



NORTH - SOUTH INSTITUTE, INC.

SPECIAL REPORT

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The North South Institute held its Ninth Annual Regional Symposium January 20-21, 2011 at the Long Key Nature Center in Davie, Florida. This year the theme was “Healthy Farmers Healthy Farms.”

For the success of a small farm enterprise, continuity is a key factor for growth and, therefore, it is imperative for farmers to be healthy physically, mentally and financially. This transcends to farmers’ ability to plough, sow and manage small farms as a holistic and sustainable food production entity. We see this as a means of promoting agriculture/agribusiness to become the main driving force in job creation, employment and investments in rural areas. To move forward with our objectives, the message from the Institute’s Director, Dr. Samuel Scott, reiterated and focused on the need for more to be done on food and nutrition security, rural jobs, building small family farms and rural small businesses thereby promoting a more sustainable growth for our underserved communities.



January 20th commenced with our welcoming NSI team who ushered and registered all participants as they arrived at the Symposium venue.



The smooth transition of registration was followed by a welcome address by Dr. Samuel Scott, the Director of the North South Institute, Inc. He reiterated the need for participants to network with other producers, agripreneurs and other small businesses so that they can return and build their communities.



The Director's welcome note was followed by the opening luncheon and introduction of guest speaker Ms. Ada Rivier of USDA Rural Development office in West Palm Beach, Florida. She enlightened participants through her presentation on the following topic:

1. Using RMAP as a Microfinance Vehicle in Building Sustainable Communities and Investments in Rural Business.

- Ms. Riviera talked in-depth about the USDA- RMAP program and how best participants may apply this avenue to their advantage. The program makes direct loans to microlenders (MDOs) for the purpose of providing fixed interest rate microloans to rural microentrepreneurs for startup and growing microenterprises. Eligible microlenders are automatically eligible to receive micro lender technical assistance grants (TA) to provide technical assistance and training to microentrepreneurs that have received or are seeking a microloan under this program.



During the opening luncheon session, participants enjoyed a delicious meal of Southern style cuisine while they had the opportunity to ask questions and network.



Clinic I: Healthy Farmers

Moderator: Dr. Barry Colley

Presenters: Dr. Donna F. Davies
Dr. Marie Lochart-Lubin

- Stress Management
- Hypertension, Diabetes and Nutrition

Dr. Donna Davis, Stress Management

Dr. Donna Davies outlined stress factors and positive ways to manage it. Our mind plays an important role in the stress response. Research shows that if you interpret a major life event to be unmanageable, and you feel that you have no control over that particular event, this contributes, significantly to the onset of stress. The effect of a stressed body causes heart rate increases, respiration increases, pupils dilate, adrenaline rushes to the arms and legs. If the body remains in this state for too long, organs begin to fail (kidneys, liver) and it could lead to death.

Dr. Davies focused on how to control stress. The need to recognize our stress reaction, more laughter, prayer and meditation and last but not the least, managing stress tendencies by exhibiting positive attitudes within ourselves and towards others.

“You can complain that roses have thorns, or you can rejoice that thorns have roses”.
Zig Ziglar



2. Ms. Marie Lochard-Lubin, Understanding Diabetes/Hypertension

Ms. Marie Lochard-Lubin discussed what happens in the body that causes high blood pressure, commonly known as “HYPERTENSION” aka ‘The Silent Killer.’

High blood pressure is caused by the action of the blood moving against the walls of the arteries, by so doing blood pushes out of the heart by way of ventricular contractions to circulate through out the body. This in turn, causes continued pressure on the walls of the arteries. Some risk factors in developing hypertension includes: family history of hypertension and stroke; high blood cholesterol; smoking (causes the lumen of the arteries to shrink); high salt intake; excessive alcohol intake; diabetes and aging.

Some signs of hypertension may include general fatigue, dizziness, blurred vision, chest pains and continuous throbbing headaches. The way to check whether you have high blood pressure is to have your blood pressure measured with a blood pressure cuff (sphygmomanometer). This is especially important if you have a close relative who has hypertension or have risk factors for it. Ms. Lochard-Lubin stated that it is important to seek immediate medical attention if your blood pressure is extremely high, and you have symptoms of unusually strong headaches, chest pain, and heart failure (especially difficulty breathing and poor exercise tolerance).

