## Vermont New Farmer Network Hyde Park, VT April 9, 2009

### Transcription

### What is success? How will you know when you have achieved it?

- --My thought is that my land has reached its full productive capability, because one of the problems we have around Vermont, and my land in particular, is that it's worn out, often we farmers the only thing we can get is, we can afford, is a piece of land that somebody else has already farmed. We have what's known as the Demerrit back farm, up at the end of the road here, and it was always pastured, but it's wet, comparatively speaking, big chunks of it are 45-degree swamp, so our goal for the next five years would be to get the land back. I spent a lot of money last year ditching and draining, and I've got a lot more to do. I've got land that, apple trees to rescue, fields to open up, things to develop, and there's never enough time and never enough money to do it all, and somehow we still have to produce income while your land isn't even capable of realizing its full productive potential. So the big hassle is how do you get the initial improvement in the land to the point where it's capable of returning some income. That would be success.
- --I'd be able to keep up with my markets, it means I can't produce enough to meet demands. This is the better problem to have, but it's still a problem, to have to say no to accounts.
- --I'd like to be selling most of our meat retail.
- -- And that's desirable because...
- --More money in our pockets, and it would be a lot more fun. And ditto on the land reaching its full potential.
- --I would characterize success as having a financial sustainability balance with my farm, and also meeting the day-to-day goals and the long-term goals that I set for my farm, which have to be ongoing, because if you're standing still you're going behind—that's been my outlook—and you have to keep, once you reach one goal, you have to set the next goal to keep the business moving.
- --So to balance financial sustainability and balancing the long-term and day-to-day? --Right. And being able to make a decent living farming, something that you can afford a family with and not just a single person.
- --Why are you distinguishing that from this pressure for relentless growth. When you talk balance, are you trying to say that you reach a point where you've got a sustainable income without having to get so, you see a lot of pressure, especially with dairy farming, that you have to keep going and going and a lot of us guys just get rushed by it.
- --Well I think with any business, in my mind, for a business to be successful in the long term we have to keep up with the rate of inflation. The business has to grow at that rate. And whether that means that I can increase my production with the same amount of cows

by improving cow comfort in my facilities, so they make that extra 2 pound of milk, which at the end of the year is going to give me that extra growth in revenue...I think we need to be focused that we can't get to a plateau and feel like we can stay like that for the next 20 years. As a young farmer looking in to other farmers that have reached a plateau, and are just living on depreciation, I think that that as a young farmer coming in, it doesn't make it very appealing for the next generation. I guess I'd like to see my operation, whatever I do, be sustainable for someone else to be able to come out and say "I'm excited, I want to take this over eventually."

- --I'm interested in contracting my farm. I milk 50 goats, I want to milk maybe 35 goats and still be able to put away about 20% of my gross income. That has to do with lifestyle issues. I want more free time for myself and my family, while still making a living. I want to put up 100% of our forage; we're currently buying all of our forage right now, so I want to put up 100% of our forage with draft horses. We're presently integrating draft horses into our farm. Also we're in the process of trying to purchase an adjacent farm right now, which would help on the forage goal. We hope that will happen, we'll have that in 5 years. And I hope to be marketing 100% of our products within a 1-hour drive radius of our farm.
- --More quality of life. Sometimes farming we tend to .... too much work. I would like my farm to be sustainable, being able to produce all the feed I need for my animals here, not outsourcing so much. Not to be overregulated. I would like to be able to sell the products direct to the consumer ... chicken, milk, to the consumers. More direct marketing and being allowed, not to be overregulated like we are now. Like we can sell only 1000 chickens. Selling raw milk, being able to. Right now I'd really like to be able to sell the meat, because of the USDA, I agree with regulations, but it's just so overregulated. We spend so much money on processing the meat has to be really expensive, so consumers who have low income don't have access to that. The same with poultry...why just 1000 chickens? What happens if I sell 1001 chickens?
- --You can't make a living on 1000 chickens.
- --No, what happens to the person who buys the 1001<sup>st</sup> chicken? Sometimes being overregulated is a little bit silly.
- --By the 5-year mark I would like to be able to increase profitability where I don't have to kill myself working the hours that I do. And also, as mentioned, supply the demands for our product, attain that level. Achieve profitability and work less. Become more efficient. Also being able to meet the demand of the market, not having to turn away potential future accounts.
- --I agree with the quality-of-life issue. It would be nice to be able to get away from the farm once in a while so we're not burnt out.
- --I'd like to have a successful farm transfer from one generation to the next.
- --We just did sort of a simple exercise, basically drew kind of two lines in a cross, and then put some of our own qualitative measures around it, so I guess like in 3 to 5 years

we'd have sort of a circle coming out of that. What we did was on each one we just put a dot. It's not scientific at all, but we have some of our own indicators. If it's not going so well you might stay close to the middle; if it's going great you go further out. The things that we put around there were time, and that would include generally having a good balance of your time, time to do other things, time to be with other people. And definitely income, and for us that doesn't necessarily mean 100% income from the farm, but it might be 80% or so. I don't mind doing some off-farm work other times of the year. I think that's the way most farmers used to operate, and maybe they still do. Some other ones that were on there were a good relationship with my wife, which is a struggle sometimes when you're doing the farm business. To have good health in ourselves, keeping ourselves in good health. Maintaining the soil in good health. Creating a landscape that is both interesting to work in and also changing and growing over time. We just did that little bit of an exercise, and you could put on any kind of those measures, but it's kind of a simple way to look at that point, is to look at it year-to-year, so that in 3 to 5 years it would be great if that was pulling out.

### --So maintaining a productive landscape?

- --Yeah, I mean it's always going to be changing, but a diverse healthy landscape that is also interesting to work in.
- --Two things: one, we're interested in building some kind of partnership. We want to expand to some degree, but us trying to do everything—we started out really trying be diversified, ... that we can't really be that good at any one particular thing ... I'm going to do 200 varieties of fruit trees, for instance, I grafted 3000...that takes a lot of work and expertise to do, but competing in the market means having more than just [...] someplace like Fedco[...] and there's no reason that Vermont can't have the same thing as far as[...] so that particular part of it we want to streamline ourselves and at the same time expanding sort of one-stop shopping. And then the other thing that we're trying to expand in is orchards, and the problem there is land acquisition. It's just too expensive. Affordable land for farmers. Leasing, unless it's a 90-year lease doesn't make any sense for [...] it's going to be 10 years before you get an apple, so it's very problematic to be paying \$10,000 per acre.
- --So I'm going to close that off. That was great. The value of this is just to spark...you're talking about where do I want to go, so I know what I need to get there. You've already thought about these on your own, I'm sure. Now we want to transition to the successes and challenges of being a new farmer, sharing your experiences of what has gone well for you as a farmer, what has contributed to that, and what are some of the challenges you have faced?
- --Just being in Vermont, being a farmer in Vermont is a very good thing. There are a lot of resources available to farmers. We have been working with the Intervale through the Farm Viability Program to help us with a business plan. NOFA Vermont has been great, it has been a great organization for us, too. [...] NRCS has helped us a lot too with, helpful with the [...] Rural Vermont has been a really good asset to help small farmers [...] Also for me and my husband being able to take over the farm, the farm is in transition, we have had a lot of resources that helped us to make the transition, like [...]

the farm is in transition to my husband and I and [...] but there have been a lot of problems along the way. Good support. The farmers market has been good for us too. FSA also has helped with financing of the farm. All the conferences we go to, the Grass Farmers Association, NOFA Vermont, the Women's Agricultural Network also.

