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Dear Producer,

With over 26 years of experience as a New Jersey agricultural agent, it is apparent that there is a need for a comprehensive resource that addresses current agricultural risks and the tools that can help mitigate risks. These risks are not unique to New Jersey producers alone; but, they exist throughout production agriculture in the United States. Rutgers Cooperative Research and Extension has had many experiences working with producers to help manage their risks. Programs such as the “Garden State Agricultural Re-Engineering Initiative” served to enhance the managerial capabilities of New Jersey’s valued agricultural producers through comprehensive risk management education, management teams, and financial analysis and planning. It was through that program and other related risk management programs that Rutgers Cooperative Research and Extension was able to intimately learn about the common risks that agricultural producers are encountering across the entire agricultural spectrum. The United States Department of Agriculture – Risk Management Agency (USDA-RMA) helped to produce this series of risk management workbooks (Dairy Risk Management, Vegetable Risk Management, Grain Risk Management, Fruit Risk Management, Nursery Risk Management), which was conceived to address common agricultural risks. These agricultural risk management workbooks aim to discuss the common risk concerns of any agricultural producer and provide suggestions on ways to address those risks.

Everyday we take risks and avoid others; by far farming is one of the riskiest businesses today. Please use this workbook to help control risk in your production practices. Let this workbook serve as your primary source for addressing major risks commonly encountered by other producers in your specific agricultural production area. Thank you for taking the time to learn about the skills you will need to help preserve your farm business for your future and your family’s future.

Sincerely,

David L. Lee  
Agricultural Agent  
Rutgers Cooperative Research and Extension