

Farm-made food & agri-tourism can add to risks - *Don't Forget Insurance*

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SPRINGFIELD, IL — As more farmers invite the public to on-farm events or sell farm-made products, they experience more risk, more regulations and need more insurance, experts say.

Not knowing the law isn't an excuse for not following it, notes Laura Fisher, education and outreach manager for Farm Commons, which specializes in legal issues regarding farmers.

"Having on-farm events engages the community, but you are taking a risk," said Fisher. "Insurance is not a charity."

At the Illinois Specialty Crops, Agritourism and Organic Conference in Springfield last month, the educator encouraged farmers to put together a risk management strategy.

It is important to know what is covered under your insurance policy, she said. Some special-event farm activities may not be covered and you may need specific protection.

FISHER ALSO encouraged the growers to get to know the details of the new Food Cottage Act, which was updated in January. Under it, you don't need a permit to serve free ice cream, certain beverages or candy at your farm event, for example. But, you do need a permit to serve juice or pastries, she said.

You can sell jam made in a farm kitchen, but must adhere to the definition of "jam" — a specific ratio of fruit to sugar. And in Illinois, you can't sell homemade pickles without certification.

Kathy Keylor, who has a professional kitchen in Virginia in East Central Illinois, sells pickles, salsas, relishes, jams and jellies because her kitchen is FDA registered and she stays up-to-date with any new regulations.

She also has a degree in home economics and 20 years of experience preparing food for the public. Her Kathy's Kitchen booth at the annual specialty crop conference in Springfield is always popular for people wanting to taste her products, sell her products or learn about growing such a business themselves.

FOR SOME on-farm sales, under the Cottage Food Law, the main ingredient has to be produced on your farm.

For example, if you are selling strawberry jam made in a home kitchen, and you had a bad year requiring you to buy strawberries from another source, you may be violating legislation, Fisher said.

Fisher said urban visitors to a farm may not know simple rules that rural residents take for granted.

For example, a visitor may walk behind a horse and be more likely to be kicked. It's important to take all these safety issues into consideration, she said.

LABOR AND employment rules are also a consideration for farms welcoming the public.

Things like minimum wage exemptions or providing workers compensation benefits may be dealt with differently than with traditional production farm, and could result in fines.

Fisher also said it is wise to check with an inspector before investing in something new. She gives an example of a person who bought a cider press in Connecticut and spent \$20,000 fixing the barn for a new business — only to find out the plan would not work once inspections were done.

She encouraged farmers to try and work with inspectors, not be defensive when they arrive on the farm.

“Your best tool is to build a relationship,” she said.

“Look for your county inspector to be a friend and a resource, not an enemy and an obstacle.”