

# Farm and Farm Family Risk and Resiliency: Tools You can Use with Farmers, Professionals & Communities To Create Thriving Farms









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## oronavirus Sows Uncertainty Across Ag Industry

PHILIP GRUBER News Editor

ssive disruptions spread across onomy this week as U.S. officials ied to slow the spread of the new avirus.

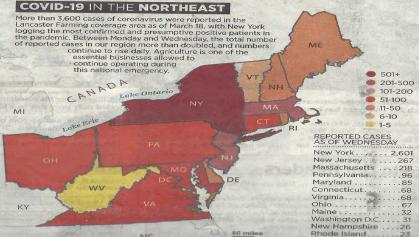
npared to other sectors, agriculperations have not been affected as y by travel restrictions and business es. Food, after all, is considered a l need, and farmers generally work iome already.

ners, though, will likely lose revenue kets tumble, demand wavers and unity looms over the broader economy. e's how the coronavirus, or CO-9, has been affecting eight sectors of rtheast's ag economy.

On the Farm

coronavirus hadn't caused any disis on Monday at Graywood Farms ch Bottom, Pennsylvania. milk inspector and insurance agent th made visits, and feed deliveries oming on time, said Lisa Graybeal, ns the dairy with family members. one vendor, which supplies leftoduce as livestock feed, said it was concerned. So many people had

ishing to the grocery store that its ions were down. concern wasn't great enough to t changing the ration, Graybeal said. prices had already been folling



Among the disease control measures, statewide school closures have been announced for Pennsylvania, Maryland, Ohio and other states.

Schools are an important market for milk, and some schools are offering drivethru or takeout options for low-income students. That could stem dairy farms' losses, Graybeal said.

And with people staying home and not eating at restaurants, she speculated, maybe milk sales could even increase.

Milk, after all, is one of those items people buy right before they have to hunker down for an emergency.

"I call it the snowstorm effect," Graybeal

While many people have been working from home, that won't work for a dairy

Graywood Farms has 13 full-time employees, but they should be able to follow recommendations for social distancing. They work outside, not crammed into an office building.

"We're not amassing in groups of 50 or more," Graybeal said.

Fortunately, the farm has enough hands that the work will get done even if a few have to stay home sick.

To Graybeal, the biggest questions are how grain prices will fare in the topsy-turvy market - and how a farmer is to work out a budget in times like these. Economic



## Together we will...

- 1. Become acquainted with the Farm and Farm Family Risk and Resiliency Framework and associated logic models that integrate risk management and resilience outcomes.
- 2. Explore tools to use with farm audiences, professionals and stakeholders.
- 3. Strengthen confidence in using the tools to develop integrated programming approaches



## Together we will...

Follow an organizing framework that asks and answers three key questions:

- 1. Why?
- 2. What?
- 3. How?

## Resiliency Bingo

- Farm Risk Management
- Mindfulness
- Health
- Resiliency
- Family



#### Farm and Farm Family Resiliency Bingo Mid-Atlantic Women in Ag



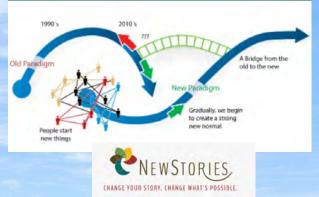
Farm Risk Management	Mindfulness	Health	Resiliency	Family
My Farm has a business plan	l practice yoga on a regular basis	I take advantage of my annual / wellness check- ups	I have a strong family support network	My farm has a succession plan
My Farm has a plan if someone is injured	l enjoying taking walks to decompress	I review my health insurance plan on an annual basis	I am aware of local resources to address farm challenges	My family has discussions about farm finances
Farm equipment is maintained	I use deep breathing exercises to relax	A balanced meal is important to me.	I plan for fluctuations in crop production and income	I have a retirement plan
Crop Insurance is part of my risk management plan	I can recognize the signs and symptoms of stress	I carry my insurance card with me	I evaluate new opportunities to increase farm income	My family plans meal time together several times a week
I have a long term plan for my farm	l exercise several times a week	I ensure my health insurance meets the needs of my family	I have someone to talk to about difficult situations	I am aware of my family's medical history





## Why do we need a new way of thinking about how we support farms, their families and their workers?

- In the last 7 years, farms and the farming population have experienced increased stress and crises
- Responses to 1980's farm crisis were not systematic or focused on the long-term
- We have new research that can help build both short and long term responses to risk through resiliency approaches



