



FARMER TO FARMER *podcast*

EPISODE 154

Richard Wiswall of Cate Farm on Managing for Profits and Quality of Life

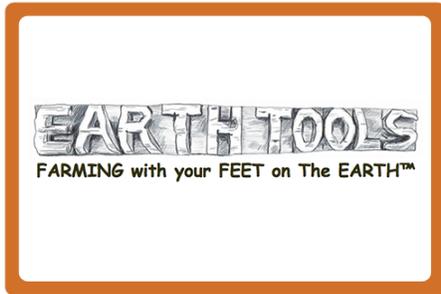
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Chris Blanchard: It's the farmer to Farmer podcast, episode 154. And this is your host, Chris Blanchard. Today's show is a repeat of an episode I recorded in the spring of 2015 with Richard Wiswall of Cate Farm in Plain field, Vermont. Cate Farm as sold produce through CSA farmer's market and wholesale accounts, and has been in business since 1981. Richard is also well known for his excellent book, The Organic Farmer's Business Handbook.

Chris Blanchard: We take a hard look at the business side of vegetable farming with some quick pointers for how you can start to understand the cost, production, and marketing on your farm to better informed decision making on your own operation. We also take a look at framing both big picture and day to day decisions on your farm.

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Chris Blanchard: Richard, I've given our listeners just a little bit of an overview, but we'd like to hear more from you, in your own words, about your farm and its history and your history with farming. Can you tell us about the scale that you're operating on, how you grow your crops? Where and how you market, and how you got into the business?

Richard Wiswall: Sure. Hi everybody. I've been at Cate Farm here in central Vermont outside of Montclair, Vermont for the last 34 years. And my wife and I co-farm it. We have 22 acres in cultivated land. We have a lot more in woods, and we have seven 96 foot long greenhouses. Our business has changed over the years, but we've done everything from doing 18 acres of row crops and four acres of cover crops, plus the greenhouses. We did a CSA during the 1990s for seven years, which we just really love, but stopped for different reasons. I personally did a farmers market for 25 years, just stopped recently and we had ... Again, I should just preface it saying that as I'm getting older, I just don't want to work as hard, and so my wife and I made a conscious decision to grow fewer things and not hire as many people and do as much as we used to do.

Chris Blanchard: You're a less variety and the same number of acres? Or when you say fewer things are you actually shrinking the operation?

Richard Wiswall: Well, lets see, more concentration on the greenhouses. So, we're still working full time and still hiring people, but not as many people; but definitely less variety. In fact, when one of the decision to stop the CSA was because our crew chief was going to take a leave of absence to have a baby and we said, "Well, maybe we'll shave off this CSA and a farmer's market and not have to grow everything all the time". So, then we decided just to concentrate on fewer crops and more of them.

Richard Wiswall: Now we're doing the same kind of thing, except we're just not doing as much. Until a market opportunity comes along, we might just say no to instead of sure, taking it on and getting bigger.

Chris Blanchard: Right.

Richard Wiswall: Right now, our business is the seven greenhouses. Of the seven greenhouses we have two that are used for sheathing production for our own use, but mainly to sell to other home gardeners in the area. And then the other five we use for in-ground production of vegetables. Three for tomatoes and two for greens, so



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we can rotate the tomatoes around. Not quite every other year, but three out of five.

Richard Wiswall: Then in our fields we have maybe a couple of acres of row crops now instead of ... Usually we were doing 12 acres or so of mixed vegetables, but no longer than anymore just because it's, again, too many balls to juggle in the air.

Richard Wiswall: So, that works out great. It actually works out very nicely for time wise because we're incredibly busy during the spring and then in when ceilings get done, our greenhouse tomatoes come on. And then once our greenhouse tomatoes start, tapering off, our fall root crops come in. And so it's spread out very evenly. And so my wife and I, Sally, can do most of the work ourselves with some part-time help as well.

Richard Wiswall: In the old days we used to hire five full-time people from April through November, and then maybe somebody during the winter to help out wash, because you store root crops all winter long. And now it's just less people around, so it's a little bit smaller business, I guess to answer your question.

Chris Blanchard: Okay. Okay. And do you feel like to get to the smaller business you had to go through that big expansive, massively diversified, larger operation to get to where you are now? Was that part of building what you have?

Richard Wiswall: No, I think what happened ... I think it just has to do with age, Chris. I don't know how old you are, but I'm pushing 60 and it's just different because when I was young, the sky's the limit and I would work long hours and loved every bit of it, and would take any number of things on. And just as I get older, I just value my free time more.

Richard Wiswall: So, I think once we reach cruising altitude, maybe 10 or 15 years into it, we're at cruising altitude and think the learning curve and the work load lessens off. Once you're there, we could just keep going along like that, but we decided to actually lower the altitude a little bit just because we didn't need to keep that pace up anymore.

Richard Wiswall: Yeah, so it's a benefit. I think it's a benefit of working 34 years, we have a stable full of machinery and seven greenhouses and three barns and two coolers. We have everything in place, so we don't need to do any of that so we can just use the existing equipment very easily. And it's a nice place to be, I must say. I took some work getting here, but for someone that's starting out it's definitely a longer road to go just because you're still acquiring machinery, and building infrastructure, and learning the ropes as well.

Chris Blanchard: Yeah, and of course it's not even just the money that it takes to acquire the machinery, but just the time and intellectual energy for doing all of the things that are required with scaling up I think is a real challenge.

Richard Wiswall: Yeah and I think it's a hard thing when I talk to new farmers of beginning farmers and there's so many things you could spend money on and there's so many different directions you could go. And that's part of the adventure. You choose what you want to do and I guess my best advice is to do what you want to do and to think about it ahead of time. I've always been a proponent of



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saying push a pencil even on the back of an envelope just to see if your farming venture's going to look financially feasible. And then if so, move forward. You'll never be able to buy everything you want all the time and the learning curve is going to be steep on a lot of things; and that's part of the fun of it, too is learning about how to grow vegetables, herbs, or flowers, or whatever it is, or raise animals.

