

Lightning Round: Fast & Furious Updates



1. Campbell Risk Management, Larry Spilker (Exhibitor)
2. Eat Local First, Micha Ide
3. Manage My Market, Staci DeShasier (Exhibitor)
4. MarketWurks.com, Chris Quinlan (Exhibitor)
5. USDA National Ag Statistical Service, Dennis Koong (Exhibitor)
6. USDA Natural Resource Conservation Service, Rebecca Anderson, Reuben Garnett, and Kyle Reardon (Exhibitor)
7. Washington State Conservation Commission, Toyo Garber (Exhibitor)
8. Washington State Department of Agriculture, Regional Markets Laura Raymond and Galen VanHorn (Exhibitor)
9. Washington State Department of Agriculture, Produce Safety, Travis Alexander and Evan Low (Exhibitor)
10. Washington State Department of Health, Alyssa Auvinen
11. King Co Ag Program, Patrice Barrentine

Navigating Insurance for Farmers Markets and Vendors in 2023

Larry Spilker, Campbell Risk Management

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www.campbellriskmanagement.com



CAMPBELL RISK MANAGEMENT

- Markets need to have their own insurance policy to cover their own exposures.
- Farmers markets should be requiring all their vendors to have insurance and list the market as an additional insured.
- What does market insurance cover? What does vendor insurance cover?
- Hold harmless agreements are only agreements between the two parties in that agreement. When is it applicable and not applicable?





CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/21/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Pro Insur, Inc dba Campbell Risk Management 4242 Whiskey Drive, Suite 200 Indianapolis, IN 46240 Larry Spilker Ext 203	CONTACT Name: Larry Spilker ext 203 PHONE LIC No. Cert: 317-848-0075 E-MAIL lspilker@campbellrisk.com ADDRESS	FAX 317-848-9093 LIC. No.
INSURED Honey Bee Creations 2730 Mikol Terrace South St. Petersburg Florida 33712	INSURER(S) AFFORDING COVERAGE	
	INSURER A: HANOVER INSURANCE GROUP	NAIC #: 22292
	INSURER D:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

Must be completed with the name and mailing address of the vendor or vendor's business attending the market. Include DBA if applicable.

COVERAGE: CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE OF INSURANCE	INDUSTRY	POLICY NUMBER	ISSUE DATE	EXPIRES	LIMITS
<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PER OCCUR <input type="checkbox"/> LOC <input type="checkbox"/> OTHER	X	AAV4086 LHW D481967	10/21/2019	10/21/2020	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTALS \$ 100,000 MED EXP (Per one person) \$ 5,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMB OF AGG \$ 4,000,000
AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS					COMMERCIAL LIMIT (Per accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)
UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> USED <input type="checkbox"/> RETENTION					EACH OCCURRENCE \$ AGGREGATE \$
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/OWNER EXCLUDED? (Mandatory in NH) If not, describe view: DESCRIPTION OF OPERATIONS below	Y/N				PER STATUTE <input type="checkbox"/> DIV-ED <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

X indicates policy includes additional insured and waiver of subrogation

Make sure policy is not expired

These are preferred limits. Most require only that these limits be a minimum of 1 million each occurrence with a 2 million aggregate

Indicates that policy includes product liability

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 104, Additional Remarks Schedule, may be attached if more space is required)
Those usual to the Insured's operation. Blanket additional Insured applies per coverage form 421-2015 08 15. Certificate holder, if any, is hereby an additional insured.

Must contain a blanket statement such as shown OR State that the certificate holder is an additional insured and list name and address of additional insured in the certificate holder box below OR Specifically name the entity wanting to be an additional insured as an additional insured

CERTIFICATE HOLDER
Evidence of Insurance

AUTHORIZED REPRESENTATIVE
John C. Campbell

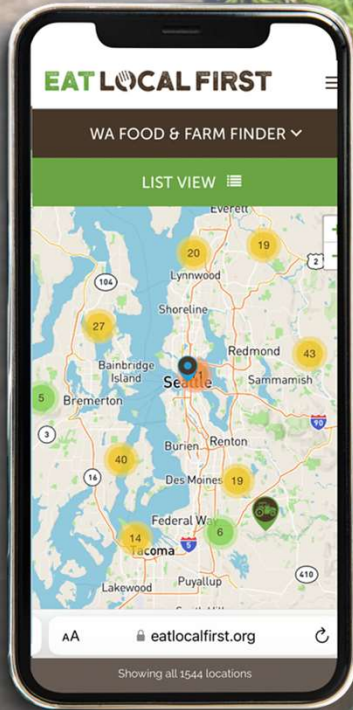
Simply having your name and address in the certificate holder box does not make you an additional insured. Having your name and address here only allows you to be notified if the policy is canceled or modified prior to the expiration date. See instructions in the box above for being additionally insured.