--From our standpoint one of the biggest challenges has been, since we're producing medicinal herbs, it's kind of a unique thing to be growing around here, there aren't really that many people who are producing this sort of thing. There's a lack of information for growing herbs. There seems to be a wealth of information for growing vegetables, and for raising animals, and all kinds of other forms of agriculture, but medicinal herbs, because it is such a unique kind of a niche product, there has been a lack of books and resources and information for us, so that has been a real challenge for us. On the other hand, one of the successes has just been networking with other farmers who are growing similar crops, some other friendly farmers and such, and there are a few other farmers who are growing a few different species of medicinal herbs, so networking with other farmers. For example, Rich Wiswall from the Cate Farm initially helped us out a lot with developing cost of production analysis and worksheets that he gave us so we could figure out whatever we were doing, if we were making money doing it or losing money doing it, and how to track the cost of production so that we could set our prices and stuff. So definitely the networking has been really successful. Also, as mentioned, some of the organizations—NOFA, Rural Vermont, SARE was helpful, we got a SARE grant, so they were really helpful. Networking with other farmers has been key; lack of information has been the biggest challenge.

- --The 2+2 Scholarship was a big success; I graduated from college without any debt, which is very helpful for people who are farming.
- -- Can you talk about what that is—we both mentioned it.
- --Two years at VTC, three semesters at UVM, and one at Miner Institute in Chazy, New York.

-- The legislature, through the Agency of Agriculture, actually appropriates those funds, and it's funneled through the University of Vermont. I think there's a limit to the amount of students each year, there's an application process. I went to all four years at UVM because when I was a freshman at UVM they were just coming up with the concept, so I only ended up getting one year of scholarship. Just the same, basically my course work was the same. One thing I would say, I would agree the FSA loans for beginning and young farmers, really that's the only way that I was able to begin, because they are able to take more risk than VACC, or Yankee Farm Credit, or other traditional lenders. Especially with a dairy farm, there's quite a bit of up-front costs. I graduated from UVM in May and I was milking cows June 2 on a farm that was vacant. I spent my last year at UVM writing a business plan. Knowing how to write a good business plan that you can provide to lenders I think is really key also. People say, what's success? It takes a lot of luck to be successful. I have had the motto that success is the residue of good planning, and I really believe that if you do a good job planning the opportunity of success will be more likely to come. Challenges, as a dairy farmer, is land. Not so much this year—I think we've seen a slowdown of the economy—but land prices are just outrageous! In

Vermont we're trying to hay land, and somebody from New York City comes up and buys, is able to pay \$400,000 for a 60-acre parcel that's hay land, and then they turn around and they say, this is worth a lot of money, we need to get \$30 to \$40 an acre just to let you hay this. And we're going to enroll this in Current Use, so we can get a break on our taxes, but you have to hay it in order for us to be able to have that in Current Use. It's really frustrating. And if they want the almighty dollar for you to be able to use that so they can get a tax benefit, that's a challenge. That's a real challenge. And the other thing in that...I personally am looking for another farm, a farm that would be a little bit more sustainable for me for the future. But if you start looking at real estate prices on farms, you start looking at a 50-cow farm, \$500,000. That's \$10,000 debt per milking cow, which is double the upper threshold of what we would consider. So that is a big challenge.

- -- Land, not just to buy land, but access to affordable land.
- --Just to lease.
- -- To use it.
- --Exactly.
- --I'm on a hillside, and I'm friendly with my brake on the tractor and I'm doing some thrill stuff, and it's really harsh land. I get by, I do ok with it, but it took a lot of extra learning [...] I can't afford the bottom land. It's totally out of reach.
- --It cost me \$14,000 last year to just ditch and drain one field, and it's still pretty wet. I mean, the best I'm going to do is make it some kind of forage ground for pigs.

### --So access to viable, productive, affordable land.

--A challenge is marketing. I know that [...] keeping up with demand. It seems like, if you're a farmer you're busy farming. You don't have time to deal with the product after it's done. In the last few years we've thrown away gallons and gallons and gallons of strawberries because we couldn't get them out fast enough. I think it would behoove us to have somebody helping in that capacity. We all like to go to farmers markets, I do three a week, and there's three days, I pay myself \$100 a day, so there's \$300. If you get 10 people you can hire somebody for \$3000 to move their stuff quickly. That might be cooling those vegetables, somebody else is knocking on the doors of restaurants, etc. We're doing ok, because my wife is kind of savvy in that regard, but a lot of people don't. A lot of people don't want to do it, they aren't good at it, they're not good at talking to people and marketing the product, and it can be a big problem. I think in competing with these big farms, a grocery store manager isn't going to take your stuff if you can't be there every single week and have product [...]. I think the only way to do that is to have [...]. Pooling their resources. It could be something as simple as having, I remember reading about some farmers markets that had on-line inventory. We could all punch in what we had that week, and draw from that, and then somebody could put together orders. It could go to Boston, it could go just down the street. It would just take a huge load off the farmer. It wouldn't cost him as much if you had 25 people. You could be growing stuff, you could be becoming more intelligent as a farmer. You might have to hire somebody.

- --Was that on a website, you saw that idea? I remember seeing a website there was somebody that had this whole online website where all the farmers would send in what they had ready and then people could actually go online, find out what was going to be there at the farmers market, and then they'd know, and then the farmer could plan his production. Sometimes they would actually place their orders and the farmer could plan his harvests instead of just cutting all the stuff and hoping to sell it all.
- --It's such a gamble to load up your car and go to the farmers market. Sometimes keeping a pumpkin is not a big deal, but with raspberries you've got 6 hours.
- --Or jam!
- --But then you've got to have commercial facilities. If you had 20 people with raspberries then you might be able to do that.
- --One of our challenges with our beef is figuring out the whole processing part of it, labeling, getting our label through the OCA, and trying to work with the people running the processing facilities to get the end product that we want, even knowing what all the different cuts are, exactly where they come from, how many we should be getting, just figuring out that whole processing piece has been a challenge on our own. Not regulations, just working with the processors.
- --We go through the same thing. Sometimes we talk to the people, we have problems with the processing, you take the animal to the facility and then you have no control over it whatsoever. Sometimes ask for specific cuts, and they send you a totally different cut. You ask for the organ meat, like liver or something like that, and they throw it away. We lose a lot of product.
- --Sometimes it's hard not to feel like maybe you're getting ripped off a little bit, like maybe all your steaks aren't there. Unless you really know the animal inside out, it's hard to know exactly.