Richard Wiswall: Look at it as a challenge, but it's a good challenge.

Chris Blanchard: And you even talked about just in your experience on your farm the changes that you've gone through over the years with the CSA, then the farmer's market. I'm assuming that means some changes in crop mix, having to learn to grow some new things. It is, I think, you never really hit that staccato and even in the 14 years I owned my farm, we went through so many different manifestations of what Rock Spring Farm actually looked like. What crops we were growing on, what crops we were focused on, You have to keep probing and probing and probing and probing and taking advantage of those new opportunities.

Richard Wiswall: That's a very good point, and I think that when ... I always think it's a great thing for people to plan ahead. But you think at one point you're going to go from point A to point B, but then something comes along or the market's changed and then all of a sudden you go over to one direction then come back. And you might not end up at point B at all, and that's okay.

Richard Wiswall: Businesses are always in flux and it's rare that you're just going to be doing the same thing year after year after year. Your markets change. Your ability to grow certain things change. Your scale up might be different. So, all those things, it's a moving target, but what's great about it is that the farmer's in control of doing what they want to do. Not to be necessarily ruled by the marketplace, but do what you want to do and look for the market to support that.

Chris Blanchard: I think it's something interesting about your scene out there in Vermont. I was just in Vermont last week.

Richard Wiswall: I know, I missed you. I'm sorry that we didn't connect.

Chris Blanchard: I didn't put two and two together. I was actually in Montpelier, so I'm thumping myself on the head going well, there was a missed opportunity. Not my first missed opportunity, and I'm sure it won't be my last. I did two workshops out there back to back and I think we had 80 or 90 people at those two sessions about market farming. These were all market farmers. And I'm thinking they were an hour and half a part. You've got some population density there in Vermont, but you can't turn around without running into a market farmer. And I'm really curious, how have you dealt with that? A lot of markets now, I know in the Twin Cities we're starting to see the CSA market as people are talking about it being full. And I noticed on Simon Huntley's CSA discussion group that he's got on Facebook that a lot of farmers there are asking that question.

Chris Blanchard: How did you adapt to that changing market? And again, now you're in this very competitive space that has to be a lot different than where you were in 1980.



Richard Wiswall: Well, 1981 is our first year and back then, there's very fewer farmers, but the market was much smaller. We had our challenge just to find a market even with fewer growers. Then over the decades the market has grown and at certain points, very dramatically and other points not as much to the point where now there's a lot of people coming into a marketplace which is not growing so much. So, there is a little bit of the lowest hanging fruit of the consumers that want to buy organic produce is already been picked. If a new grower comes on the scene, a lot of times that marketing pie doesn't really get any bigger, it just gets cut into different sized pieces or smaller pieces. You're basically a new, or not a new grower ... Growers tend to shuffle customers without actually getting new customers. And I don't think that's really good for everybody. I'm always an advocate of working cooperatively and pulling resources and trying to work it out, so we don't step on our neighbors toes. I don't mind taking business from California. Nothing against California, but it's just I'd much rather support all our local infrastructure as well as here.

Richard Wiswall: That said, there's a lot of people at farmer's market all selling lettuce and all selling tomatoes and everything else, and so it all tends to sugar off that we have our own customers, or it does sharpen our marketing and promotional skills just because we need to do that. But I think there is an issue, this cannibalism of the consumers that want to buy organic produce, What we need to do now is enlarge that marketplace who are getting more people to come to buy this food, or we reach out to sell to institutions, or people that may not buy it, or to try to find scale where maybe we can sell at a lower price point that we can then be more competitive in a bigger marketplace.

Richard Wiswall: Right now I'm actually working on this great project through [inaudible 00:12:55] Vermont and we teamed up with two other [inaudible 00:12:57] states about doing cost of production for farmers. We have 30 farmers in New England here that we're actually working with to determine cost productions of three crops. We have a list of 10 crops and everybody picks three so there's a lot of overlap. And part of it is to shine the light on the inner workings of a business. Everything from how much it costs to market their produce through CSA deliveries, or a farmer's market, or farm stand, or wholesale. And looking at their overhead expenses, but also just to look at how much it really takes to produce a case of squash, or a bag of carrots, or a bag of beets. That is tremendously important for people to know what it costs to grow their certain crops that they grow and to know if the price that they're getting is actually going to be sufficient enough to make a profit.

Richard Wiswall: In general, you could look at it saying, "Well, it costs me \$1.25 to grow a head of lettuce. I need to charge \$2.00 a head." But generally there's a price there's a price out in the world that says a head of lettuce goes for \$1.50 wholesale and \$2.50 retail.

Chris Blanchard: Right.

Richard Wiswall: And it's our job as farmers to produce the head of lettuce or whatever it may be under that market price so then we can have enough profit left over at the end of the year to support ourselves, pay our employees livable wages, save for retirement, put our kids through college. All that kind of thing. And maybe not



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work 80 hours a week to do it. The idea with this cost of production project is we're uncovering these profit centers that could be on your farm and diversify vegetables. A farmer may grow 30 different crops, or maybe more. And they might have animals as well. It's a lot of moving pieces on a farm like that and the best thing to do when that's happening is to basically take your top one to five sellers, take your top five sellers and analyze the profitability of those, because that's what's bringing the most money into your bank account. You better be making money on those, or you could be hemorrhaging money. And the idea that if you do more than one thing, if you not just growing 10 acres of carrots, but if you're doing 10 different vegetables or five species of animals I can guarantee you that they're not equal profitability. There's no way it would be.

Richard Wiswall: So, of those you want to focus on the ones that are more profitable, or find out the ones why things are profitable and either raise the price, or try to lower expenses, or both.

