Real Farmers, Real Risks: Interview with Mary Concklin of Raspberry Knoll Farms

Raspberry Knoll’s Raspberries – North Windham
Raspberry Knoll Farm is one of Connecticut’s premier pick-your-own operations, featuring a wide variety of berries, herbs, veggies, and flowers. Located in the Northeastern region of the state, this family owned farm attracts droves of patrons throughout the growing season, starting in June with strawberries and going all the way through till fall with their winter veggies. The farm is owned and operated by Mary and Pete Concklin who started their business in 2011 with just raspberries and then diversified each year after. Mary Concklin plays a dual role in the world of agriculture; she is also the Fruit and IPM Extension Specialist at the University of Connecticut. UConn’s Risk Management team sat down with Mary this month to discuss some the risks associated with pick-your-own operations, some mediation and prevention strategies, and the role that crop insurance plays in the operation at Raspberry Knoll.

Even though pick-your-own operations carry with them a particular set of risks, Mary Concklin decided that these risks were greatly outweighed by the main benefit of being pick-your-own: not having to have to acquire or pay for harvest labor. By streamlining and specializing their operation, Raspberry Knoll has effectively eliminated one of the largest growing issues in agriculture. However, this isn’t to say they do not face risks. When asked about the largest risk of having large numbers of people on the farm, Mary stated that many people are inclined to eat while they pick, which in turn means that there are berries that are not being paid for. “We don’t mind if you try a few and figure out which varieties you like, just don’t make a meal out of it”, she says. “Other than that, there’s really been no issues, we attract a really nice crowd. We haven't seen any damage to plants or equipment from customers”.

Although Raspberry Knoll seems to have a handle on the ins and outs or pick-your-own, we wanted to know what advice Mary would give to other pick-your-own operations. The first piece of advice was to not allow pets within the pick your own fields, “We are producing food and people may not be picking up after their pets”. The second piece of advice was aimed at preventing loss. “You need to be set up for pick-your-own to do this properly. We knew that we were going to be pick your own from the beginning and we planned our operation around it. The fields are completely fenced in to prevent animals (humans included) from eating the crops. Everyone must pass through the farm stand to leave, ensuring everything gets paid for. You need to control the flow, otherwise you’ll have a hard time trying to keep track of things”.

And how about other risks, ones not associated with pick-your-own? Mary shared a story about an ongoing battle with some local wildlife. Apparently, beavers were repeatedly flooding some of the fields at Raspberry Knoll, making it difficult to get out into the fields and plant. Mary and Pete had to people to trap and move the beavers so they could make use of the acreage that they had. Mary says that racoons have also been an issue in the past, eating sweet corn even when protected by fences. Wildlife is something that you have to live with and its often times hard to control for.
So, what about crop insurance? Mary is a huge proponent of crop insurance as a part of an effective risk management plan, but she stated that she did not have crop insurance on her farm, “We’re so diversified, it’s hard to justify the expense”. They have a wide variety of berries and other crops that carry them through the entire season, including a vegetable CSA and pick-your-own flower and herb gardens. By being so diversified, if there is a loss in one crop or variety the others help to mediate that loss. “We had one variety of raspberries that we lost to winter injury two years in a row. So, we just dug those up and planted new varieties”, Mary says. The diversity at Raspberry Knoll helped them mediate that loss and Mary assures that this is a great way to mediate many risks. However, Mary admitted that even though diversifying may help to mediate the loss of a crop you are still losing revenue and considering a whole-farm revenue insurance plan is a great option, even for those farms who are well-diversified.

What advice would you give farmers, either new or established, regarding risk management or crop insurance? “Be smart”, she says. This is in regard to workflow. This year Mary is employing the use of high tunnels in her blackberry crop where winter hardiness is an issue. This way the canes won't have to be laid down every year to protect them and can instead grow straight up without the threat of injury. Next, “Diversify”. She suggests covering all your bases and not relying too much on any one thing. As we all know, it’s hard to control for the unknown and being diverse can help to prevent unnecessary headaches. Finally, “Take a look at the crop insurance policies. If there’s not a policy that fits your operation, contact an agent and talk with them. There may be something you are missing, a plan that could benefit your operation immensely”.

