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2025



DIVISION OF AGRICULTURE
RESEARCH & EXTENSION
University of Arkansas System







National Institute of Food and Agriculture
U.S. DEPARTMENT OF AGRICULTURE







Crop Insurance Workshop Participants

Ron Rainey and 2025 SRMEC Awardees

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Extension Risk Management Education is supported by the USDA National Institute of Food and Agriculture. USDA funding is provided for the scientific/education portion of the program.

About Us

Extension Risk Management Education (ERME) is delivered through four regional centers that provide grant funding and leadership within their regions. The four regional centers include, the University of Arkansas (Southern), the University of Nebraska (North Central), the University of Delaware (Northeast), and Washington State University (Western). The ERME national program is delivered regionally through the Regional Centers in partnership with the Digital Center housed at the University of Minnesota. ERME is funded by USDA's National Institute of Food and Agriculture. The Southern Extension Risk Management Education Center (SRMEC) serves the following 13 states and 2 territories: Alabama, Arkansas, Georgia, Florida, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Puerto Rico and the U.S. Virgin Islands. Projects are 18 months in length and are designed to help producers learn new strategies to manage the agricultural risks they face. The goal is simple...give farmers and ranchers the tools to im- prove their risk management skills and capabilities. Projects address the five general types of risk associated with farm and ranch businesses: production, price/ market, financial, legal, and human risks.

The Southern Risk
Management
Education Center
has funded
innovative programs
that have generated
tangible results for
producers in every
state and territory
across the southern
region.





Currently, SRMEC is competitively funded with an annual budget of roughly \$2 million to invest in farmer and rancher risk management.

Empowering Producers to Manage Risks



Enhancing Quality of Farm Family Life



Providing a Safe & Secure Food Supply



Improving Rural Prosperity



Strengthening Economic Viability

The Extension Risk Management Education *Competitive Grants Program* supports educational projects that help agricultural producers improve economic viability through targeted risk management strategies. Funding is awarded to projects with clearly defined, measurable outcomes that equip producers with tools to manage uncertainties such as weather, yields, market fluctuations, credit, policy shifts, and legal or human resource issues. These uncertainties can significantly impact farm income and long-term viability. Successful proposals must demonstrate how their *Risk Management Education* efforts will lead to improved decision-making and economic outcomes for producers.

Additionally, specialized funding is available for projects addressing the *Underutilization of Crop Insurance*. These projects focus on educating producers about the risks specific to their operations and how to use crop insurance and other tools to mitigate those risks. Emphasis is placed on measurable outcomes, including improved understanding and application of crop insurance, financial literacy, recordkeeping, and alternative strategies when crop insurance is not applicable. All projects must clearly define their target audience, the key risks faced, and the educational approaches that will result in practical, risk-reducing actions.

Southern ERME Center funds projects in 5 Risk Areas

Since it's inception, the SRMEC has funded **432 projects** addressing these key risk areas across **15 states and territories** throughout the Southern region.

Investing in Resilience: Funding by Risk Category



Strategic Focus Areas: Number of Projects by Risk Type



PRODUCTION RISK

241

Projects taught the economic risk of adopting new technologies



MARKETING RISK

218

Projects explored the use of marketing plans to take advantage of pricing opportunities



FINANCIAL RISK

277

Projects examined the development of a business plan to help their farm businesses be more successful



LEGAL RISK

145

Projects
highlighted food
safety to assure
they are
providing a
quality product



HUMAN RISK

113

Projects sought to develop a transition plan to help keep the next generation on the farm

Special Projects



Learn more about this SRMEC Special Project and find your state contact



www.agftap.org

Project is funded by a cooperative agreement through the USDA Farm Service Agency

What is AgFTAP?

The Agricultural Finance, Tax and Asset Protection (Ag-FTAP) education program seeks to enhance farmers and ranchers ability to understand and navigate the farm business tax and asset protection decisions for their operations, as well as the important relationships between federal income taxes and USDA farm programs. This mission is managed through an online portal of educational trainings and resources.

Services Provided

WORKSHOPS

AgFTAP holds workshops for:

- Tax practitioners, including an online certificate course conducted by tax educators.
 Extension educators, providing communication
- and direction about FTAP program resources, tools, and timelines.
 Farmers and ranchers, focusing on the links between tax laws, asset protection strategies
- and USDA programs.