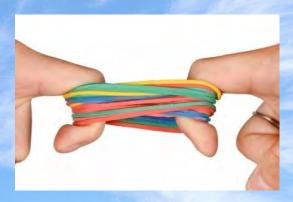
## Types of Farm and Farm Family Risk

- ▶ Production Risk (yield)
  - ▶ Weather, disease, pest, etc.
- ► Price or Market Risk
  - ► Market prices, cost of inputs, tariffs, etc.
- ► Financial Risk
  - ▶ Borrowing, rising interest rates, credit availability
- ► Legal/Institutional Risk
  - ► Regulation, tax law, policy, etc.
- ► Human/personal risk
  - ► Health and relationships (i.e. divorce)



## What is Resilience and Resiliency thinking?

Resilience is the ability to not only survive, but thrive!



To remain strong, we must stretch ourselves and spring forward!



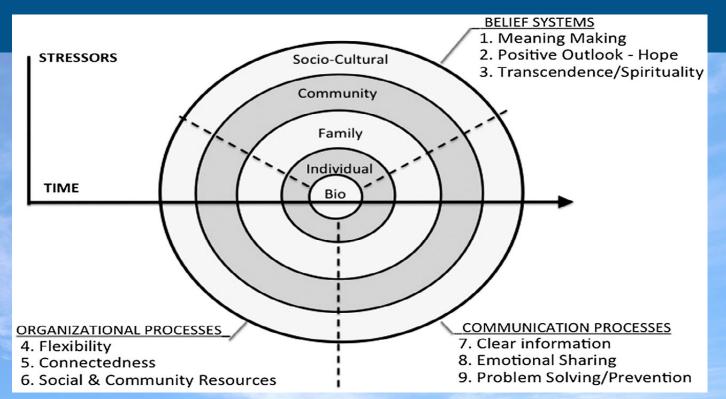
## Individual, Family and Farm Resilience

**Resilience** -- the current <u>capital</u> that is drawn upon to address change and stressful situations.

Resiliency—the processes that contribute to building resilience.

**Resiliency Thinking --** An integrated approach to thinking about the interrelated relationships between and among the social, environmental and economic dynamics and health or well-being of the farming operation, the farmer, farm family and communities.



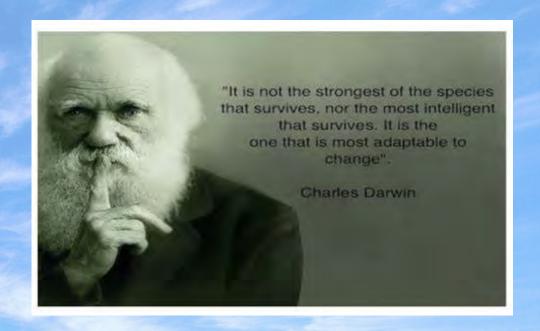


Walsh's Multi-Level Recursive Processes in Resilience Theoretical Framework combines the eco-systems in which people and families are embedded. The framework also incorporates developmental aspects of the family experience of adversity--stressors.



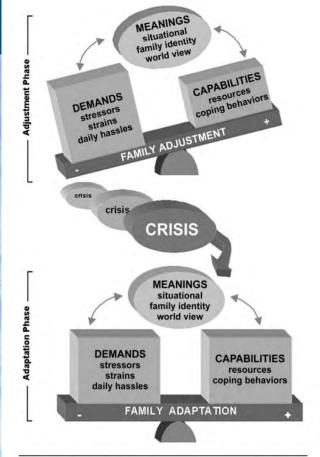
## Traits of Resilient Individuals

- Connectedness to Others and a Higher Power
- Flexibility
- Access to Social & Community Resources
- Communication
- Problem Solving Skills
- Hopeful / Positive Outlook
- Able to Share Feelings



Patterson's Family Adjustment and Adaptation Response Theory (FAAR):

- focuses on interactions of family members and on outcomes which can result in resilience.
- It integrates a focus on stress among individuals and how they adapt with the unit of the family and how they collectively adapt to stressors.



Note: From "Families Experiencing Stress: The Family Adjustment and Adaptation Response Model," by J. M. Patterson, 1988, *Family Systems Medicine*, 6(2), pp. 202–237. Copyright 1988 by Families, Systems & Health, Inc. Adapted with permission.