Crop Insurance Deadlines:

Onions (NY) --- February 1, 2019
Spring Crops ---- March 15, 2019
WFRP --- March 15, 2019 (Calendar Year Fliers)
Nursery --- May 1, 2019
Forage, Fall Wheat/Barley - September 30, 2019
PRF and Apiculture --- November 15, 2019
Fall Crops --- November 20, 2019

Crop Insurance – The Farm Safety Net

“Agriculture is an inherently risky business. Farmers and ranchers need to regularly manage for adverse weather and financial, marketing, production, human-resource, and legal risks. Federal crop insurance is the pre-eminent risk management solution for farmers and ranchers, providing effective coverage that helps them recover after severe weather and bad years of production. For some farming and ranching operations, crop insurance is the difference between staying in business or going out of business after a disaster. For the next generation, crop insurance provides the stability that will allow them to begin farming.”

- USDA
Farming is both a risky and dangerous business. From the hazardous nature of the seemingly regular day-to-day tasks to the volatile and unforgiving markets on which many farms rely for income, farmers have no shortage of stress. Add in unpredictable weather and crop yields and you have the makings of what the USDA, OSHA, and other organizations call one of the most hazardous professions in the U.S. (UA Extension, 2016). And yet we fail to see farming make it to CNBC’s list of the most stressful jobs in America. Why is that? In recent years, there has been a push to make mental health and stress management on farms more of a priority. Iowa State University’s Extension and Outreach has published their 2019 Farm Stress Resource Packet, which is filled with information on the stressful nature of farming, management strategies, and resources to help during difficult times. The below article by Larry Tranel is taken from ISU’s publication and offers farmer’s ways to deal with farm and family stress.

A “PRIMER” of Farm Stress Resiliency

Farming is dangerous and stressful, no doubt. Farmers have varying degrees of resiliency to deal with the physical and mental dangers of farming, leading to varying stress levels. The integrated blend of family, farming and nature can cause unique situations of stress in farm families. Stress is normal and can be healthy as it might push us to do things that can promote growth in us. But too much acute stress or piled up chronic stress can make it difficult to:

- Concentrate, remember and process information.
- Organize, calculate and make decisions
- Sleep, relax and breathe properly
- Communicate, share and bond as a family.

Stress can become a source of conflict but can also help families grow together as many farm families are strong because they had gone through a tough time together. Too much stress can lead to anxiety, doubt, depression and hopelessness. Overcoming stress overload by developing skills can help families have more resiliency to farm stress.

Resiliency can be a learned, life skill. It is a person’s ability to deal with stress, using skills, to better cope and possibly even overcome the root causes or maybe just its effects. Since stress reduction techniques are a learned skill, the aim of this paper is to assist farmers and those working with them with a “PRIMER” acronym tool to better deal with farm stress. The tool is a six-step process outlined below. The “PRIMER” Tool will then be detailed along with skills and goals that pertain to each step.

Perception – Our Thoughts under Stress

Reality – Our Environment in Stress

Identify – Our Emotions with Stress

Manage – Our Reaction to Stress

Extend – Our Communication of Stress
"Chronic farm stress can weaken a person’s spirit, appetite, physical stamina, focus, relationships, decision-making ability and dampen happiness and satisfaction in time. Life skills can help deal with it."

Perception is heavily related to the image or picture we have in our minds of whatever situation, coupled with any meaning or attitude attached to that image or picture. An occurrence might happen to two people and one might very positively perceive it and the other very negatively with a wide range of other “perceptions” in between.

Reality is a sum of a person’s internal capacity and external environment to understand the situation surrounding stress or a crisis event. Some situations take families by surprise or are beyond their control. If life events come too soon, are delayed or fail to materialize, the health, happiness, and well-being may be affected (Schlossberg, et. al., 1996). Intensified emotionality and/or behavioral disorganization in families and their members are likely to occur as a result (Toberto, 1991). Another crucial variable in dealing with the unexpected is family development and environmental fit (Eccles et. al., 1993).

Identify emotions of stress related circumstances. Emotions are often so intertwined and often mangled that identifying the underlying causes or emotion is not easy. For instance, an exhibit of anger, a secondary emotion, often is expressed due to another emotion. Anxiety and depression often have a root cause. Once we realize our perception and the reality of the situation, we look inward to identify causes so as not to transfer negative emotions to or onto others.