Chris Blanchard: I know that in my operation we did carrots and beets. We did a lot of storage crops, And we were famous for our carrots. People loved Rock Spring Farm carrots, and it was a fun crop to produce. We had a girl one time at the farmer's market who started crying because we'd run out of carrots before her family got there. I didn't feel good about making her cry, but I felt good about my carrots. And nobody gets that excited about beets. But when we actually sat down and ran some numbers on what our costs were, we found out that those carrots were a very successful crop from the customer standpoint, but we were barely breaking even on selling carrots in the wholesale marketplace; whereas with beets, our cost of weeding was lower and cost of washing was so much lower that we were making bank on those. But of course who wants to be ... Suddenly I was Dwight Schrute being a beet farmer, and who wants to do that?

Richard Wiswall: And beets don't break. It's pretty hard to break a beet, but that's a great example. I used the example of broccoli and kale, which are very identical crops. They pretty much the same planting spacing and fertility spray schedule, all those kinds of things. But the difference in profitability between the two is dramatic. Broccoli you probably won't even get one head per plant and that's in a good pick; and kale, you might get three to four bunches per plant. The difference being is that the kale is so much more profitable than broccoli and yet there's much more market demand for broccoli.

Richard Wiswall: Just because people may be screaming for broccoli, or carrots, or say sweet corn, doesn't mean that we should be growing it if it's not profitable. Granted with your carrots and beets example, it's great that you have both, but if carrots were unprofitable then you have to either raise their price, or lower expenses, or I would just say stop growing them if you can do that.

Chris Blanchard: Or quit growing them, yeah.

Richard Wiswall: The whole thing about people say, "Well, I do it as a loss leader" and I really challenge people on the loss leader concept because if you're intentionally trying to lose money or knowingly lose money, you'd better be really having an effect on the sales of the things that are making money because otherwise it's a downward spiral and you should you look at that loss leader as maybe more of a



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promotional cost of advertising, or maybe better spent on radio ads, or newspaper ads, or whatever. But that's more of a cost of doing business.

Richard Wiswall: For you to bring something to market that is a loss leader and then it sells out by 9 o'clock at market, the next four hours it's not going any good. It's just a hole in your business operation. I make the analogy of if you're in a canoe at one end of the lake and you're trying to get to the other and you have a paddle in one hand and a portable drill with a drill bit on the end of it and you take one paddle and then you take your drill and you drill a hole in the bottom of your boat, then you take another paddle and you drill another hole in the bottom of your boat, it's really simple. Just drop the drill, put both hands the paddle and you'll get to where you want to go so much quicker.

Richard Wiswall: Again, if you can plug those leaks up, you're business all of a sudden starts floating and you become ... You have more money to invest in your infrastructure. You have more money to pay yourself, to pay your employees. It's just such a win-win situation. And the only downside is you have to do a little math.

Chris Blanchard: But Richard, you know this, and you and I both make a portion of our living going out and talking to people about record keeping and math. Those are hard things to do when you're already working 80 hours a week.

Richard Wiswall: That's true. Truth be told, I don't like record keeping anymore than anybody else. And that sounds strange coming from a guy that talks about it and talks and wrote a book about it, but I only keep records to the extent that I need to so that I can enjoy the life that I do by making more money doing what I love to do, farming. I've really come to, and I think you do the same thing, is to promote taking fewer numbers but very good numbers. I always advise people to say ... Sometimes when I give a workshop, people get so excited about taking care of their financial destiny. They go home, they say, "Great. I'm going to start tracking everything I do all day long, seven days a week, 365 days a year. And I'm going to track everything every one of my employees does." And so they do that in thinking that that's going to be their salvation for financial success, and by doing that they get these rooms of paperwork. And then at the end of the year, they start looking at it. Some of its incomplete, and it's disjointed, and it gets overwhelming. And all of a sudden the whole process stops and they throw their arms up from frustration and that's not the intended result.

Richard Wiswall: What is do now is say just focus on again on the top five sellers of your business. Don't go too whole hog, and compare those, and focus on the rates that it takes to do things. The biggest thing in crop budget that is missing is the labor that happens during the season. All the other things like buying the beet seed, or carrot seed, and the fertilizers, and the re may, and the bags that they're going to get shipped in, all those things have a paper trail. You can easily figure that out. But what you don't have a record of and hardly anybody has a record of is how long it actually takes you to seed the crop, weed the crop, cultivate the crop, irrigate it, harvest it, and pack out.

Richard Wiswall: Those are the numbers you need to do in season. And say the most complicated thing would be if you had weekly planting of salad mix. 22 different plantings every single week and you wanted to track the probability of that or do a crop



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budget, you could say well, we're going to track planting one, planting two, planting three, planting four; instead of doing that, you just take two plantings. One in the beginning, one in the middle of the season and you just see how long it takes to seed it. Write it down and then see how long it takes to weed it, how much to pick it, how much to wash, and how much to bag it.

Richard Wiswall: So, then you do that. You check it again and then maybe a third time. And those rates I can almost ... Unless the pick is really bad, those rates are going to be very similar. And once you do that, you don't have to track all 22 plantings. You have a pretty good idea of what your rates are for washing, packing, harvesting and weeding. By then, you have a really, some cogent information. And it doesn't take that long. And a lot of information that you take, say for every budget, which might be pre plant discing and fertilizing and bed prep, those are going to be the same no matter what you plant. So, a lot of the work is just in the things that are crop specific, which is weeding, and picking, and pack.

Richard Wiswall: And those usually are the biggest numbers that affect a budget, surprisingly. The ones that we don't know anything about are the things that affect a budget the most, which are usually weeding, and harvest, and pack out. And the other thing that affects the budget the most is the price of that yield. So, a small increase in the price if a 10% increase in the sales price directly translates to an increase in your net profit because-

Chris Blanchard: Right,

Richard Wiswall: ... all expenses doesn't mean the same. With a keystroke on your keyboard, all of a sudden you made another \$10,000.00 on five acres.

Chris Blanchard: It's a pretty amazing how that works, and I think it's that pricing piece is something that I think a lot of folks underestimate. You talked earlier about selling out at farmer's market, and my attitude was always that if I sold out at farmer's market, I was basically leaving money on the table because that meant I could have charged a higher price for every unit that I sold, because I still had to be at farmer's market for another three hours after selling out something at 9 o'clock. And there was just no sense in doing that.