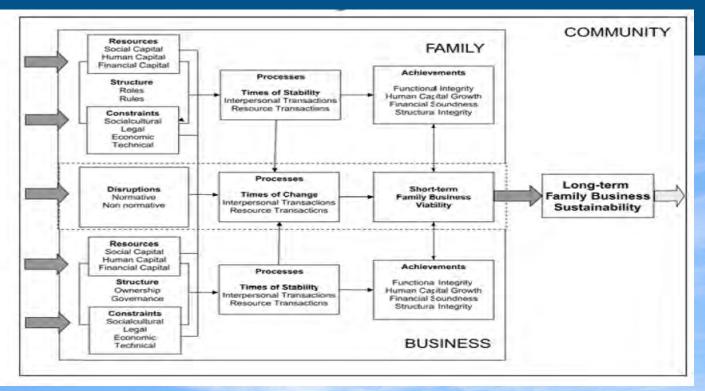
## 8 Traits of Resilient Families

Commitment
Time Together
Respect
Spirituality

Connectedness
Adaptability
Communication
Cohesion







The Sustainable Family Business Theory (SFBT) is a tested theory that explains the role of family in entrepreneurial businesses. It focuses on sustainability as a measure of success of the business and of family functioning. The theory assumes that both the business (farm) and family systems are subsystems of a family business system, with its own resources and processes AND it is all put within the context of community.

## Traits of Resilient Farms

- Robustness/Strength
- Transformability
- Adaptability
- Functional Integrity –
   ability of key functions
   of the business/farm
   operation to continue
- Financial Soundness

- Human Capital Growth (Leadership/Personnel Development)
- Structural Integrity –ability of Farm Enterprise(s) and/or that of physical structures to continue
- Clear and Frequent Communications

From Danes and Brewton (2011) and Miranda, et al (2019)



## How Can We Help Build Resiliency and Resiliency Thinking?

Develop and use activities that help our audiences build these abilities:

- Having the capacity to make realistic plans.
- Reframing problems or threats into lessons or opportunities.
- Being able to identify resources and use them effectively.
- Seeking out new information.
- Identifying individuals or organizations who can provide support.





#### Managing Farm and Farm Family Challenges Resiliently A Worksheet to Explore Resilient Thinking and Doing



What resources do we have or can we acquire to help us adapt to meet this challenge?	What can we do to support clear, consistent information sharing?
What does moving forward and providing mutual support, teamwork, and commitment for each other look like and how do jet?	What can we do to provide an environment open to sharing our values, meaning and feelings about the challenge?
Which family friends, professionals or community organizations can provide support?	What can we learn from previous setbacks that will help us address the current challenge?
What risk management strategies can be put in place or updated?	What new ideas or resources can be brainstormed the will help us reach our dream?
What strategies can we put in place to enhance financial security and balance our work and life?	What process can we put in place to share decision making?
Whose roles or which rules need to be adjusted to help address this diallenge?	
Short term steps toward my/our dreams:	Who will help?
	What does moving forward and providing mutual support, teamwork, and commitment for each other look like and how do we do it?  Which family, friends, professionals or community organizations can provide support?  What risk management strategies can be put in place or updated?  What strategies can we put in place to enhance limancial security and balance our work and life?  Whose roles or which rules need to be adjusted to help address this diallenge?



## All Families and Farm Operations have Strengths

**Shared Belief Systems** 

Organizational Processes And Strategies

Communication/ Problem-solving Processes



## Why a Risk and Resilience Framework?

## A risk and resilience framework can:

- Update approaches based on new research that can improve impacts,
   prevent and mitigate issues
- · Integrate best practices from a variety of disciplines
- Suggest theories to guide educational, counseling, support and public policy
- · Guide decision-making and program planning
- · Inform collection of evidence of effectiveness of interventions
- Provide a broader, integrative, holistic approach
- Put perspective on risks when making decisions
- Apply risk management tools to build resilience over time



## What is the Farm and Farm Family Risk and Resilience Framework Based On?

- The Cooperative Extension's National Framework for Health and Wellness
- A synthesis of 96 risk and resilience research articles from multiple disciplines including agriculture, agroecology, family science, sociology, psychology, health including mental health
- A set of 6 change and/or resilience theories
- A review of 9 validated risk or resilience assessment instruments
- A compilation of 50 educational tools







## Farm and Farm Family Risk and Resilience: A Guide for Extension Educational Programming

First Edition



Bonnie Braun, PhD and Maria Pippidis, AFC©

January, 2020

#### Available at:

https://www.udel.edu/content/dam/udelImages/canr/pdfs/extension/economic-personal-development/Farm-and-Farm-Family-Risk-and-Resilience-Guide-1-17-20.pdf



## An Introduction to the Farm and Farm Family Risk and Resiliency Guide

- Section 1 Why use a risk and resilience theoretical framework?

