

# Resources and Services for Minority Farmers and Ranchers

A guide to programs, loans, grants and information  
to increase the stability of farms operated by minority farmers



## **About this publication**

This publication is intended to be a resource for Extension staff, educators, minority farmers, ranchers and producers and agricultural professionals who work with minority and underserved populations to provide a comprehensive source for information about state and federal agency programs and services that can be incorporated into agricultural enterprises.

For additional resources on this and other topics, visit your local University of Missouri Extension Center, MU Extension Web site [extension.missouri.edu](http://extension.missouri.edu), and Lincoln University Cooperative Extension Web site [lincolnu.edu/pages/635.asp](http://lincolnu.edu/pages/635.asp).

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## **Acknowledgments**

Special thanks to Stan Cook, Karen Funkenbusch, Debi Kelly, Charlie Rahm, Dana Rogge and Christina Vasquez Case, who submitted information about their agencies' programs and granted permission to publish it and make it available to the public. Thank you to the project administrative assistant Sharon Naylor for her valuable assistance. Thanks also to the extension specialists of University of Missouri Extension and Lincoln University Cooperative Extension and to the farmers who contributed to the success of this project. This publication is funded by the National Institute for Food and Agriculture (NIFA), formerly known as the Cooperative State Research, Education, and Extension Service (CSREES), Lincoln University Cooperative Extension and University of Missouri Extension.

# **Resources and Services** **for Minority Farmers and Ranchers**

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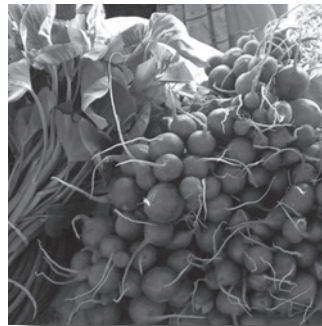
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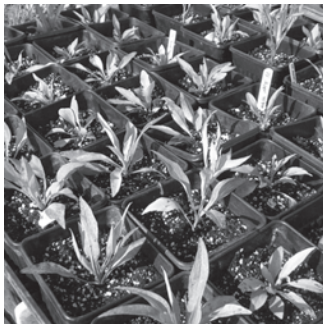
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# Foreword

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This publication is intended to be a guide for farmers, ranchers and future farmers about technical assistance programs and other resources available to them regardless of their gender or ethnic heritage. In this publication readers will find information about programs created by Lincoln University Cooperative Extension and University of Missouri Extension specifically to assist underserved audiences. Readers will also find information about federal and state programs and services for small farms or future farms across Missouri. Underserved populations, including minorities, women, nontraditional farmers and low-income applicants for agriculture-related services will find a diverse list of loans, grants and training opportunities available throughout the year. It is expected that by taking advantage of these opportunities, small farmers

can improve the stability of their operations and thereby improve their social and economic well-being. State and federal agencies represented in this publication are the Natural Resources Conservation Service, the Farm Service Agency, the Missouri Department of Agriculture, and the Sustainable Agriculture Research and Education Program. For the past few years, these agencies have worked closely with both Lincoln University and the University of Missouri to increase outreach to minority audiences. Lincoln University Cooperative Extension and University of Missouri Extension will continue to collaborate as facilitators between minority farmers and government agencies and will continue to develop programs to help meet the needs of all farmers and future farmers throughout the state of Missouri.

## **Who is a minority farmer?**

A minority farmer is someone who is considered socially disadvantaged by the U.S. Department of Agriculture (USDA). It is someone who, because of his or her affiliation with a particular group, may have been subject to discrimination in the process of applying for agriculture-related government services. Those groups include women, Hispanics, African Americans, Asian Americans, American Indians, Alaskan Natives and Pacific Islanders.

The USDA's Cooperative State Research, Education, and Extension Service administers grant funding for the Outreach and Assistance for Socially Disadvantaged Farmers and Ranchers (OASDFR) program. The goals of the program include capacity-building and training for farmers and ranchers to improve environmental quality, sustainability and profitability of the farm enterprise.

# Lincoln University of Missouri

Lincoln University Cooperative Extension assists small farmers and ranchers throughout the state, especially those who are socially disadvantaged or underserved.

## Native Plants Program

The Native Plants Program (NPP) was created by Lincoln University Cooperative Extension to assist farmers, ranchers and others to learn to identify native plants, use them in landscaping, produce them as specialty crops, or establish them for wildlife habitat and other conservation practices. This program joins in the work begun by groups such as the Xerces Society ([www.xerces.org](http://www.xerces.org)) to increase awareness of the importance of native plants, native pollinators and other important invertebrates, and the Missouri Departments of Conservation and Agriculture Grow Native! Program ([grownative.org](http://grownative.org)) to advance the knowledge of these species as potential crops for small farms.

## Nature Outdoor Laboratories

The NPP Nature Outdoor Laboratories consist of a series of native plant gardens for education and enjoyment. Interpretive signs include information addressing the importance of native plants for landscaping, wildlife habitat, medicine, food and value-added products such as dyes. Bilingual (Spanish-English) brochures are available for each laboratory. The outdoor laboratories are located in four sites: Lincoln University Campus at Allen Hall and Busby Farm in Jefferson City, Manheim Community Garden in Kansas City, and Martin Civic Center in Marshall (to be established in 2010 and open to visitors in the fall). These laboratories are featured during field days and workshops. The Allen Hall Outdoor Laboratory is open to the public year-round. Busby Farm and Manheim Gardens can be visited with a tour guide.

The Native Plants Program works in close collaboration with the Missouri Native Plant Society, Master Gardeners, Missouri Department of Conservation, USDA-Natural Resources Conservation Service, Farm Service Agency, and with the MU-Bradford Research and Extension Center in Columbia, where research plots and demonstration gardens are open throughout the year.

