Special Event Liability Insurance: A Must for Agritourism Operations

More family farms are providing unique, educational, family oriented tourism opportunities in addition to typical farm activities. Whether you conduct tours around your farm, offer birthday parties, operate a corn maze, manage a u-pick operation or a hunting or fishing enterprise, you are giving those people who live the urban lifestyle an opportunity to experience life on a family farm.

If you are considering adding a fee-based activity such as hunting, angling, a u-pick operation, a corn maze, a pumpkin patch, a petting zoo, or other natural-resource based recreational activity, it is vital that you obtain adequate insurance coverage.

The number one risk associated with non-traditional fee-based agriculture activities is insurance, or the lack of the right kind of insurance. Agritourism operations require a different type of coverage called Special Events Liability Insurance and may not be provided by your local insurance agent. It is often hard to locate, expensive and comes with no guarantee of future renewal. Special Event Liability Insurance is designed for fee-based activities to protect you and the farm in case of an accident.

As the Mississippi Department of Agriculture and Commerce is not in the insurance business and makes no recommendations on one agency over any other, MDAC is in the business of serving its hard working friends in agriculture. The contact information for several Special Events Liability Insurance agencies is listed below.

Francis L. Dean & Associates of Florida, LLC
3300 SW 34th Avenue, Suite 120
Ocala, Florida 34474
Phone: (877) 671-3326
Fax: (325) 854-6380
Website: www.fdeanfl.com
Underwriter: Breda Dean

Email: bdean@fdean.com
Turner Insurance
Chris Turner, Agent
216 Walker Street
P.O. Box 126
Houlka, MS 38850
Phone: 800.541.8196
Fax: 662.568.2502
Cell: 662.456.6528
Email: ccturner@frontiernet.net
Website: www.turnerinsuranceonline.net

Additionally, operations that include animals such as a petting zoo, will need to contact Dr. Tami Howard, Veterinary Medical Officer, USDA division of APHIS (Animal and Plant Health Inspection Service) to ensure your operation is in compliance. This sub-office randomly inspects agritourism petting zoos and roadside petting zoos. You can contact Dr. Howard at P.O. Box 12917, Jackson, MS 39236, (703) 812.6586 or Tami.L.Howard@aphis.usda.gov.

Inspections can be made on an annual basis, and schedules are unannounced. Dr. Howard’s inspections include, but are not limited to, animal habitat, animal health, cleanliness, food and water supply, and other areas of concern for animal safety. There is an annual license fee based on the number of animals and their category and class of operation. There is also a form (OMB#0579-0036 7002A) to be completed by your veterinarian. Visit the USDA website for more information at http://www.aphis.usda.gov/ac.

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This issue’s feature plant was one sought by Brer Rabbit of the Uncle Remus Tales. The plant that could have made the thicket so appealing to Brer Rabbit was the thick bramble of blackberry and dewberry. No doubt as Brer Rabbit pleaded “Please don’t throw me in the briar patch.”- his reverse psychology began to work on would-be predators, Brer Bear and Brer Fox. Brer Rabbit knew that if he could get to that thick clump of spines and bramble, he would be safe. Surprisingly, Brer Bear and Brer Fox knew those plants of the briar patch too! Frequently in the spring and summer, they walked the edges of these thick brambles, eating berries, and listening to the scamper of mice, rabbits, and small birds who had all come to dine on the bramble’s berries. These folktales from the past reflect good information of the value of the briar patch to rabbits, foxes, and even bears!

The plants that form “brambles” or briar thickets are blackberry and dewberry of the genus *Rubus*. There are about 26 species of *Rubus* in the Southeastern U.S. Many of the different species hybridize making species identification difficult. Blackberry and dewberry are in the Rose family (Rosaceae) and bear thorns, spines, or bristles along the stems just as wild and cultivated roses. Members of the genus *Rubus* grow as erect, arching, or trailing woody vines arising from perennial root crowns. Above ground growth arises as two different forms. The first or earliest growth form is called a primocane. The primocane grows as an unbranched large stem with large leaves that does not bear flowers or fruits. The later or older growth form, the floricane, has smaller leaves and stems, shorter stem length, and bears flowers and fruits. Over time, the floricanes of most blackberries become so numerous and entangled that they form dense thickets.

NRE Hosts Landowner Workshop in George County

The Natural Resource Enterprise Program of MSU’s Department of Wildlife and Fisheries and partners hosted a landowner workshop on April 24th. The event was held in Benndale, MS and included a field tour of Dr. John Green’s property.

The workshop consisted of a morning lecture series by local natural resource and business professionals discussing the types of natural resource enterprises and associated revenue potential, USDA cost-share programs available for habitat management, outdoor recreation, nature tourism, business management, legal and liability considerations, and marketing.

After lunch, workshop attendees boarded trailers for afternoon tours of Dr. Green’s property along the Pascagoula River. Natural resource professionals from the NRE program, MSU, Natural Resources Conservation Service, Audubon Mississippi, US Fish and Wildlife Service, and Mississippi Department of Wildlife Fisheries and Parks discussed wildlife and fisheries management techniques that are taking place on the property. Some highlights included non-game management, fisheries management, timber management, outdoor recreation, and bird watching.

The next workshop in the series will be held at Circle M Plantation in Macon, MS on May 29th. Registration for the workshop is $25, which includes a reference notebook, lunch, breaks, presentations by resource professionals and a field tour with agency personnel. Early registration is recommended due to space limitations.

