

# Progress

Minority farmers receive help through federal aid



# Small farmer determined to leave a legacy

By ChaNaè Bradley

Charlie Backey became the principal operator of her family's farm when her husband of 50 years, Charles, died in 2020. Now age 70 and retired from a career in customer service, Backey considers farming the 72 acres of land her way of carrying on her late husband's memory.

Backey's late husband purchased most of the land she farms more than 30 years ago because he always wanted to own a farm. He worked on other farms most of his life but was adamant about owning and working his own land. Backey said her husband invested a lot of time in the property. As a result, what meant a lot to him also means a lot to her.

"It means a lot to me just to be able to work the soil, to be here and see the crops mature enough to harvest. You get excited," she said with a chuckle. "Land is something we should all try to preserve."

Backey encourages others to keep their land and try their best not to sell it, but instead, to educate themselves and discover options available.

"Plant some trees, or plant some grass," she said. "Don't let it go. Don't sell it away."

Backey is not alone in her farming endeavor.

The U.S. Department of Agriculture's Economic Research Service identified that 51 percent of farms in the U.S. had a least one-woman operator in 2019.

"It's taken me some time to figure out what I want to do and how I want to expand, but that's where I am right now, figuring things out," the small farmer said.

Currently Backey is sticking with one crop.

"Right now, all I'm farming is peanuts," she said.

Backey began farming peanuts on her own in 2021. Peanuts are typically planted during April or May and harvested in the late summer. In 2021, the peanut farmer had a successful crop.

"Last year I did pretty well. I did about 2/3 quarter to an acre," Backey said. "I give credit to the fact that we got a lot of rain last year and my peanuts did not suffer one bit."

Eager to keep her land prospering, Backey said she is relying on her faith for guidance.

"I've been praying about it and asking God what He wants me to do with this property," Backey said.

She said one of the biggest challenges encountered by small farmers is having money to maintain the farm. Backey also mentioned that small farmers and beginning farmers are often challenged with determining how much seed and chemicals to purchase per acre.

"I needed to know these things because I didn't want to overspend my budget," she said. To help her with this process, she had her brother assist as well as the seed company.

Likewise, Backey said some small farmers may face challenges when developing contracts with buyers. She mentioned how not having a contract with a grocery store or company can result in loss of profits when it's time to harvest.

To encourage small and beginning farmers Backey says that she advises them to not be afraid.

"Start out small and work your way up, day-by-day, year-by-year," she said. "You can improve each time."

Backey also encourages women farmers to be confident.

"People are surprised that I farm," she said. "I feel that I have inspired some. Any time women go into something out of the ordinary, people will have their opinions, but women can do the things that men can do because there is so much equipment and training available."

Some of that training is offered through land-grant universities such as Fort Valley State University (FVSU). Backey mentioned how FVSU's Cooperative Extension



“People are surprised that I farm. Any time women go into something out of the ordinary, people will have their opinions, but women can do the things that men can do because there is so much equipment and training available.

— **Charlie Backey**  
COLQUITT, GA

**Charlie Backey benefitted from the following FSA programs:**

- Farm number

Program is helpful in exposing small farmers to information.

“The last training I went to was awesome,” Backey said, referring to a joint training held with the Farm Service Agency (FSA) and FVSU Extension. “Fort Valley has been awesome in providing information for small farmers so they can improve their farm and finances.”

During the training Backey was able to learn more about her farm number and the access it provides to FSA grants and programs. In order to receive a farm number, farmers must make an appointment at a local FSA office and provide documentation to be placed in the system. Once a farmer secures a farm number, they are eligible to apply for loans, programs, assistance and insurance. Her late husband had secured the number years ago, and at the training she was informed about the benefits of having a farm number. Backey said she plans to apply to some of the FSA programs in the future, particularly ones that could help her to start growing fruit trees, strawberries and blueberries.

“I’m choosing crops that are up off the ground, things I can grow on a bush that are reachable from a standing position,” she said.

Backey explains that this is important to her because as she ages she is trying to avoid work that stresses her back and knees.

Continuing to look ahead, Backey said she hopes her son will one day take over the property and continue the legacy started by his father. She said her husband would be proud of her progress.

“He’d be happy that I was making it work,” she said with a smile.

A photograph of a man, Sam Baker, standing in a cornfield. He is wearing a blue t-shirt and a blue baseball cap. The corn plants are tall and green, with some yellowing at the top. The sky is blue with some white clouds. The text "Changing the standard" is overlaid in large white letters on the man's chest.

# Changing the standard

**By ChaNaè Bradley**

Sam Baker is not your average Black farmer.

In 2012, he retired from the Farm Service Agency after serving as a loan officer for 32 years. Now operating as a full-time farmer and managing Sam Baker Farms LLC, he aims to change the status quo of how Black farmers are perceived.

“Most of the time when people think about Black farmers, they tend to think of us as being smaller and not having the latest equipment,” Baker said.

Striving to be efficient, Baker learned from successful

farmers as much as he could while employed by FSA. He credits those experiences for where he is today.

When he first started farming full-time, Baker said he had about 200 acres and minimal equipment. In 2022, the retiree farms approximately 2,700 acres of corn, cotton, peanuts, a cover crop and timber with two of his brothers. He also owns the latest equipment, including a grain combine, peanut combine, peanut plow and several tractors.

Some of the land Baker farms he inherited from his father and grandfather, but the majority of the land came through other means.

“The Lord was good to me,” Baker said. “The majority of the land we farm came from someone asking me if I was interested in being their banker.”

He also credits his father’s reputation to his success.

Seeing both sides of the business as a loan officer and now as a full-time farmer, Baker understand the hurdles that small farmers face.

“There was some hesitancy among small farmers, which was rooted in historical distrust with the Farm Service Agency,” Baker said.