Outreach and education activities include seminars and field days that are offered in different regions in the state at various times of the year. The following seminars and training sessions can be offered upon request:

- Introduction to native plants
- Woodland, savanna, wetland, glade and prairie plants

- Native plant propagation: Introductory, intermediate and advanced
- Native plant landscaping for wildlife: Step by step
- Native cool-season grasses: Identification and production
- Native plants for pollinators: Forbs and shrubs
- Opportunities for small farmers, especially women and minority farmers, to produce native plants for profit
- Climbers, clingers and creepers: Native vines for you and for wildlife

## Annual events

The Native Plants Program hosts these events:

- “Nature and Agriculture in the City” in Kansas City at Manheim Community Garden, in August.
- “In Touch with Nature” Field Day at Busby Farm in Jefferson City, in the fall.
- Classes and hands-on demonstrations are offered throughout the year. Topics include native plants to produce natural dyes, establishing native plant gardens, and native plant propagation.

These events include hands-on demonstrations and exhibits for participants of different ages and ethnicities. More information is available online at [www.lincolnu.edu/pages/2526.asp](http://www.lincolnu.edu/pages/2526.asp).

Lincoln University also cosponsors the Native Plant Sale and the Bobwhite and Native Plants Field Day, in April and June, respectively, both at Bradford Research and Extension Center. More information is available at [aes.missouri.edu/bradford/research/native-plants](http://aes.missouri.edu/bradford/research/native-plants).

## Publications

The following publications will be available (some in Spanish-English) as hard copies or downloadable files from Lincoln University Web site [www.lincolnu.edu](http://www.lincolnu.edu).

- Native plant propagation
- Fact sheets (Spanish-English) on various native plant species, including forbs, grasses and shrubs
- Native plants for native pollinators
- Resources and services for minority farmers and ranchers
- Native plants for dyes

### For more information about Native Plants Program

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## Innovative Small Farmers Outreach Program

The Innovative Small Farmers Outreach Program (ISFOP) was created to help farmers and ranchers raise the level of efficiency on their farms while taking good care of the soil, water and environment. A vast body of resources is available from universities, government agencies and various organizations for small farmers. ISFOP helps to make farmers aware of, or assists them in accessing, resources to improve their farming operations, which in turn will benefit their overall well-being.

The information provided by ISFOP to small farmers helps them to adapt to a rapidly changing farm economy. ISFOP works in partnership with University of Missouri Extension, USDA and state agencies, and nongovernmental organizations. The program provides research-based information to help farmers achieve the following objectives:

- Lower input costs
- Improve farming skills
- Increase yields
- Improve record keeping systems
- Try new enterprises
- Find niche markets and improve marketing skills
- Add value to the harvest

### How the program works

Two regional small farm specialists (ISFOP coordinators), one in Kansas City and one in St. Louis, work with and coordinate the activities of farm outreach workers (FOWs) who work and live in the counties surrounding the two cities. If you qualify as a small farmer (see "Eligibility" below), you can schedule an appointment with the FOW in your county. He or she will visit you on your farm and do a site walk. We encourage you to discuss the goals and plans for your farm with the FOW, and come up with realistic ways to achieve your goals based on the resources available. The FOW will give you relevant technical information that will not only help you realize your goals and plans, but also increase your skills in farm management. The FOW will also inform you of any upcoming workshops or events of interest in your area. With these available resources, you should be able to raise your income level and have a more profitable and well-managed farm.

### Urban focus

In addition to working with the small farmers and ranchers, ISFOP also focuses on urban food production in the two largest cities in Missouri. One of the goals of the program is to help limited resource minority residents, especially the elderly, get access to fresh, nutritious produce. The program has formed partnerships with various groups and community garden organizations that promote urban agriculture, including backyard and neighborhood gardens.

### Education

As interest increases in various aspects of farming, ISFOP will be offering relevant workshops and training sessions.

Recent workshops include the following:

- Community gardening
- Composting
- Goat farming
- Vegetable grafting
- Native plants for pollination and in landscaping
- Grow your farm

### Eligibility

You are eligible to participate in the ISFOP if

- Your family lives on a farm.
- Your family provides the management and most of the labor on your farm.
- Your total family income is less than \$50,000.
- You have innovative ideas, and you want to improve your farm income.
- You are a new farmer or an urban gardener in need of assistance.

### For more information about Innovative Small Farmers Outreach Program

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Web site: [www.lincolnu.edu/pages/653.asp](http://www.lincolnu.edu/pages/653.asp)



# University of Missouri Extension

## Missouri Alternatives Center

The mission of the Missouri Alternatives Center (MAC) is to provide Missourians with timely information about alternative agricultural opportunities, to evaluate diverse enterprises, improve management decisions, increase economic returns and enhance the quality of their lives.

### Pinpointing the answers you need

There has never been greater diversity in the types of farms and people engaged in alternative agriculture ventures in Missouri. Despite an explosion of information about alternative agriculture, producers can find themselves unable to put their finger on exactly the information they need to answer specific questions.