### --So the processors that you're dealing with, there's a general dissatisfaction.

--Even getting access to a processor is a big problem. A lot of them are just so straightout booked that if you don't make the call 8 months in advance they don't even want to talk to you, and then even if you do they say, well I don't know if I can take it. Then you're at their mercy, basically, because they control the market, and you're getting the proverbial pig in a poke. They take advantage of you.

### --So it's limited access and quality issue in terms of processing.

- --That will probably get worse if the presumed budget cuts, with the inspectors that are being proposed to not just in meat facilities, but also dairy inspectors, and meat inspectors that are going to be reduced through budget cuts, is really going to hamper the availability of processing plants to be open, and I think it's going to increase the costs of processing just because of the availability of inspectors.
- --I think part of what would help this is if we could actually slaughter on-farm, and sell that meat to the public. More facilities in the state would certainly help. We have to travel 100 miles one way to bring our beef to the organic-inspected facilities in order to sell our beef to our customers. What has been great has been we've also done business planning through the Farm Viability Enhancement program through the Intervale that has been a big help, and also marketing through that program has been great. On the networking

with other farmers, we were really lucky to meet, our first season growing vegetables I was at the farmers market and met the wife of a farmer who then connected us with all these other farmers. That was just really lucky. So maybe there is some way of formalizing the farmer network. Farmers are doing a lot of different things, but even getting together with those farmers doing a lot of different things there's so much backand-forth brainstorming, even if you're not someone that raises goats, but maybe being on the outside I'll come up with some idea, or something that sparks something in that other farmer.

--We're entering our ninth commercial year. Two years ago we transitioned to two of us making a full-time living on our farm, and we recently became debt-free, which is very exciting. I think a number of things contributed to that. One is I capitalized a lot of our farm expenses. I was working as a teacher for 7 years in addition to growing our business, but coupled with that was the Vermont Farm Viability Program with a business plan. We got two grants that had to do with infrastructure and product development. We started making a drinkable vogurt; this occurred recently. NRCS has been extremely helpful with a lot of our infrastructure, in terms of fencing, pipelines; we put in a septic system for our cheese plant, that has helped a lot. We also received a SARE grant. These additional programs really helped when the money was extremely tight. Challenges in terms of processing cheese have been regulatory in nature. We have Vermont state inspector, we're now Grade A because we because we produce drinkable yogurts, we have a Grade A inspector, and then we have the FDA, all coming to our farm and regulating us on a level of a traditional cheese plant, which is trucking involved all over the state. There are a lot of regulations that are set up for large industry are being applied to us. Ninety percent of them make a lot of sense to ensure a safe product; 10% cost us quite a bit of money and are kind of ridiculous.

### --You don't take any outside...

--One quick example is, we have to pay hundreds of dollars to do antibiotic testing on our farm. We're certified organic. We're the only people who milk our goats, there's not an antibiotic on the farm. One other quick challenge has been acquisition of land. We're in the process of trying to buy the adjacent farm, we're going through the process with FSA. It hasn't been completed, but that hasn't been as smooth as I would like.

--One thing on this farmer networking, one thing we've done in Orleans County that has been very successful, is we actually formed a young farmer group that meets once a month, and we have guest speakers come in. Our focus is dairy because it's a lot of dairy farms, but that may be something. We don't have any extension budget or anything like that. It's basically industry-supported. We go to the industry and ask them, can we use your conference room? Would you sponsor a guest speaker to come in? That's what we've done. It's basically farmer organized and there are some FSA employees that volunteer their time, Yankee Farm Credit, but it has been a good turnout. We get about 30 to 35 young farmers, and there are actually older farmers that are not traditional young farmers, that were really excited to see that someone was doing something, and they joined in. So our group has gone from being a young farmer-focused group to being all farmers in our region who want to learn something new. We visit each others' farms.

That was something on the networking side that I think that we've been successful the last few years.

--What we do is try to maximize the value that you can pull out smaller acreages. The long-term goal is to try to maintain a smaller percentage of land in cultivation, and try to increase our efficiency and increase the value out of it. Because we are in our fourth year at the location, so I can definitely speak from a beginning farmer perspective. I didn't come from a farming background, didn't have any formal training. Most of what I've learned I've learned through workshops, Center for Sustainable Agriculture, NOFA, there are a lot of other resources, and just learning from other farmers. That's a great place to learn those kinds of skills. A lot of times it's simply apprenticing or working with an established farmer. A lot of times you end up having to go to books. It's not my favorite way to learn, but it can be effective. I think coming from that point of view, access to more of the technical assistance and the training has been a challenge, but has also been really effective when we can get it, when we can find the time to do it. What I've noticed in the Champlain Valley is a lot of the technical training and the workshops and things tend to be more in the center or in the Connecticut River valley, so it usually means driving a few hours to get anywhere. I think there are places in our area that could do more of that, but it tends to be dominated by more rural/suburban type venues. Access to land was a huge issue, and that's why I say after 4 years at our current location probably the previous 5 years we were farming here and there under different arrangements, trying to work out long-term leases that for different reasons kept falling through. My attitude about land has changed a little bit in that experience, in that I don't really think it's necessarily realistic or desirable to have really large farms that require so many acres. Obviously, it's different depending on what you're doing, with grazing or orchards, but even on those I think you can probably do a lot with various parcels without necessarily owning them. We've got Laplatte Beef in Shelburne, they're sort of celebrated for what they do, but they don't own very much land, they've worked it out. I think given that the background of a lot of new farmers, beginning farmers, I think that becomes more and more relevant, in that trying to find access to land without actually purchasing the land, and working it out with neighborhoods, and even right in cities, like Intervale is doing, or small plots, I think all of that becomes really relevant in having some kind of...Land Link is great, for a big billboard kind of thing, but it would be great to have more of the service around, let's not just put it on the billboard but let's try to actually work out a favorable land access arrangement between people who are ready to use it and people who are looking for land.

### --So exploring creative land ownership, land leasing, or otherwise.

--I think it's relevant because a lot of the new farmers are coming from places where they're college educated but they don't come from a farming background, and a lot of them are either living in towns, it doesn't have to be a city, but a lot of them are in towns or want to be around towns. I think it's really huge from a marketing point of view too, to make more land available where the people are, where the markets are. What we kept finding was when we were doing all this Land Link, we were traveling all over the place on these back roads, and then we'd find this place and say, all right, good land, how are we going to sell anything out here? When are we ever going to see anyone, except for

driving 20 miles? So I think really focusing on where the markets already are, where the people are, is probably going to be a big thing in the next 10 to 20 years.