In addition, he also mentioned weather, adequate finances, and relationships with suppliers, lenders and landlords as challenges that are also prevalent among farmers. Baker said the biggest challenge he saw among small Black farmers was their ability to gain confidence in their abilities.

To help, while working for FSA he said he aimed to educate small farmers about doing their research.

“Know what you’re asking for, know your crop,” Baker said. “Knowledge is the main way to get over the hurdles.”

He also suggests that small farmers develop detailed written plans.

“Be committed and be convinced of it, and be able to sell it to someone else, showing that you can do what you set out to do,” he said.

Although Baker has never pursued a direct loan from the FSA, he has participated in several programs offered by the agency, including the Coronavirus Food Assistance Program, the Quality Loss Adjustment Program, the Agriculture Risk Coverage Program, the Price Loss Coverage Program, the Marketing Facilitation Program, the Prevented Planting Assistance, the Cotton Ginning Cost Share and the Emergency Conservation Program.

From these programs, Baker has been able to maintain and grow his farming operation into one of the biggest in his area.

“These programs provided additional income and enabled me to be able to meet my financial obligations,” Baker said. “Without them I would not have been able to meet my expenses for the year.”

The 1979 Fort Valley State University alumnus said he hopes his operation inspires small farmers to develop confidence.

“I hope I’ve been a positive role model showing that if a person wants to farm, they can do it,” Baker said.

“These programs provided additional income and enabled me to be able to meet my financial obligations. Without them I would not have been able to meet my expenses for the year.

– **Sam Baker**  
AILEY, GA

### Sam Baker benefitted from the following FSA programs:

- Coronavirus Food Assistance Program – Round 2
- Quality Loss Adjustment Program
- Agriculture Risk Coverage Program
- Price Loss Coverage
- Marketing Facilitation Program (MFP)
- Prevented Planting Assistance
- Cotton Ginning Cost Share
- Emergency Conservation Program
- Farm Operating Loans
- Farm Ownership Loans

# Perseverance



**By ChaNaè Bradley**

Wearing multiple hats is essential to the livelihood of Glen Gosier. The Dixie, Georgia, native is well known throughout his community and other parts of the state as a farmer, teacher and funeral home director.

During the school year, Gosier can be found teaching agriculture at Thomas County Central High School. In addition, he works as a licensed funeral home director at Hatcher Peoples Funeral Home in Thomasville, and he is a certified embalmer in the states of Georgia and Florida.

Gosier also owns Rusty Bucket Farms LLC, a 105-acre farm of row crops, produce and cattle. Some of the items grown on the farm include soybeans, peanuts, cucumbers, okra and field peas.

“The beauty of farm life is it gives me time to spend with my family,” Gosier said. “Everything we do on the farm involving produce gives me time to spend with my wife and kids. We can be running peas through a sheller, harvesting okra, or pickling cucumbers. It’s all family-oriented, and that’s what I love about it.”

In addition to spending time with his family, the produce from the family farm serves as a commodity to residents throughout the state.

“I have customers that buy from me every summer,” Gosier said. “We do four to five trips a year to my wife’s

hometown in Jeffersonville, where we sell peas, squash, peppers and okra.”

Gosier also travels to Darien and Brunswick to sell his produce, but he also sells his vegetables to a nearby store in a minority neighborhood community where local residents purchase it.

“The people purchase from me for the quality,” Gosier said. “Even though I could charge more, I try not to because it’s a service industry and you’re serving the people. That’s what’s allowed us to have consistent customers.”

The Fort Valley State University agricultural education alumnus, whose wife is also a biology alumna of FVSU, is no stranger to farm life. He grew up on the small farm that he inherited from his family. In addition, he purchased land from his mentor who passed away in 2020. The remaining acreage is rented from his cousin and grandmother. Reflecting on it all, Gosier said land is significant to him because he watched his father labor in the soil.

“It’s important to me,” he said. “It’s something I’ve seen my dad work hard for and I want to carry the torch and keep it going. It’s not a lot of minority farmers. I have boys and hopefully I can inspire my children to keep it going.”

According to the United States Department of Agriculture National Agricultural Statistics Service, the share of Black farmers has declined significantly

over the last century. Today just 1.4 percent of farmers identify as Black. These farmers represent less than 0.5 percent of total U.S. farm sales. Gosier is a part of that 1.4 percent.

Gosier said that one of the many challenges facing small, minority farmers is securing funding from state agencies.

“The first time I tried to apply for a Farm Service Agency (FSA) loan, they denied it because they said it wasn’t enough acreage,” Gosier said. “They couldn’t see how I justified making enough money for a loan.”

Admittedly frustrated, he did not try to appeal the denial.

“Historically, minority farmers have faced discrimination. Now I see the federal agencies taking better strides than ever. We have people in positions of power within the agency that we never had before to look out for minority farmers.

— **Glen Gosier**  
DIXIE, GA

### Glen Gosier benefitted from the following FSA programs:

- Farm Operating Loans
- Price Loss Coverage
- Coronavirus Food Assistance Program – Round 2
- Marketing Facilitation Program (MFP)

“The biggest issue with FSA is it can be discouraging,” Gosier said, referring to the application process. “You have to jump through so many hurdles to get where you’re trying to go.”

A year later, Gosier reapplied and was able to secure the FSA Equipment Loan to help purchase two tractors.

“The biggest blessing about that loan is it came at a 1 percent interest rate,” Gosier said. “You can’t beat that.”

The small farmer said purchasing tractors with cabs made spraying pesticides and herbicides much easier.

“I saw so many of the older minority farmers get sick and die from chemical exposure,” he said. “I mostly use the tractor with the cab to spray chemicals and it keeps me from having to breathe in those toxins.”

Since securing the loan, Gosier said he has developed a good relationship with FSA.