Richard Wiswall: That's true, or you could have brought more.

Chris Blanchard: That's right.

Richard Wiswall: I don't want to be a capitalist pig-dog Chichester and charge and arm and a leg so it's only the very wealthy can afford my produce. I think we all want to have our produce affordable to everyone, and yet we still want to make money. That's the win-win, and that's a hard position to be in sometimes, But I guess, again, it's the internal knowledge of your own farm business to know what is making money that allows you to still price things in the marketplace so it isn't that far off and still make money.

Richard Wiswall: Kale is a great example. And again kale-

Chris Blanchard: Right.



- Richard Wiswall: ... even at \$2.00 a bunch you are going to probably net \$15,000.00 an acre on kale. And \$2.00 a bunch is probably cheaper than the commercial grocery store down the street.
- Chris Blanchard: I'm buying up for \$2.50 right now.
- Richard Wiswall: Right and so ... Exactly. So, those kind of things, that internal knowledge of your own business allows you to make decisions that will shape your business in a much more profitable way.
- Chris Blanchard: Richard, how did you end up getting into the business side of things? It sounds like you, like most of us that got into this business, didn't get in because you enjoyed the bookkeeping. You didn't get in because you wanted to be a pencil pusher. You got in because you like growing vegetables. And at some point you became essentially the business guru of the market farming world. So, how did that happen?
- Richard Wiswall: Well, I got dragged in kicking and screaming into the business world only out of sheer necessity and frustration. But once I did get dragged into the business world, a light bulb went off and I said, "Wow. Now I get it." The reason that happened was because I ... Well, before when I first started out at Cate Farm here, I was a 5% owner in a partnership of five individuals. So, basically I rented the farm from that partnership and I paid an annual rent, but I could make or lose any money in my sole proprietorship independently. And that allowed me to grow my business without this huge mortgage over my head. After 12 years of doing that, I actually had a tractor. I had substantial sales and approving business. So, then I could go to the bank and I borrowed \$190,000.00 to buy the other partners out at that point.
- Richard Wiswall: That's when the rubber met the road in terms of finances because not only did I have to prove to the loan officer that I could pay the money back, but more importantly, I had to prove it to myself because I was putting everything on the line. And if I screwed up I lost the farm, which was blood, sweat, and tear, and a lot of hopes and dreams. That's when I really said, "Okay, I need to figure out how to do this". And at the same time I'd taken a holistic management course, which opened my eyes to a lot of different things. It was then that I realized that I didn't have these numbers that I needed. The numbers in-season. And that's when I started to keep a crop journal. It's really the most important book on my farm and it's just the most rudimentary book, too. It's like all it is is a pocket folder of some loose leaf paper and I just have a page for each crop.
- Richard Wiswall: When I seed the beets, I'd just write seeded 10th of acre, beets in half an hour. Then I'd go in the beet field for another two weeks and then I'll go and I'll run the baskets over it and I'll say, "Cultivated with baskets, half an hour, 45 minutes", and I keep doing that. Everything that I do on that beet field is in one page. It's not a lot. It's just done over the whole season. And that's what the information that I needed to actually figure out much was making money and what wasn't because those were the actual costs that were going into the crop budget. So, that's what got me into thinking that way.



- Richard Wiswall: So, then back at that time This is 1993, that I was growing 40 different crops, 43 different crops, and I rated them in terms of profitability. I did a enterprise budget for each one of them and I read it in terms of profitability, And most all were positive, but some were much more positive than others. So, what I did was I just went halfway down the list and I just drew a line through it and I stopped growing the bottom half, kept growing the top half, the more profitable ones and all of a sudden my net income rose dramatically. Anybody on the outside looking at my business said, "Well, Richard's not doing anything different. He's till going to a farmer's stand. He's still going to farmer's market, has a CSA, ships to Deep Root, does a lot of whole selling." You wouldn't really see it on the outside, but it was my crop selection that determined how profitable I became. And that's when the light bulb started going off and you're like, wow. And all of a sudden I realized you can make some pretty good money doing this.
- Richard Wiswall: There's a few things people would say, well, how come you don't have sweet corn at farmer's market, or CSA, or peas, and beans, or some of the things that I actually dropped. I explained to people. I said, "I love sweet corn, but you can only grow \$1,200.00 an acre. And to keep it weed free, it's going to cost a certain amount. And then right before I pick it, the crows come in, the raccoons come in, the deer come in and my neighbors are picking it as well."
- Chris Blanchard: Right.
- Richard Wiswall: It was a loser, and I said, "Listen, I can not make money growing corn. I can't do that. I go buy corn from my neighbor and I encourage you to do the same." Most CSA members and farmer's market go to the store to buy avocados, and coffee, and chocolate, and other things that you can't grow here.
- Chris Blanchard: Right.
- Richard Wiswall: They would have to buy it somewhere else. And explaining to your customer is having, and that ability to have that audience a huge thing because they say, "Sure, I here ya", and their great and very happy with your lettuce, and spinach, and tomatoes, and everything else that they're getting.
- Chris Blanchard: You mentioned Deep Root co-op. I think this is a hard thing to capture, too, when you're doing cost of production. When we've got a market farm, you've essentially got this big vertically integrated operation. You're growing your own transplants, which is one way of doing business. You're growing stuff out in the field, and that's go a whole nother set of costs and structure to it on that per acre or per square foot basis. Then you've got the washing and the packing. Out in California, all these are handled by different elements when you're on a very large farm in California.
- Chris Blanchard: Then you turn around and do the sales. And you're talking about seeling through a farmer's market, to a CSA, and through Deep Root ... Is it Deep Root co-op?
- Richard Wiswall: Deep Root Organic co-op is a grower's co-op that's been around since 1985, and it's grower's in Vermont and some over the boarder in Quebec now that pull ... We started this to form the co-op back in the 80s, so we would ship produce



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out- of-state so we wouldn't compete with each other, but we would satisfy the needs in Boston, New York, and Washington ... or the eastern seaboard.