Manage through stress knowing all situations have some hope, alternatives or options. Identify what can be controlled and accept what is beyond control without blaming oneself. Understand that lack of clarity of future can induce stress as it brings worry, confusion, conflict and even shame (Boss). Assess stress symptoms—heart rate, shallow breathing, headaches, anxiety, outbursts, lack of focus and hope to name a few—to know stress levels.

Extend oneself to others as social isolation and loneliness can further add to stress. Those in family environments are best helped by family members, but introverted males often do not extend their thoughts and feelings readily to allow for healthy family support. Guilt, shame and social stigma often inhibit extending to others for help, as well.

Resources are important in life. Families that are able to make positive meaning of their stressors and use effective coping strategies as well as internal and external resources are more likely to adapt as well (Xu, 2007). This applies to individuals, too! Internal resources and coping strategies were shared in previous sections. External resource needs tend to focus on things that help develop skills in:

1) **Interpersonal Communication**—everyone has their own beliefs, feelings, needs and agenda to be shared. Knowing healthy/ideal versus unhealthy/common behaviors can separate success and failure in overcoming stress/conflict.

2) **Family and Community Support**—immediate and intergenerational families, and intertwined communities can be a source of both stress and strength—attend to self-help and other resources, and other people’s needs as family and community support is a two-way street.

3) **Problem Solving Techniques**—use processes to: define the problem/stress; consider pros and cons to alternatives; select a plan; take action steps; identify resources; and use group/family meetings. Be “proactive” in problem solving.
4) **Goal Setting**—Make them **SMART**—Specific, Measurable, Achievable, Realistic and Time-Based.

For more information on farm stress and management please visit the following links or contact your local extension office.

- [Helping Farmers Cope with Stress](#)
- [Farming: America's Most Stressful Job?](#)
- [Agricultural Producers and Stress: When Do You Need a Counselor](#)
- [Farm and Ranch Family Stress and Depression: A Checklist and Guide for Making Referrals](#)

**Farm Labor: I-9 Stumbling Blocks**

On January 7, 2019, UConn Extension hosted the 2019 Vegetable and Small Fruit Grower’s Conference. The agenda boasted an impressive range of speakers, all aiming to provide Connecticut growers with new tools and ideas such as pest management, the use of high tunnels for small fruit, and microgreen production. However, a presentation by Carolyn Ahern of Greentree Risk Management caught the attention of the UConn Risk Management team. The topic was I-9’s, the Employment Eligibility Verification forms that many growers were thoroughly familiar with. Carolyn did a tremendous job at conveying the importance of proper completion and filing of the forms. And yet, murmurs and comments from the crowd expressed a great deal of frustration. It turns out that, although familiar with the I-9 forms as a requirement for employment, growers were surprisingly unaware of many of the rules and government regulations that Carolyn was mentioning, from who could fill out the forms to proper filing and storage.

After attending the presentation and seeing the grower’s response, UConn’s Risk Management team, along with Carolyn Ahern, decided that it would be best to further disseminate the information to Connecticut grower’s in an attempt to help mediate some of the risks associated with improperly filled out or filed I-9’s such as fines, criminal penalties, and loss of contracts. Below you will find the answers to some common I-9 questions as well as mediation for labor related risks. All materials are borrowed from either the U.S Citizenship and Immigration Services.

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**Who is responsible for filling out the I-9 form?**

Both the employee and employer are responsible for filling out the I-9. The employee must complete Section I while the employer must complete Section II or Section III (if applicable).

**When does each section need to be completed?**

Section I must be completed and signed by the newly hired employee no later than the first day of employment.

Section II must be completed by examining evidence of identity and employment authorization within 3 days of the employee’s first day of work.

**What documents do employees need to provide to you?**
There is a List of Acceptable Documents found on the last page of the I-9 form. Employees must provide either one document from List A or two documents – one from List B and one from List C. Employers are responsible for evaluating the documents. Photocopied documents are not acceptable, a photocopied birth certificate is the only acceptable exception.

**How long do employers need to keep I-9’s filed?**

There is a retention period for I-9s. I-9’s must be retained by the employers for the duration of employment. After termination, the forms must be retained for either 3 years after the date of hire or one year after the date of termination, whichever is later.