RESOURCES

Audio, video, and online courses focused on:

- Heirs' Property
- Estate Planning
- Farm Tax Issues
- Farm Tax Planning
- And more...













FARM Champions: Supporting Producers, Sustaining Agriculture

<u>FARM Champions</u> are trusted partners committed to empowering farmers and ranchers through education, outreach, and strategic support. Representing land-grant institutions, cooperatives, nonprofits, and other agricultural stakeholders, Champions work to build resiliency and long-term viability for agricultural producers. Their efforts focus on strategic business planning, financial management, and helping producers effectively navigate USDA programs.

This work is strengthened through the <u>AgFTAP</u> (Agricultural Finance, Tax, and Asset Protection) education program, which provides online training and tools to help producers make informed decisions about tax planning, asset protection, and USDA program participation. Powered by a national network of educators from 1862, 1890, and Hispanic-Serving Institutions, AgFTAP and the FARM Champions community are building a future where farmer success stories thrive across every state and territory.







The SRMEC <u>Crop Insurance Navigator</u> program works to enhance understanding of federal crop insurance. The effort is funded by USDA's Risk Management Agency (RMA) through a cooperative agreement. The project seeks to serve producers historically underserved by federal crop insurance by:

- Leveraging the land-grant system agricultural economist to create relationships and outreach on crop insurance products and services.
- Building awareness and/or understanding of the network of Approved Insurance
- Providers (AIPs) while connecting the AIPs with targeted producer groups and academic institutions.
 - Connecting with outreach educators—including 1862 farm management committees,

 1890 Small Farm Programs (2501 programs), and USDA Liaisons—to enhance the level of crop insurance outreach to historically underserved farmers and ranchers.
- Educating and promoting the programs, products, and services of crop insurance stakeholders—RMA,National Crop Insurance Services, and AIPs.

 Collecting customer service data and stakeholder feedback while also analyzing crop
- insurance metrics to improve sector performance measures.

This is a 2-year pilot project serving only the Southern region's states. To learn more about the project, visit the Center's program web link listed below. <u>Visit RMA's website to learn more about federal crop insurance</u>.





LEARN MORE ABOUT THIS

www.srmec.uada.edu/navigator

SRMEC SPECIAL PROJECT

Navigator Tool-Free Number: 888-731-0888

This is a special project/ cooperative agreement supported by the U.S. Department of Agriculture, under agreement number RMA22CPT0012755.



Trusted Insight & Analysis

A group of 13 Southern Land Grant
University Extension Programs in
collaboration with the Southern Extension
Economics Committee, the Agricultural and
Food Policy Center at Texas A&M, and the
Southern Risk Management Education
Center at the University of Arkansas
launched a digital platform to provide timely,
concise, insightful analysis on issues facing
southern agriculture.

The Southern Extension Marketing Committee (SEMC), formed in 1963, brings together Extension Agricultural Economists from the 13-state Southern region to collaborate on agricultural marketing issues. The committee focuses on identifying shared challenges, coordinating multi-state efforts, exchanging methods and materials, and supporting Extension Administration in addressing regional marketing priorities.



Certificate Courses



This course seeks to equip producers with an understanding of the full range of risk management tools and strategies to lessen adverse consequences of changing prices for inputs and products, weather, pests, diseases, employees, etc. **Enroll Now!**



This short course provides the foundational knowledge required to understand the current U.S. crop insurance industry as it is today. Those who complete the course should be able to explain basic definitions and concepts that apply to all aspects of U.S. crop insurance. **Enroll Now!**



The National ERME Program has initiated an annual award to recognize outstanding projects conducted in each of the four regions of the country. The Award seeks to highlight excellence in Extension programming and Project Director scholarship. The Outstanding Project Awards are presented to the Project Directors at the ERME National Conference.

Pictured at right: Francisco Abello (Project Director) and Erica B. Fields (SRMEC Associate Center Director).



Congratulations to the 2025 Outstanding Project Awardee, <u>Employing</u> <u>Peer Advisory Groups to Implement New Business Risk Management</u> <u>Strategies</u> led by Project Director Francisco Abello and his team at Texas A&M AgriLife. Through this project, ranchers in North Texas and Oklahoma came together to reduce risk, build resilience, and support one another through challenges—including devastating wildfires. Their peer advisory group continues to thrive beyond the grant period, proving the long-term value of shared learning, sound financial practices, and strong relationships.