Chris Blanchard: Right.

Richard Wiswall: So, we would take produce out of Vermont basically so we wouldn't compete in-state for the same marketplace. And it's a great model for doing business because you collaborate. You look at a market need for what the Boston market might need through their bigger stores, like Whole Foods and say okay, they need 4 pallets of green leaf a week, who's going to grow it? Okay, Chris, you grow it in June, and I grow it in July, and another farmer grows it in August. We cooperatively put our efforts into doing that and then cooperatively take a percentage of sales to pay for a manager and trucking and now we even have our own warehouse that we've paid for.

Richard Wiswall: It's a great model for selling. It does take some time in terms of running a cost just because you have different people and there is that ... That's the one, [inaudible 00:33:05] downside, but you have to spend time managing the business.

Chris Blanchard: And of course it's a scale thing, too. You've got to, when you're running a co-op like that, you're obviously not selling to say the food co-op in Montpelier, which is-

Richard Wiswall: You could-

Chris Blanchard: ... relatively-

Richard Wiswall: ... and they do.

Chris Blanchard: Right.

Richard Wiswall: But they don't do it to take business away from their own members, obviously.

Chris Blanchard: And it's obviously not your only market either. You're taking this to a much larger ... Like you said, you're heading out of Vermont, which has a population of ...

Richard Wiswall: 600,000 people.

Chris Blanchard: Right.

Richard Wiswall: And Deep Root can ship two or three tractor trailer loads a week down into Boston market. That's a lot-

Chris Blanchard: Which probably has what, two or three million people in the Boston market?

Richard Wiswall: That I'm not positive.

Chris Blanchard: Okay.

Richard Wiswall: Deep Root sales are like two and half million a year.



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- Chris Blanchard: Right.
- Richard Wiswall: But you can be a grower of any size at all, or a number of crops or just one crop, doesn't make any difference. We all work together.
- Chris Blanchard: How has that been around?
- Richard Wiswall: Since 1985. So, that's coming on 30 years.
- Chris Blanchard: Yeah.
- Richard Wiswall: The thing about marketing is I think farmer's markets are sexier because you're out there dealing with the customer one on one. Same thing with CSAs. The farmers are sometimes the rockstar of the community and they get more recognition in that retail aspect. But, if you're going to look at your business and see how much you're spending on your marketing as a percentage of gross or even per acre basis, it's going to be a dramatic difference, or it'll just be eye opening to see how much money you actually spent on marketing. So, if you we're to pay yourself \$12.00 or \$15.00 an hour to set up and staff a CSA and pack it up, plus all the time that you did promoting it and getting members; or all the time that you go to farmer's market. So, you load up the farmer's market, you attend for four hours, come back, it's an eight hour day, maybe two people. You add up all those hours, generally you don't add them up because you're not paying yourself and you don't count them, but if you break a leg, or have to get called off for a wedding, or funeral, or something, you do have to pay somebody and that's a real cost of doing business.
- Richard Wiswall: Farmer's should figure that their time is worth as much as their crew rate, at least I would think. There is a cost to doing business. So, if you're going to look at all your different marketing channels, whether farmer's markets, CSA, farm stand, or whole sale, it's going to cost you something. The whole sale, you might not get the same sales price, but pretty much you're talking about a 30 second phone call and either delivery or get it pick up at your door. That's your only cost, so you might get 20% less for that service, but in the end it might be a wash if you were to sell it at a higher price with a higher marketing cost.
- Chris Blanchard: Which is of course why a grocery store charges more money to sell produce at retail than they pay you for the produce that they're buying from you at whole sale.
- Richard Wiswall: That's right.
- Chris Blanchard: Yeah.
- Richard Wiswall: And that's the way the world works. As long as everybody on the food chain is happy so the producer can sell at a price that they make money to a store that can buy it and still market it up so the consumer can still feel like it's affordable food, everybody wins. That's the goal. Again, I'm a cooperative person and I'm foolish on farming and I'd like to see everyone succeed and part of that's working together, but also just understanding that we as farmers have to see



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the end. We have to live in a world that the consumer can still afford or will still buy the food, not afford it. That they will still purchase that product at the end.

Richard Wiswall: We shouldn't blame the middle person to say, "Oh, they market it up 40% and that's why we can't make any money". No, that's just the way the world works and part of the cost of doing business.

Chris Blanchard: Richard, I'm going to break in here for a quick word from our sponsors.

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Chris Blanchard: I'd like to circle back to holistic management. You mentioned that you tool a holistic management course I think in 1993.

Richard Wiswall: Yep.

Chris Blanchard: There was a lot going on in the early 90s with holistic management. I know a lot of people out here in the Midwest were taking classes and going into some deeper training at that time. I think it was very popular in the Northeast. And you said that that influenced how you were looking at your farm as in terms of as a business in addition to being a lifestyle enterprise. I wonder of you could ... Would you consider yourself to be a holistic manager, holistic management practitioner?

Richard Wiswall: I wouldn't say I'm an active manager. I still use the concept, so I guess yes and no. But the whole thing about the holistic management is that it was a different way of looking at my business. I think the first thing that changed for me was to go through a process of setting a holistic goal of something that was value based



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where it met my core principles and addressed them and said this is what I want to do.

Richard Wiswall: Then you address it how you're going to do it. How are you going to structure your business in order to meet these goals. My goal had nothing to do with farming. It had to do with having an economic security with family around and being able to have time to do other things that were enriching to my life. It had nothing to do with farming. But then another part of this goal is that okay, well how are you going to achieve this goal, and my vehicle was through farming. So, then I figured well, how am I going to do make this happen through farming? That's, again, when I started crunching numbers to see how I was going to be able to support this.

