



Tioga County Agricultural Resource Directory

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Agriculture in Tioga County

A Letter from the Tioga County Agricultural Resource Group

The Tioga County Agricultural Resource Group (TC ARG) is pleased to issue the County's first Agricultural Resource Directory. In it you will find a wealth of information on the status of agriculture in Tioga County, technical assistance, financial resources, and businesses that service our agricultural industry.

TCARG is an ad hoc group of farmers, agencies, and others working to develop a thriving rural community by creating and promoting agricultural viability. Agencies participating in this group include Cornell Cooperative Extension of Tioga County, Tioga County Rural Economic Area Partnership, Tioga County Department of Economic Development and Planning, Tioga County Soil & Water Conservation District, Tioga County Tourism Office, Tioga County Farm Bureau, Farm Service Agency, and NY Farms ! as well as many dedicated individual farmers.

Agriculture is one of the leading economic sector in New York State, and a significant contributor to the economy of the Tioga County. That's why the Tioga County Agricultural Resource group has renewed its focus on agribusiness, partnering with federal, state, regional and local partners to deliver services.

This resource is meant to help guide you through some of the agribusiness assistance programs available to farmers. Some of the services and resources offered by agencies identified in this publication are free, while others have costs associated with them. Please ask the provider if there is a fee for any service or resource.

Profitable farming will always be the most effective means of maintaining and protecting farmland. We look forward to working with agricultural enterprises in Tioga County to keep growing this important sector of our economy. To that end, it is hoped that both new and experienced farmers will find this directory equally valuable in aiding to grow their agricultural businesses. Please contact us if you have ideas to include in future releases.

*Sincerely,
The Tioga County Agricultural Resource Group*

Agribusiness Resources at a Glance

TIOGA COUNTY RESOURCES

Cornell Cooperative Extension of Tioga County
County Office Building
56 Main St. Owego, NY 13827
Phone: (607) 687-6837 ext 312
Fax: (607) 687-3619
Website: <http://counties.cce.cornell.edu/tioga/>

Tioga County Soil and Water Conservation District
183 Corporate Drive, Owego, NY 13827
Phone: (607) 687-3553
Fax: (607) 687-9440
Website:

Tioga County Economic Development and Planning
Department
56 Main Street, Owego NY 13827
Phone: (607) 687-8257
Fax: (607) 687-1435
Website: www.developitioga.com or
www.tiogacountyny.com

Tioga County Tourism
188 Front Street, Owego, NY 13827
Phone: (607) 687-7440 / 800-671-7772
Fax: (607) 687-9028
Website: www.visittioga.com

Tioga County Farm Bureau
Henry "Hank" Ferris, Tioga County President (elected
annually)
Phone: (607) 659-5642

REGIONAL RESOURCES

Southern Tier East Regional Planning Development
Board (STERPDB)
375 State Street, Binghamton, NY 13901
Phone: (607) 724-1327
Fax: (607) 724-1194
Website: <http://www.steny.org/ContactPage.htm>

Central New York Resource Conservation and
Development Office
99 North Broad Street, Norwich, NY 13815
Phone: (607) 334-3231, Ext. 4
Fax: (607) 334-4744
Website: <http://www.cnycrd.org/>

NYS Department of Environmental Conservation
Region 7
1285 Fisher Avenue, Cortland, NY 13045-1090
Phone (607) 753-3095, ext. 298
Fax (607) 753-8532
Website: <http://www.dec.state.ny.us/>

STATE RESOURCES

New York State Department of Agriculture and Markets
10 B Airline Drive, Albany, NY 12235
Phone: (518) 457-2713
Website: <http://www.agmkt.state.ny.us>

New York State Legislative Commission on Rural
Resources
Legislative Office Building , Albany, NY 12247
Phone: (518) 455-2544 or (518) 455-3999
Website: <http://www.senate.state.ny.us>

New York State Department of Labor
W. Averell Harriman State Office Campus
Building 12, Albany, NY 12240
Phone: 518-457-9000 / 1-800-HIRE-992
Website: nysdol@labor.state.ny.us

Empire State Development
Phone: 800-782-8369
Website: <http://www.empire.state.ny.us/>

FEDERAL RESOURCES

US Department of Agriculture - Rural Development
Binghamton Service Center
1163 Upper Front Street, Binghamton, NY 13905
Phone: (607) 723-1384
Fax: (607) 723-1015
Website: <http://www.rurdev.usda.gov/ny/>

US Department of Agriculture - Natural Resources
Conservation Service
Waverly Service Center
109 A Chemung St., Waverly, NY 14892
Phone: (607) 565-2106
Fax: (607) 565-2514
Website: <http://www.ny.nrcs.usda.gov/>

US Department of Agriculture - Farm Service Agency
Waverly Service Center
109 A Chemung Street, Waverly, NY 14892
Phone: (607) 565-2106
Fax: (607)-565-2514
Website: <http://www.fsa.usda.gov/>

US Department of the Interior -- Fish and Wildlife
Service Cortland Office
3817 Luker Road, Cortland, NY 13045
Phone: (607) 753-9334
Fax: (607) 753-9699
Website: <http://www.fws.gov/northeast/nyfo/>

National Agricultural Statistics Service – NY Office
10 B Airline Drive, Albany, NY 12235
Phone: 518-457-5570 or 1-800-821-1276

STATUS OF AGRICULTURE IN THE COUNTY:

According to the 2002 Census of Agriculture, Tioga County has 604 farms. Of the 128,224 acres of land in farms 58.17% is Cropland; 26.27% is Woodland; 8.37% is Pasture; and 7.18% is put to other use.

The average farm size is 212 acres with most farms falling between 50 to 179 acres. The average age of operator is 54.6 and 86% of principal operators are male.

The average market value of production per farm is \$49,567, with a total value of agricultural products sold per year of approximately \$29,939,000. Livestock sales accounted for \$ 23,833,000 and crop sales accounted \$ 6,106,000 in total market value of production.

There are 233 farms with gross sales greater than \$10,000 per year this is 38.6% of the operations in the County. The remaining 371 farms or 61.4% gross less than \$10,000 per year.

The average government payment per farm receiving payments is \$9,613 a 399% increase since 1997.

Currently, TCSWCD has 276 farms located on a GIS database that displays location of the farm, watershed, type, and owner. This data layer was developed in the 1990's and is in need of an update, because many of the farms have gone out of business, changed ownership, consolidated or otherwise have altered their operations.

Tioga County Agricultural Statistics at a Glance

Tioga County Agricultural Statistics at a Glance	
Size of the County	331,963 acres
Number of farms	604
Average farm size	212 acres
Acres of land in farm operations	128,224
Acres used for crop production	74,588
Acres used for pasture	10,732
Acres used for other agricultural purposes	9,220
Forest Acres associate with farms	33,684
Total acres of forested land	231,172
Total value of agricultural products sold per year	\$29,939,000
Market value of ag products sold per farm	\$49,567
Dairy farming annual sales revenue	\$20.8 million
Livestock sales revenue	\$23,833,000
Crop sales revenue	\$6,106,000
Number of dairy cows	9,104
Number of maple syrup producers	24
Miles of streams and rivers in Tioga County	541.94
Acres of state forest land	13,000

HELP FOR YOUR AGRICULTURAL VENTURE

BUSINESS RESOURCES: General Business Planning

Constructing a Written Business Plan: A business plan is a document that summarizes the operational and financial objectives of a business and contains the detailed plans and budgets showing how the objectives are to be realized. It is crucial that you understand and are comfortable with the risks and potential pitfalls of your business before you invest the time and money.

Federal Business Start-Up Assistance for Farming Activities

The Small Business Administration (SBA)

Certain agribusiness activities may be eligible for assistance through the SBA's primary business loan program, the 7(a) Loan Guaranty which helps secure loans to businesses who cannot otherwise obtain financing on reasonable terms. There are a number of loan programs under the 7(a) program that address specific needs. For small business loans of \$150,000 or less, a low documentation loan features a one-page SBA application, cutting the paperwork burden for both small businesses and lending institutions. If approved, the SBA guarantees up to 85% of the loan with a quick turnaround to the lender. Other specialized SBA programs include loans for short-term working capital, export working capital financing, international trade loans, and micro loans under \$35,000 for small-scale financing purposes such as inventory and supplies.

For more information contact:

SBA programs: (607) 734-8130 or (315) 471-9393; www.sba.gov/ny

SCORE "Counselors to America's Small Business"

SCORE is a 501 (c) (3) nonprofit organization offering small business free advice and training using experienced volunteers. You can work directly with a volunteer or use the on-line ask page. All information shared is confidential. This public service is available to all U.S. citizens & green card holders.

For more information contact:

Greater Binghamton SCORE - Chapter 0217, 49 Court St., Metro Center 2nd Floor, Binghamton, NY 13902, Phone: 607-772-8860, www.greaterbinghamtonscore.org OR Chemung SCORE - Chapter 0341, SBA, 333 East Water Street, 4th Floor, Elmira, NY 14901 (607) 734-3358

New York State Start-Up Assistance for Farming Activities

Empire State Development: Enterprise Assistance Programs

Empire State Development's Entrepreneurial Assistance Program provides specialized help to women, minority group members and persons with disabilities who are starting or are early stage businesses. Empire State Development, New York State's economic development agency, has established a network of Entrepreneurial Assistance Program Centers. Contact 1-800-STATE NY or <http://www.empire.state.ny.us/>

For more information contact:

BCC Center for Community Education, PO Box 1017, Binghamton, NY 13902; Phone: 607-778-5581; http://www.nylovesbiz.com/Small_and_Growing_Businesses/entr_assistance.asp

New York Loves Small Business

Provides detailed information on starting and growing a small business.