Treating high blood pressure/hypertension involves lifestyle changes such as losing weight if you are overweight or obese; quitting smoking; eating a healthy diet and most importantly reducing the amount of sodium in your diet to 2,300 milligrams (about 1 teaspoon of salt) a day or less and getting regular exercise. Some relevant websites for information are: www.cardiologychannel.com,

www.heartcenteronline.com, and
www.medhelp.org/forums/cardio/wwwboard.html.



Clinic II: Healthy Farms

Moderator: Dr. Barry Colley

Presenters: Dr. Nancy Roe
Dr. Magid Dagher
Mrs. Elizabeth Myles
Mrs. Macia Scott
Dr. Thomas McConnell
Dr. Samuel Scott

- GAPS and Pesticide Safety- Implications for Small Farms
- Small Farm Sustainability Driven By Markets: A Practical Approach
- Farm Financial Health Check Up-Farm Recordkeeping: The Three (3) Shoe Box
- Tax and Investment (Schedule F)

Dr. Lamberts, GAPS and Pesticide Safety - Implications for Small Farms

Dr. Lamberts gave an exciting presentation on the importance of food safety. She emphasized on farmers applying good agricultural practices such as use of clean water for irrigation, mixing fertilizers, equipment and for washing produce; using of manure & biosolids by following FDA guidelines by avoiding low growing crops and observing requirement times between application of manures and planting specific crops.

“Whenever water comes into contact with fresh produce, its quality dictates the potential for pathogen contamination”



Dr. Magid Dagher, Small Farm Sustainability Driven By Markets: A Practical Approach

Dr. Dagher and Mrs. Myles provided relevant information in their presentation and explained the need for farmers to concentrate on what they can grow best and, draw from good research or experiment with trial plots on that crop if entering a new enterprise. It is very important that farmers deliver quality products on a consistent basis and have required/desired volume to break through today’s competitive markets.

Some key point for farmers included:

- The farmers should build a relationship with the buyers firsthand—*People typically do business with people they know*
- Communicate often, at least two to three times a week, during the produce season
- Have a Good Farm Plan and Keep Good Records
- Have Finances/Capital
- Conduct soil tests and follow recommendations
- Have Equipment (planting and harvesting)



Mrs Marcia Scott, Farm Financial Health Check Up-Farm Recordkeeping: The Three (3) Shoe Box

Mrs. Marcia Scott gave a passionate and engaging presentation on the importance of farm record keeping and demonstrated using the three (3) shoe box approach. Farm Record is important in meeting business and financial goals for any farming enterprise. These records will help to:

- Monitor: Evaluate the productivity of your business (knowing what you put in and what you get out)
- Predict: Evaluate the profitability of your business and knowing what your business worth
- Analyze: Increase your capabilities to plan and manage your business
- Present decision-making data: Basis to gain access to various programs and acts as a vehicle to gain access capital for your business.

Three things to know when managing your record keeping system are the following:

1. Know---- Your NET Worth

- add up your assets – what you own
- add up your liabilities—what you owe
- Subtract your total assets from liabilities

2. Know ---- Your Cash Flow

- add up all of your money coming IN—Income
- add up all of your money going OUT---Expense

- subtract your income from your expenses

3. Know---Where You Want to Be



Dr. Tom McConnell, Tax and Investment

Dr. McConnell reiterated on the need for participants to understand the workings of tax and investments. The correct way of filing for Schedule (F) forms was demonstrated to participants who took a keen interest in knowing.

The manual consists of:

- Form 1040 : U.S. Individual Tax Return
- Form 1040: Profit or Loss Farming
- Part III: Farm Income- Accrual Method

This Presentation was broadcasted via Webinar.

The luncheon was graced with an introduction of the honorable Judy Paul, the Mayor of Davie, Florida while participants enjoyed another delicious meal of roasted beef/ Red bliss potatoes and poached salmon w/dill sauce.



During this period Dr. Samuel Scott, made an engaging presentation on Agriculture Micro Insurance: Could It Be a Vehicle for Small Farmers to Mitigate Risk and the Role of CBOs?



Clinic III: **Healthy Farms: Profitable Enterprises**

Moderator: Dr. George Fitzpatrick

Presenters: Ms. Sadeeka Scott, Esq.