  Science and Best Practice

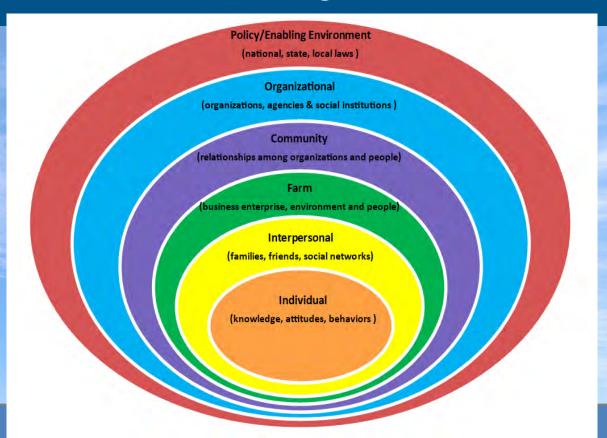
  Theories and Strategies behind Responses

  Risk and Resilience Theories
- Section 2 What outcomes could be achieved using a socio-ecological risk and resilience model?
- Section 3 How can Extension and other professionals apply research and theory and incorporate existing resources into programming?
  - \* Health and Well-being Assessment and Tools
  - \* Financial Management Assessment and Tools
  - \* Personal, Family and Farm Resilience Development Assessment and Tools

Section 4 - Where do I start?



## Farm and Farm Family Risk and Resilience Socio-Ecological Model



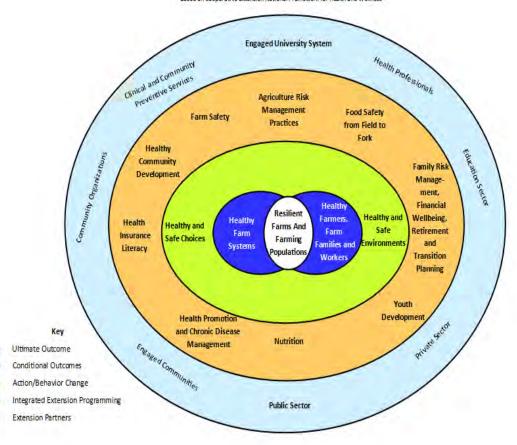
Created by Maria Pippidis and Bonnie Braun, 2019



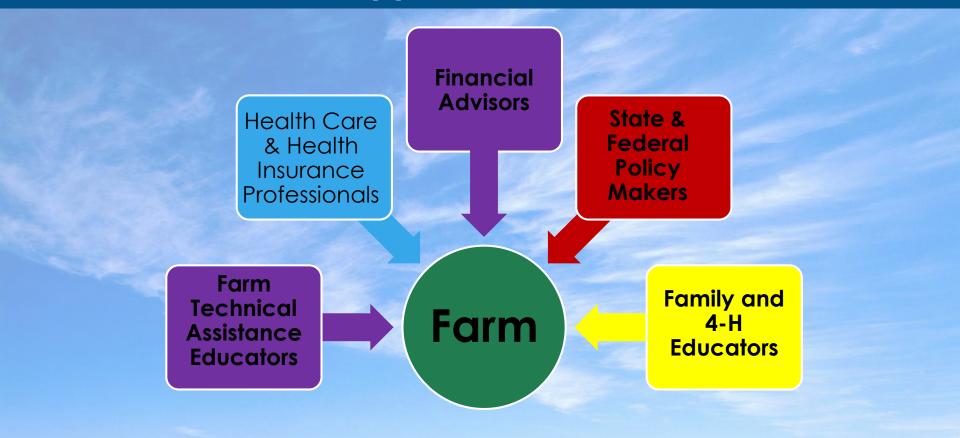
#### An Integrated Risk and Resiliency Extension Framework for Health and Wellness of Farms and Farming Populations\*