**What is E-verify?**

E-verify is an internet-based system operated by the U.S. Citizenship and Immigration Services and Social Security administration. It is a free, easy to use service that provides an automated link to government records to help employers confirm the employment eligibility of new hires.

**What are the penalties for I-9 and other immigration-related employment discrimination violations?**

Penalties include: civil fines, criminal penalties, debarment from government contracts, and court orders to either pay or hire individuals who have been discriminated against.

Farming is already an inherently stressful and time-consuming business. A preoccupation with the minutiae of government forms and regulations is hardly an appropriate use of the little free time that farmers may have. However, having adequate access to the resources that are imperative to proper business functioning is essential. Knowing where to access this information is key, in case there is ever an issue. For more information regarding the I-9 for please visit the Handbook for Employers: Guidance for Completing Form I-9 at [www.uscis.gov/I-9Central](http://www.uscis.gov/I-9Central) or contact your local extension office. In addition to government and extension assistance, private companies such as GreenTree Risk Management are there to help farmers with a variety of risk management tools, including ones to help employers navigating the sometimes-cumbersome labor regulations like those associated with the I-9 form.

Below you will find links to additional information regarding I-9’s and payroll.

[Farm Employers and Form I-9 Compliance](http://www.farmemployers.com/I-9)

[Guide to Farming in NY: Payroll and Worker Documentation](http://www.farminginyo.org)

**Alternative Production Strategies for Strawberries**

Everbearing strawberries produced in high tunnels in the Netherlands
The following is an excerpt from “Season-Long Strawberry Production with Everbearers for Northeastern Producers”. Credit goes to authors Willie Lantz of University of Maryland Extension, Harry Swartz of Five Aces Breeding, Kathleen Demchak of Penn State University, and Sherry Frick of University of Maryland Extension. Here, some alternative strawberry production methods are explored which may decrease risk and increase farm profitability.

Greenhouse Production

Considerable work regarding greenhouse strawberry production has taken place at Cornell University and at USDA’s Appalachian Fruit Research Station in Kearneysville, West Virginia. Production costs for greenhouse strawberry production will be fairly high. At Cornell, a break-even price of $3.00 per pint was calculated. Growers interested in additional information should consult the NRAES Strawberry Production Guide for the Northeast, Midwest, and Eastern Canada (Pritts and Handley, 1998; see Appendix E for details) or other sources of information. Briefly described, in this system, dormant crowns are planted in pots and grown outdoors until late fall, and then cold stored at 28-30˚F. Both Junebearing and everbearer types have been used successfully. June-bearing varieties are moved into the greenhouse at intervals for fruit production 10-13 weeks later.

Everbearers can be treated the same way, which will produce a “spring crop.” Using this system with lower light levels may cause some everbearing varieties to develop “spring” fruit that is misshapen. Supplemental light and a day-night temperature regime of 75-55˚F are used. Everbearers will continue to fruit and should be left to produce until fruit becomes small. Plants must remain simple (only a few crown branches), this can occur by keeping the crowns exposed—that is, growers should not put more soil around the plant to stimulate new roots. Nutrients are provided both in the mix and with a complete fertilizer solution that supplies 50-100 parts per million of nitrogen. Bumble bees were found to work well as pollinators.

Powdery mildew and two-spotted spider mites are likely to be problems, as in high tunnel production. In addition, other insects that are common greenhouse pests (e.g. fungus gnats and thrips) and gray mold have proven problematic. Vigilant scouting and early release of biocontrol agents can prevent many of these pests from developing into significant problems.

Vertical Systems, Table Top, and Soilless Culture

The relatively high return, the high cost of tunnels and greenhouses, and the small size of strawberry plants make off-season everbearing strawberries an interesting plant to grow using a variety of unconventional systems. However, as of this writing, the use of vertical, table top, or other specialized systems for strawberry production in the eastern United
States has yet to show significant advantages over production in the ground. Yields are not higher than those that can be achieved more easily in conventional systems. The intensive management required for unconventional systems presents a challenge for many growers, and the high cost of these systems is often difficult to recoup. The University of Maryland Extension team recommends that growers (with the exception of the most experienced everbearer growers) should first gain experience and success with the crop using a conventional plasticulture system before considering more specialized systems.