--One of the things that would be really helpful, I hear the existence of programs that people have gotten grants and stuff, but how do you get a centralized point of access to what's out there would be really useful, because it's sort of scattered everywhere. You could go online to some website, let's say, a blog, something, where you could go online and say, well there's this program, there's FSA, the Vermont Farm Viability Program, there's NRCS, and these are the programs, this is what they offer, this is what you need to qualify, this is how they can help you, this is who you need to contact. It's all around out there, but you don't know it, necessarily. I never heard of the Vermont Farm Viability Program, I have no idea what it is, and somebody is saying "It helped me." The problem with networking, it's nice to do these things, but I could be home getting my truck out of the ditch today where I managed to drive it in there, and start working on that fence. Because you've got the pressures, too, and networking takes up a lot of time. It's a good thing to do, it's a necessary thing to do, but trying to track down all those folks and find out what they're doing—it's an alphabet soup. You don't even know whose door to knock on and which phone to call.

- -- There's a lot of support out there, but what is it?
- --How do you find it?
- --I'm starting to hear some ideas that are kind of in the next section about assistance that would be valuable, so we might be ready to transition here, but before we do that I'd like to hear from anybody who hasn't spoken who would like to talk about success and challenges.

--I've had great success with programs, and I was concerned about this land that I had, it was an old tired farm, needed a lot of work, had been worked very hard and had not been taken care of very well. When we got it it was overgrown brush and real patchy. I just started doing a lot of reading and started investigating. I've taken advantage of several programs that have been really great. NRCS with EOIP, and this last year I think was the first year of AMA, that was great, they've been really helpful with farm site visits and calls on the phone. I'm very small, it's just me working and I also have a full-time job, so I've been slow. But the biggest challenge was that it's taken 20 years. I didn't want to take on any debt, so it's been very slow. This land was so tired and the soil was so depleted that I had to go very slow, and I didn't have money to invest. I went to NOFA conferences, talked with people there, did a lot of reading, I spent a lot of time reading, talking to people, going to those workshops, and started formulating a plan. It's been very slow. I would say the challenge is that the payback takes a long time. I'm finally getting to a place where the soil is pretty decent, and I have a loyal customer base, but I'm very small. I only take on as much as I can handle. The inspection thing is huge. It could be a sink-or-swim question for me.

--An issue that has come up recently is source of equipment, agricultural equipment. I know there's a lot of new dealerships around here that are selling new tractor equipment and everything, but I'm looking for a used small manure spreader and I just bought a bigger tractor so I'm looking to upgrade some of my implements. I want to either trade or

buy some used equipment. It's really difficult. I've been online for hours and hours, googling these different sites, and I've called people and stuff. Craig's List, Agriview are good. That's been helpful, but it's not as easy as you would think.

- -- Maybe there are no small manure spreaders out there, maybe that's the problem.
- -- Maybe because they don't make them.
- --What about sharing?
- --Sharing is tough for me...we all need to use it at the same time.

# --Let's move on to the next section. There will be some networking opportunities at lunch. Ideas that you might have for improving you operation. The focus is on ideas of assistance that would be valuable.

--I've got four things. First of all, we need to get that damned high-speed internet and our cell phones so they can work. If we're out in the field working, people are calling us, we miss those calls. A lot of people don't leave a message on your machine and you lose business, you lose the connection, you lose something valuable. You can't do business nowadays in the 21<sup>st</sup> century without being connected to everybody else. Marketing is basically vital to networking. The more organizations and websites you join, like Rural Vermont...[end of tape]

--Raise the 1000-chicken limit for on-farm processing. Last year we did 500. You can't make a living, I don't need to make all my living from chicken, thank God, but you couldn't do it if you had to. I would like to see the limits changed to maybe 5000 birds, which is still small. The next step up is 20,000, legally, and it's another whole quantum leap of regulations. A thousand chickens is barely enough. We sold our 1000 chickens already this year. We're selling 30 a week to just a couple of restaurants. If you think about it, that's 1000 birds, not 1000 chickens, so if we're doing 100 turkeys and 100 ducks, that means we're only allowed to sell 800 chickens. To have a real sustainable customer base you've got to be able to supply those people with what they want at least until February. Raise the limits to a realistic level so you can actually make some part of your living at it. This is barely hobby farming. With 1000 chickens, we spent \$3000 on a plucking/processing operation, the economics of that, how many years is that going to take me to amortize that investment? Basically put \$7000 into processing \$700 worth of product. That doesn't really work.

--The other thing is, we're raising pigs. Go to Price Chopper, "Can I take your leftover produce?" "Oh no, it's against the law." "Why?" "Well I don't really know except that there's some kind of liability." Same thing with Hannafords. What's the law? Why is it? We're not talking garbage, that has to be cooked or something, we're talking produce that is otherwise thrown away, that the produce manager is paying someone to throw away. He says to me, I'd love it if you could take my leftover produce because I wouldn't have to deal with it. I'd like to find out about that, why can't we have that as a resource instead of throwing it away? Sure, some of it the restaurants are composting as garbage, which is good, but on the other hand, I'd like to turn that into protein and cut down the need for bringing in grain, because that's one of our biggest problems is bringing in grain. We don't even have really adequate sources of Vermont-grown grain for feed. Everything we're bringing in we're trying to be local, but everything we bring in that's a

supplemental feed is coming from the midwest or even farther, especially if you're going organic, which is another issue.

- --The bottom line is access to capital. I'm paying for my barn this year, but we're just basically just picking up debt. Access to affordable capital. You can't necessarily get conventional capital because you're not going to necessarily fit the profile.
- --Can I hop on the capital bandwagon? We own our farm outright, we're interested in buying an adjacent farm that is of lower value. Our credit is excellent, etc., and we cannot get money to buy this farm. A bank won't touch us, because I have come to learn that banks sell mortgages on the secondary market. The secondary market won't touch 130-acre farm with barns. They just don't know what to do with it. It's not saleable if we default on our loan. What they're going to do for us is say ok, we'll look at just your house and 2 acres, and we'll lend you \$80,000 based on that.
- --On your equity, because you have a lot of equity in your house?
- --We have full equity in our whole farm, but they only say here, we'll offer you this. Then we say let's go to Yankee Farm Credit. They say sure, we'll look at your whole farm, we'll lend you money based on that, but it's 8% variable every 5 years for 20 years, with 20 to 25% down. Part of that goal is to produce our own forage, and access to land, which people have mentioned. Then our last and best opportunity was FSA, and we've been mired in a lot of bureaucratic loops and it has been very frustrating. Access to affordable credit is huge.
- --We've been to a couple farm transfer meetings that were kind of reasonable but we still haven't done anything, so we need some more help in detail about how to go about transferring the farm. We need to know how to get more access to help.
- --Is it more formal education, or is it more one-on-one?
- --One-on-one.
- --I just read in *Stockman Grass Farmer* that there's a new program in New York for this processing facilitation for new farmers for meats. Hand-holding through the whole processing, to get to know what facilities are the good facilities, to help with communication between the processor and the farmer. Help for the farmer to navigate the processing process.
- --There have been a couple workshops lately, like how to slaughter or butcher animals. Those kind of things are great, and I think Vermont is pretty solid with that, but they're really hard to get to sometimes and there's not enough of them. Technical assistance is a huge area, that there could be more of that informal education. There are different educational programs coming up now that are about sustainable agriculture or ecological agriculture, but there's no way to enter into them. You need something where you can just call up and say, I want to learn about whatever, farming, and someone will say "come to this meeting, or go online, there's a learning packet, or there's a network going on down the road from you." And there's not. There are these programs that are formal in nature, "apply by October" or whatever, "show up for this two-week program in July," as if you can ever get away in July.
- --So almost like a referral number that you can call up that will refer you.
- --But I think even a little more structured, some real thinking behind a learning program, like an informal, maybe some cases it's self-guided, maybe some cases it's a series of workshops in the off-season, but it needs to be thoughtful and structured about where you