Illustrates the Farm and Farm Family Risk and Resiliency Logic Models

\* Based on Cooperative Extension National Framework for Health and Wellness



## **Current Outreach Approach**





## **Integrated - Coordinated Approach**





## How do we integrate Risk Management and Resilience Strategies into our Interventions or Programming?

- We become knowledgeable about the science of risk and resilience
- We use an integrated framework to plan, implement, evaluate and communicate about our individual and collective interventions and programs
- We take advantage of existing assessment and educational tools and when a gap exists, we create new tools



## Tools to Get Us Started- Logic Models

## Logic Models help us:

- ✓ Identify outcomes then tie outcomes to inputs (resources) and outputs (delivery methods/ audiences)
- ✓ Identify evaluation strategies at the onset of program development

## Specifically, in program and evaluation planning, logic models help us to:

- ✓ Hone our problem or issue description for communicating imperative of need
- ✓ Identify key partners and resources to help in implementation
- ✓ Develop program content and delivery methods that match our goals with respect to audiences and outcomes
- ✓ Create realistic programmatic timelines
- ✓ Assist in identifying evaluation indicators based on desired outcomes



## **Ultimate Outcomes**

### **Professionals will**

- ➤ Use integrated approaches as they support farmers and farm families to implement plans that enhance the resiliency and health of the farm operation and the people working and living on the farm now and in the future.
- Align organizational policies to promote the resiliency, health and well-being of the farm, farm family, farm workers and the community.
- Live and work in communities that support and sustain the resilience, health and vitality farms, farm families and their workers.

### Farm and Farm Families will

- Be resilient so they can manage risks effectively now and in the future.
- ➤ Be physically, emotionally, mentally, financially and socially healthy at every stage of life.
- ➤ Be living and working in supportive communities.

### Stakeholders will

Create communities that, in the short and long term, support and sustain resilient farms, farm families, and farm workers.



#### Farm and Farm Family Risk and Resiliency Logic Model Two — Farm and Farm Families

Situation: Farm families experience both ordinary and extra-ordinary stress and change because of the interdependent nature of family farm business and farm family living. Ordinary stresses include the constancy of responsibilities to make or keep the farm profitable; begin and/or retain a farming legacy; juggle on and off-farm work; care for family members; deal with illness or injury; manage multi-generational tensions and handle weariness and loneliness. Extra-ordinary stresses, like bad weather, volatile markets, and tariffs, add pressures to farming enterprises. These pressures impact the health of the farm and farming population. Responses to pressures, or stressors, range from faulty thinking to dismay, distress, illness, despair and even suicide. At stake—the future of many farming operations, farm families, farm workers, farming communities, the prosperity of agriculture and the availability of domestic products for our country's citizens. The farming population can benefit by understanding and adoption of skills in resiliency thinking and risk management. They can learn through an integrated informational and educational approach among agriculture, family, finance, community and health professionals.

Inputs Outputs **Learning Outcomes** Action/Behavioral Change Outcomes Conditional Outcomes Ultimate Outcomes Activities Participation Extension Per

- Agriculture, consumer s and other s related facu Extension a educators IT/Marketin
- Non Extension Health and f
- specialists in public secto

#### Partners

County and Extension co and volunte Extension sy Non-profit of Schools Financial an

services Federal, stat agencies/go Health care providers

#### Financial Reso

Local, state : funding Grant fundir Collaborator Program fee Sponsors

Other Resour Theoretical Evidence-ba curriculum Technology

#### and othe related fa

Extension educator IT/Marke

consume

#### Non Extens

Agricultur specialist

health, fir media

#### Partners

County a councils. volunteer Extension

#### Non-prof Schools

Financial Federal, s agencies/ Health ca

#### providers Financial R Local, star funding

Grant fun

Partners County and state Extension

#### Farm and Farm Family Risk and Resiliency Logic Model One — Professional Development

Situation: Strengthening resiliency of farms, farm families and farm workers and reducing risks requires more than educating the farming population. It requires a socio-ecological approach, by professionals from multiple sectors, who understand the historical and current context of agriculture and challenges facing the prosperity of the farming sector of the economy. Professionals from non-agriculture sectors need to understand the impact of risks on the farming population and local communities. To build sustainable farms and rural communities, a common framework, shared language and an approach that combines expertise from multiple sectors must be developed and used to create effective and integrated solutions. Agriculture and non-agriculture professionals need to better understand ways that resiliency thinking and risk management strategies can prevent or mitigate impacts on finances, health and well-being in the short and long term of farm families and their enterprises. This need was confirmed during a recent national study of professionals and from participants in multiple state Farm Resiliency workshops and Strengthening Health and Farm Vitality forums.