Common Terms

- **Aggregate Limit:** The maximum dollar amount your insurer will pay to settle your claims. After the limit is referred to as an annual aggregate limit, which is just the total amount your insurer will pay in a single year.
- **Deductible:** The amount you pay out of your own pocket before your insurance provider begins paying the reimbursement owed to claimant.
- **Claimant:** The person who brings a lawsuit against you. (ie the person who is suing you because of food poisoning, or the person who tripped over your tent.)
- **Additional Insured:** A party other than a party in whose name insurance is issued who is also protected against losses covered by such a policy. This could include the market as a whole, other vendors, or other staff members who are employed by the vendor. Property owners might also be listed as additional insureds.
- **Market liability:** A general liability policy held by a farmers market, otherwise known as "slip and fall" insurance.
- **Rider:** An edit or modification to an insurance policy to modify both benefits and the conditions of coverage.
- **Hold Harmless:** Also called an "indemnification," this type of agreement protects someone from being sued because of what a third person does to the victim. For example: Before I let you sell produce at my market, you will have to indemnify me (hold me harmless) if you negligently forget to tie down your tent and it flies away in a wind and injures a shopper. Should the shopper later sue me, I can invoke indemnification and you pay all my legal bills and any damages awarded by the court.

EATLOCALFIRST.ORG

WASHINGTON
FOOD
AND FARM
FINDER



FIND LOCAL FOOD

Enter City or Zip

Search

Local food means food that is grown, caught, raised, and made right here in Washington State. The Washington Food & Farm Finder will connect you with local food growers and producers.

The
“Tinder” of
local food!



Your personal matchmakers!

STATEWIDE SUPPORT

EAT LOCAL FIRST COLLABORATIVE



Food Systems

WASHINGTON STATE UNIVERSITY



Clallam County

WASHINGTON STATE UNIVERSITY
EXTENSION



Over 160,000
unique page views
in 2022

I used it to find local eggs and see
what other food is available
locally that fits my unique food
requirements -Whatcom

THE "DATING" POOL

Without it we
would not know
about our local
farms and what is
available. -Clallam

I am impressed with the
website. I had no idea
there were so many small
farms in Western
Washington. - Pierce

Over 1,880 (and
counting!) listings for
local farms, food
producers, farmers
markets, grocers,
restaurants and food
businesses that source
locally.

Thanks for the help finding fresh food as a
senior, I appreciate it. - Benton



REGIONAL PAGES COMING SOON!



Hyper-local content - with unique events, stories, and listings specific to each region

"MATCHMAKERS" WANTED!

Help us increase listings on the Washington Food & Farm Finder! FUNDS are available to help with this effort.



Ready to "swipe right?"
Come find us at the
conference!



2022 | **CENSUS OF
AGRICULTURE**
YOUR VOICE. YOUR FUTURE. YOUR OPPORTUNITY.

THE AG CENSUS COUNTS



United States Department of Agriculture
National Agricultural Statistics Service

Dennis Koong, Regional Director
Northwest Regional Field Office
Dennis.Koong@nass.usda.gov

Scope

NASS conducts the Census of Agriculture in:

- All 50 states, including Indian Tribes
- Puerto Rico
- Guam
- U.S. Virgin Islands
- Commonwealth of Northern Mariana Islands
- American Samoa

That's data for more than 3,000 U.S. counties and 30,000 zip codes.



United States Department of Agriculture
National Agricultural Statistics Service

Census of Agriculture

A complete count, taken every five years, of America's farms and ranches and the people who operate them.

- Farms by size and type
- Land in farms
- Demographic characteristics of operators
- Economics – income and expenses
- Commodities produced
- Food Marketing Practices



United States Department of Agriculture
National Agricultural Statistics Service

Farm Defined

Any place from which at least **\$1,000** of agricultural products were produced and sold, or normally would have been sold, during the census year.