For more information contact:

Empire State Development, Division for Small Business, 30 South Pearl Street, Albany, NY 12245; Phone: 1-800-STATE NY / 1-800-782-8369; <http://www.nylovesmallbiz.com/home.asp>

Governor's Office of Regulatory Reform

Permit Assistance Data Base, New York's official comprehensive source for state-required business permits. http://www.gorr.state.ny.us/Main_GORR_Pages/Business-Permit-Assistance.html

New York State Insurance Department

Helps small business owners make informed decisions regarding their insurance needs. <http://www.ins.state.ny.us/>

New York State Banking Department

Provides information on obtaining financing and technical assistance. <http://www.banking.state.ny.us/sba/index.htm>

New York State Department of Taxation and Finance

Offers publications on starting and growing a business and helps small businesses comply with the tax law. <http://www.tax.state.ny.us/sbc/>

New York State Department of State

Provides filing information and forms for businesses in New York State. <http://www.dos.state.ny.us/>

New York State Environmental Facilities Corporation

Small Business Assistance Program (SBAP) provides free, confidential technical assistance to small businesses in New York State to help them comply with federal or State air emission requirements. <http://161.11.129.165/home/index.asp>

Other Start-Up Assistance for Farming Activities

The Small Business Development Center (SBDC)

The Small Business Development Center (SBDC) is a network of 23 regional centers located across New York State. The Southern Tier office is located at Binghamton University. SBDC can help agribusinesses with one-to-one counseling in the following areas: Startup assistance; Feasibility assessments; Business plan development; Bookkeeping, accounting and financials; Sources of financing; Marketing; Business expansion; Exporting and General research. There are no fees for direct confidential counseling.

For more information contact:

SBDC programs: Phone: 607-777-4024 <http://www.sbdc.binghamton.edu> or www.nyssbdc.org/

Business CENTS (Community Enterprise Networking and Training Services)

Business CENTS (Community Enterprise Networking and Training Services) provides individuals with opportunities to develop skills, acquire knowledge and create networks necessary to start and expand successful small businesses. Business Education and Training includes: Entrepreneurial Training Course, "Getting Down to Business" . as well as Seminars and Workshops. Business Support Services include: Free Business Consulting, Business CENTS Roundtables, Support and Networking, as well as Advocacy.

For more information contact:

Alternatives Federal Credit Union, 125 North Fulton Street, Ithaca NY 14850; Phone: 607-273-4611; www.alternatives.org

Farm Credit of Western New York

Farm Credit is a network of independently owned and operated credit and financial services institutions that serve farmers, ranchers, agribusinesses of every size and income range across the country as well as those that desire country living. They are focused expressly on agriculture and are committed to helping you achieve your unique financial goals.

For more information contact:

Farm Credit of Western New York, 3080 West Main St. Batavia, NY 14020; www.farmcredit.com/

First Pioneer Farm Credit

First Pioneer brings a whole new meaning to "one-stop shopping" ... from operating loans to tax planning, and almost every business service in between. First Pioneer offers a broad range of competitively priced loans and lines of credit. In addition they can help with equipment leases, record-keeping, tax planning and preparation, appraisals, business consulting, multi-peril crop insurance and so much more!

For more information contact:

First Pioneer Farm Credit: Cortland, One Technology Place, Suite 2, Homer, NY 13077 Phone: 607-749-7177

NY FarmNet

Free and confidential on-farm consultants help farm families answer business and personal questions about any topic of concern, including: finances, farm changes, farm transfer, natural disaster, personal stress, family communication, and marital conflict. Services include: Information and Referral; Consulting: financial advisors, legal consultant, social worker; Resource Library; Support Groups; Newsletter; Community Calendar.

For more information contact:

NY FarmNet, 415 Warren Hall, Ithaca, NY 14853-7801 Phone: 800-547-FARM (3276) www.nyfarmnet.org

NY FarmLink

The NY FarmLink Program will improve the process and effectiveness of farm transfers by providing farmers with essential networking, consulting, and educational support. Programs and Activities include: Farm opportunities web site; Free business consultation; Professionals who can help; Guides and workbooks.

For more information contact:

NY FarmLink, 415 Warren Hall, Cornell University, Ithaca, NY 14853; Phone: 800-547-FARM (3276); www.nyfarmlink.org

Cornell Cooperative Extension Farm Management Specialists

In addition, most county extension offices have staff to help you write your plan for no or nominal fee's.

For more information contact:

Cornell Cooperative Extension Tioga County, 56 Main St. Owego, NY 13827 Phone: (607) 687-6837 ext 312 http://www.cce.cornell.edu/editor/show/In_Your_Community

TECHNICAL RESOURCES: Additional Help

Federal Technical Assistance for Farming Activities

The United States Department of Agriculture

Agricultural Marketing Service (AMS)

AMS facilitates the strategic marketing of agricultural products in domestic and international markets while ensuring fair trading practices and promoting a competitive and efficient marketplace. AMS constantly works to develop new marketing services to increase customer satisfaction. <http://www.ams.usda.gov/>

Agricultural Research Service (ARS)

ARS is USDA's principal in-house research agency. ARS leads America towards a better future through agricultural research and information. <http://www.ars.usda.gov/>

Animal and Plant Health Inspection Service (APHIS)

APHIS provides leadership in ensuring the health and care of animals and plants. The agency improves agricultural productivity and competitiveness and contributes to the national economy and the public health. <http://www.aphis.usda.gov/>

Center for Nutrition Policy and Promotion (CNPP)

CNPP works to improve the health and well-being of Americans by developing and promoting dietary guidance that links scientific research to the nutrition needs of consumers. <http://www.usda.gov/cnpp/>

Cooperative State Research, Education and Extension Service (CSREES)

In partnership with land-grant universities, and other public and private organizations, CREES provides the focus to advance a global system of extramural research, extension, and higher education in the food and agricultural sciences. <http://www.csrees.usda.gov/>

Economic Research Service (ERS)

ERS is USDA's principal social science research agency. Each year, ERS communicates research results and socioeconomic indicators via briefings, analyses for policymakers and their staffs, market analysis updates, and major reports. <http://www.ers.usda.gov/>

Farm Service Agency (FSA)

The Farm Service Agency implements agricultural policy, administers credit and loan programs, and manages conservation, commodity, disaster and farm marketing programs through a national network of offices.

For more information contact:

Tioga/Chemung FSA Office, 109A Chemung Street, Waverly, NY 14892 Phone: 1-800-324-6141 OR
New York State FSA Office, 441 South Salina Street, Suite 536, Syracuse, NY 13202 Phone: 315-477-6300
Fax: 315-477-6323 <http://www.fsa.usda.gov/>

Food and Nutrition Service (FNS)

FNS increases food security and reduces hunger in partnership with cooperating organizations by providing children and low-income people access to food, a healthy diet, and nutrition education in a manner that supports American agriculture and inspires public confidence. <http://www.fns.usda.gov/>

Food Safety and Inspection Service (FSIS)

FSIS enhances public health and well-being by protecting the public from foodborne illness and ensuring that the nation's meat, poultry and egg products are safe, wholesome, and correctly packaged.

For more information contact:

USDA FSIS District 65, 230 Washington Ave. Extension, Albany, NY 12203-5369 Phone: 518-452-6870
Fax: 518- 452-3118 <http://www.fsis.usda.gov/>

Foreign Agricultural Service (FAS)

FAS works to improve foreign market access for U.S. products. This USDA agency operates programs designed to build new markets and improve the competitive position of U.S. agriculture in the global marketplace. <http://www.fas.usda.gov/>

Forest Service (FS)

FS sustains the health, diversity and productivity of the Nation's forests and grasslands to meet the needs of present and future generations. <http://www.fs.fed.us/>

Grain Inspection, Packers and Stockyards Administration (GIPSA)

GIPSA facilitates the marketing of livestock, poultry, meat, cereals, oilseeds, and related agricultural products. It also promotes fair and competitive trading practices for the overall benefit of consumers and American agriculture. GIPSA ensures open and competitive markets for livestock, poultry, and meat by investigating and monitoring industry trade practices. <http://www.gipsa.usda.gov/>

National Agricultural Library (NAL)

NAL ensures and enhances access to agricultural information for a better quality of life. <http://www.nal.usda.gov/>

National Agricultural Statistics Service (NASS)

NASS serves the basic agricultural and rural data needs of the country by providing objective, important and accurate statistical information and services to farmers, ranchers, agribusinesses and public officials. This data is vital to monitoring the ever-changing agricultural sector and carrying out farm policy.

For more information contact:

National Agricultural Statistics Service- NY Office, 10 B Airline Drive, Albany, NY 12235
<http://www.nass.usda.gov/>

Natural Resources Conservation Service (NRCS)

NRCS provides leadership in a partnership effort to help people conserve, maintain and improve our natural resources and environment.

For more information contact:

Tioga/Chemung NRCS Office, 109A Chemung Street, Waverly, 14892 ; Phone: 607-565-3454 or
NY NRCS OFFICE, 441 S. Salina St., Suite 354, The Galleries of Syracuse, Syracuse, NY 13202
Phone: 315-477-6524 <http://www.nrcs.usda.gov/>

Risk Management Agency (RMA)

RMA helps to ensure that farmers have the financial tools necessary to manage their agricultural risks. RMA provides coverage through the Federal Crop Insurance Corporation, which promotes national welfare by improving the economic stability of agriculture. <http://www.rma.usda.gov/>

Rural Development (RD)

RD helps rural areas to develop and grow by offering Federal assistance that improves quality of life. RD targets communities in need and then empowers them with financial and technical resources.