The Missouri Alternatives Center sorts through the masses of information to point producers in the right direction. The center works to improve its clients' profitability and at the same time, maintain the agricultural base needed to sustain rural communities, by providing access to the information they need. The Missouri Alternatives Center serves as a communications center for Missouri farmers, Extension staff, government personal and people who want to begin farming, diversify their current operation, or find ways to profit from small amounts of acreage. The center has answered more than 85,000 information requests on about 3,200 topics since opening in 1989. These topics include:

- aquaculture - catfish, bait fish, trout
- fruits and vegetables
- sheep, goats and rabbits
- exotic livestock - ostriches, llamas, alpacas, elk
- niche marketing, farmers markets, direct-to-consumer marketing, U-pick
- chickens and game birds - quail, pheasant
- organic farming and certification
- herbs - medicinal and culinary
- beginning farming

### The MAC LinkList

From agri-tourism to vermiculture, the MAC LinkList covers hundreds of alternative agriculture topics. The center has compiled a list of links to extension guide sheets from some of the top university research centers in the world. These links provide immediate access to unbiased, research-based information, online at [agebb.missouri.edu/mac/links](http://agebb.missouri.edu/mac/links)

## Ag Opportunities Newsletter

*Ag Opportunities*, the bimonthly newsletter of the Missouri Alternatives Center, provides up-to-date information about alternative agriculture opportunities and resources and a calendar of events. The newsletter is free to Missouri residents.

### For more information about Missouri Alternatives Center

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Web site: [agebb.missouri.edu/mac/links](http://agebb.missouri.edu/mac/links)

## Missouri AgrAbility

*Promoting success in agriculture for people with disabilities and their families*

The Missouri AgrAbility project was created to assist people with disabilities who work in agriculture. The project links the Cooperative Extension Service at a land-grant university with a private nonprofit disability service organization to provide practical education and assistance that promotes independence in agricultural production and rural living.

The Cooperative State Research, Education, and Extension Service (CSREES), an agency of the U.S. Department of Agriculture, administers the AgrAbility project. It is a collaborative project of University of Missouri Extension, Services for Independent Living, and Midland Empire Resources for Independent Living.

The Missouri AgrAbility project involves extension educators, disability experts, rural professionals and volunteers who work in partnership to offer many services such as:

- Identifying farmers, ranchers or farm workers with disabilities or chronic diseases by referring them to appropriate resources.
- Providing technical assistance in adapting and using farm equipment and tools.
- Providing information about modifying farm operations and buildings.
- Providing training to extension educators and other rural professionals to assist farmers with disabilities.
- Developing and coordinating peer support networks.

## Eligibility

Those eligible for services may have any type of disability or chronic disease, whether it is physical, cognitive or illness-related. Eligible disabilities and diseases include the following:

amputation	cognitive	post-polio
arthritis	impairment	syndrome
back injury	deafness or hearing	respiratory problem
blindness or vision	impairment	spinal cord injury
impairment	diabetes	stroke
cancer	mental illness	traumatic brain
cardiac problem	multiple sclerosis	injury
cerebral palsy	muscular dystrophy	

### **For more information about**

### **Missouri AgrAbility**

**Karen Funkenbusch**

Phone: 1-800-995-8503

**Web site:** [fsb.missouri.edu/Agrability/new](http://fsb.missouri.edu/Agrability/new)

## Alianzas program

**A**lianzas is a statewide program of University of Missouri Extension and the University of Missouri, Kansas City (UMKC) Institute for Human Development. The program was recognized in 2001 in response to the influx of Hispanic/Latino residents in Missouri. Alianzas provides training and support to University of Missouri Extension and its partners in response to the changing demographics in Missouri communities. Alianzas promotes and supports cultural diversity as community strength. Alianzas mission is to foster inclusive communities that recognize and address the unique qualities and challenges of Hispanic/Latino residents using a community-based, collaborative learning approach. Some activities that Alianzas is currently collaborating are: Binational Health Week, Mexican Consulate, Alianzas Cultural Academy, University of Missouri Extension Community Development Academy, Hospital Hill Diversity Council, UMKC's Hispanic Advisory Board, Cambio de Colores/Change of Colors Conference, and many other community meetings and partnerships.

### **For more information about**

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## Community Food Systems and Sustainable Agriculture Program

**T**he Community Food Systems and Sustainable Agriculture Program began in 2001 to provide the people of Missouri with information about sustainable agriculture and to support communities in decision-making processes to sustain themselves and their natural resources. Extension faculty link University resources with producers, consumers, institutions and organizations; encourage networking; enhance the relationships between University of Missouri Extension field faculty and Missouri communities; and educate producers, consumers and communities about sustainable food and farming opportunities.

### **For more information about**

### **Community Food Systems and Sustainable Agriculture**

**Mary Hendrickson**

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## Food Circles Networking Project

**T**he goal of the Food Circles Networking Project (FCNP) is to connect farmers, consumers and communities and to encourage the development of sustainable, community-based food systems throughout Missouri and beyond. Extension faculty members provide support for those who want to be involved in a food-circle project. The FCNP has a web site with information about localized, community-based food systems, sources of local food in Missouri, and links of interest for farmers, consumers and organization partners.

### **For more information about**

### **Food Circles Networking Project**

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**Web site:** [foodcircles.missouri.edu](http://foodcircles.missouri.edu)

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# United States Department of Agriculture

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## Natural Resources Conservation Service

*Helping People Help the Land*

Since 1935, when it was called the Soil Conservation Service, the Natural Resources Conservation Service (NRCS) has provided leadership in a partnership effort to help America's private landowners and land managers conserve soil, water and other natural resources.

NRCS employees provide technical assistance based on sound science and suited to a customer's specific needs to reduce soil erosion and to preserve and enhance soil and other natural resources. They provide financial assistance for many conservation activities. Participation in programs is voluntary.

NRCS reaches out to all segments of the agricultural community, including underserved and socially disadvantaged farmers and ranchers, to ensure that its programs and services are accessible to everyone.

NRCS manages natural resource conservation programs that provide environmental, societal, financial and technical benefits. Its science and technology activities provide technical expertise in such areas as animal husbandry and clean water, ecological sciences, engineering, resource economics and social sciences.

NRCS provides expertise in soil science and leadership for soil surveys and for the National Resources Inventory, which assesses natural resource conditions and trends in the United States.