Inputs	Outputs		Learning Outcomes	Action/Behavioral Change Outcomes	Conditional Outcomes	Ultimate Outcomes
Extension Personnel	Number of:	Professionals	Professionals will gain knowledge,	Professionals will:	Professionals will have:	Professionals will:
Agricultu						

#### Farm and Farm Family Risk and Resiliency Logic Model Three — Stakeholder Development

Situation: Reducing risks and strengthening resiliency of farms, farm families and farm workers requires more than educating the farming population. It requires that communities be supportive. For communities to be supportive, policies, procedures, services, rules and regulations and ways of interacting with the farming population must be integrated across multiple sectors using a socio-ecological approach. The ways communities work must be in alignment with risk and resiliency thinking and actions. Professionals, decision and public policy makers and other stakeholders need to understand risks faced by the farming population, the agricultural economy and ultimately the community and the economy. They need to understand how community support and resources enable the farming population and their farm enterprises to be resilient. They need a common framework and shared language to organize communities to identify challenges, create integrated solutions and institute supports that strengthen finances, health and well-being of the farm, farm family and farm workers. This approach will further strengthen the broader community's economic and social determinants of health and wealth.

Outputs **Learning Outcomes** Action/Behavioral Change Ultimate Outcomes Inputs Activities Participation Outcomes Extension Personnel Number of: Stakeholders and Decision Stakeholders/ decision makers Stakeholders/decision makers: Stakeholders and decision Stakeholders and decision

### Agriculture, family and

consumer science, 4-H and other specialists. related faculty and Extension agents/

#### educators Information Technology and Marketing staff

#### Non Extension Personnel Agriculture, health, mental

health, financial and legal specialists

#### Extension educators and specialists serving on

boards, committees. coalitions Presentations to, and consultation with.

#### stakeholders and decision makers Media outreach

 Policy Briefs Forums

 Learning Circles Deliberation guides Didactic Theater

#### Makers will increase their knowledge, skills and confidence regarding: Community leaders Agency leaders Theoretical framework for farm

Government officials

#### Community members Policy and issue-focused organizations

risk and resiliency thinking. Links between individual and well-being and economic

#### family health and financial vitality of the farm and farm family and their communities.

Links between public policy and

the financial stability of farms

and the farming population.

support resources for farms, farm families and local communities.

## Will adopt policies that support

farmer, farm family and farm worker health and financial wellbeing Will adopt policies that provide

#### Use policy making and financial resources to create resilient and sustainable farms, farm

families and farming communities and support professionals working with them.

activities and/or policies that

----

#### ⇒Number of stakeholders reporting improvements for their clientele, organization or community ⇒Increased funding to finance

makers will:

### makers will: Create communities that, in the

short and long term, support and sustain resilient farms, farm families, and farm workers.

vitality.

⇒Number of stakeholders reporting improvements for their clientele, organization or community ⇒Increased funding to support

activities and/or policies that

support farm and farm family

## Why a Farm and Farm Family Risk and Resilience Guidebook with Resources and Assessments?

- Farms, their families and workers are under much stress
- We need coordinated multi socio-ecological approaches to build resilient farms that will survive this crisis as well as those in the future
- Educators, decision makers and policy makers need educational tools
- Educators and other need valid assessment tools to determine program needs and match to programs and desired outcomes.
- Extension and other professionals have developed tools that can be used in a risk and resilience framework



## **Farmer and Farm Family Stress Load**









Farming ranks in the top ten most stressful occupations in the United States.

# Because of the Nature of Stressors AND Resilience Factors the Tools and Assessments Focus On:

- Health and Well-Being
- Financial Management
- Personal and Family Resilience



## **Assessment Tools**

## For Programming:

- > Identify audience needs
- > Assess current skill levels
- Align needs of clientele with program tools and actions/activities
- Understand comfort level in making change and how to make change
- Get attention of technically focused farmers
- Attend to differences between women and men
- Conduct pre and post programming for impact assessment
- Identify gaps between what educators are planning and what the learners need or want



## **Assessment Tools Continued**

## For Learner:

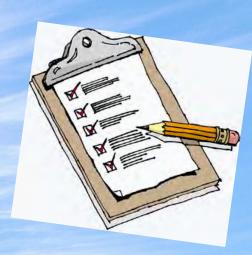
- Yield useful information about areas of strength and areas they might strengthen
- > Help learners measure change over time