For more information contact:

US Department of Agriculture - Rural Development, The Galleries of Syracuse, 441 South Salina Street - Suite 357, Syracuse, NY 13202; Phone: 315-477-6430; <http://www.rurdev.usda.gov/ny>

USDA Resource Conservation and Development (RC&D)

Central New York Resource Conservation and Development Project's mission is to improve the region's economic vitality through the wiser use of available human and natural resources. They seek to do that by empowering rural residents from throughout our region. The RC&D program is a USDA program, administered by the Natural Resources Conservation Service that supplies federal support to the local CNY RC&D Council. The CNY RC&D region covers twelve counties: Broome, Cayuga, Chenango, Cortland, Delaware, Madison, Onondaga, Otsego, Schoharie, Sullivan, Tioga, and Tompkins. Representatives from the twelve member County Legislatures and Soil & Water Conservation Districts make up the local CNY RC&D Council.

For more information contact:

Central New York Resource Conservation and Development Project Inc., 99 North Broad Street, Norwich, NY 13815; Phone: 607-334-3231, x4 www.norwich.net/~socnyrcd/index

New York State Technical Assistance for Farming Activities

New York State Legislative Commission on Rural Resources

The Commission on Rural Resources assists the members of the Legislature in recognizing the importance of rural resources to the overall prosperity and well-being of the Empire State, as well as in identifying and developing legislation, programs and services to strengthen rural New York and to address the concerns and needs that stem from its sparsity of population and relatively scarce financial resources.

For more information contact:

George H. Winner, Jr. Chairman, Legislative Commission on Rural Resources, Albany Office, Room 814 Legislative Office Building, Albany, NY 12247 Phone: (518) 455-2091 Fax: (518) 426-6976 Elmira District Office, 228 Lake Street Box 588 Elmira, NY 14902 Phone: 607-732-2765; Fax: 607-732-2832

http://www.senatorwinner.com/senate_update.asp?id=743

The New York State Department of Agriculture and Markets

New York State Department of Agriculture and Markets mission is to foster a competitive food and agriculture industry that benefit producers and consumers alike. They work diligently to promote a viable agricultural industry, foster agricultural environmental stewardship, and safeguard our food supply.

For more information:

New York State Department of Agriculture and Markets, 10 B Airline Drive, Albany, NY 12235; Phone: 1-800-554-4501 <http://www.agmkt.state.ny.us>

Division of Agricultural Protection & Development

Concerned with farmland protection, industry development, and the maintenance of an adequate farm labor supply, this division oversees numerous economic development and marketing programs including: Agriculture and Farmland Protection including Purchases of Development Rights; Agricultural District Program; Agribusiness Assistance; Marketing Orders; Domestic and International Trade; Agricultural Producer Security and Farm Products Dealer Licensing, Farmers' Market Nutrition Program; Pride of New York; Agricultural Labor, Farmworker Training and Farmworker Daycare; Laws and Regulations; and Grants Programs.

Agricultural Business Development Assistance

This program provides technical assistance to help food processors and agricultural producers locate public and private funding for business development or expansions. The program also provides assistance and information for the preparation of business plans and loan applications. The project must be related to food or agriculture production. A project seeking funding sources should already have a minimum 10% equity. Assistance is available on a continuing basis

Business Plan and Marketing Assistance

The Department of Agriculture and Markets can provide business plan and marketing assistance to agribusinesses to help expand, seek access to new and improved technologies or become more competitive and efficient. Technical assistance is available to help agricultural producers and food processors identify public and private funding for business development. The Department can also help guide agribusinesses through the permitting and regulatory process, and deal with compliance issues. A domestic marketing program administered by the Department assists New York food and agricultural producers obtain representation for their products at state and national trade shows. In addition, an international marketing

program helps provide buyers with information about sourcing products in New York State. Through the Market Access Program (MAP) Branded Program, the Department can help secure matching funds for international market development and promotion, helping New York State agribusinesses advertise and promote their products around the world.

Agricultural Ombudsman Services

This unit of the New York State Department of Agriculture and Markets seeks to facilitate communication and improve the working relationship between the agricultural/food-processing industries and environmental and other regulatory agencies. Services include: Evaluating laws, rules, and regulations to determine impact on the industry and to assure their implementation in a manner that does not place unnecessary hardship on agricultural producers or food processors; Assisting individual businesses in the permitting process; Assisting businesses with the implementation of cost-saving procedures while maintaining regulatory compliance and competitiveness; and Promoting an information exchange process between the agricultural/food-processing industry and the regulatory agencies. New York State agricultural businesses and food processors are eligible. Businesses should contact the NYS Department of Agriculture and Markets for assistance. Assistance is available on a continuing basis.

Agricultural Workforce Training

The New York State Agricultural Workforce Certification Program (AWCP) has enhanced the skills of agricultural workers in New York State by providing training and employment placement to individuals seeking farm employment. Curricula include dairy management, crop management, landscape technician, nursery specialist, equine specialist, milker, sheep shearer and equipment repairer. Workforce training typically includes 30-40 hours of instruction.

The Pride of New York Program

Created by the New York State Department of Agriculture and Markets, the Pride of New York is a brand identity marketing program for New York State produced products that benefits consumers, growers, processors and retailers. A Pride of New York logo helps consumers identify products grown or processed in New York and provides New York farmers and food processors with a brand for their products, as well as assists retailers in highlighting New York State food products. To carry the Pride logo, products must be grown in the State, processed in the State, and meet quality standards. Currently, the product line includes dairy products, fruits and vegetables, Christmas trees, jams, jellies and relishes, maple syrup, poultry products, wines, baked good and candies and beef and meat products.

Division of Animal Industry

Promotes sustainable animal production agriculture and the safety of the animal origin food supply.

Division of Food Safety & Inspection

The enforcement of NYS Ag and Markets Laws and Regulations provides a vital service that is critical in maintaining the safety of the food supply from producer to the retailer. The Division of Food Safety has jurisdiction over approximately 28,000 food handling establishments and conducts a variety of activities including: Unannounced Sanitary Inspections of: Food Manufacturers; Sampling of Food Products for analysis by New York State Agriculture and Markets; Food Laboratory; Farm product grading and certification that offers an unbiased third party product grading service for a wide variety of farm and fishery products.

Division of Milk Control and Dairy Services

Regulates the New York State dairy industry through various controls and programs relating to the pricing and marketing of milk and milk products and producer security. The Division also oversees programs to promote the consumption of milk and dairy products. Oversees milk processing facilities regulations.

Division of Plant Industry

Responsible for maintaining plant health, promoting integrated pest management practices, identifying vacant public land suitable for community gardening and detecting and preventing the spread of bee diseases. Handles plant and facilities inspections for nursery licenses.

New York Agriculture Statistics Service

Serves basic agricultural and rural data needs by providing important, usable, and accurate statistical information and services.

Division of Bureau of Weights and Measures

Promote equity in all commercial transactions based on weight or measure.

New York State Department of Labor

The New York State Department of Labor is New York State's primary advocate for job creation and economic growth through workforce development. The department administers New York's unemployment insurance system, labor exchange system, and Welfare-To-Work programs. The department also oversees state worker protection programs, including enforcement of safety and health regulations in the public sector, state labor laws and federal statutes related to working conditions, wages and hours, and laws related to Public Work. The Department of Labor serves as the State's principal source for labor market information and offers a variety of services designed to help businesses find workers and people find jobs. Programs include: Employment training; Unemployment insurance; Worker protection; Research and statistics; Welfare-to-Work; Workforce development and training; Labor and Industry. The web site offers information on farm labor including: Migrant labor; Youth labor; Minimum wage and Benefits.

For more information contact:

New York State Department of Labor, State Office Building Campus, Room 500, Albany NY 12240-0003
Phone: 518-457-9000; www.labor.state.ny.us

New York State Department of Environmental Conservation

The DEC protects, improves and conserves the state's land, water, air, fish, wildlife and other resources to enhance the health, safety and welfare of the people and their overall economic and social well-being. DEC offers assistance to small businesses and issues permits for the following: Environmental Protection Permits; Bulk Storage Tanks (register petroleum and chemical bulk storage tanks; Pesticide Permits and Registrations; Pesticide Applicator's Certification, Business Registration, and Aquatic Pest Control Permits (certification, registration, and permits related to pesticide application); Pesticide Product Registration Program (register pesticide products intended for sale or use in New York State); Fish, Wildlife, and Marine Resources Permits; Fisheries and Wildlife Special Permits and Licenses (bait, commercial fishing, stocking, wildlife, rehabilitation, falconry, nuisance wildlife, and other licenses and permits); Miscellaneous Permits; and Timber Harvest Permits.

For more information contact:

New York State Department of Environmental Conservation, Regional Office, PO Box 1169, 1285 Fisher Avenue, Cortland, NY 13045; 607-753-8244 / 800-388-8244

New York State Department of Environmental Conservation, Region 7 Office, 615 Erie Blvd. West Syracuse, NY 13204-2400; Phone: 315-426-7400; Fax: 315-426-7408; www.dec.state.ny.us

Division of Lands and Forests

Manages public lands in New York State and provides leadership in forestry and forest management. The Division is made up of three bureaus: Public Lands, Private Land Services and Real Property, which provide the following services:

Bureau of Real Property

Conducts the following programs: Land Acquisition by Purchase, Gift or Exchange; Forest Legacy Program; Conservation Easements Negotiation and Acquisition; Defense of State Land Title; Boundary Line Survey and Maintenance; Global Positioning System (G.P.S.) and Traditional Land Survey Services.