United States Department of Agriculture
National Agricultural Statistics Service

YOUR VOICE



United States Department of Agriculture
National Agricultural Statistics Service

Your Voice

- USDA needs Census data to evaluate outreach and development programs such as the Farmers Market Promotion Program
- USDA grant and loan programs for small farms, beginning farmers and ranchers, and historically underserved producers
- Decision makers can use the data to evaluate the agricultural situation, formulate policies, and promote new programs to aid producers



United States Department of Agriculture
National Agricultural Statistics Service



YOUR OPPORTUNITY



United States Department of Agriculture
National Agricultural Statistics Service

Your Opportunity

- Your response to the Census of Agriculture makes a difference!
- To ensure that the best tools and reports are available, we need accurate information from ALL farmers and ranchers no matter how large or small your operation.
- Respond early and avoid follow-up contacts.



United States Department of Agriculture
National Agricultural Statistics Service

Data on Ag Marketing Practices

Direct to Consumers

- Includes value-added food products produced by the operation
- Farmers markets
- Farm stores or farm stands
- Roadside Stands and stores
- Community Supported Agriculture
- Online marketplaces



United States Department of Agriculture
National Agricultural Statistics Service

Direct to Consumer Value of Sales (\$1,000)

	2017	2012
WASHINGTON	68,574	45,124
Skagit	7,038	2,564
Walla Walla	5,278	846
Snohomish	4,890	1,976
Whatcom	4,872	2,576
King	4,608	2,635



Direct to Consumer Number of Farms

	2017	2012
WASHINGTON	4,503	5,640
Skagit	191	244
Walla Walla	90	98
Snohomish	280	267
Whatcom	256	302
King	313	382



United States Department of Agriculture
National Agricultural Statistics Service

Dates to Remember

February 6, 2023: Census deadline

March-April 2023 Census Follow-up

February 22, 2024: Census data available



United States Department of Agriculture
National Agricultural Statistics Service

Responding to the Census

- You are highly encouraged to complete the Census of Agriculture online at www.agcounts.usda.gov. The online questionnaire is secure, convenient and user-friendly. Save time by responding online as the form calculates totals automatically, offers quick drop-down menu options, and skips questions that do not pertain to you operation.
- Alternatively, you may also respond by mail.



United States Department of Agriculture
National Agricultural Statistics Service

**Presented By:
Toyo Garber**

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info@scc.wa.gov



**Washington State
Conservation
Commission**



About SCC

Who We Are

- Coordinating agency for WA's 45 conservation districts
- Non-regulatory (incentive-based instead)
- Empower community members and landowners to practice conservation and aid in agricultural viability
- Work to promote strong food systems



Washington State
Conservation
Commission



CONSERVATION DISTRICTS
OF WASHINGTON STATE

your window to healthy lands



CONSERVATION DISTRICTS
OF WASHINGTON STATE

your window to healthy lands



Conservation Districts

What Are CDs?

- Community-staffed, and led
- Services tailored to local conservation needs
- 45 CDs for 39 counties

Examples of Services:

- Habitat restoration and enhancement
- Livestock and nutrient management
- Soil, forest, and rangeland health
- Natural disaster preparedness and recovery
- Irrigation water & stormwater management
- Urban agriculture

Find your conservation district at www.scc.wa.gov/conservation-district-map.



Resources



SFF

Sustainable Farms & Fields

Grant program to incentivize farmers and ranchers to implement climate-smart practices and projects.

www.scc.wa.gov/sff

OFF

Office of Farmland Preservation

Uses easements, planning, and data analysis to support long-term agriculture success and farm viability in WA.

www.scc.wa.gov/ofp

FPF

Food Policy Forum

Food system stakeholders group that makes recommendations for improving WA's food system, esp. in underserved communities.

www.scc.wa.gov/food-policy

Salmon Recovery Program

Riparian Restoration Projects

A new, incentive-based program focused on restoring critical salmon habitat (also known as riparian restoration projects).



www.scc.wa.gov/salmon-recovery-program

 @scc_gov

 Washington State Conservation Commission

 www.linkedin.com/company/state-conservation-commission/

THANKS

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www.scc.wa.gov



Washington State
Conservation
Commission



Washington
State Department of
Agriculture



WSDA Regional Markets Program

Support for small (& direct marketing) farms and local food systems



Laura Raymond

*WSDA Regional Markets Program
Manager*

Galen Van Horn

Local Food Supply Chain Specialist

WSDA Does A Lot



- Executive Cabinet Agency
- 758 full time employees
- Staff made up of veterinarians, entomologists, chemists, toxicologists, inspectors, investigators, policy and marketing analysts, customer service specialists, and managers
- 220 seasonal employees, primarily inspectors of fruit, vegetable, grain, and seeds



WSDA Regional Markets Program



WSDA Regional Markets supports the economic viability of small and direct marketing farms and increases the availability of Washington grown products in schools, institutions, and on tables throughout our state.