## For Communications:

- Use data for seeking funding
- Use data to improve understanding by stakeholders/decision makers
- Use data for program accountability

## For Adult Education:

- Include assessment of learning styles and preferences
- Assess personal and family values





## What Tools and Assessments are Offered?



- How Healthy is Your Farm? Linking Farm Vitality and Family Health and Wealth
- Consumer Financial Protection Bureau Financial Wellness Scale
- Personal Finance Assessment Tools
- Oklahoma Farm and Ranch (Financial) Stress Test
- How to Measure Resilience with These 8 Resilience Scales
- Family Resilience Assessment Scale

#### Health and Well-Being - Program Tools and Resources

# SMART | SMART | CH⊗ICE | USE | Be smart about health insurance

#### **Individuals and Families**

- Smart Choice / Smart Use Health Insurance Programs
- Resilient Farms: Resilient Minds Guide
- Linking Farm Vitality and Health Community Forums





# Health and Well-Being - Program Tools and Resources

#### **Farm Business**

- Building a Thriving Farm Stacking (Jenga)
   Game
- Thriving Farm Visuals
- How Healthy Is Your Farm? video
- Resilient Farms: Financial And Management Guide
- Weathering the Storm in Agriculture: How to Cultivate a Productive Mindset



# How healthy is your farm? Video tools







# Educational Program: Weathering the Storm in Agriculture: How to Cultivate a Productive Mindset

# Health and Well-Being - Program Tools and Resources

#### **Professionals and Stakeholders**

- Linking Farm Vitality and Health Community Forums
- Communicating with Farmers Under Stress PD training
- Mental Health First Aid Training
- National Issues Forums topics related to health
- HIREDnAg online health insurance resources
- Rural Health Information Hub Guides:
- Community Vitality and Rural Healthcare
- Rural Suicide Prevention Toolkit
- Rural Agricultural Health and Safety





# Online Resources



HOME ABOUT NEWS TEAM TOOLS & RESOURCES ARTICLES & REPORTS WEBINARS







Daily and weekly custom alerts also available



The Rural Data Explorer and Chart Gallery provide access to a wide range of data on rural health issues.

Learn how to locate and use data in the Finding Statistics and Data Related to Rural Health topic guide.

collaboration with the NORC Walsh Center, assembles evidence-based models and resources to aid organizations in employing COPD programs in rural communities. Learn how to implement, evaluate and sustain programs combating



Creating a Consortium to Combat the Opioid Epidemic it





And

National Issues Forum



# **Financial Management - Program Tools and Resources**

#### **Individuals and Families**

- Financial Security for All Extension Financial Management Community of Practice
- My Retirement Paycheck
- Planning for a Secure Retirement
- Your Money Your Goals



# Financial Management - Program Tools and Resources

#### **Farm Business**

- Extension Risk Management Education Centers
- Annie's Project
- Making Family Business Decisions
- Workbook for Ranch Transition When You Aren't in Control







## **Financial Management - Program Tools and Resources**

# **Professionals and Stakeholders**

- A Framework to Assess the Resilience of Farming Systems
- National Association of Personal Financial Advisors – for speakers and referral



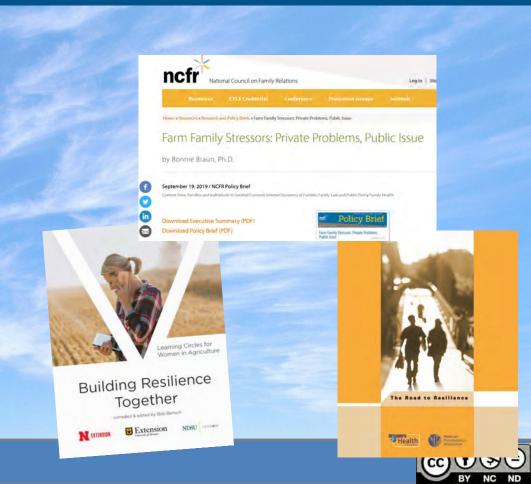
 Association for Financial Counselors, Planners and Educators – for speakers and referral



# Resilience Development - Program Tools and Resources

#### **Individuals and Families**

- Keys to Resilience: Transformation through Adversity
- The Road to Resilience
- Building Resilience Together
- Strengthening Families



# Resilience Development - Program Tools and Resources

#### **Farm Business**

- Preparing the Next Generation to Take Over the Family Business
- Checking Your Farm Business Management Skills







# Journal of Agriculture, Food Systems, and Community Development

Peer-Reviewed Research for the Good Food Movement

JAFSCD Article Heads-up

#### Fostering Resilience in Times of Crisis

A collection of JAFSCD articles on food systems resilience



The Working Landscapes processing crew cleans greens. Image courtesy of Gabriel Cumming, Working Landscapes (Warrenton, North Carolina).