Dr. Nancy Roe

- The Farm Bill and What it means for Small Farm Positioning
- Urban Farming & Food Safety: Growing and Delivering Safe Food to Your Customers

Sadeeka Scott, The Farm Bill and What it Means for Small Farm Positioning

Ms. Scott presented an extremely valuable presentation regarding the Farm Bill and what it meant for small farm enterprises. The current Farm Bill (enacted in June 2008 to carry through fiscal year 2012) contains 15 titles that govern the Federal agricultural programs. Included in the bill are programs like:

- Farm Credit, Commodity Price Support, Land/Water Conservation & Protection, Risk Management, Rural Development, Beginning & Socially Disadvantaged Farmers
- Provisions addressing horticulture, livestock and poultry, and organic agriculture.

She quickly addressed salient areas in the farm bill relevant to the farmers/participants and they included:

- Crop Insurance
- Quick Response/Disaster Loan Programs
- Access to Capital
- Technical Assistance vs. Financial Assistance
- Specialty Crops & Small Livestock Focus

In discussing recommendations for the above areas in the upcoming 2012 Farm Bill, she and the audience discussed some of the following questions:

- Who should provide Crop Insurance to Small & Socially Disadvantaged Farmers?
- Value-Enhanced Support to Specialty Crop Growers?
- Tighter Controls Direct Payments?
- Regulate benefits to crop insurance industry?
- Bolster RMA Agency Programs that work?

- Quick Response Fund for Small & Socially Disadvantaged Farmers?
Are microloan programs adequate?
- Should microloan programs be specifically tied to certain crops/farmers (i.e., microloans for specialty crops)?
- Grants vs. Loans?
- How big or small should these loans be?
- Are any of the current direct lending USDA programs helpful?



Dr. Nancy Roe, Urban Farming & Food Safety: Growing and Delivering Safe Food to Your Customers

Dr. Roe gave a splendid presentation regarding a practical approach to urban farming and food safety and compared community gardens to urban farms. The main points of her presentation were:

Characteristics of Community Gardens:

- Small plots planted and maintained by an individual, family or household
- Managed by a City, University, Non-profit, etc.
- All labor is voluntary
- Food eaten by producers
- Nothing is sold
- Plots are often 10' x 10', but may be a raised bed
- Entire property may be fenced

Characteristics of Urban Farms:

- Covers an entire city block or several blocks
- The practice of cultivating, processing and distributing food
- Large plantings rather than individual plots
- Often is a source of income for people growing as well as selling
- Food is grown for sale



Clinic IV: Working with USDA Programs (FSA, RD, NRCS)

Moderator: Dr. Magid Dagher

Presenters: Ms. Debbie Fletcher

Mr. Robert Brandenburg

MS. Rosa Ryes

Risk Management Agency Presentations

Getting the Basic First (Registering Your Farms and Creating Farm Records with USDA (CC926, AD1026, CC901, NAP)

Ms. Fletcher presented on the purpose of Non-insured Crop Disaster Assistant Program (NAP) , which is to provide financial assistance to producers on noninsurable crops after low yields, loss of inventory or prevented planting occur due to natural disasters was reinforced by Ms. Fletcher in her opening remarks. She continued to explain that the

eligible Corps for NAP do not have catastrophic risk protection available but must be commercially produced including: (a) crops grown as food, (b) crops planted and grown for livestock consumption including but not limited to grain and forage crops (including native forage), (c) fiber crops such as cotton and flax, but not trees, (d) crops grown under a controlled environment, such as mushrooms and floriculture, (e) specialty crops, such as honey and maple sap, (f) sea oats and sea grass, (g) seed crops where the propagation stock is produced for sale as seed stock for other eligible NAP crop production.

Continuing with her interesting presentation, Fletcher described the eligible natural disasters covered by NAP: (a) damaging weather, such as drought, freeze, hail, excessive moisture, excessive wind or hurricanes; (b) an adverse natural occurrence, such as earthquake or flood or (c) a condition related to damaging weather or an adverse natural occurrence, such as excessive heat, disease or insect infestation. The natural disaster must occur before or during harvest and must directly affect the eligible crop.