Bureau of Private Land Services

Information on forest health, forest products, urban forestry, protected plants, and forest management for land owners. Programs include: Forest Products Industry Technical Assistance; Consulting Forester Program; Forest Management Assistance; Saratoga Tree Nursery; Forest Health and Protection; Cooperating Timber Harvester Program; Forest Products Demonstration and Trade Shows; and Urban and Community Forestry.

[Division of Solid/Hazardous Materials](#) - Help with waste reduction, recycling/reuse, managing solid/hazardous waste

[Division of Environmental Remediation](#) - Restoring hazardous waste sites and other damaged areas to productive use

[Division of Mineral Resources](#) - Mining of solid minerals, extraction of oil, gas and brine

[Division of Environmental Permits](#) - DEC permits that govern production processes and business activities

[Pollution Prevention Unit](#) - Comprehensive outreach for small businesses: workshops, publications, toll-free hotline, clearinghouse

[Division of Air Resources](#) - Information to help small businesses keep the air clean

[Division of Fish, Wildlife and Marine Resources](#) - Helpful information for resource-oriented small businesses

[Division of Water](#) - Helping businesses make environmentally sound use of water and meet regulatory requirements

Technical Assistance for Farming Activities from Cornell University

Cornell Small Farms Program

The mission of The Small Farms Task Group is to support and encourage the sustainability of healthy, thriving small farms that contribute to food security, healthy rural communities, and the environment by encouraging small farms focused research and extension programs, and fostering collaboration in support of small farms. Projects include: Web site; Grants program for Extension staff working with small farmers; Marketing resources; Business planning and management resources; Case studies of successful small farm businesses; Professional development for educators and other service providers and Small dairy farm extension programming. Additional Information is available in fact sheets: Guide to Starting a Farm Business; Finding a Farm; Business Structures; Labor Laws; Zoning; Environmental Laws and Regulations; Income Taxes; Marketing Regulations; Direct Sales and Marketing; Dairy Processing; Food Processing; Organic Certification; Pricing; and Record Keeping.

For more information contact:

Cornell Small Farms Program, 162 Morrison Hall, Cornell University, Ithaca NY 14853; Phone: 607-255-9227;
www.cals.cornell.edu/agfoodcommunity/CornellSmallFarmEfforts

PRO-DAIRY

PRO DAIRY facilitates New York State Economic Development by increasing the profitability and competitiveness of its dairy industry. PRO-DAIRY, a NYS dairy educational program, enables farm and families and other agricultural professionals to realize their values and strive to achieve their professional and personal goals. The program is committed to creativity, innovation and excellence in providing educational programs. Programs and Activities include: Dairy Facilities; Human Resource Management; Farm Business Management; Dairy Youth; Herd Health; On-Farm Environmental Management; The Manager – NE Dairy Business Magazine; Total Dairy Management; Northeast Dairy Producers Association; Resources and CD's.

For more information contact:

Pro Dairy, 272 Morrison Hall, Cornell University, Ithaca NY 14853; Phone: 607-255-4285
www.ansci.cornell.edu/prodairy/

New York State Food Venture Center/ Northeast Center for Food Entrepreneurship

The Food Venture Center assists entrepreneurs to start new food manufacturing businesses. The FVC help established food companies by providing technical assistance. In addition the FVC provide training and educational opportunities in food manufacturing issues. Other assistance offered includes: Telephone consultation; Process Authority to issue schedule process for food product manufacturing; Processing/formulation changes recommendations ; Product and label development; Laboratory assistance; Pilot plant access; Scaling up/market trials; and Technical information (literature, database, referrals).

For more information contact:

New York State Food Venture Center/ Northeast Center for Food Entrepreneurship, Cornell University/NYSAES, Department of Food Science and Technology, Geneva NY 14456-0462; Phone: 315-787-259; www.nysaes.cornell.edu/fst/fvc/

Community and Rural Development Institute (CaRDI)

The Cornell Community and Rural Development Institute (CaRDI) works to strengthen and support New York's local communities and citizens. CaRDI and the Cornell Local Government Program serve as a point of entry to Cornell University's resources and expertise in community development and local governance, and provides outreach to community leaders, educators, elected officials and citizens interested in the vitality of their communities. Activities and Resources include: Community and Economic Vitality (CEV) Initiative; Agricultural Industry Development, Enhancement and Retention (AIDER); Community, Food and Agriculture Program (CFAP); Community Development Toolbox; Publications and Research support.

For more information contact:

Community and Rural Development Institute (CaRDI), 43 Warren Hall, Cornell University Ithaca NY 14853; Phone: 607-255-9510; www.cardi.cornell.edu

New York AgrAbility Project

The AgrAbility Project is a program designed to assist farmers with disabilities so they can continue farming. They offer education and assistance on affordable ways for people with disabilities to maintain their business and lifestyle. Services are available to farmers, their family members and farmworkers who have disabilities due to injury or from chronic health conditions. AgrAbility staff can provide: Farm site assessments and suggestions for modifications; Advice on modifying tasks to accommodate disabilities; Education on secondary injury prevention; and Assistance locating needed resource.

For more information contact:

New York AgrAbility Project, Cornell Agricultural Health and Safety Program, 777 Warren Road
Ithaca NY 14850; Phone: 607-257-9777; <http://web.vet.cornell.edu/Public/CUAgri/agrability>

Cornell Cooperative Extension

The Cornell Cooperative Extension educational system enables people to improve their lives and communities through partnerships that put experience and research knowledge to work. Cornell Cooperative Extension: builds partnerships and coalitions with individuals, communities, organizations, government agencies, and businesses around issues of mutual concern; develops local leaders who use CCE knowledge to inform decisions; promotes youth development through 4-H clubs and other experiences; strives to help participants make informed choices using the best knowledge available; connects learners with educational resources found in locations throughout the world; consults with individuals and groups on multiple topics and provides resources via technologies such as the World Wide Web, satellite, and compressed video. Services include: Soil testing services; Plant/pest identification; Site visits and Consulting. Publications on a wide range of topics are available through Cornell Cooperative Extension's on-line publications catalog:

www.cce.cornell.edu/publications/catalog

Cornell Cooperative Extension South Central Agriculture Program

Serving farmers and rural landowners in Chemung, Cortland, Schuyler, Tioga and Tompkins Counties. The South Central NY Agriculture Program provides educational programs that: Promote a diversity of agricultural, horticultural and land-based enterprises; Improve the economic viability of these enterprises and the region's agricultural economy; Encourage the adoption of sustainable practices; Increases the consumer and community support for local agriculture. Programs and Specialist include: Dairy & Field Crops Program; Grazing Management ; Livestock Production; Commercial Vegetable & Fruit Production; Ag Development & Marketing; Rural Land Use/Forestry and Maple.

For More Information Contact:

CCE-Tioga, Tioga County Office Building, 56 Main Street, Owego, NY 13827; Phone: 607-687-4020;

www.cce.cornell.edu/tioga or www.cce.cornell.edu/scnyag

Technical Assistance for Farming from NY Agricultural Organizations

NOTE: For additional agricultural organizational listings contact the New York State Department of Agriculture and Markets and ask for the "Directory of New York State Agricultural Organizations"

American Farmland Trust

American Farmland Trust is a private, nonprofit organization founded in 1980 to protect our nation's farmland. AFT works to stop the loss of productive farmland and to promote farming practices that lead to a healthy environment. Its action-oriented programs include public education, technical assistance in policy development, and direct farmland protection projects. Programs and Activities include: American Farmland magazine; \$10,000 Steward of the Land Award; Consulting services; Farm-City forums; Farmland Protection fact sheets and publications; Estate Planning; Center for Agriculture and the Environment; The Farmland Information Library (www.farmlandinfo.org); Competition for Land Project; Agricultural Conservation Information Center; Grassfarmer.com

For more information contact:

American Farmland Trust, Northeast Field Office, 110 Spring Street, Saratoga Springs NY 12866

www.farmland.org/northeast/newyork.htm

New York Farm Bureau

Farm Bureau is a non-governmental, volunteer organization financed and controlled by families for the purpose of solving economic and public policy issues challenging the agriculture industry. Farm Bureau's "grass roots" policy development process continues to ensure that the organization represents the majority position of its membership. Policy development begins at the county level with problem identification and culminates at the New York Farm Bureau Annual Meeting with a resolution addressing the issues. Their success in implementing the enclosed policies depends upon their active, well informed membership guided by the efforts of many dedicated volunteer leaders. Farm Bureau will continue to meet the needs of those who make farming their livelihood and rural New York their home

For more information contact the State Office for the most updated local information:

New York Farm Bureau, Route 9W, PO Box 992, Glenmont NY 12077-0922; Phone: 518-436-8495;

www.nyfb.org

The New York State Barn Coalition

The New York State Barn Coalition is a collaborative program of statewide, regional and local organizations, agencies and individuals that recognize the economic, historic, symbolic and aesthetic value of barns and outbuildings. The Coalition is dedicated to increasing public awareness and promoting the appreciation, preservation, rehabilitation and re-use of older and historic barns. The Coalition works toward preserving agricultural landscapes, revitalizing rural communities, and fostering pride in New York State's cultural heritage.

For more information contact:

New York State Barn Coalition, c/o: Preservation League of New York State, 44 Central Avenue, Albany NY 12206; Phone: 518-462-5658 / 272-6510; www.crp.cornell.edu/projects/nysbc

New York State Farmers' Direct Marketing Association

The New York State Farmers' Direct Marketing Association represents farmers who sell their products directly to the consumer. We are dedicated to helping farmers improve their direct-marketing skills through education and networking.