NRCS provides technical assistance to foreign governments, and participates in international scientific and technical exchanges.

### NRCS in Missouri

NRCS in Missouri is designed for customer service and field office support. The agency has 100 field offices serving 114 counties. It employs about 400 people. In addition to field offices, NRCS also has technical offices that support soil survey, watershed projects, water quality, outreach, resource conservation and development and plant materials.

NRCS field office space is shared with local soil and water conservation district (SWCD) staff. Most NRCS offices are located in USDA Service Centers that also include local offices of two other USDA agencies, the Farm Service Agency and Rural Development.

## NRCS programs

### *Conservation Technical Assistance*

Technical assistance is simply about helping people. The Conservation Technical Assistance (CTA) program provides technical assistance supported by science-based technology and tools to help people conserve, maintain and improve natural resources. The CTA program provides the technical capability (including direct conservation planning, design and implementation assistance) that helps people plan and apply conservation on the land. This assistance is provided to individuals, groups and communities that make natural resource management decisions affecting private and other nonfederal lands.

### *Environmental Quality Incentives Program*

The Environmental Quality Incentives Program (EQIP) promotes agricultural production and environmental quality as compatible goals. It provides financial and technical assistance to install or implement structural and management conservation practices on agricultural land. This assistance helps install conservation practices that will reduce soil erosion, use water more efficiently and improve grazing land, wildlife habitat and water quality.

### *Conservation Stewardship Program*

The Conservation Stewardship Program (CSP) supports ongoing stewardship of private agricultural lands by providing financial assistance for maintaining and enhancing natural resources. CSP identifies and rewards landowners and farmers who are meeting the highest standards of conservation and environmental management.

### *Watershed Program*

The Watershed Protection and Flood Prevention Act (PL-566) authorizes NRCS to provide assistance to local organizations in planning and implementing watershed projects.

PL-566 works through local government sponsors to help participants solve natural resource and related economic problems on a watershed basis. Projects can include flood prevention and damage reduction, development of rural water supply sources, erosion and sediment control, fish and wildlife habitat enhancement, wetland creation and restoration and increased recreational opportunities.

### *Wetlands Reserve Program*

The Wetlands Reserve Program (WRP) helps landowners restore wetlands on agricultural and nonagricultural lands. Restored wetlands provide wildlife habitat for migratory birds, threatened and endangered species and other wetland wildlife. WRP started as a pilot program in Missouri in 1992.

Landowners who choose to participate in WRP may sell a conservation easement or enter into a cost-share restoration agreement with USDA to restore and protect wetlands. The landowner voluntarily limits future use of the land, yet retains private ownership. The landowner and NRCS develop a plan for the restoration and maintenance of the wetland.

### ***Resource Inventories***

**Soil Survey.** In April 2002, Missouri celebrated the milestone of completing the initial soils inventory for the entire state of Missouri. The effort resulted in documenting the extent and location of the state's more than 5,000 soil types. Having an accurate inventory of soil mapping units and their properties is essential for determining the best use of the land.

The information obtained from the fieldwork is made available to the public as soil surveys included on compact disks or viewable on the Internet. Missouri soil surveys include maps showing the locations of the soils, data about the physical and chemical properties of those soils and information about potential uses and problems associated with various uses.

**Natural Resources Inventory.** NRCS conducts state-wide natural resources inventories as part of the National Resources Inventory (NRI) program. The NRI is a statistical survey of natural resource conditions and trends on U.S. nonfederal land, with inventories conducted on an annual basis.

**Cultural Resources.** Missouri NRCS works with the Department of Natural Resources State Historical Preservation Office to ensure that structural conservation practices do not harm cultural or historic sites.

### ***Farm and Ranch Land Protection Program***

The Farm and Ranch Land Protection Program (FRPP) provides an opportunity for USDA to purchase development rights from private landowners to keep productive farmland in agricultural use and to protect historical sites on agricultural land. USDA provides matching funds to organizations with existing farmland protection procedures to help them acquire permanent conservation easements from landowners interested in maintaining their current farming enterprise. Participating landowners agree not to convert their land to nonagricultural uses and to work with NRCS to develop and implement conservation plans.

### ***Grassland Reserve Program***

The Grassland Reserve Program (GRP) offers landowners an opportunity to restore and protect grassland and pastureland rather than converting it to cropland or other uses. GRP emphasizes support for grazing operations, plant and animal diversity, and grassland under the greatest threat of conversion.

### ***Plant Materials Program***

The Elsberry Plant Materials Center (PMC) helps protect, conserve and improve natural resources by providing plant materials and plant-related technology. It works directly with land users; industry growers in Illinois, Missouri and Iowa; and federal, state and local partners. The staff researches plants to determine their possible uses in preventing soil erosion, providing wildlife food and cover and protecting related natural resources.

Suitable plants are released from the PMC and made available through nurseries and commercial seed growers.

### ***Resource Conservation and Development***

The premise of the Resource Conservation and Development (RC&D) program is that local people know what is best for their communities. Because of this, local people create and organize their own RC&D areas, define their own goals and work with a broad range of public and private entities to achieve their objectives. RC&D areas are designated by the Secretary of Agriculture for RC&D technical and financial assistance program funds.

Missouri has eight, multicounty RC&D areas. RC&D activities improve water quality, provide information and education assistance, resolve waste use issues and support rural tourism. They also benefit fish and wildlife, economic development, forestry, cultural resources and local natural resources.

### ***Wildlife Habitat Incentives Program***

The Wildlife Habitat Incentives Program (WHIP) is designed to maintain ecosystem diversity by improving habitats of reduced or declining wildlife populations within agricultural systems. Through WHIP, eligible participants may receive financial and technical assistance to develop upland, wetland, riparian and aquatic habitat areas on their property.