“What helped us get to this point is not giving up,” he said. “We had to be persistent. It can be a lot of obstacles, but if you want it, you have to stick with it and keep pushing.”

In addition to persistence, Gosier also acknowledges how several people have been helpful along the way.

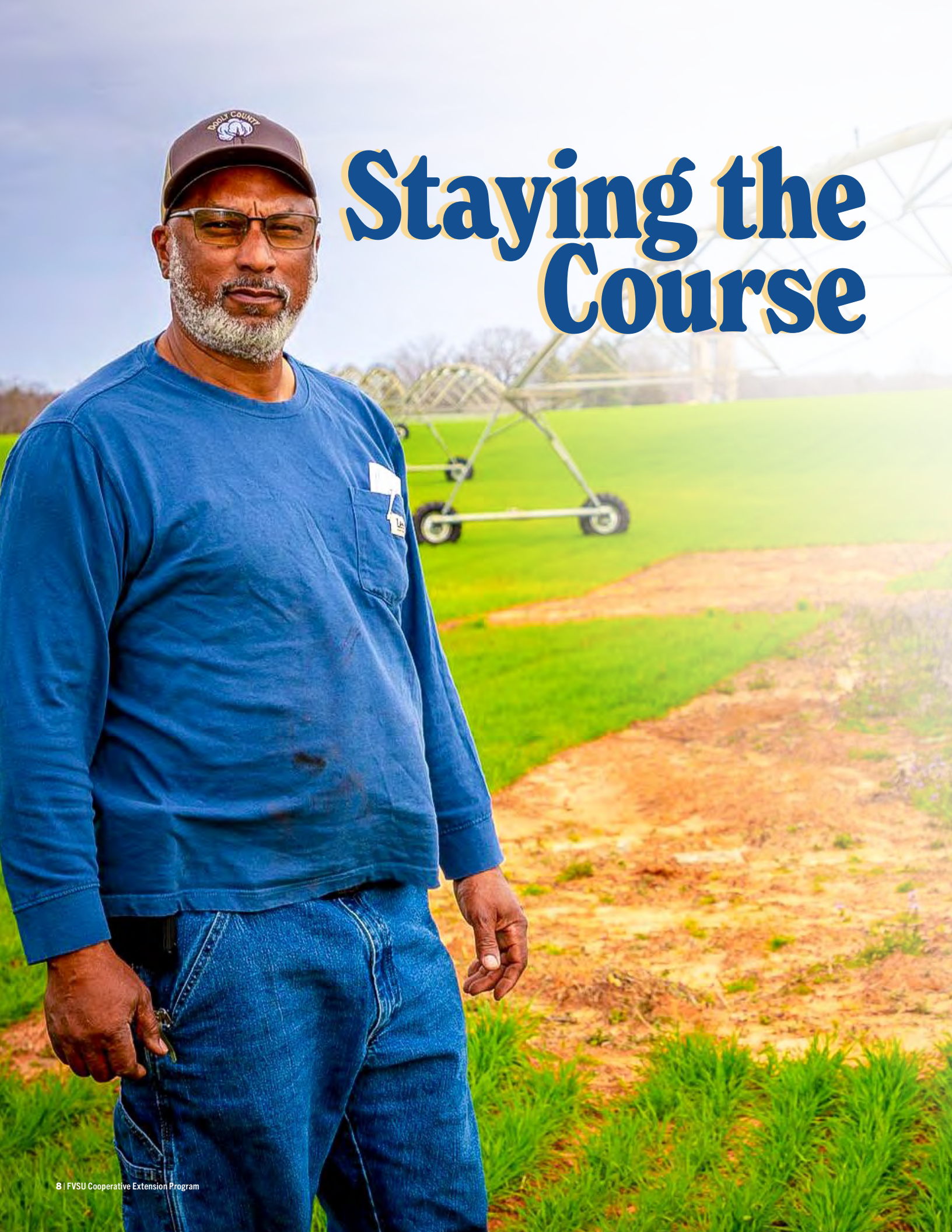
One particular person is Rodney Brooks, who serves as the beginning farmer regional coordinator for the U.S. Department of Agriculture’s (USDA) FSA in Leesburg, Georgia. A 2001 alumnus of Fort Valley State University, Brooks helps beginning farmers engage with stakeholders and connects small farmers with government programs.

Gosier also received help from Carey Norton, a loan officer for FSA and Vhonda Richardson of Florida Agricultural and Mechanical University (FAMU) Extension.

“Historically, minority farmers have faced discrimination,” Gosier said. “Now I see the federal agencies taking better strides than ever. We have people in positions of power within the agency that we never had before to look out for minority farmers. “It’s still battles being fought. The key to our survival and success is we have to work together. You may be good today, but everyone needs someone to help them out at some point in life.”

The entrepreneur said wearing multiple hats can be challenging, but he is thankful for the relationships he’s built with employees from federal agencies to help him by persevering through the process. “It can be a daunting task, but it can be accomplished,” he said.

Glen Gosier is married to Endia Gosier. They are the parents of Glen Jr., Grant and Grayson. In addition, Glen holds a master’s and specialist degree from Auburn University where he is currently a doctoral candidate in agricultural education.



# Staying the Course



Warren James, from Macon County, Georgia, compares his years as a farmer to a roller coaster ride.

“There are many ups and downs, sharp turns and major surprises, but I’m able to maintain,” he says confidently.

The 59-year-old learned how to farm from his father at an early age.

“My dad was a farmer, and my goal was to be a farmer as well. It was the family business,” James said.

Continuing the family business, in 1991 James purchased 150 acres of land in his hometown of Montezuma from his father. Over the years he’s grown traditional row crops, such as corn, cotton, peanuts and soybeans. Supporting his local community and beyond, he currently sells crops to a local cotton gin, as well as a nearby grain and peanut company.