Out-of-the-ground or elevated systems take advantage of high planting densities to produce high yields in small spaces. These systems lower the cost of the greenhouse or high tunnel per pound of fruit produced but add to costs per pound of fruit produced as well as increase management. Out-of-the-ground systems require effective management and the ability to capitalize on higher out-of-season prices. Everbearers are an excellent selection for summer production; however, June-bearers (especially those bred to fruit in winter like Florida’s “Strawberry Festival”) are a strong choice for heated winter production. Out-of-the-ground systems features may include:

- Most out-of-the-ground systems begin with some form of soil-less growing media.
- Coir, peat, and rice hull mixes and various homemade blends of peat, leaf mold, perlite (less common) and compost/manure (<30%) are used as a growing media soil.
- Water management in containers is critical. A flexible watering system should be designed that is capable of delivering water at frequent intervals during hot weather and high fruit production.
- The main consideration for the media is to select media that will both hold water and nutrients and drain off excess water. For standard housing gutters, a thin layer (1/2-inch deep) of perlite on the bottom of the gutter to drain the water from the mix is recommended.
- 3/8-inch holes are drilled every 12 inches to allow drainage if gutters are used.

Everbearing plantings are expected to continue producing fruit for 6-11 months. Planting dates are usually off-phase with outside planting dates to maximize fruit price. Dormant plants can be used, but in Europe, plug plants are used. Slow-release fertilizer is commonly used with fertigation through trickle irrigation. Winter lighting is not common. However, if winter lighting is used, growers should implement the following rule: 1% increase in light = 1% increase in yield.

Out-of-the-ground strawberry plants are commonly “shallow planted;” this includes planting horizontally in the Netherlands. In addition, plants are never “renovated” in terms of adding soil to the top of the pot. The goal of these cultural techniques is to prevent strawberry plants from branching while in elevated culture. When the crown elongates in the air, with a small 1-2-branched bonsai-looking mini-tree, no new roots will exist on the “high” crown. The lack of new roots will help keep the plant simple, because the root-formed hormones that cause branching (cytokinins) will be produced in limited quantities. This prevents the plant from becoming too complex, which causes fruit size to decline in later months of production. From Mexico, to Washington State, the United Kingdom, Spain, and the Netherlands—all elevated strawberry plants look similar after 6 months—simple and vigorous.

![Elevated, horizontal systems in the UK (left) and Mexico (right)](image-url)
Above-Ground Horizontal Systems

Horizontal systems can be at ground level or as elevated structures. Elevated structures at breast- or neck-height are attractive, because picking fruit is easier. Growing containers can be bags, gutters, or pots. The containers should be deep and wide enough to provide for sufficient root growth and water retention; however, plants may require multiple waterings per day and constant fertilization. Unlike field plantings, there is limited ability to store water and nutrients. Galvanized metal should be avoided because it may cause high concentrations of zinc.

As fruit grows, it falls to the side of the containers, which may result in truss breakage. A flat tape or string can be attached below the top of the container and along the sides of the table; this catches the trusses and supports them during ripening and harvest.

Vertical Systems

The two major considerations for vertical systems are water management and planting orientation. Vertical system water management may become problematic if water is applied to a vertical rigid plastic tube or column filled with soil. The water will move to the bottom and the top of the vertical column will be dry. This occurrence can be corrected in two ways in vertical systems: (1) restrictors are placed in the vertical tube that runs down the column; or (2) the vertical column is segmented to prevent water from flowing down to the bottom of the column.

Another interesting effect of some vertical operations is the order of ripening from top to middle to bottom. Overcrowding may occur if the columns are placed too close together, causing a difference in light and heat accumulation. Because the light and heat are from the same source (the sun), knowing the temperature stratification, which can be taken with a meat type thermometer is a simple way to plan spacing. Spacing varies, based on latitudes, time of year, sun angle, and number of cloudless days. Most of these systems have set numbers of plants per area (i.e. linear or square feet), therefore spacing the columns is a method that can maximize yield per tunnel or greenhouse. Finally, in grape production the rule of thumb is the farther north the planting the taller the trellis. Incident light on tall trellises in north latitudes occurs at a lower angle and shading is not as severe—an aspect that has some utility when designing the height and dimensions of vertical systems. A grower’s perception with regards to excessive shading may prove helpful.

