine: <http://www.getrealmaine.com/>
(Maine Department of Agriculture)

Maryland

Maryland Direct Farm Market Association:
<http://www.mdpickyourownfarmmarkets.com/>
(farmers' markets & pick-your-own operations)

Massachusetts

Association of Roadside Stands and Pick Your Own:
<http://www.massfarmstands.com/>

Michigan

Michigan Farm Market & Agritourism Association:
<http://www.mi-fmat.org/>

Minnesota

Minnesota Farmers' Market Association:
<http://www.mfma.org/>

Missouri

AgriMissouri
<http://www.agrimissouri.com/agritourism.htm>

New Hampshire

New Hampshire Farmers' Market Association:
<http://www.nhfma.org/>

New Jersey

Visit NJ Farms: <http://www.visitnjfarms.org/>

New Mexico

New Mexico Farmers' Marketing Association:
<http://www.farmersmarketsnm.org/>

New York

New York Agritourism & Education program:
<http://www.nyagtours.com/>

North Carolina

Homegrown Handmade, Art Roads & Farm
Trails of North Carolina:
<http://www.homegrownhandmade.com/>

North Dakota

North Dakota Nature & Rural
Tourism Association
<http://www.ndnature.org/>

Oklahoma

Oklahoma Agritourism Program:
<http://www.oklahomaagritourism.com/>

Oregon

Oregon Farmers' Market Association:
<http://www.oregonfarmersmarkets.org/>

Ohio

Farmland Center
<http://www.thefarmlandcenter.org>

Pennsylvania

Pennsylvania Farm Vacation Association:
<http://www.pafarmstay.com/>

Rhode Island

Rhode Island Farmways:
<http://www.rifarmways.org/>

Tennessee

Tennessee Agritourism Association:
<http://www.visittnfarms.com/>

Texas

Texas Farmers Market Association:
<http://www.texascertifiedfarmersmarkets.com>

Vermont

Vermont Farms! Association:
<http://www.vtfarms.org/>

Washington

Washington State Farmers Market Association:
<http://www.wafarmersmarkets.com/>

Wisconsin

Wisconsin Agricultural Tourism Association:
<http://www.visitdairyland.com/>

Wyoming

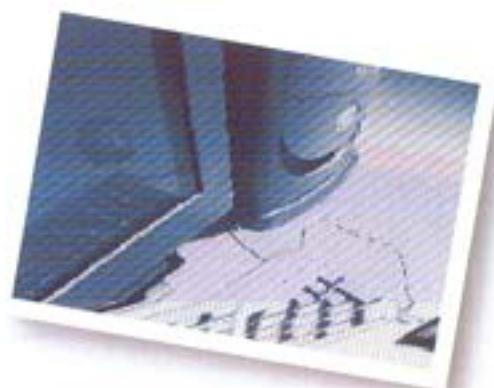
Wyoming Farmers Marketing Association:
<http://www.wyomingfarmersmarkets.org/>



Agricultural Marketing Resource Center
1111 NSRIC, Iowa State University, Ames, IA 50011-3310
866-277-5567, AgMRC@iastate.edu, <http://www.agmrc.org>

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Agritourism Resources



This chapter provides a sampling of useful programs and resources in table format, although not all of them will be applicable to your particular enterprise. As you continue to do research on your venture, you may discover additional resources beyond those listed in this chapter.

Resources for agritourism entrepreneurs can be classified into three major categories: technical, financial and marketing.

- *Technical resources* are available in the form of consultations and educational materials/publications on production practices, financial management, marketing planning and business planning.

- *Financial resources* are available in the form of loans, grants and tax incentive programs.
- *Marketing resources* are available in the form of promotions and marketing programs.

The following table lists resources in each of these categories. Resource name, category of assistance, description of assistance and agency contact information are included.