“One of the things I enjoy the most is watching a healthy crop grow from the young stage,” James said.

Like many small, underserved farmers, James experienced challenges. He credits the Farm Service Agency (FSA) for helping him overcome those obstacles when he started farming on his own.

“They financed the farm land that I purchased, equipment and irrigation,” James said. “I’ve benefited from those programs and recommend small farmers like myself or beginning farmers to see what they qualify for.”

Given the historical experiences of Black farmers with U.S. Department of Agriculture (USDA) and other federal funding agencies, James suggests farmers be open-minded.

“Don’t let the negative hearsay and experiences from the past deter you from moving forward on your goals and dreams in agriculture. Every situation is different,” James said.

In addition to receiving assistance from FSA, James also credits advice from older farmers for his success. He also mentions how Fort Valley State University’s Cooperative Extension personnel assisted in his farming practice.

“I get help from Extension all throughout the year. They answer my questions and come out and do farm visits,” he said. The small farmer mentioned receiving help through retired Macon County Extension agent Ricky Waters.

James said many challenges still exist for small farmers – including growth opportunities, acquiring land and acquiring finances- but many federal programs can help beginning farmers.

“Don’t let the negative hearsay and experiences from the past deter you from moving forward on your goals and dreams in agriculture.

– **Warren James**  
MONTEZUMA, GA

For more information about FSA programs for new farmers visit, <https://bit.ly/40JMbJO>.

To learn more about FVSU Extension, visit <https://ag.fvsu.edu/extension>.



# A passion for giving

**By ChaNaè Bradley**

The principle of giving and a passion for farming have helped Howard James turn a hobby into a profitable business.

James is the owner of Jibbs Vineyard Quality Fruits and Vegetables, a Georgia Certified Farm Market through the Georgia Farm Bureau.

Jibbs Vineyard is named after Edith James, Howard's mother, who was affectionately nicknamed Jibb.

Nestled in Dooly County, the vineyard sits on 150 acres of land in the farming community of Byromville. On the vineyard, James grows muscadines, peaches, plums, watermelons, collards, mustards, rutabagas and cabbages. James' produce is sold on site at his market in season, as well as stores like Wal-Mart within a 50 mile radius.

“The purpose of the programs are to help you grow and get you to the point where you can become independent. I had an FSA loan and I eventually grew to independence.

— **Howard James**  
BYROMVILLE, GA

“When people come out here (Jibbs Vineyard) they want to know how I got started with fruits and vegetables and how I got certified. I tell them everything I know. I do all I can to help,” James said. “We get so many calls. People want to know how we get our produce to taste so good,” he said proudly.

On a daily basis you can find James tending the soil or assisting senior citizens. “The elderly have a special place in my heart,” he said.

In the summer months he often greets his elderly customers with a slice of watermelon and allows them to sit in rocking chairs aligned on the porch of his storefront.

“Any of the elderly can get pretty much anything I got,” James said. The 66-year-old who practices giving as a principle said giving is the process of becoming blessed.

As a guiding principle, he gives more than he is asked to give.

“You don’t lose what you give. It comes back multiplied. If I plant one seed, I don’t get back one crop. So if you are looking to

sell something, always give a little more than what they bought,” James said.

Having sold vegetables for 30 years, the small farmer did not become certified with the Georgia Farmer’s Market until 2010.

“The Farm Bureau liked what I was doing and they wanted to advance me as much as they could through advertising,” James said.

He said the process had requirements that he was able to meet such as having an up-to standard- facility and the use of fair pricing.

In addition to help he received from the Georgia Farm Bureau, James also received assistance from federal programs.

In the early 90’s James recalls receiving his first loan from the Farm Service Agency (FSA) and his ability to pay it off.

“The purpose of the programs are to help you grow and get you to the point where you can become independent. I had an FSA loan and I eventually grew to independence,” James said.

“Doing so has helped me be an example for others.”

With decades of farming experience, one of the ways he serves as an example to others is through service.

“I’m a member of the National Black Grower’s Council and we specialize in helping minorities get started in farming and help them become successful at farming,” James said.

Through this council, James and other experienced farmers use grant funds administered to the council to distribute information and to offer field days to educate farmers.

“All of it is a part of getting knowledge out to the public,” he said. Some of the knowledge shared includes heir property, crop demonstrations and information about financial assistance. Some of the knowledge James has received has come through Fort Valley State University Cooperative Extension workshops and trainings.

The father of three said one of the factors that has helped his farm stay afloat since purchasing the farm from his father in 1997 is being sincere and honest.

“Farming is not designed for scams and schemes. You won’t survive. If you’re in it for the long haul, you have to do what’s right,” James said.

**For more information about Jibbs Vineyard Quality Fruit and Vegetables, visit <https://bit.ly/gafarmbureau-jibbs-vineyards>.**

**To learn more about FVSU Extension, visit <https://ag.fvsu.edu/extension>.**



# A life of stewardship and partnership

By **ChaNaè Bradley**

Handy Kennedy Jr., operator of HKJ Ranch, values investing, managing and caring for the land that provides for his livestock. The Army veteran said being a good steward requires a commitment of time and resources which are vital for ranchers.

In 2018, Kennedy formed a relationship with Fort Valley State University's Cooperative Extension Program. Through FVSU Extension specialists and agents, he learned management strategies to run a profitable cow/calf operation.

These strategies included marketing; beef cattle enterprise budgeting; genetic selection; nutrition, forage, herd, and risk management strategies along with carcass merit evaluation. He also developed a more in-depth understanding of Expected Progeny Differences (EPDs), which are predictions of genetics transmitting ability of a parent to its offspring. He used EPD's to select desired traits for his herd.

He credits professors and animal science Extension specialists, Dr. Ralph Noble and Dr. Nikki Whitley. He also credits Stefan Price, FVSU Extension agent for Bulloch, Tattnall, and Emanuel counties, for assisting him with the incorporation of EPD technology.