For more information contact:

NYS Farmers' Direct Marketing Association, 5318 Fox Road, Farmington, NY 14425; Phone: 315-986-9320;

<http://www.nysfdma.com/>

Northeast Organic Farming Association (NOFA-NY)

NOFA-NY is an organization of consumers, gardeners and farmers creating a sustainable regional food system which is ecologically sound and economically viable. Through demonstration and education, we promote land stewardship, organic food production, and local marketing. NOFA-NY welcomes organic gardeners and farmers, farmers interested in converting from conventional to sustainable methods, and consumers interested in supporting the development of organic farming in the Northeast. NOFA-NY advocates ecological farming practices to eliminate the risks associated with the use of agricultural chemicals. NOFA-NY works to keep consumers informed about local, organic food choices and opportunities to be part of our growing regional food and farm market.

For more information contact:

Northeast Organic Farming Association of New York, Inc. PO Box 880, Cobleskill, NY 12043-0880;

Phone: 607-652-NOFA; www.nofany.org

NY Farms!

NY Farms! works to establish farmer-consumer connections in the Empire State. NY Farms! is a Statewide coalition of farmers, agricultural organizations, businesses, policymakers, food professionals, anti-hunger, religious and civic groups. The mission of NY Farms! is to strengthen NY agriculture and food systems by: Creating public awareness of the importance of farming; Promoting agriculture and food system literacy and

Fostering consumer loyalty to New York farm products.

For more information contact:

NY Farms! 125 Williams Road, Candor NY 13743; Phone: 607-659-3710; www.nyfarms.info

New York State Grange

There are over 300 local granges in New York State. The state grange has members serving on many state committees. The state Soil and Water Conservation Committee, the Council of Agricultural Organizations, the Rural Schools Association are a few. The state grange meets each year in October to set legislative policy and legislative agenda. The grange began as an agricultural organization at a time when agriculture was the primary occupation of rural citizens. Today the grange still closely mirrors the makeup of our rural communities. Agriculture is still important to the grange and its members in that the economic welfare of rural communities is still strongly influenced by the economic stability of agriculture. Program and Activities include: Sports Programs; Legislative Department; Youth and Young Adult Programs; Junior Grange; Committee on Women's Activities; Lecturer Department; Community Service Program; Hearing Impaired Awareness Activities.

For more information contact:

New York State Grange, 100 Grange Place, Cortland, NY 13045; Phone: 607-756-7553

Local Technical Assistance for Farming Activities

Cornell Cooperative Extension of Tioga County

For more information contact:

Tioga County Soil and Water Conservation District

The District provides technical assistance relative to natural resource conservation and water quality issues to individual landowners, groups and units of government in the County. Assistance includes AEM planning, nutrient management planning, BMP implementation, Clean Sweeps - pesticide clean up, Agricultural assessments, CAFO/CNMP planning assistance, tree program for reforestation, no-till drill rental, administer State Ag Nonpoint Source Grants and provide technical assistance with USDA Farm Bill programs.

For more information contact:

Tioga County SWCD, 183 Corporate Drive, Owego, NY 13827; Phone: (607) 687-3553

Tioga County Tourism

The Tioga County Tourism Office is the official designated Tourism Promotion Agency (TPA) for the county. New York State provides financial assistance to county TPAs for certain expenses of local and regional tourism promotion campaigns through the I Love NY Matching Funds program administered by New York's Empire State Development Office. The Tioga County Tourism Office's mission is dedicated to growing the tourism industry of Tioga County by promoting its attractions, the rural character, quality of life, and charm of the county to attract out-of-county visitors. These goals are achieved by marketing and advertising to attract the maximum number of visitors to Tioga County based on existing attractions, services, and events, and offering marketing resources and assistance to new agri-tourism businesses. Marketing services include a website, brochure distribution, calendar of events, an 800#, welcome bags, public/media relations, a visitor's center and regional and state associations.

For more information contact:

Tioga County Tourism Office, 80 North Avenue, Owego, NY 13827. Phone: 607-687-7440, 800-671-7772;

www.visittioga.com.

Tioga County Economic Development and Planning
For more information contact:

FINANCING YOUR AGRICULTURAL VENTURE

Federal Loan Programs for Agricultural Activities

USDA Small Business Loans

The SBA offers numerous loan programs to assist small businesses. It is important to note, however, that the SBA is primarily a guarantor of loans made by private and other institutions and does not offer loans to small businesses.

For more information contact:

SBA Answer Desk 1-800-U-ASK-SBA (1-800-827-5722) <http://www.sba.gov/index.html>

USDA Farm Service Agency

- Farm Loans
- Direct Loans
- Farm Ownership Loans
- Operating Loans
- Beginning Farmer and Rancher Loans
- Downpayment Farm Ownership Loans for Beginning Farmers
- Sale of Inventory Farmland to Beginning Farmers or Ranchers
- Loans to Socially Disadvantaged Farmers/Ranchers
- FSA Loan Program Eligibility

For more information contact:

Ithaca Service Center, 903 Hanshaw Road, Ithaca NY 14850-1530; 607-257-2737 www.fsa.usda.gov/NY
Waverly Service Center, 109 A Chemung St., Waverly, NY 14892; 607-565-2514

USDA Rural Development

The mission of the Rural Business-Cooperative Service (RBS) of USDA Rural Development is to enhance the quality of life for rural Americans by building competitive businesses and cooperatives that can prosper in the global marketplace. To meet business credit needs, RBS Business Programs are usually leveraged with the resources of commercial, cooperative, or other private-sector lenders. Business Programs of RBS include Commercial Lending-- Business and Industry Guarantee Loans.

For more information contact:

USDA RD STATE OFFICE SYRACUSE STATE OFFICE; 441 S SALINA ST SYRACUSE, NY 13202-2450;
Phone: 315- 477-6504; Fax: 315-477-6550

BINGHAMTON SERVICE CENTER 1163 UPPER FRONT ST BINGHAMTON, NY 13905-1542; Phone: 607-723-1384; Fax: 607-723-1015

New York State Loan Programs for Agricultural Activities

New York State's Rural Economic Revitalization Program

A new Rural Economic Revitalization Program assists rural communities in New York State develop the capacity to plan and organize for economic development and provide rural residents with economic opportunities. The legislation is intended to be a catalyst to stimulate and encourage innovative economic development alternatives supporting agriculture, forestry other enterprises in rural areas. A special focus of the program will be to help farmers become more competitive in national and international markets. Financial assistance in the form of loans, loan guarantees, and interest subsidy grants to subsidize loans from federally

chartered and state and private lending institutions, including agricultural cooperative corporations, will be provided, not to exceed one-third of the total project cost or four hundred thousand dollars, whichever is less. This assistance will be available to agricultural enterprises seeking to implement the following agricultural projects:

- Replanting vineyards consisting of native American varieties of grapes or hybrid varieties with other varieties that are in greater demand, to enhance the national and international competitiveness of New York state winegrowers
- Replanting fruit orchards that have reached the end of their natural life cycles, with preference to replantings in the more popular varieties which have national and international markets
- Making the transition from dairy farming to crop or livestock farming or specialty wood production in order to keep farmland in production by producing products in local, national or international demand
- Startups of new agribusinesses or expansions or upgrades of the facilities, technologies and operations of existing agribusinesses
- Funds may also be used to undertake feasibility studies to determine the projected local, national, and/or international demand for the proposed crop or product to be financed and the suitability of the land and climate for such production. In the case of a proposal to replant a vineyard, ESD will consult with the New York State Wine and Grape Foundation and the agricultural extension service of Cornell University to determine the appropriateness and feasibility of the proposed project.
- Funding will also be available for community economic development programs and activities, including value-added small business growth, agricultural, agribusiness and forest products and other projects that promote the family farm, increase or retain employment opportunities and otherwise contribute to the revitalization of local rural areas which are economically distressed. Rural revitalization matching grants up to \$100,000 will be available to local nonprofit agencies, public benefit corporations, agricultural cooperative corporations and educational institutions serving rural areas for grassroots technical assistance for value-added small businesses in these sectors.

For more information contact:

Empire State Development Regional Office, 620 Erie Boulevard West, Suite 112 Syracuse, New York 13204; Phone: 315-425-9110; <http://www.empire.state.ny.us>

Farm Credit of Western NY

Farm Credit is a network of independently owned and operated credit and financial services institutions that serve farmers, ranchers, agribusinesses of every size and income range across the country as well as those that desire country living. They are focused expressly on agriculture and are committed to helping you achieve your unique financial goals.

For more information contact:

Farm Credit of Western New York, 3080 West Main St., Batavia, NY 14020; www.farmcredit.com/

First Pioneer Farm Credit

Farm Credit Services is a network of independently owned and operated credit and financial services institutions that serve farmers, ranchers, agribusinesses of every size and income range across the country as well as those that desire country living. They are focused expressly on agriculture and are committed to helping farmers achieve their unique financial goals. Products and Services may include:

- Operating, equipment, facility and real estate loans
- Facility, equipment and vehicle leases
- Agribusiness loans and services
- Electronic commerce
- Young, beginning farmer support

- Tax planning and management
- Record-keeping services
- Multi-peril and crop hail insurance
- Life insurance
- Appraisal services
- Producer education

For more information contact:

Farm Credit Services, First Pioneer Farm Credit, 174 South Road, Enfield CT 06082;

www.farmcreditusa.com/firstpioneer

Cortland Office, 4059 West Rd., Route 281, Cortland NY 13045-1843; Phone: 800-392-3276 / 607-756-9977

NYS Environmental. Facilities Corporation

Environmental Farm Assistance & Management Program (EFARM) provides financial assistance to New York State (NYS) farmers to help them with the costs of complying with environmental regulations, including the management of farm nutrients to help prevent water and air pollution. EFARM will provide financial assistance for the development and update of a CAFO farms' CNMP.