can get some of these skills that a lot of us didn't grow up learning. Obviously there are ways that you can do it on your own, but it takes a long time, and you end up kind of spinning your wheels or repeating the same mistakes that someone else has already done, or losing money and not actually getting around to it. I remember when we were first starting we did a business planning course, and at that time it was too much. It was all speculative. We had never sold hardly anything, and we were trying to identify all these markets, it was just over the top. I think now that we're in the Farm Viability, they do it so you can't go into that program until at least 3 years, and that's helpful. I think there could be more emphasis on that kind of back-yard or hobby farming, because I think that's how a lot of people start. They're working another job and doing this on the side, and then eventually the say, oh, I can actually make a living at this if I have some help. The Farm Viability was great because they wrote the business plan. We informed it, we told them our goals, we told them our plans, but we didn't have to worry about formatting this document. They were taking that back and doing that. And then immediately it let us, we wanted to stay out of debt too, but finding access to capital is really challenging so we ended up taking a small loan through the Carrot Project, which is kind of new, with the Strolling of the Heifers, It's small loans aimed at small-scale farming, but because there aren't that many grants around for capital infrastructure for that type of thing, that's just what we had to do and the terms were decent. Ideally there would be more emphasis on those types of small-scale capital that's really hard to find even if you're just looking to buy it, let alone trying to find some kind of grant or like North Country Farming where they kind of share things. Small scale capital to get from the point where we've been doing some back-yard market stuff for 3 or 4 years, we're ready to jump up, what do we need? We need a cooler, we might need a little more equipment, we might need a decent truck. It's hard to find assistance to get that kind of basic stuff that jumps to that next level.

- --What he's saying is a small-scale farm still might need big-scale capital.
- -- It doesn't have to be huge, it might be \$10,000 to \$20,000...
- --And you've got a \$1000 grant available, that doesn't give you any help at all.
- --I need to radically expand cooler and freezer space. We're using a bunch of old freezers and a bunch of refrigerators, and that's costing us and it's not cost-efficient and it's not clean enough. I need to have a little room facility with storage if I'm going to be expanding my production. Where do you get the money for that?
- --You need your own facility?
- -- That's the question. That's one way.
- --I'm not using mine all year long, know what I mean? I think that sort of centralizing is the answer to a lot of these problems. Every farmer is trying to do it on his own, and that doesn't make any sense.
- --If we had a neighborhood or county or community meat locker, let's say. There used to be meat lockers years ago.
- --Like what Jasper Hill does with its cheese. They allow people to bring in their cheese and age it at their facility.
- --Right. We have a meat storage facility where we can take our frozen chickens or our frozen beef, or a cooler so that our fresh stuff, like say your strawberries, can go to a cooler and you extend their shelf life.

- --I would feel very comfortable doing something like that if I knew that was going to be the destination point. Like what they're trying to do in the Intervale, where they're actually buying it, and buying from multiple farms, the food basket idea, then selling and distributing it for me. I don't want to go somewhere, drop it off, and then have to go home and come back and get it again.
- --Why not take your stuff to a cooler and somebody else markets it. You make it, you take it, and you're done. Then you can farm.

### --But that's like wholesale.

- --See then you're going to lose the mark-up, or you're going to have to have overhead. It's going to cost you a fee anyway to be part of that cooperative cooler, let's say. You've got a cooperative cooler, you're all members of it, you all chip in as part of your overhead. That's probably a better deal by far than buying your own cooler, but then do you hire a marketing expert?
- --If it's going to a store or something, but if you produce all your stuff for a farmers' market and on-site sales, most people are going to get to the point where they're going to produce beyond that to make a living, and then it's got to go somewhere else. It's going to go to Boston or it might just go to the Co-op.
- --On the capital side of things, the FSA loans, from a dairy farm side of things the limitations on the actual amount that the loans are for, it's nothing on a dairy farm to invest if you're going to buy real estate and have operating loans, in excess of \$300,000 to \$400,000. They have increased those limits a little bit, but they are pretty limited. Young farmers in the dairy business are not necessarily just young farmers that are milking 50 cows. Some are milking a lot more, which requires more capital, and FSA loans, they have guarantees, but the low-interest money does not totally fit that picture. My other quick point is with selling development rights. One thing that is really frustrating is farms that have sold their development rights, but turn around and can ask the same price on the market as a farm that has not sold the development rights. That's really frustrating because as a state we've invested money to purchase those easements, and banks actually. Farm Credit for example, looks at that and says that farm is as valuable whether you've sold its development rights or not, because somebody from New York City who has a lot of money, who just wants to own some property, is going to come up and actually having the development rights sold is an asset to them because they want the price. That's something that's frustrating with the development rights being sold, is that farmers that really want to farm that land can't afford it and then you can't go back to the pot again and ask to resell the development rights, and so that's really frustrating in that system.

## --You were saying that you would like to see the FSA limits for beginning farmers raised?

--Yeah. The limits, I believe, are \$300,000, and I think that's combined operating and real estate. Somebody might need to clarify me on that. But what happens is, for example, in times like this where farms are having to borrow money, we're talking dairy farmers [...] having to borrow \$500 per cow liquidity just to be able to cash flow, so that's a little bit...

### --So it's making more low-interest...

--More low-interest direct loans available. Higher limitations.

--We are using right now a mediation program the Department of Agriculture has. When you have problems with talking to the lenders, they have a mediator that can help to talk to the lender. We use it. I can't remember the name, but it is through the Department of Agriculture.

### --I have that; I know what you're talking about.

- --Also for the farm transitioning, we have used the mediation program to [...] the family just to make the transition easier, and that helped us a lot. Then like I said before the North Country Farming Network, they have three chapters in the state of Vermont. There is one here in Lamoille County and Franklin County, and we share equipment. It's getting better. It was a little disorganized, but now it's getting better. We've got a lot of poultry so we buy grain in bulk, so that people can come and get grain at bulk price instead of going to the store and buying it.
- --It's the Franklin/Lamoille Farmers Network here, our chapter.
- --Also I hear a lot of people mention Rural Vermont, and I think it is a very good organization to help small farmers. If you're not a member, join it.
- --It's really important that Vern (Grubinger) and Ann (Hazelrigg) and Jon (Turmel)—get on their lists—they're great resources. I've been at the Montpelier Farmers' Market for 9 years, which you could almost, if you were a good swimmer, hold your breath and run to the Agency of Agriculture, and no one has ever come to walk the market, say "hey, how's it going, great job" nothing like that. Access to information now is different from what it was when I started 9 or 10 years ago, but if someone had come with some lists and said, "Look, this is your first year, your second year, I'm with the Agency, here's a list. These are all these places you can call for help. Here's NRCS, here's Vern Grubinger, here's Ann Hazelrigg, they all answer their phones, they call you back." That would have been huge. I had the advantage of having some mentors in place that had been farming for a while, if I was running into a problem, and trying to figure out what was going on, I would ask these people and they would say "Oh, call this person." It was like, problem solved. If someone had brought that information to me that would have been huge.