# **Resilience Development - Program Tools and Resources**

#### **Professionals and Stakeholders**

- Farm Family Stressors: Private Problem, Public Issue
- National Extension Relationship and Marriage Education Network
- Building Resilience and Reducing Risk: What Youth Need from Families and Communities to Succeed

Failure
is never final,
unless
YOU
make it so.

# How Can We Integrate Risk and Resilience Strategies into Our Program Planning?



# Farm & Farm Family Risk and Resilience Socio-Ecological Model



#### **Points of Action**



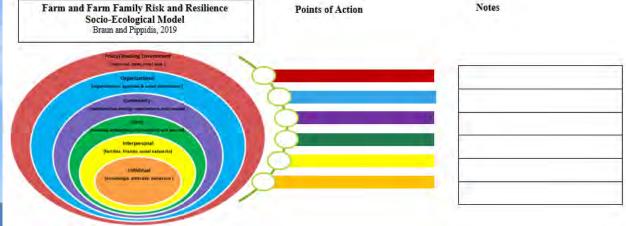


# **Program Planning Worksheet**

Issue or problem
Success
Risk Factors
Resilience Factors
Points of Actions

#### Farm and Farm Family Risk and Resiliency Planning Worksheet

- 1. What is the issue or problem you are addressing and why?
- 2. What will success look like?
- 3. What is (are) the risk management and resilience factor(s) that will help assist in addressing this issue/problem?
  - a) Risk Factors:
  - b) Resilience Factors:





# **Program Planning Worksheet**

WHO — Targeted Audience	WHAT Outcomes will be addressed?	HOW – Outcomes will be assessed using which indicators	WHAT Teaching Tools	What Assessment Tools	WHICH Partners and their contributions	Timetable	Responsible Educators
Individual level							
Family level							
Farm business level							
Community level							
Policy/Decision makers							

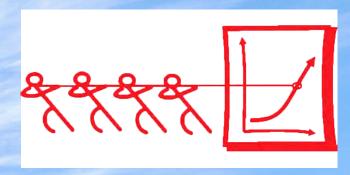
# Where Do I Start?

- Consider the value of resilience thinking.
- Broaden your understanding
- Discuss with colleagues and use peer learning
- Expand the network of supportive professionals
- Use research-based or informed, theory-driven strategies

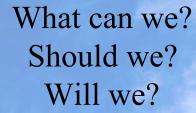


# Where Do I Start?

- Connect your work to the farm and farm family risk and resilience model.
- Use strategies and tools to integrate socioecological systems approaches.
- Work with others to develop organizational and community policies and collaborations.
- Experiment, learn and share what you learn













DO to reduce risk and increase resilience of farmers, farm families, farms and communities?





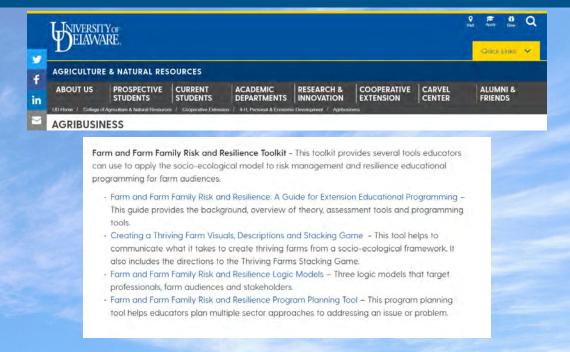








# Farm and Farm Family Risk and Resilience Toolkit Resources



https://www.udel.edu/academics/colleges/canr/cooperative-extension/personal-economic-development/agribusiness/



# Would you like to contribute to the Second Edition of the Guide?

What other resources are you aware of and who is/are the targeted audiences? What tools have you created? Tested?

Please email your resources and/or tools to: Bonnie Braun at bbraun@umd.edu





# Any Comments ?



University of Maryland Extension Bonnie Braun, bbraun@umd.edu

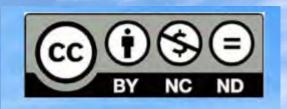
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