Noble said the use of EPD technology has made Kennedy's operation more profitable and enjoyable. The FVSU professor said Kennedy now knows how to evaluate his herd and how to carefully select a bull that will improve his herd, his calves and increase income." The progress he's made is the most I've ever seen during my entire professional career," Noble said.

Kennedy agrees that using proven data and embracing new technology has kept him profitable in the cow/calf business.

The rancher explained that higher input costs, inefficient processes and not adopting and adapting to new technologies are the main factors that contribute to lower profit margins. "In the past, I spent resources using obsolete processes, outdated technologies and raised unproductive livestock," he said. Kennedy said he currently invests resources into more robust processes and newer technology which creates higher profit margins for the ranch.

"Dr. Noble taught me the entire cattle operation cycle," Kennedy said. "He showed me how to use it on my ranch to be more efficient and raising beef cattle that add-value at each stage of the cow's life cycle. Now I understand how ranchers, who embrace data and technology have a competitive advantage over those ranchers who do not."

In addition to his partnership with FVSU, Kennedy has received assistance from government agencies. Since 2011, the cattle rancher has received farm loan programs offered through the U.S. Department of

“Now I understand how ranchers, who embrace data and technology have a competitive advantage over those ranchers who do not.

— **Handy Kennedy**  
COBBTOWN, GA

Agriculture (USDA), Farm Service Agency (FSA). He also received assistance from the Natural Resources Conservation Service (NRCS) Environmental Quality Incentives Program (EQIP) and the Conservation Stewardship Program (CSP). These resources and technical assistance services contributed to improving the land, cow/calf operation and purchasing updated equipment to operate a more efficient ranching business.

Kennedy advises small farmers to start with a business plan and livestock enterprise budget. "The agencies are willing to help if they understand your vision, business plan and see your progress," Kennedy said.

Overall, the rancher aims to take care of the land that takes care of his livestock and family. He also works to build a community of ranchers that are willing to put the interest of the group ahead of their own personal interests to support communities with the goal of feeding America.

## Expanding Marketing Opportunities

Kennedy serves as one of the founding members of AgriUnity. "AgriUnity thrives on teaching and assisting ranchers on raising value-added cattle, which allows ranchers to have access to other markets to sale their cattle (i.e., directly to consumer, truckloads, online etc.). The goal of AgriUnity is to help ranchers be successful by sharing experiences and best practices to help mitigate mistakes and improve cattle operations. Essentially, AgriUnity is a network of goal-oriented ranchers with a shared vision and a collaborative-spirit that allows them to express their passion for ranching and making a profit. For more information about AgriUnity, visit <https://bit.ly/3GX2PNN>



# Change of plans

**By ChaNaè Bradley**

Bartha Moore, a retired government employee did not plan to be in his birthplace of Burke County several days out the week.

The 68-year-old whose primary residence is in Pooler, Georgia, frequently visits his family farm located in the small community of Keysville. Several days out of the week you can find him managing approximately 700 acres of farm land.

“I went away from here about 40 years ago, attended college, and then left to work for the federal government” Moore said. The 1966 Savannah

State College alumnus worked for the Veterans Administration in Indiana, Pennsylvania, Florida, and Maryland. During those years, Bartha and his wife Annie Catherine, raised three children.

Initially when he retired, he planned to work alongside his youngest brother, Sylvester but his untimely death in 2006 left him to make a tough decision. “I didn’t really plan to do all this farming, but when my brother passed, I took over. It just kind of came back to me,” he said.

The land is significant to him because his parents acquired it in the 1940s. He also said his brother was the only one of the 10 siblings that stayed and sacrificed his

life to operate the farm once all the other siblings left. “Both of those reasons are why I’m still here,” Moore said.

After being away for four decades, Moore said there were many things he had to learn. “My brother was growing corn and soybeans,” Moore said, but the prices on soybeans fell low, so he needed to find a different crop. Stefan Price, Fort Valley State University’s Cooperative Extension agent, suggested that Moore try growing cotton and peanuts.

“I think it was one of the better decisions I’ve made. I’ve gotten better results and a better return on my investment,” Moore said. Moore also said Price helped him determine the correct pesticides and insecticides and would often visit the farm and spend the day assisting with hands-on duties.

In addition to getting help from Stefan Price, Moore enrolled in the U.S. Department of Agriculture Beginning Farmers Program. This program provides classes on budgeting, and conducting yearly evaluations. Moore said he started the 10-year program in 2006 when he began making all the management decisions for the farm.

Furthermore, the farmer also received assistance from the Farm Service Agency (FSA). In the beginning, Moore had challenges with the agency and had to file a complaint. “They changed me over to the Statesboro office where I was able to get help in terms of refinancing my brother’s loan. They helped me get on my feet,” he said. After graduating from the beginning farmers program in 2016, Moore received a guaranteed loan.

In addition to the guaranteed loan, Moore was also able to acquire an operating loan.

“The loan helped me purchase equipment and helps me to farm every year. Without that operating loan, I couldn’t farm,” Moore said. Over the years he has also participated in other programs offered by FSA to include the Agriculture Risk Coverage Program, the Wildfires and Hurricanes Indemnity Program Plus, the Coronavirus Food Assistance Program – Round 2, Price Loss Coverage and the Commodity Loans and Loan Deficiency Program.

“I think we’re getting more people in FSA willing to help small farmers with these programs. If a new farmer is really interested in farming, has some experience farming, or they are willing to get experience, I think FSA will be the way to go. They offer loans with interest rates that are not that high,” he said.

He credits Theresa Windham and Nikki Thomas, employees of the Farm Service Agency, as the two people who believed in him and helped him to keep the farm operating. “They both pushed me along and gave me direction,” he said.