## --So you're saying where farmers already are, service providers go there and let them know what's available.

- --Right. I've been there 27 Saturdays in a row for the past 9 years, and I've never been visited by anyone who provides any of these services. It's not like we're not accessible. All the farmers' markets that are in the state, it would be a great place to get the stuff in to the people who really need it.
- --Two other specific points of technical assistance that we're still looking for, is good record-keeping systems and good bookkeeping systems. We have some stuff set up for that, we're getting some help, but it's hard to find that kind of detail. For the website we've had some success with Small Farm Central.

### -- That's what you need, or that's what you have?

We're always trying to refine and improve and there's not enough assistance for setting up those kinds of systems. Small Farm Central is a website that a guy runs, Simon. It's been helpful, not perfect, but very helpful in setting up and maintaining your own website that has specific templates for small farms. Those types of things that if there's already templates in place, that people can say here, try this out, modify it.

- --This part is for service providers to ask questions, clarification questions or points of clarification. We'd really love to hear specific ideas you've heard, we just did this, would that be helpful? We might be able to expand our systems or this time of program. We'd like to hear from you.
- --When you were all talking about success, and defining success, the themes that I heard were time and quality of that time. Income—stress from not having enough—relationships, families, health, and then kind of a value and ideal to our landscapes and soils. In terms of farm safety and farm health, stress, fatigue causes accidents and illness. I'm in the business of preventing these. What I want to know is, how many of you guys have health insurance, how many of you guys never think about it because it's so far out there—"forget it, I'm not even going to bring it up"—how many of you guys are really satisfied with the coverage that you have. I want to get a sense, is health insurance an issue, is health an issue.
- --We're all self-employed so the only source of health insurance is through the Vermont Chamber of Commerce, that gives you a choice of three basically unaffordable plans. \$650 a month for two of us with \$3000 deductible. That represents, of my taxable income, which was \$19,000 this year, we make more money but because we have depreciation. The bottom line is you go to Catamount, to be qualified for Catamount the two of us have to have an income under \$24,000 a year. Which means that Catamount expects me to pay roughly 35% of my income for health insurance before I'll get a break. It doesn't make any sense. It's completely unaffordable and you can't really live without it.
- --We do not offer health insurance to our workers. Of course we have to have workers' comp. But we pay enormous amount of money to workers' comp, and you put a claim to them, you're out of it. Or your premium goes up. It's crazy! We right now have farm staff and we had to pay, it's a chiropractor problem that's ongoing. We didn't put it on the workers' comp, so we are paying \$700 or more a month for worker's comp and we can't use it. This is outrageous. Something has to happen.
- --My wife and I used to farm together, we own our business together, but she moved on and now she has a job that provides us health insurance, which I am so fortunate for. Definitely there's a difference there. However, we have four employees, who have always for the past 10 years have been off the books, we've been paying them under the table. Now we're starting to make it legitimate and paying them on a payroll and they're all asking me about workers' comp and I don't have these answers to give back to them, so that's going to be an issue for me. I need to know where I can get these answers. So like what (the previous speaker) was saying, that sort of scenario, I'm sure is going to happen at some point. People get hurt, they're driving a tractor, they're using tools, something happens. So I'm going to be looking for that sort of resource, how do I deal with that, how do I find that?
- --I'm 30 years old and for the last 7 years I've thought, well, I couldn't really afford health insurance through my co-op, it was going to cost me, I think it was like \$450 a month, and with milk prices being up and down it was hard to be able to plan for that all the time. So I did get into Catamount, and with milk prices going up and down you get out. If you need a certain income level and if you sell beef cattle, which every dairy farm

does, that's a capital gain. They look at your capital gains and they do not accept depreciation as an expense. If you have to buy equipment for your farm you have to pay for that and on taxes you depreciate it to show that expense. Well, this last summer I had the bad luck of having cancer. I had VHAP, but it ended May 31, and I was not eligible because 2007 in dairy farming was a good year. So here I had to go in for surgery, and then I was faced with radiation treatments, and dealing with that, and I had no health insurance. If anybody in this room thinks, "I can get by without health insurance," you're dead wrong. I've experienced it, and I racked up \$60,000 worth of bills. I had hospitals, bill collectors calling me every day. Every single day. I was working the networks through the hospital to try to get assistance. I finally was able to work with Catamount and get them to take my current income from my QuickBooks program, a 7-month income at that point, and they did projections on this year's current year. Without health insurance, take it from someone who has experienced it and not had it, and has fallen through the cracks: you need it.

- --I have VHAP. I'm lucky. I quit my job as a teacher and I lost my insurance involuntary. Qualified for VHAP, which is great. I'm in danger of losing it this year because I exceeded the levels. The coverage is excellent. It works great, but it's for a pretty modest income.
- --We do VHAP as well, and it's the same thing. Right now so much of the money that the business is making is just reinvested back into the capital for the business. Hopefully, 3 to 5 years projecting we're hoping to change that and actually have more household income. At that point we're faced with—all right, you're making more, great, now you're going to owe more to still have any sort of health insurance. VHAP is great for now, but you do have to keep a pretty low income in order to qualify. It might be nice to have some kind of program that both encouraged the health of the farmers, that if you went through that program or you were doing certain practices on your farm, then you might get a greater reduction on your insurance.
- -- A little bit more flexibility, raising the income caps on the VHAP program?
- --Yeah, that would be helpful, but especially tying what you're paying in with a program that would also encourage good health of the farmer. A lot of the work that we do is labor-intensive, it's hard to find the time to take care of yourself. You're the first machine out there, and if there were a way that you were getting some kind of credit for taking care of yourself at the same time getting some assistance for how to that.
- -- No health insurance, but we have accident insurance.
- --There's a workers' comp program on farm safety, so catch me at lunch for that. Also there is a farm health safety task force. We're looking for farmers, because right now it's all the providers getting together and talking about it, and we need the farmers to come to these meetings. Extension—Farm Safety—Agribility.
- --Farm business management or record-keeping work—is everybody where you want to be? What are you using, where do you want to be?
- --QuickBooks is awesome, I highly recommend it.
- -- Anybody using [...] account books?
- --I've got a sharpie in the greenhouse, that's kind of where I'm at.