For more information contact:

NYSEFC, 625 Broadway. Albany, NY 12207-2997; Phone: 518-402-7461 or toll free 800-200-2200

Local Loan Programs for Agricultural Activities

Southern Tier East Regional Planning and Development Board (STERPDB)

STERPDB helps to fund locally initiated projects and programs. Projects which seek funding from Appalachian Regional Commission (ARC) must address one of the expressed goals of the ARC Program.

For more information contact:

STERB, 375 State Street, Binghamton, NY 1390; Phone: 607-724-1327; <http://www.steny.org>

Tioga County Local Development Corporation

The Tioga County Local Development Corporation (TCLDC) Small Business Loan program is intended to provide low cost loans to eligible Tioga County Businesses. New or existing for-profit entities located in or wishing to locate in Tioga County where the assistance will result in the direct creation of new jobs or the retention of existing jobs are eligible. While conventional agriculture production is considered an ineligible activity, several other agricultural ventures are eligible. Examples of eligible agricultural activities are aquaculture projects, commercial nurseries, forestry, livestock and poultry processing, processing of other value-added agricultural products such as salsa, specialty herbs, jams and jellies or gourmet butters and the growing of mushrooms or hydroponics.

For more information contact:

Phone: 607-687-8259

Commercial Finance

Central New York banks may have agricultural lending departments. Most banks will provide mortgages, home equities, and other collateralized loans to agricultural businesses. Start-up cash and business lines of credit are very hard to obtain. For local bank listings refer to the Service Provider Section.

Federal Grant Programs

USDA Rural Business Opportunity Grants

Rural Business Opportunity Grant funds provide for technical assistance, training, and planning activities that improve economic conditions in rural areas. Applicants must be located in rural areas. Nonprofit corporations

and public bodies are eligible. A maximum of \$1.5 million per grant is authorized by the legislation. RBS is designing the program to promote sustainable economic development in rural communities with exceptional needs.

For more information contact:

USDA Rural Business Enterprise Grants

Rural Business Enterprise (RBE) grants are to be used to support the development of small and emerging private business enterprises in rural areas. The grant programs are coordinated with other federal, state, regional and local development programs to achieve rural development objectives. RBE grants are made to public bodies and private nonprofit corporations serving rural areas. RBE grants may be used to finance and/or develop small and emerging private business enterprises in rural areas. Grant funds can be used for: Purchase and development of land, easements, and rights-of-way; Constructing or converting buildings; acquisition of machinery, equipment, utilities, pollution control and abatement facilities, etc.; Loans for startup operating cost and working capital; Technical assistance for private business enterprises; Establishing a relending fund to provide financial assistance to third parties; Training when necessary, in connection with technical assistance; Refinancing of debts in certain limited circumstances; Reasonable fees and charges for professional services necessary for the planning and development of the project; and Production of television programs to provide information on issues of importance to farmers and rural residents.

For more information contact:

US Department of Agriculture-- New York Rural Development, The Galleries of Syracuse, 441 South Salina Street, Suite 357, Syracuse, NY 13202; Phone: 315-477-6430; <http://www.rurdev.usda.gov/ny>

USDA Added Value Agricultural Product Market Development Grants

Grants may be used for planning activities and for working capital for marketing value-added agricultural products and for farm-based renewable energy.

For more information contact:

USDA Rural Development 415 West Morris Street Bath, NY 14810; Phone: 607-776-7398 ext 132; www.rurdev.usda.gov/rbs/coops/vadg.htm

USDA-SARE (Sustainable Agriculture Research and Education) Grants

The Northeast Region Sustainable Agriculture Research and Education program (SARE) offers a variety of funding opportunities including: Partnership Grants, Farmer/Grower Grants, Sustainable Farmer Educator Grants, Research and Education Grants, and Professional Development Grants.

For more information contact:

<http://www.uvm.edu/~nesare/grants.html>

USDA Small Business Innovation Research

The USDA Small Business Innovation Research (SBIR) program, administered by CSREES, funds research and development by small businesses on a broad range of issues, ideas, or products. These involve the environment and natural resources (animals, wildlife, aquaculture, plants, forests), rural development, markets and trade, technology, industrial applications, and food science and nutrition. In addition, several other CSREES programs may be of interest to small businesses. Small business owners who wish to conduct research and development projects for innovative products and services outside of the agricultural and community development sectors can apply to an SBIR program from one of 10 other federal departments offering them.

For more information contact:

US Small Business Administration Office of Technology, 409 Third Street, SW Washington, DC 20416; Phone: 202- 205-6450 or contact United States Department of Agriculture, Cooperative State Research, Education, and Extension Service, 1400 Independence Avenue SW, Stop 2201 Washington, DC 20250-2201; Phone: 202-720-5384; <http://www.csrees.usda.gov/fo/funding.cfm>

Market Access Program

The Market Access Program (MAP), formerly the Market Promotion Program, uses funds from the U.S. Department of Agriculture's (USDA) Commodity Credit Corporation (CCC) to help U.S. producers, exporters, private companies, and other trade organizations finance promotional activities for U.S. agricultural products. The MAP encourages the development, maintenance, and expansion of commercial export markets for agricultural commodities. Activities financed include consumer promotions, market research, technical assistance, and trade servicing.

For more information contact:

Marketing Operations Staff at AG Box 1042, USDA, Washington DC 20250-1042; Phone: 202-720-4327

Federal-State Marketing Improvement Program

FSMIP funds a wide range of applied research projects that address barriers, challenges, and opportunities in marketing, transportation, and distribution of U.S. food and agricultural products domestically and internationally. Eligible agricultural categories include livestock, livestock products, food and feed crops, fish and shellfish, horticulture, viticulture, apiary, and forest products and processed or manufactured products derived from such commodities. Reflecting the growing diversity of U.S. agriculture, in recent years, FSMIP has funded projects dealing with nutraceuticals, bioenergy, compost, and products made from agricultural residues. Proposals may deal with barriers, challenges or opportunities manifesting at any stage of the marketing chain including direct, wholesale, and retail. Proposals may involve small, medium or large scale agricultural entities but should potentially benefit multiple producers or agribusinesses. Proprietary proposals that benefit one business or individual will not be considered. Proposals that address issues of importance at the State, regional or national level are appropriate for FSMIP. FSMIP also seeks unique proposals on a smaller scale that may serve as pilot projects or case studies useful as a model for others. Of particular interest are proposals that reflect a collaborative approach between the States, academia, the farm sector and other appropriate entities and stakeholders.

For more information contact:

Federal-State Marketing Improvement Program, Transportation and Marketing Programs, Agricultural Marketing Service, USDA, 1400 Independence Avenue, SW. Room 4009-South Washington, DC 20250; Phone: 202-720-2704; <http://www.ams.usda.gov/tmd/fsmip.htm>

New York State Grant Programs

NYSDAM Grow New York Technical Assistance and Grant Programs

The Grow NY Enterprise Program is a joint initiative of the Governor's Office for Small Cities (GOSC), Empire State Development Corporation (ESDC) and the Department of Agriculture and Markets (NYSDAM), which dedicated \$3 million to increasing the demand for and expanding the use of New York's agriculture and forest products. The primary objective of the fund is to provide funds to local governments who in turn assist qualifying businesses focused on producing, processing, marketing or expanding New York produced agricultural products. Funds can be use for financing of machinery and equipment, building construction, working capital or real property acquisition. Business development and marketing assistance is also available with financing for project development costs. Funds can also be used to construct publicly owned facilities or infrastructure which are necessary to accommodate production agriculture and agribusiness development. Funds provided cannot exceed 40% of total project costs.

For more information contact:

New York State Department of Agriculture and Markets, Grow New York Enterprise Program, 10 B Airline Drive, Albany, NY 12235; Phone: 518-457-0752; <http://www.agmkt.state.ny.us>

NYDSAM Agricultural Research and Development Grants

The New York State Department of Agriculture and Markets has initiated a Grow NY Food and Agricultural Industry Research and Development Grant Program that will fund the development and implementation of innovative low risk approaches to the research, development, production, processing and distribution of agricultural products and foods that capitalize on New York's unique resources and location near major consumer markets. The grant program is open to public and private agencies, organizations, businesses and industry, educational institutions, local governments and individual researchers.

For more information contact:

New York State Department of Agriculture and Markets, 10 B Airline Drive, Albany, NY 12235; (518) 457-0752
<http://www.agmkt.state.ny.us>

NYSDAM Farmland Viability Grants

Designed to help maintain farmland as a working landscape, this program funds the development of farm viability and plans the implementation of projects which contribute to farm profitability and sound environmental management. Grant funds may be used by a county to implement a portion of its agricultural and farmland protection plan or may be used by an individual farm to develop or implement a business management plan.

For more information contact:

New York State Department of Agriculture and Markets, 10 B Airline Drive, Albany, NY 12235; (518) 457-2713 or 1-800-554-4501; <http://www.agmkt.state.ny.us>

NYSDAM Farmers' Market Development Grants

To encourage the creation of new farmers' markets or the improvement of existing ones, this grant program can be used to help with the construction, rehabilitation, improvement or expansion of a farmers' market, including assistance for engineering or architectural designs.