Applying for coverage consists of:

- Filling out CC-471 Application for coverage
- Pay the applicable services fees at their local FSA office: The lesser of 250 per crop or \$750 per producer per administrative county
- Socially Disadvantaged (racial, ethnic or gender prejudice), limited Resource and Beginning Farmers or rancher producers may request a waiver of service fees related to various types of income.

The NAP Coverage period is very specific with many stipulations. It would be advisable to consult a small farmer advocacy group or a lawyer to help sort out coverage periods for annual crops, perennial crops as well as how to remain eligible for NAP which requires annual reports. You must notify your local FSA office when a crop or planting is affected by a natural disaster. The key is applying within 15 calendar days of the natural disaster occurrence, knowing the final planting date if your planting was prevented by a natural disaster and the date damage to crop loss becomes apparent to you. One wonders if crops that are covered for natural disaster occurrence have such stringent application requirements. Reducing bureaucratic application procedures is yet another key area of advocacy work.

SURE provides benefits for 2008-2011 crop year farm revenue losses due to natural disasters. It is the 2008 Farm Bill's successor to prior ad hoc crop disaster programs. The eligible producers must have obtained a policy or plan of insurance for all crops

through either the Federal Crop Insurance Act or NAP. SURE does not require coverage for forage crops intended for grazing. Eligible farms are those located in a county covered by a qualifying natural disaster declaration or a contiguous county; or the actual production is less than 50% of the normal production. Like NAP the SURE requires legal and advocacy assistance to successfully apply in addition to tolerance and patience.



FSA Farm Loan Programs

Robert Brandenburg, Farm Loan Manager USDA Farm Service Agency, Royal Palm Beach, FL 33414

Mr. Brandenburg aptly outlined loan products for Socially Disadvantage (SDA) and Beginning Farmers. These include: Direct Farm Ownership Loans, Direct Operating Loans, Guaranteed Loans, Youth Loans. With an SDA loan the FSA will provide eligible farmers loans or guarantees to buy and operate family size farms and ranches. Beginning farmers can receive farm operating loans. Direct Farm Ownership loans are up to 300,000 to enlarge a farm or make a down payment on a farm, make capital improvements, implement soil and water conservation measures and pay closing costs. The specific terms of a loan is determined by the applicant's ability to pay. A youth loan can be obtained for up to \$5,000 for youth at least 10, but not yet 21 years of age.



Mrs. Rosa L. Reyes—NRCS-District Conservationist Broward and Palm Beach Counties

Mrs. Reyes stated **that** every state works differently to take care of air, water and soil resources and related natural resources including grazing land, forestland, wetlands, wildlife and conserving energy. To qualify for an NRCS program, prospective clients must have control of land, a lease or a deed. You must have an irrigation history in 2 years out of the last 5 years. Key Farm Bill Programs administered by NRCS include:

- WHIP - Wildlife Habitat Incentive
- WRP-wetland restoration program
- CSP- Conservation Stewardship Program
- EQIP- Environmental Quality Incentive Program: Provides flexible assistance for food fiber, enhancing soil, organic production

Ms. Reyes provided current information on Funding Pools for EQIP. There are 47 local EQIP pool includes land use agriculture types: watershed or spring shed. The ranking criteria/score consists of four parts: Payment rates –the sum of approved categories: materials, labor equipment/installation, mobilization (there is a cost average per state)

- Funds available to applicants by categories includes:
 - Beginning farmers ,90%
 - Socially Disadvantages Limited Resource farmers ,90%



Dr. Scott, Farm Sharing Wrap Up

To wrap up the two day event, Dr. Scott recapped the purpose of the symposium and advised on the need for participants to take to their various communities what was learnt. The various farmer groups present: Wiregrass Farmer's Cooperative, Delta Sprouts, Cottage House Inc., South West Broward Vegetable Growers, and Operation Spring Plant as well as members from Seed of Hope shared among themselves, interesting success stories related to their various farm enterprises. Topics shared included benefits from some USDA programs; encumbrances related to the programs, but the highlights were more on their increased numbers in membership and results of growth and expansion leading to improvement in their various communities and better standard of living. These success stories shared also served as a motivation tool to new and up-coming farmers.



Evaluations sheets were distributed to all participants to help ascertain their overall overview of the symposium.