“I think we’re getting more people in FSA willing to help small farmers with these programs. If a new farmer is really interested in farming... I think FSA will be the way to go. They offer loans with interest rates that are not that high.

– **Bartha Moore**  
KEYSVILLE, GA

### Bartha Moore benefitted from the following FSA programs:

- Agriculture Risk Coverage Program
- Wildfires and Hurricanes Indemnity Program Plus
- Coronavirus Food Assistance Program – Round 2
- Price Loss Coverage
- Farm Operating Loans
- Commodity Loans & Loan Deficiency Program
- Marketing Facilitation Program (MFP)
- Cotton Ginning Cost Share



# Off the road, in the field

**By ChaNaè Bradley**

Tony Scott is no stranger to hard work. For 28 years he has traveled across the United States delivering products as a truck driver. Now the father of two travels mostly in Georgia, but once he parks his truck, he cranks up his tractor to farm hundreds of acres.

“I always wanted to farm around 500 to 800 acres,” Scott said. “My goal is to transition from trucking to farming. I’m just about at that point.”

Scott grows cotton, corn, peanuts and vegetables. His inspiration for farming comes from his father and grandfather.

“My grandfather purchased land back in the 1940s, and we still own the land. He sent four of his kids to college from that farm,” Scott said proudly.

The Tattnall County, Georgia, native resides and farms in the rural community of Collins. He works eight hours a day on the truck and eight hours a day on the farm, but farming is his passion.

“When I first started, I planted 70 to 80 acres of soybeans,” Scott said. “What I was doing was using my truck money to pay for the farm, and I was using old

equipment. It was getting me in a bind, so I went to the Farm Service Agency (FSA) to apply for the operating loan.”

Likewise, the third-generation farmer recalls his father’s financial struggles three decades ago.

“My father was farming back in the late ’70s early ’80s,” Scott said. “He was up to 800 acres back then, but he hit a dry spell, had some financial hardships and ended up filing bankruptcy.”

For this reason, Scott said he’s cautious about his finances.

To help him with his farming financial decisions, Scott contacted Stefan Price, Fort Valley State University’s County Extension agent for Bulloch, Tattnall and Screven counties.

Price helped Scott prepare to apply for loans by teaching him how to document his financial records.

“Stefan showed me how to do my cash flow operation and how to put it on paper,” Scott said. “We continually do the numbers so I don’t get into any financial trouble.”

The small farmer said learning the importance of



“FSA helped me get established and obtain the proper equipment. I started at 80 acres of land, and now I’m at 500 acres. I would have never been able to get to that point because the local banks would not have taken the risk.

— **Tony Scott**  
COLLINS, GA

recordkeeping from Price has helped him have the information he needs to apply for loans and other forms of financial assistance from the FSA.

Price said he was able to get Scott up to date on technical assistance related to the crop production of peanuts and cotton and also using a computer for farm loans and farm management.

“He was fairly into technology and using technology,” Price said. “I just integrated that into his agronomic and farm management practices.”

The FVSU Extension agent said he’s seen progress with his client over the five years he’s provided assistance.

“He has really blossomed,” Price said. “He has taken the information that myself, UGA Extension services and USDA have provided and used that research and science-based information to build and expand his farm operation.”

To improve his operation, Price said that Scott had to make capital investments to get the tools he needed to operate efficiently.

“Purchasing those capital investments comes at a short-term indebtedness that has to be paid, and he’s using all the information he’s been given and the tools to manage his debt load,” Price said.

Prior to working with his county Extension agent, Scott said he had several applications that he started filling out but did not complete.

### Tony Scott benefitted from the following FSA programs:

- Farm Operating Loans
- Price Loss Coverage
- Coronavirus Food Assistance Program – Round 2
- Marketing Facilitation Program (MFP)
- Prevented Planting Assistance
- Cotton Ginning Cost Share
- Agricultural Risk Coverage

“Finally, I made up my mind and said, ‘This is what I’m going to do,’” he said. “I tell anyone, ‘you can’t do anything until you make the first step.’”

Since taking that step, Scott acquired the tools he needs to thrive as a farmer.

“I’ve received six operating loans and three equipment loans through FSA at different stages,” he said. “I’ve purchased two tractors and several pieces of equipment through the agency.”

The small farmer said assistance from FSA was vital to his survival and growth of the family farm.

“FSA helped me get established and obtain the proper equipment,” Scott said. “I started at 80 acres of land, and now I’m at 500 acres. I would have never been able to get to that point because the local banks would not have taken the risk.”

The 51-year-old encourages small farmers to be focused and to learn the financial side of farming.

“Anybody can operate a tractor now because of GPS,” Scott said. “The issue is doing the numbers. Make sure you’re working with real numbers and be realistic. Don’t set your goals too high.”

Although Scott has seen the financial challenges facing small, minority farmers, he still gets excited to see his product move from the field to the consumer.

“You get the benefit of knowing that you get to feed and clothe people,” he said. “After you grow something, you look back and see a shirt that someone’s wearing and know, I grew that shirt. Or you see someone with a jar of peanut butter at the grocery store and know, there’s some of my peanuts in that peanut butter.”

In the next two years, Scott plans to switch to farming full-time and park his truck permanently.



# Overcomers

**By ChaNaè Bradley**

Jones Thomas supplies goods to his local community and beyond by managing and farming approximately 680 acres of peanuts, corn and cotton in Thomas and Brooks counties.

The fourth-generation farmer bought out his father's farm in 1991 and took over. Thomas recalls the challenges he faced during his early years of farming.

"In 1989 we were about to lose the farm and when we got it back, we started off in debt," he said.

Thomas said those days were difficult. Today his enterprise employs six people and provides goods to five local businesses, including a dairy, a cotton gin and a peanut company. Thomas has come a long way.