<u>Watch this powerful interview</u> with Project Director Francisco Abello and program participants as they share how, just two weeks after devastating wildfires, their group became a trusted space for support, recovery, and rebuilding.



Each year, the Southern Risk Management Education Center honors outstanding projects that demonstrate innovation and impact in agricultural risk management education. The 2025 Projects of Excellence recognized three initiatives that exemplified excellence in outreach, training, and real-world application.



First Place

Risk Minimization for Beekeepers

Courtney Bir, Oklahoma State University

This project equipped Oklahoma beekeepers with tools to manage production, market, financial, and legal risks. It reached *over 200 participants* through inperson workshops and an online course, while also creating accessible materials for broader use. Topics included disease prevention, honey marketing, and USDA program navigation.



Second Place

<u>Managing Marketing and Financial Risk in Dairy Farming Systems</u>

Gonzalo Ferreira, Virginia Tech

Focused on supporting small-scale dairy farmers, this project delivered in-person workshops, webinars, and an e-learning module on futures markets and hedging strategies. The training helped demystify financial risk tools and was accessed by nearly 230 stakeholders.



Third Place

<u>On-Farm Food Safety Risk Management Training</u>

Achyut Adhikari, Louisiana State University

This project trained over 360 farmworkers and growers across Louisiana in food safety best practices, including GAPs and FSMA compliance. The training led to measurable improvements in on-farm risk assessment, record keeping, and food safety awareness, with resources accessed by *more than 15,000 individuals*.



We celebrated the winners during the Southern Region Reception at the ERME 2025 National Conference in Nashville, Tennessee.

Their projects reflect the mission of SRMEC—empowering producers through targeted, practical education that enhances resilience and economic viability.

Grant Funds in Action

SRMEC grant funds are now more commonly used to develop digital resources with the potential for broad and lasting impact. Here are two excellent examples of these innovative strategies.

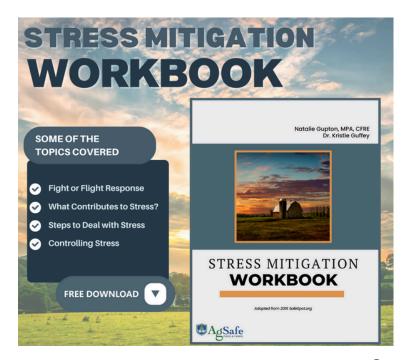


Sharpen your marketing skills with this free, self-paced course-built for row crop producers. This free online course was developed through a project led by Dr. Will Maples with Mississippi State University in partnership with the Alabama Extension.

Enroll in Marketing Tools for Row Crop Producers.

Led by Natalie Gupton with AgSafe, *Mitigating Farm Stresses: A Workshop on Personal Well-Being*, specifically addressed the health, stress and well-being within the human risk category. One of the materials produced through this project was the Stress Mitigation Workbook, a practical, interactive guide designed to support mental wellness in agricultural settings.

Download the Stress Mitigation Workbook







RON RAINEY
CENTER DIRECTOR

An Extension Economist, Rainey focuses on enhancing farm and ranch value-added entrepreneurship, risk management and marketing throughout the agricultural sector. Over his almost 30-year career, his programs, expertise, and leadership have been recognized at the state, regional, and national levels.



LAWSON CONNOR
ASSOCIATE CENTER DIRECTOR

Connor currently serves as an assistant professor in the Department of Agricultural Economics and Agribusiness at the University of Arkansas with research and extension appointments in crop production economics.



ERICA BARNES FIELDSASSOCIATE CENTER DIRECTOR

Fields serves as the Center's financial manager. Additionally, she provides research-based selfhelp strategies to assist farmers in reducing stress. Her experience with Extension education and outreach extends over 14 years.



HUNTER BIRAMASSOCIATE CENTER DIRECTOR

Biram is an assistant professor in the Department of Ag Economics and Agribusiness at the UofA. His applied research and extension program focuses on agricultural production and price risk management using federal crop insurance and commodity programs in the farm bill. Biram grew up working on a diverse family farm operation consisting of a cow-calf herd, broiler chickens, a greenhouse nursery, and a peach orchard.



CELISE WEEMSPROGRAM MANAGER

Weems is an experienced agricultural professional driven to help farmers and ranchers enhance their business operations. She promotes the Center's resources and stakeholder engagement activities across the region. She holds a Master of Agricultural Economics from the UofA and an MBA from UALR. She is also certified in Mental Health First Aid.