- --Pencil on the barn wall works for me.
- --I wanted to go back to something that you all were brainstorming about in the last section about the community infrastructure. I want to let you all know that as mentioned there is some big USDA money that is going to be going around, and one of the things that the Center and a couple of other partners are hoping to work on are what the Intervale has been called the Food Hub, but the idea of going in a community and figuring out what you all need. Is it the community cooler? Is it the community freezer? Is it somebody to help you get the stuff out the door? And work on giving you some money for business planning and infrastructure, so if anyone is interested in starting a group like that in your area, let me know.
- --I'm not quite sure exactly how your program works with that.
- --I'm facilitating the grant writing.
- --And the grant writing would be for such things as a, when you say "community" you mean like Intervale-type stuff, or do you mean like, I'm thinking more in terms of farmers, like they have cooperative grain elevators, and we have a cooperative meat cooler or something.
- --I think the Intervale model evolved because of specific needs of farmers we were dealing with and their customer base. What I'm talking about is helping the groups that are a little more established, like the Intervale, like Hardwick, but also working with new groups who aren't exactly very cohesive yet, just have some ideas of what they might need.
- --So you could work with, say, the Franklin/Lamoille County Farmers Network, in setting up something like that.
- --I would be thrilled to do that.
- --That, say a community grain elevator, a grain storage system or something. That's the kind of stuff we really need. Here they have a grain elevator, but it's small, and advantage of scale if there's 20 of us producing poultry we talking funds. That's a big thing. And the same with the meat thing. We're all trying to produce meat, but we're all running into the same road blocks; it's all about storage.
- --So just to be clear how I would work with a group that wasn't quite formed yet, is I would help you figure out what you needed and then figure out the type of assistance and how to get it.
- --So you'd actually be able to help us get it.
- -- I would do my best. I can't promise everything!
- --You're writing a separate grant for each group?
- --No, the work to facilitate, to work with different groups around the state, would all be in one grant.
- -- Is there money available for a person to head up that group?
- -- That's a good question.
- --It seems like that's the problem with most of these groups, is to try to [...], nobody has time for that sort of thing. Whether you're orchestrating a website and checking it every day or putting together a cooler, you need [...]
- --I think one thing that has become a priority with a lot of these projects that have already been arising in different parts of the state is that these groups come together in the beginning pretty much on a volunteer basis, but the goal is to have them be

self-sustaining businesses, more like cooperatives, so you're not trying to recreate the wholesale system, where there's a distributor who is taking that cut, but you're trying to create a cooperative system where yes, you do have to hire employees to facilitate it all, but any extra income you get from the added efficiency goes back to the cooperative and back to the farmers.

How many of you guys go to the Farm Show? Because I'm wondering, you guys are asking where are all these services, I know that UVM Extension tries to pound the pavement getting their little logos out there. We don't have ads, but I know I spend a great amount of time [...] Agriview. Had any of you heard of Agribility before I came here today? A couple, ok. We put inserts in Agriview, I've been sending fliers out with oil delivery trucks, we're really trying to keep the message out there. I'm just trying to figure out what's noticed.

- --Has anybody ever seen this publication? It's the Farm Resource Guide for New and Aspiring Farmers. It's got a list of a lot of different agencies with telephone numbers and web pages. There's a pretty good list of [...]
- --I just want to make a quick comment on that, a forum, perhaps created by Extension, that had things like health, workshops, credit; a forum where farmers could interact about marketing, storage, regulation, would be so ideal. It's dynamic, it could change on a daily basis. Farmers could interact without having to drive 50 or 60 miles. I'm on a couple of forums right now that I've discovered. One is about draft animals. I'm new to it, and I've learned a ton of information about equipment, etc. The other is about training border collies, like stock dogs. Something where each of us could log on with high-speed internet (which I just got and it's the best ever!)
- --You could do it at night!
- --You could look at, "oh what grants are available?" There's FSA, there's EQIP, there's whatever. That seems relatively easy to do and essential in terms of..."oh, do I have to call Extension to send that to me?" it's not going to happen. You give it to me, but to log on—that's simple.
- --Would it be helpful for Extension to take different aspects of agriculture? Because the things that I need to know may not be the same as a vegetable grower is going to need. It's very easy to do this: do an e-mail discussion list, like Dairy-L. It's very simple, it takes 5 minutes for someone to set this up in Extension. We used to do it some when I was in college, with different groups. Have different discussion lists for different aspects that are more specific to what our agricultural needs are. People can sign up, and when they don't want to be on it any more they can just get off.
- --I just wanted to raise the question about that in terms of how much time are you actually able to spend on line? I know there's a lot already out there, so I'm trying to get a feel—is there not enough? Would you like to be invited to another discussion group, or would that kind of put it over the top?
- --I think we're talking more about sort of a central clearing house place that you could go to that then points you in the directions that your particular needs and interests lie. Right now, you could go scattershot all over the web and spend weeks at it. I'd just spend days and days doing that.

- --I would rather log on and say "oh, I'm going to look here and get off" rather than all the e-mails, I've got hundreds.
- --Some of those exist already, and I would just say that for anybody who is interested in sheep we have a sheep list that's been going for years, it's connected to the Vermont Sheep and Goat Association. You can get on or off any time you want. I get probably three or four a day sometimes. All you have to do is read the subject line and if you're not interested you just breeze by it and delete it. It's not a big deal, it's not overwhelming. If you want to spend time reading it, you can. In particular, I will say, because for sheep the state has not been doing much at all with the sheep industry, not since the 1800s and neither has the University. There's just no interest at all, so we really depend on each other, we need each other desperately if we're going to get help. Even a lot of vets don't know much at all, so we really depend on each other, and that list is very valuable. It's very specific. There's often some general stuff too.

# --I heard someone say it would be nice to have maybe a few more of those specialized ones available.

- --It's links, that's what you need, is links.
- --It is a listserve. The other thing is kind of a much bigger picture thing. I would just say that one of the things I see, as I sit on a couple of different boards, is that the level of frustration I see for us as board members trying to work with our particular groups, is lack of technical assistance. There is a real thirst and a real hunger for some greater knowledge as you get going and you get more and more specific about the things you need to know or the type of equipment that works for this or that, there's a real lack, trying to be able to bridge that. I feel that it's quite sad that our Agency of Agriculture has not been too helpful in that area. The University, to a greater degree, there are some great individuals there that have been absolutely wonderful. They save a lot of us. But overall, the big picture, if it's not dairy farming, you're really out there, and you're finding it out on your own, which is expensive.
- -- This is kind of reflecting back on a discussion we had yesterday in the Extension office in St. Albans about the direction that Extension is going in, how to serve some of these needs, including smaller or very diversified farms, people accessing information in different ways than they did, more use of the internet. There is a national program called e-Extension that is in existence. It's still kind of new and in the process of being developed. Basically the idea is rather than all of these individual state Extension services recreating [...] information, getting information out there, is to have it sort of a central clearing house for Extension-type information. UVM Extension is in the process of revamping the website and trying to better connect to those wider resources. But it's very interesting, we brought up poultry and swine as one area that is definitely lacking in technical assistance. --Nontraditional forage crops. I've gone on websites and seen some really good work coming out of University of Nebraska or University of North Dakota. There's a direction of farming, we're all trying to produce our own forage that's not corn. Some of us don't have silage capability, even grass silage. I'm looking into basically what was practiced in the 19<sup>th</sup> century for forage. There is some good work going back to traditional things like kale, turnips, mangle beets, comfrey. I'd like to see more of that information accessible. Some places out in Kansas are doing good studies, but there isn't really a lot of

information, and I think a lot of that would be very applicable to the level and type of farming here. Basically we're all going back to the 19<sup>th</sup> century, or pre-1920, to do sustainable agriculture, and mixing it in with modern technology, so that's kind of an interesting blend.