Upcoming Events:

February 26, 2019 – CAES Tobacco Research Meeting – 9:00-12:30 - East Windsor Scout Hall – 28 Abbe Rd. East Windsor, CT

March 2, 2019 – Connecticut Christmas Tree Grower Association’s Annual Meeting – 9:00-3:00 - Snow School – 299 Wadsworth St. Middletown, CT
March 7, 2019 – One-On-One Advising Sessions – 9:00-3:30 – Middlesex County Extension Center – 1066 Saybrook Rd. Haddam, CT

March 8, 2019 - Climate Change: Impacts and Adaptation Strategies for Connecticut w/ Kip Kolesinskas - 12:00-1:00
FREE WEBINAR - Register Here

March 20, 2019 – New England Dairy Conference – Double Tree @ Bradley International Airport – 16 Ella Grasso Tpke. Windsor Locks, CT

March 22, 2019 – Still Confused? The Produce Safety Rule Explained w/ Dianne Hirsch– 12:00-1:00
FREE WEBINAR - Register Here

March 22, 2019 – One-On-One Advising Sessions – 4:30-9:00 – CT Farm Bureau Office – 78 Beaver Rd. Wethersfield, CT

April 1, 2019 - One-On-One Advising Sessions – 9:00-3:30 – Windham County Extension Center – 139 Wolf Den Rd. Brooklyn, CT

April 16, 2019 - One-On-One Advising Sessions - 9:00-3:30 – Wamogo Agri-Science – 198 Wamogo Rd. Litchfield, CT

*For more information on events, including registration and agendas, please contact UConn Extension

This spring take the bull by the horns, meet with one of our qualified advisors and make the changes needed to your farm business to elevate it to the next level!

Sign up for the One-on-One Sessions today!

When signing up for session(s) please keep the following in mind:
- The agenda for discussion with the professional is yours.
- Sessions will be held on a first come first serve basis, so don’t wait - call today!
- You may sign up for multiple sessions and/or multiple locations.
- To sign up for session(s) or cancel a session contact Mackenzie White at 860-875-3331 or email her at mackenzie.white@uconn.edu

Farm to School 101 NEW
Demystify Farm to School so you can get a market share of this growing demand...The opportunity to scale up your business to include schools as a buyer is a great way to introduce wholesale into your business plan. Learn how to incorporate Farm to School in your marketing plan, identify products your farm is best suited to market to schools and find out what schools are really looking for.

Are You Covered? Managing Your Agritourism Risks
Have you or are you considering opening up your farm for agritourism? Learn about how managing the liability and risks associated with inviting the public onto your farm.

Top Ten Tips for New & Beginning Farmers NEW
Set your farm up for success! Considerations when purchasing farmland. Navigate land use regulations and avoid unexpected taxes with proper planning.

Estate Planning & Farm Transfer
Take this opportunity for FREE legal advice to update your understanding of planning options for farmers and large tract land owners, including the proper use of wills and trusts. Also learn about the current gift and real estate tax laws as well as the implications and options for planning for incapacity, long-term healthcare and Medicaid costs.

Farm Marketing via Communication & Social Media
Every farm has a story; explore engaging ways to share your story and utilize high-speed modern communications and social media to help you stay relevant to your consumer base.

I-9’s, Handbooks & Employee Records - OH MY!
Employee and compliance documentation can seem overwhelming and impossible to manage. This session can help you understand what is needed, why it is needed, how to put it in place and how to keep it under control.

Protecting Financial Investments with Crop Insurance
How valuable are your crops? Find out how to use crop insurance as a financial risk management tool to protect your investment!

Strategic Planning for a Prosperous Future NEW
Focus is the key to success! Develop strategic direction for your business, as a start-up business or even if you have the reins of a multi-generational family legacy. Develop a clear vision and see how empowering strategy is

Unleashing the Management Power of Your Records
Discuss how you can simplify your numbers and get the most out of financial records for making strategic business decisions that will maximize your potential for success.
UConn Extension: CT Farm Risk & Management

Risk management is an often overlooked strategy that can make a difference in the success of your farm. Our mission is to provide farmers and agribusinesses with information to improve farm financial management and reduce risk.

UConn Extension CT Farm & Risk Management: We are on a collaborative journey.

How. We co-create knowledge with farmers, families, communities, and businesses. We educate. We convene groups to help solve problems.


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