### ***Cooperative Conservation Partnership Initiative***

The Cooperative Conservation Partnership Initiative (CCPI) targets watersheds of special significance and other geographic areas of environmental sensitivity. It funds projects that focus technical and financial resources on conservation priorities in those areas.

### ***Conservation Innovation Grants***

Conservation Innovation Grants (CIG) is a voluntary program intended to stimulate the development and adoption of innovative conservation approaches and technologies. It leverages federal investment in environmental enhancement and protection in conjunction with agricultural production. Under CIG, Environmental Quality Incentives Program funds are used to award competitive grants to nonfederal organizations, tribes or individuals.

CIG funds pilot projects and conservation field trials that can last from one to three years. Grants for approved projects cannot exceed 50 percent of the total project cost. The federal contribution for a single project cannot exceed \$2 million. At least 50 percent of the total cost of the project must come from nonfederal matching funds (cash and in-kind contributions) provided by the grantee. While NRCS will provide technical oversight for each project receiving an award, the grantee is responsible for providing the technical assistance required to successfully complete the project.

### ***Emergency Watershed Protection***

The Emergency Watershed Protection (EWP) program provides technical and financial assistance to reduce hazards to life and property from floods, ice storms, earthquakes, tornadoes, or other watershed impairments caused by a natural event. All practices must be economically and environmentally defensible and conform to NRCS technical standards. Typical work in Missouri includes repair of floodplain levees, removal of sediment and debris from drainage ways, removal of logjams that cause significant problems and streambank protection near public facilities.

### ***Grazing Lands Conservation Initiative***

The Grazing Lands Conservation Initiative (GLCI) is a nationwide collaborative process of individuals and organizations working to maintain and improve the management, productivity and health of the nation's privately owned grazing land. This process has formed coalitions that represent the core concerns that affect private grazing land. The coalitions actively seek sources to increase technical assistance and promote public awareness activities that maintain or enhance grazing land resources.

#### **For more information about**

#### **Natural Resources Conservation Service**

- Contact the NRCS office serving your county.
- Look in the phone book under "U.S. Government, Department of Agriculture."

**Web sites:** offices - [offices.usda.gov](http://offices.usda.gov)  
programs - [www.mo.nrcs.usda.gov/programs](http://www.mo.nrcs.usda.gov/programs)

## **Farm Service Agency**

The Farm Service Agency (FSA) serves the public by providing all farmers and ranchers access and opportunity to participate in farm commodity, credit, conservation, environmental and emergency assis-

tance programs. Through these activities, FSA supports the USDA mission and helps ensure a healthful, stable, accessible and affordable food supply. FSA also fosters good land stewardship, which will help preserve our agricultural prosperity for generations to come.

Missouri Farm Service Agency (FSA) helps ensure the well-being of American agriculture and the American public through efficient and equitable administration of farm commodity, farm loan, conservation and emergency assistance programs. Missouri FSA administers the farm programs legislated by Congress through 97 county offices.

## **FSA farm programs**

### ***Conservation Reserve Program***

The Conservation Reserve Program (CRP) is a voluntary land retirement program available to agricultural producers to help safeguard environmentally sensitive land. Producers enrolled in CRP plant long-term, resource-conserving covers to improve the quality of water, control soil erosion and enhance wildlife habitat. In return, FSA provides participants with rental payments and cost-share assistance for 10- or 15- year contracts.

### ***Emergency Conservation Program***

The Emergency Conservation Program (ECP) provides funding for farmers and ranchers to rehabilitate farmland damaged by floods, tornadoes, ice and other natural disasters and for carrying out emergency water conservation measures during periods of severe drought.

### ***Grassland Reserve Program***

The Grassland Reserve Program (GRP) is a voluntary program for landowners to protect, restore and enhance grasslands on their property. USDA's Natural Resource Conservation Service, FSA and Forest Service implement GRP to conserve vulnerable grasslands from conversion to cropland or other uses and to conserve valuable grasslands by helping maintain viable ranching operations.

### ***Direct and Counter-cyclical Payment Program***

The Direct and Counter-cyclical Payment Program (DCP) provides income support to producers of eligible commodities according to historically based acreage and yields rather than the current production choices of the farmer. FSA provides annual, fixed direct payments to eligible farmers and landowners. When prices drop below specified levels, FSA also makes counter-cyclical payments to producers to offset lost market income.

### ***Average Crop Revenue Election Program***

The Farm Service Agency administers Average Crop Revenue Election (ACRE), a program authorized by the 2008 Farm Bill. Through ACRE, USDA offers producers an alternative to Direct and Counter-cyclical (DCP)

payments. The ACRE alternative provides eligible producers a state-level revenue guarantee, based on the state Olympic average yield (a five-year average that eliminates the high and low years) and the two-year national average price. ACRE payments are made when both state- and farm-level triggers are met. By participating in ACRE, producers elect to forgo counter-cyclical payments, receive a 20 percent reduction in direct payments and a 30 percent reduction in loan rates.

### ***Noninsured Crop Disaster Assistance Program***

The Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to eligible producers of noninsurable crops when natural disasters prevent planting or lead to low yields or loss of inventory. Eligible crops must be noninsurable and commercially produced agricultural commodity crops for which the catastrophic risk protection level of crop insurance is not available. This includes crops grown for food, including livestock feed, crops grown for fiber, crops grown in a controlled environment, specialty crops, value loss crops and seed crops.