Technical Assistance, Trainings, and Events



- One-on-one guidance via phone, email, or in-person
- Presentations, outreach, and peer-led, hands-on workshops
- Farmer/Buyer networking events
- Local infrastructure and value chains support to grow local food systems
- Assistance for local meet producers and processors



Find Us Online

agr.wa.gov/farmfoodbiz



The screenshot shows a web browser at the URL agr.wa.gov/farmfoodbiz. The page features a navigation menu with links for WASHINGTON AGRICULTURE, SERVICES, DEPARTMENTS, ABOUT WSDA, and CONTACT US. A search icon and a menu icon are also present. The main content area has a background image of red apples and green leaves. On the left, the text "REGIONAL MARKETS AND SMALL FARMS" is displayed in white. A white overlay box in the center contains a "Back" link and a list of program links: THE GREEN BOOK, INFRASTRUCTURE GRANT, MEAT AND POULTRY ASSISTANCE PROGRAM, PROFITING FROM YOUR PIVOT, INFORMACIÓN EN ESPAÑOL, and MANAGING RISK. Below the main image is a breadcrumb trail: Home / Departments / Business and Marketing Support / Small Farm /. A dark blue banner at the bottom of the main image area contains the text "WHAT DO YOU NEED TODAY?" and a "LET'S FIND IT" button. Below this banner, the heading "REGIONAL MARKETS PROGRAM SUPPORTS SMALL FARMS" is followed by a paragraph of text describing the program's goals. A "CONTACT US" button is located at the bottom of the page.

Scroll down for...



OUR PROGRAM AREAS



SMALL AND DIRECT MARKETING FARM ASSISTANCE

Help farms access and sell to markets that match their scale and interests through technical assistance and resources on direct marketing strategies and regulations.



FARM TO SCHOOL

Promote Washington-grown foods in schools through procurement, policy, education, and facilitation of statewide partnerships between farmers, distributors, school districts, early childcare centers, and institutional food service providers.



ON-FARM PRODUCE SAFETY

Help small and diversified farms with scale-appropriate and cost-effective ways to implement Good Agricultural Practices (GAP).



MEAT AND POULTRY ASSISTANCE PROGRAM

Provide technical support to small farms & ranches selling meat, as well as the small meat processors farms depend on to access their markets.



LOCAL FOOD SYSTEM CONNECTIONS AND INFRASTRUCTURE

Support local supply chain development and resiliency by identifying needs, sharing best practices, facilitating

agr.wa.gov/farmfoodbiz

Farm to School Programming



- Taste Washington Day
- Trainings and workshops
- Technical assistance for schools & farms
- Factsheets and tools
- Policy, research and surveys
- Special projects
- **Purchasing grants!**

Learn more at
agr.wa.gov/farmtoschool



Annette Slonim

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Phone or Text: (206) 714-2757



Claire Finnerty

Email: claire.finnerty@agr.wa.gov
Phone or Text: (360) 974-9752

Farm to School Purchasing Grants



\$5 M (approx.
\$2.5M/yr.)

The new Farm to School Purchasing Grants provide school nutrition and early care and education programs with **additional purchasing dollars** to source Washington-grown foods.

Grant Goals:

- *Increase direct-sourcing from a diverse set of Washington farms and food producers.*
- *Increase the variety and volume of Washington food purchased for use in school and child care meal programs.*

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Meat and Poultry Assistance Program



- Technical trainings and workshops
- Marketing opportunities & strategies
- Regulatory guidance
- Grant & loan support, including the WSDA's **Local Meat Processing Capacity Grants**

Alyssa Jumars

Email: alyssa.jumars@agr.wa.gov

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Meat & Poultry Assistance + Processing Grants



\$4 M

One-time.

Hope to continue!

- **New WSDA program** to assist small and mid-size meat processors and direct-marketing farmers & ranchers with **capacity building, market access & other technical support.**
- **\$3.6 million in grants to 40 meat processors** to expand capacity to serve small farms & ranches:
 - 25 Washington counties
 - \$1.8 million to Western WA processors
 - \$1.7 million to 4 “Large Projects” to increase farms’ access to USDA-inspected processing, located in NE, SE, S. Central & NW Washington

We are hopeful that funding to continue to operate this program and grant will be included in the forthcoming state budget.

