

**Farm Commons Optional Attachment:** 12 core principles, 6 skills, and 12 risk-reducing practices, organized by our 6 legal subjects.

#### Sales Module

- **2 core principles of farm sales law:**
  - Farms are more successful when they use clear paperwork with their customers to prevent problems in a cooperative manner.
  - CSA membership agreements can help farmers attract and retain customers by outlining clear roles and responsibilities of the farmer and CSA members and communicating whether risk and reward is shared.
- **Skills acquired during workshop:** Identify potential issues with buyers and brainstorm potential solutions to those issues.
- **Risk Reducing Actions Farmers Will Take:**
  - Put a sales agreement (including a wholesale, retail, CSA sale, etc) in writing.
  - Develop more thorough terms for your sales arrangements and communicate them to buyers.

#### Land Matters Module

- **2 core principles of land matters farm law:**
  - A good lease is one that prevents problems before they occur by helping the farmer and landowner to come to consensus on a wide range of contingencies.
  - Zoning codes can determine what a farmer can and cannot do on his or her property, especially regarding value-added production, events, and housing.
- **Skills acquired during workshop:** Participants should be able to do the following
  - Read zoning codes to answer specific questions
- **Risk Reducing Actions Farmers Will Take:**
  - Have a detailed conversation with the landowner/tenant and document their agreement
  - Research their zoning code

#### Food Safety Liability Module

- **2 core principles of farm food safety liability law:**
  - Managing potential liability risks for food safety by adopting safe practices is not adequate. A farm that does everything right can still be sued.
  - Insurance is imperative for any farm to defend itself in court.
- **Skills acquired during workshop:** Participants should be able to do the following
  - Communicate with their insurance agent about food safety risks they wish to insure against; assess the cost and value to their operation.
- **Risk Reducing Actions Farmers Will Take:**
  - Talk with their insurance company to understand options for food safety risk coverage.
  - Implement procedures for documentation of food safety practices.

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#### Insurance and Liability Module

- **2 core principles of farm insurance and liability:**
  - Injuries resulting from agritourism, educational activities, value-added production, and any other non-farm activities are not covered under farm liability insurance, without a specific endorsement, rider, or commercial line of coverage.
  - Federal crop insurance options are available to most farms in the United States.
- **Skills acquired during workshop:**
  - Inventory their farms' property and activities, identifying issues of concern and prioritizing the greatest needs for insurance coverage.
- **Risk Reducing Actions Farmers Will Take:**
  - Talk with their insurance agent and receive answers as to whether property coverage is adequate to their farm's risks and whether risk of injury from all aspects of the farm are covered.
  - Asses the value of federally subsidized crop insurance for their farm operation

#### Employment Law

- **2 core principles of farm employment law:**
  - Minimum wage, overtime, workers' compensation and other employment laws often vary according to the task performed, especially on diversified farms.
  - Interns, apprentices, volunteers, and "casual" laborers are generally considered employees under the law and all employment laws must be followed.
- **Skills acquired during workshop:**
  - Determine if their farm is obligated to pay at least the minimum wage, pay overtime, and provide workers' compensation to all people who do work on the farm including family, friends, independent contractors, interns, and volunteers.
- **Risk Reducing Actions Farmers Will Take:**
  - Modify existing worker programs to comply with regulations
  - Research detailed farm law obligations such as in-kind payment regulations.

#### Business Structures

- **2 core principles of farm business structures:**
  - The protection of personal liabilities is not absolute and a business still needs liability insurance to manage liability risk.
  - LLCs and Corporations are formed and the state level; the decision between the two is rarely consequential. Farms with higher incomes a lower tax rate by selecting the S corporation with the IRS, which is available to LLCs and Corporations.
- **Skills acquired during workshop:**
  - Decide on the right business structure for their operation
- **Risk Reducing Actions Farmers Will Take:**
  - Form an LLC or corporation
  - Secure adequate insurance coverage for business liabilities.