"Things didn't happen overnight," said Gloria Thomas, wife of Jones Thomas for 44 years. "Prayer changes things. I stay prayed up, and that's what got us by. We are glad that we knew who our Savior was early on. It's been some rainy days. We've had some dry spells; yet when we look to the Master, we give God all the glory."

Along with their faith, Jones Thomas reached out to the Farm Service Agency (FSA) for assistance. He

has received several loans and services over 30 years. Some of the loans and programs include the Farm Operating Loan, Farm Ownership Loan, Noninsured Crop Disaster Assistance Program and Price Loss Coverage.

“FSA helped me operate my farm, helped me buy equipment and helped me build a shelter and a shop,” Thomas said.

In addition, to buying equipment Thomas also credits FSA for providing coverage in the event of a loss.

“Say you have a drought and you have loss, depending on your coverage they can give you some help,” Thomas said.

The retired Army National Guard veteran said small Black farmers have not always received the breaks that big farmers receive. He also notes how the price of fertilizer, chemicals and diesel are expensive. The expenses pose a challenge because farmers must choose profitable crops with large yields to make a profit. In spite of those challenges, Thomas encourages farmers to persist.

“Don’t give up, keep trying,” Thomas said.

He also encourages farmers to keep accurate records and to have a strong plan when they submit their application that shows cash flow.

“If you stick and stay, it’s bound to pay,” Jones Thomas said.

Jones Thomas with wife Gloria Thomas and their four daughters.

Gloria Thomas, Jones Thomas’ wife, said her role is managing the finances, paying the workers and the bills from the farm. She said she leads from the sideline.

“If he can get on that tractor or sprayer and do what he needs to do, I can take care of the rest,” Gloria Thomas said.

Jones Thomas credits his wife as a key component to his success. Without the daily financial responsibilities, he can focus on the day-to-day farming operation.

“I don’t have to worry about the payroll,” he said. “She does it.”

Overall, the couple believes they have a successful farm. Together they have raised four daughters and are proud of their land and what it means to their family.

“It’s not just my land; its family land,” Jones Thomas said. “It’s my daddy’s, sisters’ and brothers’ and their children’s as well. I farm it all .I’m proud of it. Proud of my father, and I’m trying to keep it.”

“FSA helped me operate my farm, helped me buy equipment and helped me build a shelter and a shop. Say you have a drought and you have loss, depending on your coverage they can give you some help.

— **Jones Thomas**  
DIXIE, GA

### Jones Thomas benefitted from the following FSA programs:

- Farm Operating Loans
- Farm Ownership Loans
- Noninsured Crop Disaster Assistance Program
- Quality Loss Adjustment Program
- Commodity Loans & Loan Deficiency Program
- Price Loss Coverage
- Coronavirus Food Assistance Program – Round 2
- Marketing Facilitation Program (MFP)
- Agricultural Risk Coverage
- Cotton Ginning Cost Share
- Conservation Reserve Program (CRP)



# Return, Restart, Renew

By **ChaNaè Bradley**

Returning to Naylor, Georgia, was not the plan Meleade Wasson imagined after being away from her hometown for three decades.

The 51-year-old left home at the age of 19 to join the military. She wanted to see the world, leaving behind the rural farm in Lowndes County where she grew up.

“Growing up I didn’t think it was a great experience, but now looking back on it, they were the best experiences of my life and I didn’t realize it,” Wasson said.

She admits that as a child she worked on the farm to earn money for school clothes, but she didn’t appreciate the lessons she learned until later in life.

During her years away, Wasson earned a bachelor’s degree from Mississippi State University in business and lived in more than six states. Throughout those years, she frequently returned home and worked alongside her parents in the fields where they grew peanuts, corn, cotton, soybeans, tobacco and some vegetables.

In 2000, her parents built a new home on the 60-acre farm. Ten years later, Wasson’s mother, Collis Mae McQueen, was diagnosed with cancer so Meleade moved back to Naylor to care for her. In 2011 Collis Mae died.

“It was heartbreaking to see her go through that,” Wasson said. “It affected the family because she played a key role in holding everything together.”

Her father was also grieving the loss of his wife and farming partner of more than 40 years.

“Daddy didn’t really try anymore after that,” Wasson said. “It was just left up to me and my son.”

Determined to keep the legacy going, Wasson decided it was time to focus her attention on the family farm.

“I had to make this farm become operational again,” she said.

It was then she decided it was time to restart what her mother and father began. To begin this process, she reached out to FVSU Cooperative Extension, the Natural Resources Conservation Services (NRCS), the Farm Service Agency (FSA) and local farmers in Lowndes and Lanier counties. Wasson was already aware of their work because her mother had been active on the advisory board for Lowndes and Echols counties. Her dad also served as president of the Lanier County Farm Bureau. That’s when she met Joy Moten-Thomas and Stefan Price, both with FVSU Extension; Charlie Grace of NRCS; and Nikki Thomas of FSA.

“They encouraged me to take advantage of the programs that are out there for underserved communities, especially black female farmers and veterans,” Wasson said.

Initially, Wasson wanted to refinance a 0 percent equipment loan for a higher rate to avoid expensive monthly payments that were a challenge for the small farmer because her income comes in during harvest, not monthly. Unaware of her options, Wasson reached out to Nikki Thomas, district director for District One of the Farm Service Agency. Thomas provided a one-on-one consultation that helped Wasson get what she needed while still keeping the 0 percent interest rate.

“She pointed out that it’s better to try to keep the 0 percent interest than try to come under the equipment loan with FSA,” Wasson said.

As a result, Wasson learned that she should request FSA to make the annual installment as part of her operating request, so she could still keep the 0 percent interest rate.

“If Nikki Thomas was not in that meeting, I wouldn’t have known that information,” Wasson said.