Alyssa Jumars

alyssa.jumars@agr.wa.gov

(206) 743-4169



***Watch for upcoming
WA Meat UP offerings!***

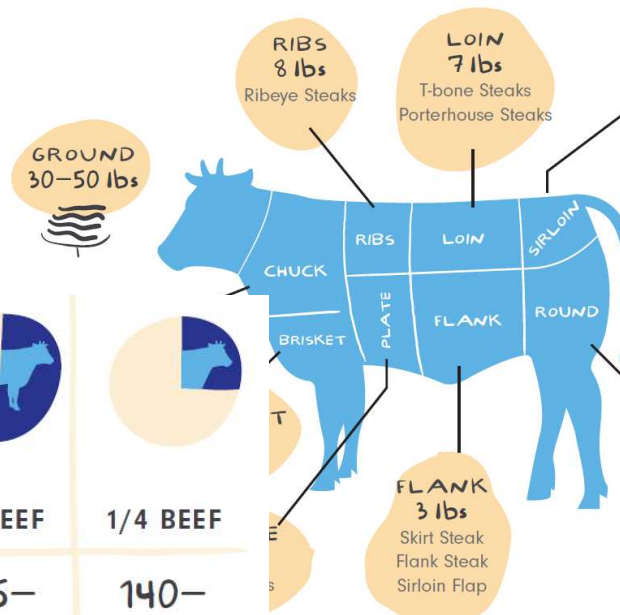
<https://www.wameatup.com/>

Meat Buying Guides

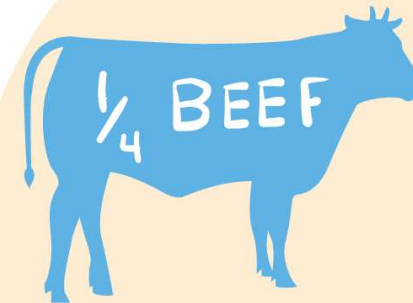


- Beef, Pork, and Lamb
- How much to buy
- How much storage space is needed
- Cooking tips

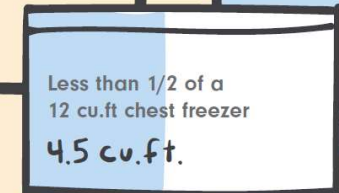
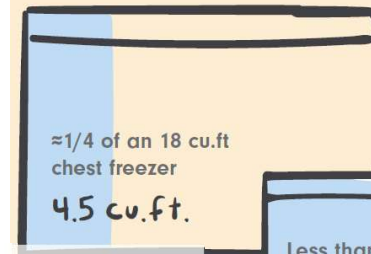
APPROXIMATE MEAT YIELD FROM 1/4 BEEF



HOW MUCH SPACE IS NEEDED?



≈ 75-125 lbs of meat



BEEF SHARE	WHOLE BEEF	1/2 BEEF	1/4 BEEF
live weight			
900-1300 lbs			
Hanging (carcass) weight	550-800 lbs	275-400 lbs	140-200 lbs
Edible meat yield	300-500 lbs	150-200 lbs	75-100 lbs

agr.wa.gov/farmfoodbiz

Local Food System Infrastructure Grants



\$17 M

Current
biennium

Local Food System Infrastructure Grant Program to improve food supply chain infrastructure and market access for farms, food processors, and food distributors, with funds prioritized for small businesses, including those led by women and minorities.

WSDA awarded 138 grants:

- 34 counties
- 86% small farm and food businesses
- Projects include processing equipment, food storage facilities and delivery vehicles

We are hopeful that funding to continue to offer this grant will be included in the forthcoming state budget.