For more information about the workshop or to register visit http://www.wildlifeworkshop.msstate.edu or call (662) 325-3133. Additional workshops are planned for Mississippi and neighboring states this fall. We will post those dates in the near future on our website!

- Adam T. Rohnke, arohnke@ext.msstate.edu
that seem impenetrable to us. This dense growth makes them very valuable cover to many species of wildlife.

Blackberries and dewberries are early colonizing plants in harvested forest sites and abandoned fields. They frequently grow in thickets along woodland and swamp edges, utility line and gasoline rights-of-ways, fallow fields, and pastures. Because these berries are highly palatable to birds and mammals, they are eaten readily and the seed are then dispersed in the dining animal’s scat. The seed are extremely persistent and last for many years in the soil. They remain dormant until conditions are right for germination and establishment. Once established from seed, blackberries tend to persist on an area due to underground rootstocks or rhizomes.

Whether you wish to favor plants of the genus *Rubus* for cobbler or for wildlife, there are management practices that you can implement to encourage these plants on your land. If you wish to manage blackberries and dewberries for berry production, you will want to allow floricanes to develop in your thicket. Therefore, you will want to allow the stems to reach at least two to three years of age. On my land in Winston county, some of our best blackberry thickets are over six years of age. I protect them from frequent mowing, disking, and burning to allow for maximum berry production and an increasing thicket size for quail and songbird cover.

Fertilization can also enhance stem growth and fruit production. Fertilizers, such as 6-8-8, will favor fruit production and root development. Application rates will be dependent on the fertility of your site and should be based on soil fertility analysis. On highly fertile sites rates as low as 50 lbs/acre will stimulate growth and berry production whereas lower fertility sites may require up to 300 lbs/acre of a 6-8-8 fertilizer. Because these are native plants that grow readily on low fertility sites, they typically require less fertilizer than cultivated varieties.

After blackberries have a well-established rootstock, they sprout readily following burning. In pine or grassland habitats burning at three to four year intervals will create succulent browse for deer and rabbits and berries for many species of wildlife.

Generally, the common *Rubus* species colonize openings readily and there is no need to plant them. However, if you wish to introduce them to an area, you may do so by planting dried, scarified seed or root sections. Root sections can be purchased commercially or collected from a donor site during winter dormancy. They should be kept in a cool place and planted immediately. Trim above ground growth prior to planting to allow for root development. Sites that may be good donor sites include areas that are scheduled for urban development, paving, or mining. Always seek permission before digging plants. You may simply wish to depend on the creatures that eat the berries and deposit the seed – the bluebirds and robins as they perch on your fence or nest box posts or the small mammals as they scurry among brush piles that you have created along woodland edges.

Collectively, blackberries and dewberries are one of the most important group of plants to wildlife in the Southeast. The berries are a preferred soft mast food due to their succulence, high sugar, and vitamin content. The fruiting cycles of the native blackberries and dewberries provide wildlife with a supply of tasty and nutritious fruit from spring through late summer. The berries are readily consumed by black bears, foxes, coyotes, raccoons, opossums, voles, and mice. Gamebirds, songbirds and woodpeckers feed on the berries. The pollen-rich flowers are visited by an abundance of native insects. The stems are browsed readily by white-tailed deer and swamp, cottontail and marsh rabbits. Blackberry thickets also provide important escape cover for birds, rabbits, and small mammals and desirable nesting sites for many species of songbirds.

- Dr. Jeanne Jones
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NRE Program Assisting Alabama Outfitters and Guides

The West Alabama Chamber of Commerce and the NRE Program cooperatively conducted a one day workshop with the Alabama Hunting and Fishing Trail and Alabama Outfitters and Guides Association. Adam Tullos gave a presentation entitled “Best Practices of Top Outfitters” discussing how outfitters can diversify income, identify potential liability issues, and improve customer satisfaction. Dr. Steve Demarais gave an overview of recent research projects and other practical information about the management of white-tailed deer. Outfitters also learned ways of improving habitat conditions and other biological factors that benefit game animals. Over 40 individuals participated in these sessions representing 22 different recreational businesses across Alabama.

In the fall of 2007, the NRE Program began working with the Alabama Hunting and Fishing Trail and the West Alabama Chamber of Commerce to investigate ways outfitters along the trail could increase revenue potential on their respective properties while also providing high quality recreational opportunities to clients. This relationship was forged when Mr. Donny Jones, Executive Vice President, Chamber of Commerce of West Alabama, inquired about working with the NRE Program and other faculty in the Department of Wildlife and Fisheries at MSU. Mr. Jones chose to work with the NRE Program because it has shown a high level of landowner participation in educational events. He hopes to inspire outfitters in Alabama to collaborate and improve overall customer satisfaction while diversifying income for their businesses. Mr. Jones feels this combined effort will greatly enhance the promotion of natural resource based tourism in West Alabama.

- Adam Tullos, adamt@ext.msstate.edu

NRE Events in Alabama

- A targeted research project between Mississippi State and Auburn University will survey hunters and anglers along the Alabama Hunting and Fishing Trail during 2008.
- The NRE Program, Alabama Farmers Federation, and Auburn University hosted a landowner workshop on April 22nd at the beautiful Selwood Farm near Alpine, AL. Visit www.wildlifeworkshop.msstate.edu for more information on future workshops.