Richard Wiswall: It's a very good ... I recommend it to anyone to look into holistic management. It's a different way of looking at the biological systems and the economic systems. And they have ways of testing decision making to see if it covers the social, and economic, and environmental aspects that are always there, but sometimes don't get addressed.

Chris Blanchard: That whole idea I think holistic management calls with the testing questions is something that I've run into in a number of different formats. I've had a lot to do with non-profit organizations over the years, which means you have to do strategy sessions. And one of the things that has come out of that work in recent years to a large degree is having a set of questions that you always ask about any decision. I really like that idea in holistic management. Having these always be aware of I think it's seven things. I can't rattle them off of the top of my head, but when I went through holistic management training in the late 90s that became an important part of forcing myself into that mode of thinking for a couple of years helped me to be more aware of those questions without having to whip out my note card and look at those seven questions every time.

Chris Blanchard: It was always things that were integrated in the way you think about what am I going to do and how am I going to do it?

Richard Wiswall: That's right. And I think that's one of the nice benefit of the whole holistic management training is getting that broader view of everything that needs to get addressed.

Chris Blanchard: Was that something that a lot of people were doing in Vermont in the 1990s? Out here it seems to have, in the Midwest, it seems to have shifted the way whole groups of people were thinking about their farm operations, and their involvement in the community, and the importance of developing a ... Well, to use the holistic management language, developing a resource base that was going to support them into the future.

Chris Blanchard: Was that something that you saw also happening in Vermont?

Richard Wiswall: I think in the early 90s there was definitely an up tick in the number of people that were interested in holistic management, but again, I haven't kept abreast with what's going on, so I don't know if the level is the same. But there was, like in the 90s, a lot of people that were signing on and incorporating it into their



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business practice. And it still happens now. So, again, I'm not one to speak if it's still as popular as it was.

Chris Blanchard: Okay. Okay. You said that ... It sounds like in the last probably 10 to 15 years there have been a lot of changes on your farm moving out of the CSA into more of a farmer's market and wholesale model. Now moving out of the farmer's market to where you're not just selling to Deep Roots, right? You're doing Deep Roots and then I assume direct deliveries to stores and restaurants in your area?

Richard Wiswall: Correct. Basically, we sell to Deep Root fall crops during the fall and winter, and then we have the local co-op and stores that we sell seedlings and tomatoes to and greens locally. We don't do any retail anymore except for some plant sales in the spring when we open up our greenhouses on the weekend in May just so local people can come and buy plants if they want to without us delivering them to retail locations.

Richard Wiswall: That's worked out, that model's worked out well for us. The CSA, again, we had a CSA going for six years in the 90s and really loved it. There's a huge ... I think it's one of the greatest business models for selling things, but for us it necessitated growing everything all the time and that's why when we stopped to do that we ended up saying, "Well, maybe the CSA model is not what we want to be pursuing right now".

Richard Wiswall: Now, or even back then, there was multi farm CSAs, which I think work great because that way you don't have to grow everything all the time. You can specialize in fewer crops and become very good and efficient at doing that, you might even have farms that can be profitable growing the things that I found that were unprofitable just because of either scale, or technologies that allow them to do that.

Richard Wiswall: The farmer's market is ... I think it was hard for us to shift after of 25 years of going to a farmer's market. It was actually hard for us to stop just because it was part of our being. We have customers that we've been seeing weekly for 25 years. It was a hard decision to make and I miss that, but I also like my Saturday mornings.

Chris Blanchard: It was one of the biggest changes in my life when I stopped doing farmer's market and had those Saturdays back. It was like whoa.

Richard Wiswall: Well, it's not only Saturdays, it's all day Friday picking, all day Saturday loading, unloading, bending, loading, unloading. And do by Saturday afternoon I was exhausted. Even though there might be dinner parties or whatever to go to, we'd just be tired. You end up doing a lot of chit chat at farmer's market the less you want to do on a Saturday night is doing more of that.

Richard Wiswall: For me, it's all good. I enjoyed doing it, but I do enjoy having more free time just in general by not doing as much. And again, I'm just getting older, Chris. It's what happens. It's okay.

Chris Blanchard: It happens. It happens and things change. And it's interesting because I think that your ... Well, again, I feel like I'm seeing more and more farms following that lead. People that have follow that arc through intensive retail only to doing



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retail and some wholesale, and then actually gradually backing out of the retail. I'm always interested if that's something that's indicative of the changes in the marketplace, or maturation of the food system, or if that does have more to do with simply getting older and having changes in priorities and changes in energy levels.

Richard Wiswall: I think farmer's market, the retail aspect of the farmer's market is much more energy intensive, or it just takes more energy to do than if you have a farm stand. There's plenty of farms in Vermont all over the place that are multi generational because they've developed a business and it's an easier way of retailing than to basically set up a store every Saturday or two or three times a week to basically move, set up, unpack and all that.

Richard Wiswall: I don't know if it necessarily has to do with age, and I think it has to do with your situation if you have an ability to have a farm stand, if you have a good location on a roadside or whatever that that would work fine. If we had a farm stand location that was on a busy road, that's probably what we'd be doing and still be doing it.

Chris Blanchard: Right. Just to take a different tack from the marketing and talking about the financial side of things, I had somebody ask me recently how ... And I didn't have a good answer for this, so I'm going to put this on you. When you've got too many things to do on the farm ... And the example that this woman gave is I've got to get crops harvested for farmer's market tomorrow, but I also need to cultivate the carrots because today is the right day to get that done. How do you make decisions in a scarce resource environment. I think you're probably having less of that now, but you certainly have 30 years of experience with that up until now with being pulled in multiple directions at once, having to satisfy both tomorrow's needs as well as the needs for a crop that's going to be ready to harvest two months from now.

Chris Blanchard: How do you decided what to do on a day to day basis? On an hour to hour basis?

Richard Wiswall: That's a great question. The reality is, especially with the farming, unless you just don't bite off as much, you're never going to get everything done. You're always going to have a to-do list that can be never ending. And by the time you finish something off, you're adding three more at the bottom on it.