Galen Van Horn

Email: Galen.vanhorn@agr.wa.gov

Phone or Text: 564-200-4054

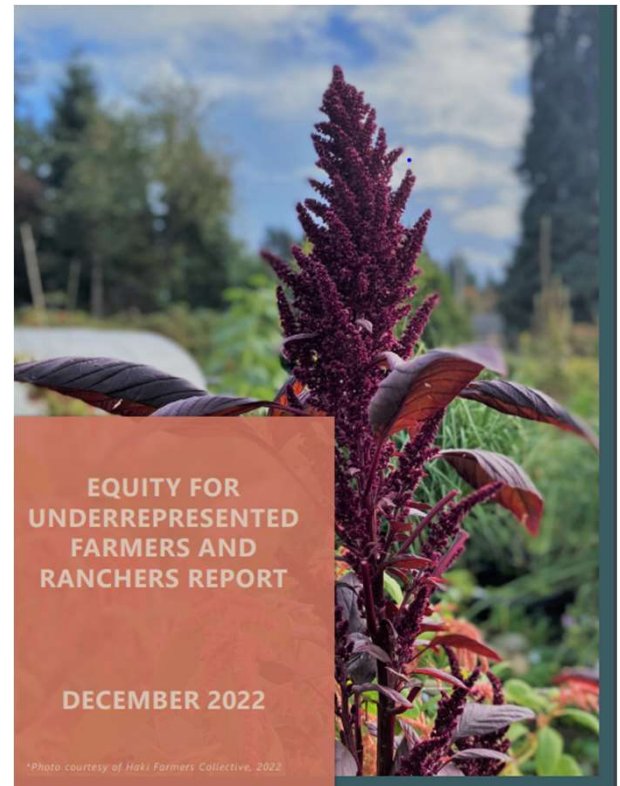
Underrepresented Farmers & Ranchers



**One-time
funding** for
staff and
assessment
report

With this budget proviso, WSDA was funded to report on activities and gaps in current efforts to include historically underrepresented farmers and ranchers.

We are hopeful that funding to continue this work learning, building relationships, and implementing some of the identified strategies to advance inclusion and equity.



Contact Us!

Regional Markets Program



Washington
State Department of
Agriculture

Laura Raymond

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Alyssa Jumars

Meat and Poultry Assistance

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Galen Van Horn

*Local Food System Infrastructure & Market
Access Grants*

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WEB

agr.wa.gov/farmfoodbiz



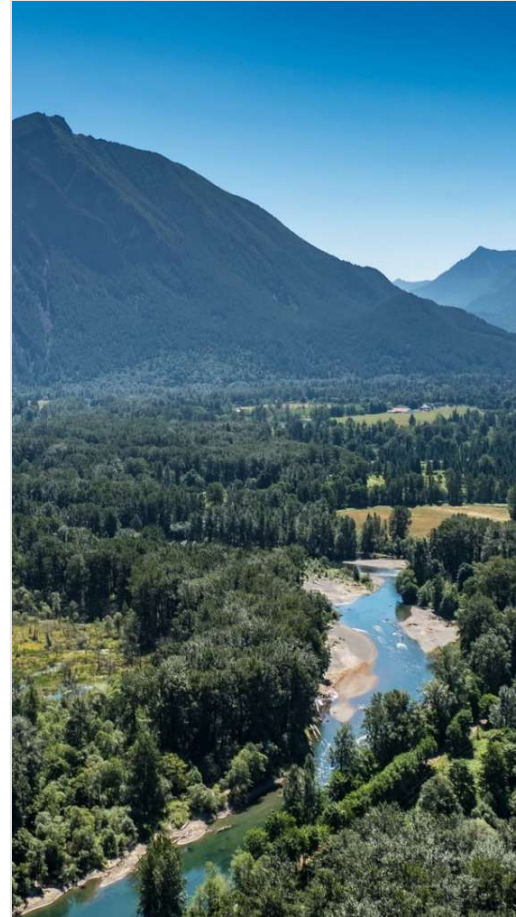
King County

Department of Natural Resources and Parks

Water and Land Resources Division

Agriculture Program

Patrice Barrentine, Agriculture Policy and Economic
Development





Support **40** Farmers Markets



Develop **Meat Processing** Infrastructure



Operate **5** farms and lease to farmers



Preserve **16,127** acres of farmland by easements

What does
King County
Agriculture
Program do?

King County celebrates our 40 Farmers Markets and the power of collaboration!



Supporting King County farmers markets through a contractual partnership with Washington State Farmers Market Association including:



Data reports to policy makers



Nearly \$400,000 of CARES Act Covid relief dollars in 2020



Quarterly market manager meetings



New Impact Assessment of Farmers Markets that documents how COVID-19 is impacting their operations and viability



farmkingcounty.org

Hotdog! USDA services open Fall 2023



Ballard Farmers Market

- USDA slaughter
- USDA cut and wrap
- USDA Primal cuts for wholesale



Core Farms

- **Sammamish Farm (5)**
- **Snoqualmie River Farm (SVT; 5)**
- **Issaquah Creek Farm (1)**
- **Horseneck Farm (5 orgs; 30/1)**
- **Green River Farm (10)**

Approximately 50 farm businesses in 2022