Agritourism Resource Table

Program/Resource	Category of Assistance	Description of Agritourism Assistance Available	Agency Contact Information
Alternative Enterprises and Agritourism	Technical • Educational materials and publications	<ul style="list-style-type: none"> • Provides educational resources such as case studies, information sheets and publications • An evaluation guide, <i>Taking the First Step: Farm and Ranch Alternative Enterprise and Agritourism Resource Evaluation Guide</i>, is available to assess farm resources and the potential to start an alternative enterprise or agritourism venture 	National Alternative Enterprises and Agritourism Leader USDA Natural Resources Conservation Service P.O. Box 2890 Washington, D.C. 20013 Phone: (202) 720-0132 Fax: (202) 720-6473 http://www.nrcs.usda.gov/technical/RESS/altenterprise
Americans with Disabilities Act Tax Incentive Program	Financial • Tax credit • Tax deduction	<ul style="list-style-type: none"> • Tax credit for architectural adaptations, equipment acquisitions and services such as sign language interpreters <ul style="list-style-type: none"> - Tax credit is equal to 50% of the eligible expenditures - Maximum tax credit is \$5,000 • Tax deduction for architectural or transportation adaptations <ul style="list-style-type: none"> - A business may use the deduction for the removal of architectural or transportation barriers - Maximum tax deduction is \$15,000 	Internal Revenue Service Office of the Chief Counsel CC:PSI:7 1111 Constitution Ave. NW, Room 5115 Washington, D.C. 20224 Phone: (202) 622-3120 http://www.irs.gov Refer to IRS Publications 535 and 334.

Program/ Resource	Category of Assistance	Description of Agritourism Assistance Available	Agency Contact Information
Building Better Rural Places	Technical <ul style="list-style-type: none"> • Educational publication 	<ul style="list-style-type: none"> • Resource guide that describes federal programs offering assistance in community development, sustainable land management, and value-added and diversified agriculture and forestry • Guide summarizes federal programs on technical and financial assistance in agriculture and forestry 	Appropriate Technology Transfer for Rural Areas (ATTRA) This publication is available online at http://attra.ncat.org/guide/resource.pdf
Center for Profitable Agriculture	Technical <ul style="list-style-type: none"> • Educational materials and publications • Consultations 	<ul style="list-style-type: none"> • Work one-on-one with agri-entrepreneurs and farmers through county Extension agents to evaluate the market potential or feasibility of a value-added venture • Aid in developing business or marketing plans • Perform market analysis for value-added enterprises • Explore regulations for value-added enterprises • Coordinate technical production assistance for value-added enterprises 	University of Tennessee Extension Center for Profitable Agriculture P.O. Box 1819 Spring Hill, TN 37174-1819 Phone: (931) 486-2777 Fax: (931) 486-0141 http://cpa.utk.edu cpa@utk.edu
Century Farm Program	Marketing <ul style="list-style-type: none"> • Promotions 	<ul style="list-style-type: none"> • Program identifies, documents and recognizes farms owned by the same family for at least 100 years • Farm is eligible if <ul style="list-style-type: none"> - It has been in the family continuously for over 100 years - At least one owner is a Tennessee resident - It is 10 acres or more of the original farm - It produces at least \$1,000 in farm income annually • Century Farms receive a certificate suitable for framing • Metal exterior sign from Tennessee Department of Agriculture • Recognition on the Century Farm Program Web site • Recognition in Tennessee Farm Bureau News 	Center for Historic Preservation Middle Tennessee State University 1416 East Main Street P.O. Box 80 Murfreesboro, TN 37132 Phone: (615) 898-2947 Fax: (615) 898-5614 http://histpres.mtsu.edu
Farm Service Agency (FSA)	Technical <ul style="list-style-type: none"> • Educational materials and publications • Consultations Financial <ul style="list-style-type: none"> • Direct loan • Guaranteed loan 	<ul style="list-style-type: none"> • Informational fact sheets are available online about marketing, business management, conservation and environmental compliance • Direct and guaranteed loan programs for farm ownership and operation are available for farmers and ranchers who cannot obtain commercial credit from a bank, Farm Credit System institution, or other lender 	Find your local FSA office online at http://www.fsa.usda.gov/TN The educational materials and publications are available online at http://www.fsa.usda.gov



The Business Side of Agritourism
Fletcher, North Carolina
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