- --A link to SARE grants would be cool on that same website. Look at what farmers have gotten for SARE grants, look at a PDF file.
- -- The suggestion is to get the farmer grant information more accessible.
- --It seems like the reason they're funding these grants is so that we, the farmers, can do this research and show our results to people, yet the results are not anywhere to be found, it seems like, so that people can benefit from the work.
- -- There's a list of grants, but I want to look at the whole thing.
- -- Can't you contact the person? I have.
- --But why can't that be on line in a PDF file.
- --Did you have to do your reporting on line, or did you send something?
- --I did both. I wrote some articles in some trade journals, one in Agriview and things like that, so those got published. Then I also sent them some electronic information when I submitted my final grant report. It was a long report that I submitted, so that should be in their database.
- --I was wondering if they're getting a lot of stuff paper and having a hard time getting it on line.
- -- My final report was submitted electronically.
- --It is electronic. They do put the summaries on somewhere in there, I don't know where, the full report.
- --But it's not really accessible to people who are just kind of googling SARE and they want to look at my report, "Row Cropping Threatened Medicinal Herbs in the Northeast." It doesn't seem to be anywhere.
- -- This will get to them, don't worry.
- --We'll pass it on today.
- --I like the online tools for the accessibility, but I still really also like the opportunities when you can get together and get people in a room. The way I learn is very hands-on. The accessibility is great, I think it has a piece in all of it, being online, but I really think for vegetable farmers. I like the emphasis on the small-scale diversified, and especially have series of ongoing, regular, "if you miss this one there's one there's going to be one next week" kind of skills and sharing skills with other farmers. Also someone who might be able to coordinate a program that would put the farmers in a teaching position, too, whether it's working with schools, high schools or whatever, because that's a great way to learn. When I grew up in Ohio we had a lot of farming, but I never had anyone in my high school or guidance counselor say "why don't you think about small-scale farming?" But Vermont is unique in that sense, that by doing that, by having farmers be learning from each other but also be in a teaching position, then we're really encouraging a whole other generation.
- --Maybe on that point, maybe having interaction from the Extension people to high school guidance counselor offices. I'll tell you when I came back from UVM and visited my high school, my junior year at UVM, I went into the guidance counselor office. They said "what are you doing?" "I'm doing dairy science at UVM." "What are you doing that

for? Agriculture? There's no money in agriculture!" Basically, agriculture was a bad word in the high school system, because everybody is thinking high tech. It really made me realize how disconnected high school guidance offices are to providing opportunities for their students in agriculture.

- --As well as CBA, community-based learning. A high school where if you want to be a farmer you can go work on somebody's farm.
- -- That can be a little side income-thing for some farmers, too. To do something they love doing and they know.
- --We're looking at how to capitalize on that social networking, because there are limited DA funds. There is a limited ability to have service providers provide that education, and considering the wealth of knowledge in Vermont, how do we capitalize on the peer-to-peer discussion? It seems like there is need to support farmer discussion groups, and for mentoring programs, but there is an issue with the people with the knowledge not having the time. I wonder how do we utilize this wealth of knowledge in the farming community, and utilize that kind of free service that is provided, to help facilitate that. I don't know what the best method to arrive at that point is.
- --How about some kind of apprenticeship program, you can get high school kids or someone like that out on a farm for a month, some kind of sponsor arrangement. One of the things a lot of us could use in the summer, small farmers, is a little extra help. That goes back to the quality of life, having time to breathe issue. You're working 16 hours a day, and that creates a teaching experience that might get kids connected with real life. Allows farmers to teach kids, it all goes around in a really good community way.

### --You're talking more about how to facilitate networking.

- --I think there are opportunities for up-and-coming recruits, exploring farms. I'm thinking more of those farmers who are in their second, third, fifth year. They obviously have an established system, but they still are looking for a little guidance in terms of how to streamline everything to become more efficient, or really how to push that production, or whatever it is, but they're already fully immersed in that actual aspect of that. So they're not in that going to a beginning workshop, or going to apprenticing. How do you access people who are already fully immersed in their agricultural business by developing active social networking?
- --I find that there are lots and lots of workshops available in the summer, our busiest time. Why can't there be lots and lots in the winter, when we have a little more time.
  --What we did with our group in Orleans County where we had this discussion group that gets together, we only meet during the fall and winter months. From now through October we're not doing anything with that group. I think the key is to keep it local to the farming communities. I think because people in agriculture are a minority, minorities, in order to be successful, throughout the world, tend to form community within their groups. I think you need to make that successful where farmers actually have the time to go to a discussion group it has to be close by, it has to be within a region. Perhaps an idea would be to have different discussion groups through NOFA, for example, in different regions of the state.
- --I think that's a great idea, trying to partner up with different local area organizations that could host it, for one, on a regular basis, would make it physically accessible. Then also there might be ways of having that organization, like Shelburne farms, also make a

[...] some funding, or to pay a coordinator to have them ongoing, so you would have them consistent enough, on the right schedule. Throwing a little paid training funding in there doesn't hurt either. That helped, I think, get a group here.

-- I want to reiterate a comment about the whole informational soup. What's unfortunate is the point brought up that it's hard to access the information, know where to go, find out. Half the stuff that came up, groups or programs, I've never heard of before. What may happen, it seems like it happens often, with every subject, is that one of these groups will come up with another website or another thing to go to, that may encompass all this stuff, but nobody can find it. If we're looking at this in terms of business, it's everybody [...], but if it's farming, as a larger, more important social thing, then things like the Extension Service and the Department of Agriculture, maybe they should have that list. Everybody in the department. I don't know where you get it, call the [...], but there should be a phone call, "Hi, I'm so-and-so, what can I do for you?" Because most people are too shy or they're already immersed in their day-to-day operations and they will never find out about that stuff. So these organizations [...] it really needs to be sort of one-stop shopping for everybody. One place to go to. Maybe that's the front page of Agriview, go to this website and talk to this person, and they'll steer you in the right direction. Otherwise it's just going to be [...] Ten years of research on my own I figured out half the stuff because I wasn't smart enough to ask, or find out who that one person was, to call.

--Why isn't Agriveiw on line?

--It is!