### ***Disaster Assistance Programs***

The 2008 Farm Bill (the Food, Conservation and Energy Act of 2008) authorized five new Supplemental Agricultural Disaster Assistance programs: the Supplemental Revenue Assistance Payment (SURE) program; Livestock Forage Disaster Program (LFP); Tree Assistance Program (TAP); Livestock Indemnity Program (LIP); and Emergency Assistance for Livestock, Honey bees and Farm-raised Fish (ELAP) program.

To be eligible for disaster assistance under the 2008 Farm Bill provisions for SURE, ELAP and TAP, producers must enroll in crop insurance or NAP for all crops in all counties in which they have an interest, including grazing and hay land. To be eligible for disaster assistance for LFP, producers need only have crop insurance or NAP coverage for the specific grazing land for which assistance is being requested.

- **Supplemental Revenue Assistance Payment Program.** The SURE program will be available to eligible producers on farms in disaster counties that have incurred losses in crop production or quality during the crop year, or on any farm in which during the calendar year, the total loss of production of the farm because of weather is greater than 50 percent of the normal production of the farm.
- **Livestock Forage Disaster Program.** LFP will be available to eligible livestock producers who suffered grazing losses for eligible livestock because of drought. These losses may have occurred on land that is native or improved pastureland with permanent vegetative cover, or on land planted to a crop specifically for graz-

ing. The program also covers losses due to fire on rangeland managed by a federal agency if the eligible livestock producer is prohibited from grazing the normal permitted livestock on the managed rangeland.

- **Tree Assistance Program.** TAP provides assistance to orchardists and eligible nursery tree growers who produce nursery, ornamental, fruit, nut or Christmas trees for commercial sale and who lost trees because of a natural disaster.
- **Livestock Indemnity Program.** LIP will be available to eligible livestock producers on farms that have incurred livestock death losses in excess of normal mortality due to floods, blizzards, disease, wildfires, extreme heat and extreme cold.
- **Emergency Assistance for Livestock, Honey bees and Farm-raised Fish.** ELAP will provide emergency relief to producers of eligible livestock, honey bees and farm-raised fish because of losses from adverse weather or other conditions, such as blizzards and wildfires.

### ***Marketing Assistance Loans***

Nonrecourse Marketing Assistance Loans (MALs) provide producers interim financing at harvest time to meet cash flow needs without having to sell their commodities when market prices are typically at harvest-time lows. MALs allow producers to store production at harvest and facilitate more orderly marketing of commodities throughout the year.

### ***Loan Deficiency Payment Program***

A producer who is eligible to receive a MAL, but agrees to forgo the loan, may obtain a Loan Deficiency Payment (LDP). The LDP rate equals the amount by which the applicable loan rate where the commodity is stored exceeds the alternate loan repayment rate, or posted county price, for the respective commodity.

### ***Farm Storage Facility Loans***

FSA's Farm Storage Facility Loan Program (FSFL) provides low-interest financing for producers to build or upgrade farm storage and handling facilities. This includes new bins, flat-type storage, and drying and handling equipment.

### ***Milk Income Loss Contract Program***

The Milk Income Loss Contract Program (MILC) compensates dairy producers when domestic milk prices fall below a specified level. MILC payments are made monthly when the milk price falls below the established price.

### ***Dairy Indemnity Payment Program***

The Dairy Indemnity Payment Program (DIPP) pays dairy producers when a public regulatory agency directs

them to remove raw milk from the commercial market because it has been contaminated.

### ***Missouri FSA Farm Loan Programs***

Farm Service Agency makes and guarantees loans to family farmers and ranchers to promote, build and sustain family farms in support of a thriving agricultural economy. Eligible producers must be unable to obtain credit elsewhere and must have a satisfactory credit history. FSA makes direct loans to eligible borrowers and also provides loan guarantees to commercial lenders for up to 95 percent of the loss on principal and interest on a loan. Each year, Congress targets a percentage of farm ownership and farm operating loan funds to socially disadvantaged applicants and beginning farmers to buy and operate family-sized farms and ranches.

### ***Operating and Ownership Loans***

FSA's Operating and Ownership Loans help recipients purchase farmland and construct or repair buildings or other fixtures, or livestock, farm equipment, feed and crop input costs.

### ***Emergency Loan Program***

Emergency loans are direct loans to help producers recover from production and physical losses due to natural disasters. Applicants must be in a disaster area as declared by the President, USDA Secretary of Agriculture,

or FSA Administrator. Funds are used to restore or replace essential property, pay all or part of production costs associated with the disaster year, pay essential family living expenses, reorganize the operation and refinance certain debts.

### ***Down Payment Farm Ownership Loans***

Down Payment Farm Ownership loans were developed to help beginning farmers and ranchers purchase a farm or ranch. These loans provide a way for retiring farmers to transfer their land to a future generation of farmers and ranchers.

### ***Rural Youth Loans***

Rural Youth Loans are available as direct loans to individual rural youths between the ages of 10 and 20 years to establish and operate income-producing projects of modest size in connection with their participation in 4-H clubs, FFA and similar organizations.

### **For more information about Farm Service Agency**

Contact the FSA office serving your county.

**Web sites:** [offices.usda.gov](http://offices.usda.gov)  
[www.fsa.usda.gov/mo](http://www.fsa.usda.gov/mo)



**At a farmers' market, this woman sells produce that she and her family grow in southwestern Missouri. They could benefit from programs that the Missouri Agricultural and Small Business Development Authority (MASBDA) and other agencies offer for small farmers.**

## Sustainable Agriculture Research and Education

Since 1988, the Sustainable Agriculture Research and Education (SARE) program has provided competitive grants for sustainable agriculture research and education through four regional administrative councils. Involving producers in SARE research projects has been a primary component of SARE-funded projects since the program's inception. Recognizing that producer interest in sustainable agriculture research was growing, SARE's North Central Region began directly funding farmers and ranchers in 1992. By 1995, each SARE region had begun to offer grant opportunities to producers. Now, farmers and ranchers can apply for grants of up to \$6,000 for one producer or \$18,000 for a combination of as many as three producers working on one grant.