For more information contact:

New York State Department of Agriculture and Markets, Division of Agricultural Services, 10 B Airline Drive Albany, NY 12235; Phone: 518-457-2713 or 1-800-554-4501; <http://www.agmkt.state.ny.us>

NYSDAM Organic Certification Reimbursement

Offers organic producers and handlers reimbursement of their certification costs up to a maximum of 75 percent or \$500. The certification must be done by a USDA accredited certifying agency. The reimbursement is for newly certified producers and handlers, or existing producers and handlers renewing their certification.

For more information contact:

New York State Department of Agriculture and Markets, Division of Agricultural Services, 10 B Airline Drive Albany, NY 12235; Phone: 518-457-2713 or 1-800-554-4501; <http://www.agmkt.state.ny.us>

NYS Agricultural Non-point Source Abatement & Control Grant Program

This grant program assists farmers in preventing water pollution from agricultural activities by providing technical assistance and financial incentives. County Soil & Water Conservation Districts apply for the competitive grants on behalf of farmers and coordinate funded activities. Grants can cost-share up to 75% of project costs or more if farm owners or operators contribute, in the following two areas: 1) Planning; funds awarded to conduct environmental planning, 2) Implementation; funds awarded to construct or apply management practices.

For more information contact:

Tioga County SWCD, 183 Corporate Drive, Owego, NY 13827; Phone: 607-687-3553

NYS Department of Labor Agricultural Workforce Development

The New York State Department of labor helps business to upgrade the skills of new and existing workers

through workforce training grants. Funds are available for either on-line, classroom or OJT training. This assistance will develop career paths within your organization while decreasing employee turnover.

For more information contact:

Director of Workforce Development and Training, New York State Department of Labor, State Campus, Building 12, Albany, New York 12240; Phone: 518- 457-0380

<http://www.labor.state.ny.us/workforcenypartners/funding.shtm>

NYS Farm Viability Institute

Agricultural Innovation Center grants focus on value-added product development and business planning. Extension Innovation grants focus on new and unique ways of providing technical assistance, education and outreach that will foster the adoption and implementation of new technologies, practices, production systems or management strategies. Applied Research Partnership grants include field tests, demonstration plots and research trials implemented directly on farms. Farm organizations, agricultural producers, Cornell Cooperative extension staff, educators and researchers from other private and public sector organizations are encouraged to apply for the NYFVI grants. NYFVI funds projects that will result in measurable farm-level impacts, increase the overall success and profitability of NY farm businesses, strengthen the NYS agricultural production sector, enhance agricultural environmental stewardship and contribute to the vitality of rural communities.

For more information contact:

New York Farm Viability Institute; Phone: 315-453-3823; www.nyfarmviability.org

NYS Parks and Recreation: Barn Restoration and Preservation Program

A matching grant program for the restoration and preservation of agricultural buildings, including barns, sheds and silos, that are fifty years old or older, and in need of repair. Eligible work items include repairs to roofs, foundations, sills and framing systems. Grants will fund as much as 80 percent of the project cost, up to \$25,000, with the recipient contributing the remaining amount through cash, in-kind services or force account labor.

For more information contact:

NYS Parks and Recreation Finger Lakes Region; Phone: 607-387-7041

<http://www.nysparks.state.ny.us/grants/>

Chesapeake Bay Program Small Watershed Grants

The grants, provided through the Chesapeake Bay Small Watershed Grants Program, aim to accelerate the restoration of the Chesapeake Bay and its rivers by providing funds to help local communities.

For more information contact:

Chesapeake Bay Program Office, 410 Severn Avenue, Suite 109, Annapolis, MD 21403; Phone: 800-YOUR-BAY; Fax: 410- 267-5777

NYSERDA: Innovations in Agriculture

The New York State Energy Research and Development Authority (NYSERDA) periodically provides funding for agriculture innovation projects involving energy conservation or productivity improvement, which enhance the profitability of agriculture in New York State. Assistance may be requested for farm-waste management, energy efficiency, productivity enhancement, power generation, value-added products, and innovative business enterprises; provide direct energy, environmental or economic benefit and enhance commercialization or replication of technology involved. NYSERDA may fund up to 50 percent of the total project cost.

For more information contact:

NYS Energy Research and Development Authority, 17 Columbia Circle, Albany, NY 12203-6399; Phone: 518 862-1090; <http://www.nyserda.org/Funding/default.asp>

New York State Incentives and Tax Benefits

New York State law provides tax savings for farmers which can help lower their cost of doing business. Income tax incentives include:

Farm Property School Tax Credit

(NYS Form IT-217) which is a credit against personal income tax or corporate franchise tax equal to school property taxes paid on certain farm property

Farmer's School Tax Credit

If you are engaged in the business of farming, you may be entitled to claim the farmers' school tax credit for the amount of eligible school district property taxes you paid on qualified agricultural property located in New York State. The credit is allowed only for school taxes paid on land, structures, and buildings that you own and that are used or occupied for agricultural production. For more information see Publication 51, Questions and Answers on New York State's Farmers' School Tax Credit, and Publication 51.1, Update to Publication 51 Questions and Answers On New York State's Farmers' School Tax Credit.

Investment Credit

(NYS Form IT-212) which is a tax credit for qualified structures, equipment, livestock and other tangible property and personal property

Real property tax benefits include:

Agricultural Assessment

(NYS Form RP-305) is a property tax reduction program that assesses agricultural property based on its value for farming versus development

Commercial, Business or Industrial Real Property

(NYS Form RP-485-b) is a 10-year exemption for farm processing and marketing buildings

New Farm Buildings

(NYS Form RP-483) is a 10-year exemption for newly constructed or reconstructed agricultural buildings

Orchards and Vineyards

(NYS Form RP-305-e) is an exemption for agricultural land used solely for replanting or crop expansion in an orchard or vineyard

Historic Barns

(NYS Form RP-483b and IT-212-ATT) is an exemption and credit for reconstruction or rehabilitation of barns that were constructed prior to 1936

Storage Facilities

(NYS Form RP-483-a) is an exemption for silos, commodity, milk and manure storage facilities.

Greenhouses

(NYS Form RP-483-c) is an exemption for agricultural and horticultural buildings and structures.

Woodlots over 50 acres

(NYS Form-480-a) is an exemption for real property tax exemption for forested land.

For more information contact:

New York State Office of Real Property Services; Phone: 518-486-7027

<http://www.orps.state.ny.us>

Tioga County Real Property Tax Services

The Real Property Tax Services Office seeks to improve the administration and understanding of the real property tax to achieve equity for the taxpayers of Tioga County.

For more information contact:

Tioga County Real Property, PO Box 16 Court Street Owego, New York 13827; Phone: 607-687-8661

Sales tax exemptions

Certain property and services used or consumed predominantly in farm production are exempted from State and local sales and use taxes. These include:

- Tangible personal property
- Computers
- Building materials
- Machinery or Equipment
- Services
- Motor vehicles
- Utilities, utility services, motor fuel and diesel motor fuel

Sales tax exemptions include:

- New York State exempts certain property and services used in agricultural production (NYS Form ST-125).
- Claim for Refund by Farmers and Commercial Horse Boarding Operators (NYS Form FT-1004)
- Sales Tax on Utilities, Fuel Oil and Motor Fuel (not for motor fuel tax) or Residual Petroleum Product for Farmers (NYS form PR-955)
- FT-500 Application for Refund of Sales Tax Paid on Automotive Fuels
- DTF-803 Claim for Sales and Use Tax Exemption -Title/Registration on Motor Vehicle, Trailer, ATV, Boat, Snowmobile
- ST-126 Exemption Certificate for Purchase of Racehorses

For more information about income tax incentives and sales tax exemptions:

New York State Department of Taxation and Finance Phone: 518-457-7027; Business Tax Information: 800-972-1233; Forms and Publications: 800-462-8100; Alternate phone number: 518-485-6800;

www.tax.state.ny.us

Agricultural Service Providers

New York State Providers

Dairy One

Dairy One Cooperative Inc. is an information technology cooperative, created by Dairy Lea Cooperative and the Northeast Dairy Herd Improvement Association. It provides farm management information services throughout the Northeast and Mid-Atlantic regions of the United States. Dairy One has succeeded in expanding and improving laboratory testing and information reporting services. In addition, it is better able to respond to the

individual needs of the region's farmers. Programs and Activities include: Farm Services; Testing Options; Supplies; Field Marketing Managers; Forage Laboratory; Milk Laboratories; Dairy Management Resources; and Publications.

For more information contact:

DairyOne, 730 Warren Road, Ithaca NY 14850; Phone: 800-496-3344 / 607-257-1272; www.dairyone.com

New York State Electric and Gas

Programs and Activities include: NYSEG Agriculture Energy Services; Energy Management; Energy Use Analysis; Electric Service Sizing; Billing Analysis; Tax Issues; Technical Support; Electrical Equipment Selection; Waste Management Systems; Ventilation System Design; Controlled Environment Systems; Aquaculture Systems; Long Day Lighting; Animal Comfort Systems. NYSEG is also involved in electric technology Research & Development projects and provide support for Agricultural Organizations (e.g.- NY Farm Bureau, 4-H, NY Agridevelopment Corporation).

For more information contact:

New York State Electric and Gas, PO Box 3287, Ithaca NY 14852-3287; Phone: 607-347-2707 / 800-521-5572; www.nyseg.com

New York State Energy Research & Development Authority (NYSERDA)

NYSERDA's principal goal is to help all New York State utility customers solve their energy and environmental problems while developing new, innovative products and services that can be manufactured or commercialized by New York State firms. Learn more about their programs that apply to you. Agricultural Programs include: Agriculture Innovations; Biomass and Agriculture; Smart Equipment Choices; New York Energy \$martSM Loan Fund; New York Energy \$martSM Photovoltaic (PV) or Solar Electric System Incentive System; C/I Performance Program; Technical Assistance with FlexTech and Energy Audit.