JAMIE COUSINS
COMMUNICATIONS MANAGER

Cousins holds undergraduate and graduate degrees in Communication and is pursuing a PhD in the same field, focused on language and strategic messaging. Formerly a Dean of Continuing Education, Cousins brings over 20 years of professional experience in strategic communication, leadership, and program development.



MARCIA SMITH
ADMINISTRATIVE SPECIALIST III

Smith brings 17 years' experience serving as Administrative Office Manager in the Division of Student Affairs for the University of Central Arkansas. Actively involved in her community and workplace, Smith has held a number of roles including Staff Senator and Advisory and Diversity Board Member.



NANCY CLARK
ADMINISTRATIVE SPECIALIST

Clark retired from Transamerica Insurance after 20 years of service as the Office Manager and Sr. Executive Assistant to the President, COO and CMO. Shortly after retirement, she took a position with FCS Dept. at the University of Arkansas, Cooperative Extension Service. She is currently working in Ag and Econ Business with the Crop Insurance Navigator project.

AgFTAP





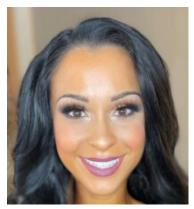
Dr. Allison Vetter Project Director

A proud alumna of Doane University, Vetter earned her master's and Ph.D. in sociology from the University of Nebraska—Lincoln. Before joining the University of Arkansas, she served as a tenured Associate Professor of Sociology at Henderson State University and held leadership roles in Title IX compliance across Arkansas and Wisconsin. Raised on one of the first certified organic farms in the Midwest, Dr. Vetter remains closely connected to its operations and currently serves on the farm's Board of Directors.



E'licia L. Chaverest Regional Coordinator

Chaverest has over 20 years of experience educating and empowering small, limited-resource, and socially disadvantaged farmers. Her work focuses on public policy, emerging government programs, access to capital, and agricultural risk management. In 2019, she was appointed by USDA Secretary Sonny Perdue to serve on the New and Beginning Farmers and Ranchers Advisory Committee (2019–2022; 2024–2026). She holds both a Bachelor of Science and a Master of Science from Alabama A&M University.



Brittany GabrielCommunity Engagement

Brittany is a dedicated Program Coordinator for the AgFTAP program at the University of Arkansas Division of Agriculture. As the primary contact for the program, she provides guidance, resources, and support to help farmers and ranchers succeed in the agricultural industry. She holds a Bachelor of Science from the University of Central Arkansas and is currently pursuing a Master of Business Administration in Marketing at Arkansas State University.



Giselle AlfaroCultural Liasion

With over a decade of experience as a language specialist, Alfaro focuses on Spanish interpretation and translation. As a cultural liaison, she ensures our resources are relevant and culturally appropriate for the Hispanic community. She encourages and empowers members of the Hispanic community to become active participants in the educational activities and programs offered by AgFTAP. She holds a B.S. degree in Finance and Economics from the University of the Ozarks in Clarksville, Ark.

Crop Insurance Navigators





SeRena M. HillProject Manager
Service Area: AR, KY, TN, Northern AL, NC, VA

As the RMA Project Manager, Hill hopes to strengthen outreach and technical assistance to farmers and ranchers and to enhance understanding and use of federal crop insurance by producers historically underserved by crop insurance sector.



Lagrand Elliott Navigator Project Specialist Service Area: MS, LA, AL, FL Panhandle

Elliott is a farmer and VP/COO of Foot Print Farms. Elliott serves as a state contact on Heirs Property for underserved farmers and ranchers throughout Mississippi and has served as a policy analyst for Alcorn's Socially Disadvantaged Farmers and Ranchers Policy Research Center.



Tiana Scurry Navigator Project Specialist Service Area: GA, FL, SC

Originally from Georgia, Scurry holds a B.S. in Agriculture Economics from Fort Valley State University.



David StephensNavigator Project Specialist
Service Area: OK & TX

Stephens is an established professional with over 30 years' experience. Most recently, he's provided 12 years of agriculture technical assistance to small socially disadvantaged farmers, rural landowners, rural business owners and towns.



Chimere HamptonNavigator Project Specialist
Service Area: TN & KY

With 10 years of work experience for the U of A System, Hampton hopes to bring a passion for outreach through assisting and guiding farmers and ranchers, toward diversified enterprises and facilitating the use of crop insurance.



CONNECT

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