The SARE Outreach Office produces books, bulletins and online resources highlighting SARE project results and other innovative research.

### For more information about Sustainable Agriculture Research and Education

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**Web sites:** grants - [www.sare.org/ncrsare/prod.htm](http://www.sare.org/ncrsare/prod.htm)  
publications - [sare.org/publications/index.htm](http://sare.org/publications/index.htm)



University of Missouri Extension and Lincoln University conduct seminars, such as this one in Marshall, Missouri, to discuss services and opportunities available to minority farmers.



# Missouri Department of Agriculture

## Missouri Agricultural and Small Business Development Authority

The Missouri Agricultural and Small Business Development Authority (MASBDA) was created by the Missouri General Assembly in 1981 as an independent political and corporate body of the state of Missouri (RSMo 348). Its purpose is to promote the development of agriculture and small business and to reduce, control and prevent environmental damage in Missouri by providing additional sources of financing at interest rates that are below conventional rates. MASBDA administers a grant program and tax credit programs related to new-generation cooperatives and value-added agricultural projects.

### MASBDA programs

#### *Beginning Farmer Loan Program*

Beginning farmers can receive loans from commercial lenders on an average of 20 to 30 percent below conventional rates through the Beginning Farmer Loan Program. The reduced rates are made possible by tax-exempt bonds issued by MASBDA and sold to commercial lenders. Lenders, in turn, pass the savings derived from the tax-exempt bonds to beginning farmers in the form of lower-interest rates. Bonds issued by MASBDA, including those used to fund beginning farmer loans, do not constitute a debt, liability or obligation of the state or of any political subdivision, but are payable solely from the authority's revenues or assets. The state of Missouri is not obligated to pay debt service on any bonds issued, and neither the faith and credit nor the taxing power of the state of Missouri is pledged to the payment of principal, redemption premium and interest on the bonds or other financing instruments. A qualified beginning farmer can borrow up to \$250,000 to buy agricultural land, farm buildings, farm equipment and breeding livestock. More than \$32 million in beginning farmer loans have been approved by MASBDA since its inception.

#### *Missouri Value-Added Grant Program*

The further processing of Missouri's agricultural products holds hope for the sustainability and profitability of many of Missouri's farmers. The Missouri Value-Added Grant Program is intended to help producers fund feasibility studies, business plans, marketing plans and similar activities for projects that add value to agricultural products and will positively affect a rural Missouri community.

#### *Missouri Value-Added Loan Guarantee Program*

Modeled after the Single-Purpose Animal Facilities Loan Guarantee Program, the Missouri Value-Added Loan Guarantee Program provides up to a 50 percent first-loss guarantee on loans not to exceed \$250,000 that lenders make for the purpose of an agricultural business development loan. The maximum guarantee is 10 years.

The program is intended to create new economic activity by creating or retaining jobs. Loans guaranteed by the value-added loan guarantee program can be used to finance agricultural property, which includes land, buildings, structures, improvements and equipment used for processing, manufacturing, marketing, exporting or adding value to an agricultural product. Loans may also be guaranteed to buy stock in a start-up cooperative that processes an agricultural product.

Borrowers qualifying for a guarantee through the Missouri Value-Added Loan Guarantee Program may also qualify for a reduced interest loan through the Big Missouri Linked Deposit Program administered by the state treasurer's office.

#### *New Generation Cooperative Incentive Tax Credit*

The New Generation Cooperative Incentive Tax Credit is intended to induce private investment in new generation cooperatives, which will process Missouri agricultural commodities and agricultural products into value-added goods, provide substantial benefit to Missouri's agricultural producers and create jobs for Missourians.

Members investing in an eligible new-generation cooperative may receive state tax credits equal to the lesser of 50 percent of the member's cash investment in the new-generation cooperative, or \$15,000; members involved with a project may not receive tax credits totaling more than \$1,500,000.

Tax credits may be claimed against state tax liability pursuant to Chapter 143 (income tax, except for sections 143.191 to 143.265, RSMo); Chapter 147 (corporation franchise tax); and Chapter 148 (financial institution tax). The tax credits may be used by their owner to offset eligible quarterly tax liabilities. Credits may be carried back to satisfy the state tax liability that was due during each of the three previous years, and may be carried forward to any of the subsequent five tax years after the investment is made. The tax credits may be transferred, sold or assigned. Delinquent taxes or interest and penalties on such taxes will be deducted from the eligible tax credit amount before issuance.

#### *Agricultural Product Utilization Contributor Tax Credit*

MASBDA may provide Agricultural Product Utilization Contributor Tax Credits in return for cash contributions made by a person, partnership, corporation, trust, limited liability company, or other entity. The

contribution will be used for financial or technical assistance to rural agricultural business concepts as approved by MASBDA.

The contributor receiving a tax credit cannot be a member, owner, investor or lender of an eligible new-generation cooperative that receives financial assistance from MASBDA at the time the contribution is made or an eligible new-generation cooperative that receives financial assistance for a period of two years after the contribution is made.

Tax credits may be claimed against state tax liability pursuant to Chapter 143 (income tax, except for sections 143.191 to 143.265, RSMo); Chapter 147 (corporation franchise tax); and Chapter 148 (financial institution tax). The tax credits may be used by their owner to offset eligible quarterly tax liabilities. Credits may be carried forward for up to five years. Credits may be assigned, transferred or sold.