Summary of Evaluations

The Symposium this year was a precursor to a five (5) day study tour and cruise to Jamaica and the Grand Cayman Islands from January 22—27, 2011. The theme of this year's conference was "Healthy Farmers, Healthy Farms," where we kicked off this

year's activities with presentations from experts in the field of stress management, hypertension and diabetes.



The second day contained presentations from issues ranging from farm registration, farm loans, rural microfinance, EQIP, and Good Agricultural Practices. Over 180 participants attended, consisting of farmers, presenters, moderators, volunteers and staff. The following states were represented: Alabama, Arkansas, California, Florida, Georgia, Louisiana, Mississippi, New York, North Carolina and Tennessee.

Table One (1) below is a summary of the over 140 farmer participants who registered based on region and gender. Table one is based on the registration forms completed prior to the event date and the sign-in sheets filled out by attendees on the day of their arrival. Note that there were over 45 participant's speakers, moderators, staff members, USDA representatives and other participants who did not complete a registration form. The highest number of attendees were in Florida (90 participants), which led in numbers in the gender and ethnicity categories. The next highest number of participants came from Alabama (19) and Mississippi (13). Each year, the Symposium receives a few participants from the Northeast. This year New York and Washington, D.C. were also represented.

Table One. Symposium Participants by State, Gender, and Ethnicity

State	Male	Female	Totals	African-American	Caucasian	Hispanic	Native American	Other
Alabama	8	11	19	19	0	0	0	0
Arkansas	4	8	12	10	2	0	0	0
California	0	1	1	1	0	0	0	0
Florida	60	30	90	74	6	10	0	0
Georgia	0	1	1	1	0	0	0	0
Mississippi	7	6	13	13	0			
North Carolina	1	2	3	3	0	0	0	0
New York	0	2	2	2	0	0	0	0
Tennessee	0	1	1	1	0	0	0	0
Washington, D.C.	0	1	1	1	0	0	0	0
Totals	80	63	143	125	8	10	0	0

Each year, the Symposium evaluation asks general questions about the registration process, the clinics, quality of the facilities and audio-visuals, and overall conference. The majority of the participants felt that the aforementioned items met their needs and was well organized. Many commented on the evaluation that the Symposium has improved over the years and that this one has been the best one NSI has conducted yet in terms of every category of evaluation. We are currently exploring venue, topic, presentation, and scheduling options that will make future Symposiums even better.



As for the specific presentations during the two-day Symposium, the tables below depicts participants' rankings as to the helpfulness of each presenter and topic. The first evaluation was distributed and collected after the Symposium's first day of activities while the presentations/topics were still fresh in the minds of the attendees. Table Two reflects that the Stress Management and Hypertension/Diabetes presentations were the most popular. In addition to resounding written comments pertaining to these presenters, NSI staff has received verbal feedback regarding these topics. Because these presentations were so well received, the Institute is currently developing plans to include these speakers on the road as NSI conducts its echo-workshops throughout the year.

Table Two. Day One Presentations

Day 1, Thursday, January 20, 2011	Helpful ←-----→ Not Helpful					
Please rate the following sessions on how helpful they were to you?	5	4	3	2	1	Would like more information
Using RMAP as a Microfinance Vehicle in Building Sustainable Communities and Investment in Rural Small Businesses (Ms. Ada Riviera)	38	23	4	1	0	10
Stress Management (Dr. Donna Davies)	55	11	1	0	0	5
Hypertension, Diabetes and Nutrition (Ms. Marie Luchard-Lubin)	53	13	1	0	0	6

The majority of the second day presentations were popular amongst Symposium attendees. Participants seemed to really enjoy the information presented regarding Good Agricultural Practices and Agri-microinsurance. Presentations on Farm Financial Recordkeeping (3 shoe box approach) and Urban Farming & Food Safety were also well-received. Farmers also expressed great interest in the Marketing Presentation presented by Alcorn State University colleagues as well as the presentation on the Farm Bill. As per usual, USDA representatives gave informative presentations on Farm Loans, EQIP and Registering Farms for Federal Programs. We determined from the data below that the presentations from USDA representatives should be focused upfront during the first day of programming in future Symposiums. Also, the presentations should possibly be broken down in terms that are more accessible to participants. The other presentation that presents an area of opportunity for the Institute is the Schedule F/tax presentation. Due to the feedback received, the Institute is exploring building capacity within the Institute to train farmers on how to fill out the form when we do our one-on-one, group sessions and echo workshops. Lastly, many participants expressed, in this evaluation as well as verbally, that they would like more information on the Farm Bill. The Institute plans to incorporate the Farm Bill into their echo workshops when NSI staff goes on the road to do field visits.