Richard Wiswall: The idea is that ... Well, a few things. One is effective management is basically getting the most important things done first and following through to make sure they get done and part of that involves just everything's so simple. All you do is you take all the things you have to do, you prioritize them in the order that they have to get top to bottom priority and just start going down the list doing the most top priority things first, and just keep working down as you do it.

Richard Wiswall: Unfortunately, some times there are not enough hours in the day to get that done or the week to do that, and so you either have to either hire more people in, or you just have to make some sacrifices saying, "Well, we're not going to get to weeding for the carrots".



Richard Wiswall: That's said, there's a lot of things that are not that to-do list that have to get done, but things that should get done, which might be long term planning, or looking at how to be more efficient at certain things that actually takes them maybe half a day of a meeting with your crew or your spouse to talk about some deeper issues but were too busy weeding the carrots or getting ready for market.

Richard Wiswall: And so a lot of times I find it helpful to map out your work week to saying, okay certain things in your work week are pretty dictated already. If you have a Saturday farmer's market, you're spending Saturday at the farmer's market, you're spending Friday picking. If you're doing wholesale, you're going to be picking Monday and Thursday for Tuesday, Friday deliveries say. You might reserve Sunday afternoon or Sunday as a day off. So, all of a sudden your calendar on your week starts to get blocked out with things that you're already having to do. It's good to see that. So, then you only may have Tuesday, Wednesday and Friday's to do the farm work that you need, and so you plan that out and say okay, "Well, these are the days that we have to do all our planting, all our weeding, and all our irrigating", or whatever it might be.

Richard Wiswall: By doing that, by having that kind of counter base, then you might just it's a matter of staffing to say, "Okay, well, if one crew person's going to be delivering, I'll need two to be picking on that same day. I'll need to have some more people in here to do the things that need to get done." And labor management's a tough one because sometimes it rains for three days and you don't have enough things to do. And that's a challenge, but I think in terms of not having enough things to do, having too many things to do, then it's a matter of either hiring in people to do that, or doing less, or putting off things that you can like fixing a slow leak in your tire until winter time and so you just end up pumping it up once a week or something like that.

Chris Blanchard: Right.

Richard Wiswall: Not the most efficient thing, but you can do that until you have more time. Obviously, when you hire somebody, the goal is you have too much work that you can do, so you think that when you hire somebody you're going to be able to get this twice as much done by having somebody work. But generally that's not the case because you have to train them and they might not do it the same way you did it. But even still, you will get more done.

Richard Wiswall: And the thing about employee management, as I'm sure your workers, is that it takes time. And a lot of times when I have people working for me, I don't get the things done that I want to because I'm making sure that they have all the things in place for them to do their job.

Chris Blanchard: It really is, I think, a lot of times with ... We think of employees as being ... Well, if you do a classic organization chart, employees end up being underneath us as farmers. And I almost think it's almost a more effective visualization to put yourself on the bottom, holding up your employee's because that's a lot of what you end up doing is making sure that they've got what they need.



- Richard Wiswall: That's right and because you want to make sure that they're not hung up with a missing part or not having enough bands to bunch the broccoli or whatever it might be. Unless you assign that job, that's your job is overall management of the farm. In fact, the farmer's job really is to make sure your farm succeed financially, and ecologically, and socially, but if you look at your farm job as a manager, that's what you do. If you don't do your job well, then your farm fails and you don't have any farm anymore. And that's why I promote the business end is because that's really your job one as a farmer is to make sure your business succeeds, or you don't have a farm anymore.
- Richard Wiswall: Employee management's the same way is that you want to make sure that your employees are doing productive work for their paid time. And paid time is work time, and you'd like to pay them as much as possible so they can make a living wage as long as you can still make your farm finances work so you can make a living wage. Win-win.
- Chris Blanchard: Which, again I think, is one of those points if you really have an understanding of your cost of production that actually puts you in a better position as if we wanted to call it a social justice perspective to really be able to maximize what you're providing back to your employees in compensation for their labor. Whereas if you don't know what your costs are, you're stuck in a reactive mode of always having to squeeze down on those rates of pay as much as possible because you're not certain that what you've got those employees doing is actually yielding a return that's going to be enough to be able to compensate them for their time.
- Richard Wiswall: That's a very good point. I think a couple of things. One is that labor is often the single largest item in your expense budget. It could be a third or maybe 40% of your gross sales. That's a chunk of change. That doesn't mean that you should pay people less and it doesn't mean that you should do any of these things differently. You just acknowledge the fact okay, well farming is a labor intensive business. That's fine.
- Richard Wiswall: The other thing is if a farmer is not looking at their business as much as could be and they're not paying themselves that much, the last thing they're going to do is pay somebody else, want to feel generous in paying somebody else. It's when the farmer starts understanding that they can make money farming. That's when they can say, "Oh, I'm happy to share that with my employees who work hard for the success of the farm".
- Richard Wiswall: So, it's hard to have a farmer who's struggling to say, "Sure I'll pay everybody a living wage" when he's not even paying him or herself a living wage.
- Chris Blanchard: What have you found in your years of having I assume a wide variety of types of people and personalities working on your farm. What have you found to be the best ways to increase the effectiveness or your employees? Because that's obviously the other thing is you would like to get as much out of them in terms of output as possible for every dollar that you're putting into it regardless of what your rate of pay is.



Richard Wiswall: I think a lot of it is communication and the basic understanding that they get paid by the hour ... I mean, they could get paid by the piece, but we pay by the hour. And so, they get paid by the hour but we get paid by the piece. We get paid for every head of cabbage that gets sold, or every carrot that gets sold. And that difference between getting paid by the piece and getting paid by the hour, the understanding is there are certain rates that employees, that everybody does to maintain so that we can get paid by the piece and still make money so they can make their paycheck and that we can pay them.