### ***Eligible Facility Borrower Program***

This program determines eligibility for the Big Missouri Linked Deposit Program as an “Eligible facility borrower,” which is either a development facility or renewal fuel production facility borrower consisting of not less than 12 producer members in which producer members

- Hold a majority of the governance or voting rights of the entity and any governing committees.
- Control the hiring and firing of management.
- Deliver agricultural commodities or products to the entity for processing, unless processing is required by multiple entities.

### ***Family Farm Breeding Livestock Loan Program***

The Family Farm Breeding Livestock Loan Program provides Missouri tax credits to lenders in lieu of the first year interest being paid on breeding livestock loans made to “small farmers” who are Missouri residents and who have less than \$250,000 in gross agricultural product sales per year.

The maximum eligible loan cannot exceed 90 percent of the cost of purchasing breeding livestock. Each small farmer shall be eligible for only one family farm livestock loan per immediate household family and only one type of livestock.

Tax credits may be claimed against state tax liability pursuant to Chapter 143 (income tax, except for sections 143.191 to 143.265, RSMo); Chapter 147 (corporation franchise tax); and Chapter 148 (financial institution tax). The tax credits may be used by their owner to offset eligible quarterly tax liabilities. Credits may be carried forward for up to three years. Credits may be assigned, transferred or sold.

### ***Qualified Beef Tax Credit Program***

The program provides an incentive for Missouri farmers to background or finish cattle in the state by providing a tax credit of 10 cents per pound for each pound that cattle gain past an established baseline weight, with a minimum gain of an additional 200 pounds each. All cattle must be born and raised in the state of Missouri to receive the tax credit.

Tax credits may be claimed against state tax liability pursuant to Chapter 143 (income tax, except for sections 143.191 to 143.265, RSMo); Chapter 147 (corporation franchise tax). Credits may be carried back three years and forward for up to five years. Credits may be assigned, transferred or sold.

**For more information about**  
**Missouri Agricultural and Small**  
**Business Development Authority**

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**Web site:** [mda.mo.gov](http://mda.mo.gov)

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# Appendix

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## Publication background

Between September 2006 and February 2009, the University of Missouri and Lincoln University of Missouri conducted a project entitled Inclusion Leads to Success: Assisting Minority Farmers and Ranchers to Use Federal Agricultural Services in Missouri and Beyond. The project was funded by the National Institute for Food and Agriculture (NIFA), formerly known as the Cooperative State Research, Education, and Extension Service (CSREES), through their Outreach and Assistance for Socially Disadvantaged Farmers and Ranchers Program (2501 Program) ([nifa.usda.gov/fo/outreachassistance/sociallydisadvantagedfarmersranchers.cfm](http://nifa.usda.gov/fo/outreachassistance/sociallydisadvantagedfarmersranchers.cfm)).

The main purpose of this project was to increase awareness about federal and state services and programs available for minority farmers, regardless of their cultural background, in Missouri and neighboring states. During this period several workshops were offered across Missouri, including cities bordering Kansas, Arkansas and Illinois. Farmers and other members of communities of different ethnicities participated in these events.

During the workshops, MU and LU Extension specialists and representatives of federal and state agencies discussed their programs with participants. Agencies represented include the Farm Service Agency (FSA), the Natural Resources Conservation Service (NRCS), Missouri Department of Conservation (MDC), the Risk Management Agency (RMA), the Sustainable Agriculture Research and Education (SARE) program, and the National Agricultural Statistics Service (NASS). Recipients of SARE farmers' and ranchers' grants were guest speakers in Boone County workshops and shared their experience with attendees. Representatives of the University of Missouri Alternatives Center and AgrAbility program participated during the last year of the program.

During the first year, nine seminars were held throughout the state. These seminars took place in cities and towns in seven of the eight MU Extension regions (only the Northwest region was not included, because the number of minority farmers is low in that region). About 150 men and women, including Hispanics, African Americans, Hmong and Native Americans, attended these seminars to obtain information about grant and

loan programs, conservation programs and sustainable agriculture.

During the second year, five seminars were held in cities and towns in west central, central and east central Missouri. About 130 people attended these seminars. In the third and final year, two seminars and two field days brought together 120 participants interested in learning to access state and federal agriculture services, to write grant proposals and to develop a farm business plan.

The content of seminars varied for each location to cover special needs of the target groups. In Kansas City, for example, special emphasis was placed on urban agriculture, and in Marshall, Missouri, a Latin American family hosted a hands-on demonstration field day. A special case was Webb City, Missouri, where a planning meeting was conducted with agency representatives and producers. The survey showed that Hmong farmers and other small farmers in this area were interested in attending training workshops, especially about organic farming. The last two workshops were offered to provide specific training about writing and submitting a SARE Farmers and Ranchers Grant proposal and developing businesses. In all locations, English-Spanish interpretation was provided on request.

The Gardening and Hispanic Culture Field Day provided a setting for participants to learn about fall gardening while increasing their understanding of Hispanic culture, and the In Touch with Nature Field Day included training to adopt conservation practices to protect watersheds. Both field days provided training on growing native plants, composting and environmental education.

The project was awarded to Jose Garcia at the University of Missouri in 2006 by CSREES and was continued by Nadia Navarrete-Tindall in 2007. Casi Lock, Extension Associate of the University of Missouri, was the research assistant during the entire period of the project. Dr. Garcia is currently at Washington State University, and Dr. Navarrete-Tindall is currently at Lincoln University of Missouri.

This publication marks the culmination of three years of outreach activities between the MU-Community Food Systems and Sustainable Agriculture program (CFSSA), in close collaboration with Lincoln University Cooperative Extension to serve minority farmers throughout Missouri. Beginning in 2009, Lincoln University Cooperative Extension will take the lead to continue serving farmers and other minority groups.