Table Three. Day Two Presentations

Day 2, Friday, January 21, 2011	Helpful ←-----→ Not Helpful					
20. Please rate the following sessions on how helpful they were to you?	5	4	3	2	1	Would like more information
Good Agricultural Practices, Farm Sanitation, Pesticide Safety Implications for Small Farms (Dr. Mary Lamberts)	68	12	3	0	0	2
Small Farm Sustainability Driven by Markets – A Practical Approach (Dr. Magid Dagher and Mrs. Elizabeth Myles)	60	13	3	2	0	1
Farm Financial Health Check-Up – Farm Records (3 Shoe Box Approach) (Mrs. Marcia Scott)	64	14	3	1	0	0
Tax & Investment (Schedule F) (Mr. Thomas McConnell)	27	15	13	6	6	4
Agricultural Micro Insurance: Could It Be a Vehicle for Small Farmers to Mitigate Risk and the Role of CBOs (Dr. Samuel Scott)	65	10	6	0	0	3
The Farm Bill and What it Means for Small Farm Positioning (Ms. Sadeeka Scott)	60	16	7	0	0	7
Urban Farming and Food Safety: Growing and Delivering Directly to House Hold Consumers, Hotels, Restaurants and Small Stores (Dr. Mary Lamberts and Dr. Nancy Roe)	64	15	6	0	0	1
Getting the Basic First (Registering Your Farms and Creating Farm Records with USDA (CC926, AD1026, CC901, NAP) (Ms. Debbie Fletcher)	45	21	4	1	2	3
Farm Loan Programs and Financial Resources for Small Farmers (Mr. Robert Brandenburg)	45	18	6	0	1	2
EQIP Program (Irrigation and Hoop Houses) – Requirements, Documentation, Ranking and Protocols (Ms. Rosa Reyes)	56	11	7	0	2	4



The curtain was drawn to this year's symposium by treating participants to a farmer's barbeque mixer, where participants enjoyed some hot spicy jerk chicken and danced to some old school calypso tunes. Some participants received nicely designed NSI caps as part of raffle winnings. The whole atmosphere was friendly, relaxing and engaging through till the end.

Small Farmers and Ranchers Study Tour and Farmer's Cruise

The two day symposium was followed by the long awaited Farmers Study Tour Cruise. Approximately eighty-one (81) participants all of whom attended the symposium were whisked of to a five day all inclusive cruise package to the Caribbean. As part of the package, participants had the opportunity to visit the Circle B. Farm at St. Anns Parrish in Ochorio, Jamaica. The purpose was to broaden their horizon and learn different approaches to marketing, managing natural resources on the farm and small farmer coping strategies.



Participants had the privilege of farm manager giving various demonstrations as to how certain plant and crops were grown and harvested. Among them were banana, cocoa, mango and many more. Further observed at first hand, the local style cracking a coconut and enjoyed eating the fruit.



A sunny afternoon filled with demonstrations and hands on experience, ended with a sumptuous Jamaican cuisine of jerk chicken and pork with all the side vegetables couple with life Jamaican rhythms.



Back on the cruise, some farmers met with Dr. Scott and Dr. M. Dagher on a one-on-one basis discussing various farm programs to enhance their individual farm operation.

Overall, the Symposium and study Tours Cruise was well received and many expressed that all of the presentations, one-on-ones and farm visit were well organized, exciting and informative. Their interest indicates that throughout the year, the echo workshops need to follow up on most if not all of the topics presented. An in-depth discussion on USDA programs, the Farm Bill, Marketing, Best Practices/Food Safety, RMAP, and other topics will be an integral part of the Institute's field visits in 2011. It is our hope that these visits will leave the participants well-informed and ready to implement what they have learned throughout the year. We are excited about future programming and look forward to the Tenth Annual Symposium to be scheduled in 2013.