Richard Wiswall: Understanding that paid time is work time, that there's certain levels of production that these certain rates are expected because we need to make it work. And once you start doing crop budgets and realizing you need to be able to pick seven bushels of carrots in an hour because that's what you've been basing it on, you can convey that to your crew and say, "Hey, listen, we'd like to be able to pick seven bushels of carrots an hour because otherwise the whole thing doesn't work", and people understand that. And they say, "Sure". And they might even be challenged to pick eight or pick more. And if it's a bad pick they might only pick six. That's okay, but if they understand that's the nature of exchange.

Chris Blanchard: I like that. And that's another advantage. This is something I found with record keeping in general is that usually you can leverage it get more out of it than what you think you're going to get out of it. So, you go in saying, "I'm going to do a crop budget", and you also end up with a management tool. You end up with something to be able to say to people, "This is the rate that is the standard for Cate Farm, or the Standard for Rock Spring Farm is this many bunches of kale an hour, this many bushels of carrots an hour." And that's a good management tool for being able to establish those expectations with people.

Richard Wiswall: It's true. And besides that, that's a good point that the benefit of doing crop budgets are an insularity benefit. The other benefit is that managerially I tend to have employees work in blocks. So, instead of having four different people do four different things, I have four people all weed carrots and then they okay, four people times two hours is eight hours. And then they move on to weeding the beets and they ... Of course that's one person's recording this and so it's easier to track time because everybody's working together, Or you have two teams of two say doing the same thing. One person's responsible for weeding and that's a direct effect of having crop budgets instead of just ... because you're pulling everybody together. Plus, I think it's more fun to work together for the most part if there's enough work to do.

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- Chris Blanchard: Well, Richard, so something new that we're trying to do ... And I probably should have given you a heads up about this at the beginning of the show; but I didn't. I apologize for that ... Is to have three question at the end that we'd like to ask every one of the quests here on the show. The first one of these is tell us what's your favorite tool on the farm?
- Chris Blanchard: If you had to spend the rest of your life on a desert island with just one tool, what would it be?
- Richard Wiswall: Boy, that is such a shard question. You should have given me five days to think about that, Chris.
- Chris Blanchard: Sorry, Richard.
- Richard Wiswall: Well, boy. That is a tough one. Well, any desert island wouldn't be a good-
- Chris Blanchard: No, it wouldn't,
- Richard Wiswall: ... but of the things that-
- Chris Blanchard: You knew what I meant.
- Richard Wiswall: ... really like that are very cost effective ... I think one would be a trolley for the greenhouse moving around the plants. I think the other tool that I really like, if I can say two, would be a mini chisel plow, which are these things that just rip 12 to 14 inches of soil underneath where the plant is going to be planted.
- Richard Wiswall: Those are probably one ground tool and one greenhouse tool.
- Chris Blanchard: Okay.
- Richard Wiswall: I'm going to think about that, though, and I'll call you back in a week.
- Chris Blanchard: We'll have the Richard Wiswall supplemental ... Okay. The next question is what would you tell if yourself now could tell yourself when you started farming one thing that would have made a difference, what would you go back and tell that beginning self?
- Richard Wiswall: I think one of the things about everyone starting out is that I think maybe they want to achieve a certain level of either farming or production quicker than they think might be able, at least for me. And maybe other people don't bite off too



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much, but for me, I feel like I was trying to do too much and school of hard knocks is a very expensive school but very effective school by making mistakes. As long as you don't make the same mistake twice, you're doing fine. And I see farmer's starting it now that they want to do a lot of things. And say. "Okay, well let's just maybe just look at what you think you can do and pair it down. You can always, there's always next year if you feel like you're bored, you have time on your hands."

Chris Blanchard: I think, too, if you got it right this year now you know you can get it right next year-

Richard Wiswall: And it get-

Chris Blanchard: ... instead of always being behind the curve.

Richard Wiswall: The other answer to that question would be to just think it through to the end when you do something. So, if you're thinking of a new enterprise, just think about it. And again, a pencil on the back of an envelope just to rough out the big picture finances just to get a sense of it before you start jumping in on it. You'll save a lot of time.

Chris Blanchard: And finally, what would be your favorite resource? When you've run up against a problem on the farm, where do you turn for information?

Richard Wiswall: Well, I grew up before Google, or I even grew up before personal computers. So, I think-

Chris Blanchard: This is a question that probably only works for people that are my age and older.

Richard Wiswall: Right.

Chris Blanchard: Yeah.

Richard Wiswall: But even so, even with the access to the internet, one of our great things here in Vermont is the Veggie and Berry Growers Association has a list served that professional growers all throughout New England read. So, if I have a question about grafting tomatoes or something that I couldn't really find maybe online somewhere else, I just ask other growers, or what's their favorite kale substitute variety of something for winterbor.

Richard Wiswall: Then you'll get a lot of different answers from a lot of professionals that I think that's one of the biggest resources. And [inaudible 01:05:35] I must say is one of those resources in Vermont that we are very lucky to have. He's a UVM extension agent and just a tremendous clearing house of information.

Richard Wiswall: So, I would say that resource is probably the biggest help as a farmer.

Chris Blanchard: What is your alternative for winterbor kale with this hybrid kale crisis that we're in right now?

Richard Wiswall: Broccoli. I don't have answer to that.



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Chris Blanchard: All right. All right. Great. Richard, I've really enjoyed our conversation today. Thank you so much.

Richard Wiswall: Same here. It's been great talking, Chris.

Chris Blanchard: Okay and happy spring.

Richard Wiswall: Same to you. Okay.

Chris Blanchard: Bye. Okay, so wrapping up things up here. I'll say again that this is episode 154 of the Farmer to Farmer podcast. You can find the notes for this show at farmertofarmerpodcast.com by looking on the episodes page, or just searching for Wiswall two. That's W-I-S-W-A-L-L two.

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Chris Blanchard: Finally, and this is helping, too here. Please let me know who you would like to hear from on the show through the suggestions form at farmertofarmerpodcast.com and I will do my best to get them on the show.

Chris Blanchard: Thank you for listening. Be safe out there and keep the tractor running.