For more information contact:

New York State Energy Research & Development Authority (NYSERDA), 17 Columbia Circle, Albany NY 12203-6399; Phone: 1-866-NYSERDA (1-866-697-3732) / local: 518-862-1090; www.nyserda.org

Tioga County Suppliers

Wyalusing Sale Barn		Wyalusing, PA		auction
Goodrich Implement	Route 38 & 38B	Newark Valley	642-3293	auctioneer
Howard Visscher	South Main St.	Nichols	699-7250	auctioneer
Chemung Canal Trust	203 Main St.	Owego	687-0670	bank
Community Bank	50 West Main St.	Owego	687-8125	bank
Community Bank	E. River	Nichols	699-7424	bank
First Pioneer Farm Credit		Cortland		bank
M & T Bank	195 Front St.	Owego	687-3434	bank
NBT Bank	2 North Main St.	Newark Valley	642-3550	bank
Tioga State Bank	73 Main St.	Candor	659-5125	bank
Iron Kettle Farm	Route 96	Candor	659-7077	bedding plants
Mountain Top Greenhouses	425 Halsey Valley Rd.	Barton	687-4920	bedding plants
Stoughton Farms	10898 Route 38	Newark Valley	642-3675	bedding plants
Tioga Gardens	Route 17C	Owego		bedding plants
Totalilly Water Gardens		Spencer		bedding plants
Leslie Ann King		Owego		bookkeeping
Grapps Custom Meats	55 Langford Creek Rd.	Spencer	589-6844	butchering
Jerry Hayes	Settle Road	Newark Valley	642-9598	butchering
Reed Brook Meats		Waverly		butchering
Sweeneys Market		Appalachin		butchering
John Divers	Red Brush Rd.	Owego	687-2785	concrete
Barney & Dickenson	Route 17C	Owego	687-4102	concrete/gravel
C & C Readymix	Route 17C	Owego	687-1690	concrete/gravel
F. S. Lopke	Route 434	Apalachin	687-1114	concrete/gravel
Gregory & Sons	Old State Rd.	Newark Valley	642-3224	concrete/gravel
Jordan & Sons	922 Route 79	Richford	657-2796	concrete/gravel
Marshland Construction	Route 434	Apalachin	625-5072	concrete/gravel
Porters	Route 17C	Waverly	565-2452	concrete/gravel
R. B. Robinson Contracting		Candor		concrete/gravel
Sultana Sand & Stone	225 Coddington Rd.	Candor	659-4636	concrete/gravel
Owego Contracting	811 Owego Rd.	Candor	659-5765	contracting
Pattersons Electric		Owego		contracting
Amato Construction				contractor
Arnolds Excavating	917 Ross Hill Rd.	Barton		contractor
Charles Talcott Welldrilling	799 Route 38	Owego	687-1871	contractor
Fingerlakes Construction		Homer, NY	800-328-3522	contractors
Mark Stevens	137 South Main	Spencer		contractors
Tom Scott	13077 West Creek Rd.	Newark Valley	689-4962	contractors
Cortland Bulk Milk Producers Cooperative			753-0322	cooperative (milk)
Dairy Farmers of America			800-926-2667	cooperative (milk)
Dairylea			800-654-8838	cooperative (milk)
Land 'O Lakes			800-645-MILK	cooperative (milk)
Progressive Coop			570-744-2064	cooperative (milk)
Colemans Sales & Service				equipment

Dalalo & Son	12524 Route 38	Berkshire	657-8073	equipment
Frisbees Equipment	Halsey Valley Rd.	Spencer		equipment
Hansen	6936 Route 434	Apalachin	625-5550	equipment
Hunt Implement	56 Goodrich Rd.	Owego	687-3930	equipment
Marshalls Farm Equipment	189 Spencer Rd.	Candor	659-7747	equipment
Middendorfs		Nichols	699-	equipment
Power & Paddle		Candor		equipment
Tioga Farm Supply	Glenmary Drive	Owego		equipment
Rudins Old Tyme Farm Days		Newark Valley		event
A J Hollenbeck & Son	Route 96	Owego	687-2509	feed
Endicott Feed & Tack	Campville Rd.	Endicott	785-5333	feed
Owego Agway	38 West Ave	Owego	687-4115	feed
Ward & Van Scoy	North Ave & East Ave	Owego	687-2712	feed
Layden Fencing				fence
Upstream Fence				fence
Williams Fence				fence
AA Dairy (bagged manure)	Spencer Rd.	Candor		fertilizer
Agway/Suburban Propane	Route 38	Newark Valley	642-8473	fuel
Economy Propane	Route 434	Apalachin	625-2210	fuel
Ferrell Gas	Route 96	Candor	659-4423	fuel
Scott Smith & Sons	8 Delphine St.	Owego	687-1803	fuel
Warners Propane	116 Old Vestal Rd.	Vestal, NY 13850	748-3989	fuel
Souther Tier Recycling				garbage
Taylor's				garbage
B & E Disposal	West River Rd.	Nichols	699-3406	garbage removal
Lee's Sanitary Service	Williams Rd.	Candor		garbage removal
Porter's Gravel		Waverly		gravel
Ball Seed	24 Sunnyside Lane	North Chili, NY 14514	716-586-7084	horticulture
Banfield-Baker	366 Miracle Mile	Horseheads, NY 14845	800-562-7333	horticulture
BFG Greenhouse Supply	1500 Commerce Parkway	Lancaster, NY 14086	800-883-3234	horticulture
BFG Plant Supply	2709 Ridgeway Ave	Rochester, NY 14626	716-227-9828	horticulture
Colorlink	622 Town Rd.	West Chicago, IL 60185	800-686-7380	horticulture
Ednie Flower Growers	111 Fayson Lake Rd	Kinnelon, NH 02405	973-838-2700	horticulture
Griffin Greenhouse Supply				horticulture
Griffin Plant Supply	POB 241	Leola, PA 17540	800-732-3509	horticulture
Growlt Greenhouses				horticulture
Ledgewood Farm	Route 171	Moultonborough, NH 03254	603-476-8829	horticulture
Michelle's			315-637-8846	horticulture
Page Seed	PO Box 158	Greene, NY 13778	800-688-1896	horticulture
Penn State Seed	RR! Box 390	Dallas, PA 18612	800-847-7333	horticulture
S&G	38 Crescent Rd.	Fairport, NY 14450	716-383-9223	horticulture
Vanderberg Bulb		Chester, NY 10918	800-221-6017	horticulture
Wetzel Seed	PO Box 956	Kittanning, PA 16201	800-223-8838	horticulture
Farm Family Insurance	79 Main St.	Owego	687-9144	insurance
Frost Klossner Swan	14 Main St.	Newark Valley	642-3224	insurance
Spencer Agency	85 Main St.	Candor	659-5445	insurance
84 Lumber	1000 Route 434	Owego	687-4484	lumber

Double Aught	Route 96B	Candor	659-7850	lumber
Joyce Brothers		Apalachin		lumber
Robinsons	1878 Day Hollow Rd.	Owego	687-1539	lumber
Souther Tier Hardwoods	4576 Route 434	Apalachin	625-5399	lumber
Souther Tier Logging	1435 Sulfur Springs Rd.	Owego	687-0523	lumber
Wagner Lumber	Gaskill Rd.	Owego	687-5362	lumber
Williams R J	Route 434	Owego	687-1160	lumber
Tioga Tool (rentals)		Owego		machinery
Molyneaux Wild Life Control		Newark Valley (Endicott)		misc
Country Folks	PO Box 121	Palatine Bridge, NY 13428	888-596-5329	news
Farmers Friend	PO Box 503	Towanda, PA 18848	800-253-3662	news
Tioga County Courier	59 Church St.	Owego	687-0108	news
Farm Link				organization
Farm Net				organization
NY Farms!	125 Williams Rd	Candor	659-3710	organization
NYS Grange				organization
Tioga County Farm Bureau				organization
Tioga County Grange				organization
Andy Hunt	35 Goodrich Rd	Owego	687-0792	parts
Martins Plumbing & Heating	3908 Waverly Rd.	Owego	687-1295	plumbing & heating
Merle's Motors (chainsaw)		Newark Valley		repair
Ken Clark		Candor		seed
Don Liddington (spray)	St Rt. 38	Berkshire		spray
Hamley's Maple Equipment				supplies
Home Central	Central Ave.	Owego	687-3284	supplies
Nichols True Value		Nichols		supply
Syracuse Farm Supply				supply
George Williams	24 RR 96	Owego	687-8953	surveyor
Larrabee Tire	463 Hunt Creek Rd.	Nichols	687-4372	tires
Moore's Tire Sales	1436 Taylor Rd.	Owego	687-3275	tires
Tire Land	Rt 86 exit 62	Nichols	699-8473	tires
Kevin Tubbs	Raish Rd.	Candor	659-	trucking
Rodney Holcomb		Newark Valley		trucking
Bernard Electric	110 Davis Hill Rd	Owego	687-3106	utilities
Candor Animal Care	2 Mill St.	Candor	659-4220	veterinarian
Day Hollow Animal Hospital	345 Day Hollow Rd.	Owego	687-1750	veterinarian
Equine Veterinary Service	2636 Marshland Rd.	Owego	625-5663	veterinarian
Knolls End	106 Hartwell Rd.	Berkshire	657-8555	veterinarian
Owego Veterinary Hospital	114 Southside Dr.	Owego	687-2870	veterinarian
Terri Tyson		Halsey Valley		veterinarian
Tioga Downs		Nichols		
Yoder Sales				