Thomas, an FVSU alumna and the first African-American woman to serve as a district director for FSA, said she’s encountered many small farmers who don’t know all their options or don’t understand the assistance available.

“I have a lot of experience in that area, so I was able to offer solutions,” Thomas said.

“We’re here to provide technical assistance and information to help farmers make the best management decisions for their farm. It’s a new day at FSA. Our new state director is very focused on outreach, assisting minority farmers and providing customer service.” In addition to the equipment loan, Wasson also received assistance through a cost-share program that helped her purchase a \$30,000 solid set pump well irrigation system.

“I was thinking I had to pay all the money up front, and if you’re thinking that, you won’t apply to the program,” she said. “That’s why you need FSA.”

Wasson said not knowing how the process works or understanding how to secure microloans, cost share programs, farm operating loans and equipment operating loans can result in losses for farmers, specifically small Black farmers.

According to the American Economic Association, Black farmers in the United States lost roughly \$326 billion worth of acreage during the 20th century. Land loss is a contributor to the racial wealth gap in the United States and an issue that has

marred the relationship between the U.S. Department of Agriculture (USDA) and minority farmers. Wasson said that FSA could help by implementing a standardized process.

“FSA could reduce miscommunication by streamlining and clarifying their processes. The biggest challenge is knowing what’s available,” Wasson said. She said she felt overwhelmed and became frustrated many times because there was not a standard operating procedure.

“How can you know if it’s not told to you that you can save your farm, get these programs and be fronted the money?” Wasson said. She said there are many underserved farmers who don’t get this information and end up taking a loss.

“If every farmer had the opportunity I had with Nikki from FSA, I don’t think we’d have as many farmers losing their farms,” Wasson said. “I think they would have a better chance of maintaining their livelihood.”

Going forward with funding and a pond setup for an irrigation system, Wasson said she feels she is moving in the right direction.

“Because these people have been in my life, I am able to stay above water right now,” Wasson said.

In addition, Wasson said her dad is very supportive of everything she’s doing.

“It looks like he has renewed energy,” she said with excitement. “He’s been very inspirational on giving me insight on what to expect and how crops will react to certain chemicals. It’s great to see the family farm operational, being maintained and the legacy still intact.”

Wasson said she is proud of the decision she made to come back and renew the family farm.

“I think my mom would be excited and amazed that I came back to farm,” she said with a laugh.

“I was thinking I had to pay all the money up front, and if you’re thinking that, you won’t apply to the program. That’s why you need FSA. If every farmer had the opportunity I had with Nikki from FSA, I don’t think we’d have as many farmers losing their farms.”

**Meleade Wasson**  
NAYLOR, GA

### Meleade Wasson benefitted from the following FSA programs:

- Price Loss Coverage
- Farm Operating Loans

# USDA FSA Programs



## Organic Certification Cost-Share Program

[https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/organics\\_fsa\\_fact\\_sheet\\_040221\\_final.pdf](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/organics_fsa_fact_sheet_040221_final.pdf)



## Farm Storage Facility Loan

[https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2022/farm\\_storage\\_facility\\_loan\\_programs\\_fact\\_sheet\\_july\\_2022.pdf](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2022/farm_storage_facility_loan_programs_fact_sheet_july_2022.pdf)



## Tree Assistance Program

[https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/tree\\_assistance\\_program-tap-fact\\_sheet.pdf](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/tree_assistance_program-tap-fact_sheet.pdf)



## Price Loss Coverage

[https://www.fsa.usda.gov/programs-and-services/arcplc\\_program/index](https://www.fsa.usda.gov/programs-and-services/arcplc_program/index)



## Livestock Forage Disaster Program

[https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/fsa\\_lfp-livestockforageprogramfactsheet-2022\\_final.pdf](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/fsa_lfp-livestockforageprogramfactsheet-2022_final.pdf)



## Emergency Conservation Program

[https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/emergency-conservation-program-ecp-fact\\_sheet.pdf](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/emergency-conservation-program-ecp-fact_sheet.pdf)



## Wildfires and Hurricanes Indemnity Program Plus

[https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2019/wildfire-and-hurricane-indemnity-program-plus\\_whip\\_august\\_2020.pdf](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2019/wildfire-and-hurricane-indemnity-program-plus_whip_august_2020.pdf)

# USDA FSA Programs



## Commodity Loans & Loan Deficiency Program

[https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/mal\\_ldp\\_fact\\_sheet.pdf](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/mal_ldp_fact_sheet.pdf)



## Agriculture Risk Coverage Program

[https://www.fsa.usda.gov/programs-and-services/arcplc\\_program/index](https://www.fsa.usda.gov/programs-and-services/arcplc_program/index)



## Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Programs

[https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2022/fsa\\_elap\\_generalfactsheet\\_22.pdf](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2022/fsa_elap_generalfactsheet_22.pdf)



## Quality Loss Adjustment Program

[https://www.usda.gov/sites/default/files/documents/quality\\_loss\\_adjustment-program-factsheet.pdf](https://www.usda.gov/sites/default/files/documents/quality_loss_adjustment-program-factsheet.pdf)



## Farm Operating Loans

[https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/farm\\_loans\\_overview-factsheet.pdf](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/farm_loans_overview-factsheet.pdf)



## Noninsured Crop Disaster Assistance Program

[https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/noninsured\\_crop\\_disaster\\_assistance\\_program-nap-fact\\_sheet.pdf](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/noninsured_crop_disaster_assistance_program-nap-fact_sheet.pdf)



## Farm Ownership Loans

[https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/farm\\_loans\\_overview-factsheet.pdf](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/farm_loans_overview-factsheet.pdf)



**FOR MORE INFORMATION:**  (478) 825-6296 /  [AGINFO@FVSU.EDU](mailto:AGINFO@FVSU.EDU)  
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