Shared Land Case Study
Love is Love Cooperative Farm, Mansfield, GA
July 2025

Question (Caitlin Kenney):
all right. Well, getting into our questions. The first one is around how your farm got started, and who was involved just giving us some of that backstory.

Answer (Judith):
My husband and I started a farm called Love is Love Farm in 2008 and we had farmed as landless farmers, for you know, about a decade and a half. And then we decided we really wanted to own our own land, and we also wanted to try to farm and community with other growers. So we started talking to some younger growers that we knew, who were also wanting to start their own farms. One of whom worked with us, Demetrius Milling, and then 2 of whom
we just knew from the farming community.

And we, you know, just had a series of conversations, and ended up landing on this idea of a worker owned cooperative farm that sort of was built on the foundation of the farm business that Joe and I had before mostly on the marketing side, like, you know, we took our csa, and so what is the word I’m looking for? expanding it. But many of the you know, many of the CSA members are members that have been with our with Love Is Love Farm since the very beginning.

And we worked with the Working Farms fund, which is a part of the conservation fund to acquire Farmland near Atlanta, which is our main market.

And, yeah, and decided, you know, we spent probably about a year in planning maybe a year and a half before we acquired the land and really got started and then changed the legal structure and the name to Love Is Love Cooperative Farms

Question (Caitlin):
Great. And so it's 5. It's 5 of you, right? Is that what I'm hearing?

Answer (Judith):
There were 5 founders. One has a stepped away this year after having a baby. Russell Hondard, who is Monica's husband, and Monica is also a worker- owner, but Russell retired from farming and took a job off farm for many reasons. But I think the main reason had to do with schedule and workload.
Question (Caitlin):
And do you think, are you all actively trying to grow the membership or happy with it?

Answer (Judith):
Passively. It takes a lot of adjustments and we don't have a candidate like no one has approached us. Our process to onboard new worker owners begins with an existing employee. So the you know, and we, you know, we haven't done it yet. So maybe we're gonna have to change it. I don't know, but the goal is that somebody who has worked full time for us for at least 2 years will come… will approach us about becoming a worker-owner. And, to be completely honest, I think we're still trying to figure out like why would someone want to do that like, what can we offer?

And there's other questions that at least I have in my mind about, like, you know, just maybe you don't have to be a manager to also to be a worker-owner. But right now, the way we have it structured is that basically, you're if you're a worker, owner. You're also a manager.

So, you know. Yes, when we stood the farm up, the goal, like the vision, is that this will be a farm that can sort of go on in perpetuity as new worker-owners come in, and other worker-owners either age out or retire, or decide to stop farming, or whatever but you know we've only been doing it 3 years. So we're still figuring a lot out.

Question (Caitlin): And in terms of that role as a worker owner means you're a manager. Does that mean you're taking on… I guess. Like, how does that workload distributed? Are you taking on management of other employees? Or you're like running one part of the farm cause you all are working collectively right?

Answer (Judith):
It's 1 business that is sort of collectively run and right now it kind of works like everybody manages their own area. Sometimes that means they manage people, and sometimes like, in my case, I sort of manage the office and, you know, anything that might go through that side of things. So you know the the bookkeeping, and the marketing and the communications, and
there we have one bookkeeper who reports to me, but I don't. All I'm trying to say is, I don't... I don't manage that many people.

Question (Caitlin):
Right. You're in more of a position managing tasks.

Answer (Judith):
Correct.

Question (Caitlin):
And then folks primarily in the field are probably managing people.

Answer (Judith):

You have field, greenhouse, wash-pack, harvest. Those are the sort of teams that we have right now.

Question (Caitlin):
Okay, and then, how all are you compensated for the labor?

Answer (Judith):
We all receive a salary and benefits. So we get health insurance. You know, paid vacation, etc. And you know Russell and Monica got family leave when they had the baby last year. And that's not typically something we do offer a little bit of paid time off to our full time employees. But
that's really kind of the only other benefit we're able to offer to other employees. So worker-owners as managers get you know a salary and those other benefits.

And then we also do, we don't necessarily do patronage explicitly the way that you know a workaround co-op would articulate it. But we do a bonus structure at the end of the year that's sort of based on hours worked. We have a tiered system that you know, for hours, let's just say under a hundred you get a certain bonus, and then what we found is that as managers, the worker-owners tend to work probably at least 15 h more a week than most of the other staff.

So that's a roundabout way of telling you that we tend to get the biggest bonuses, too.

Question (Caitlin):
Caitlin Kenney: And that's great that you're able to provide healthcare. Was that something that took a period of time to get to? Or was that? Did you sort of build that into your original goals?

Answer (Judith):
No, we I think last year was the 1st year we offered it, and so we operated for the first 2 years without being able to offer it. We also were able to... We started our salaries really low.
We started at 30,000 a year in our 1st year, and we've been able to systematically—And this was in our business plan— Increase our salaries by about $5,000 a year, so subtly building that salary up.

Question (Caitlin):
Yeah, that's great. In terms of, I guess, going back into the membership process for joining. It's sort of passive in the sense that it's a full-time employee that can transition. For leaving the group, is there a formal process that you all have created?

Answer (Judith):
When we were writing the bylaws…So we're incorporated as a C. Corp. In, because Georgia doesn't have very strong cooperative laws. So we're a C. Corp with cooperative

principles sort of embedded in our bylaws. And when we were articulate, when we were contemplating the bylaws, we spent a lot of time contemplating someone could become a worker owner. And then also how what we would do if the group felt like there was a worker owner who was not a good fit but we didn't really develop a process for you know just what happens if someone leaves on their own. And so we're kind of figuring that out now, and it's pretty like unceremonious so far like it's like a letter of separation. And then they get there's a small buy in to be a worker-owner. And so you know, a reimbursement for that buy in, and that's it.

Question (Caitlin):
Yeah. Would you be willing to tell us the amount for the buy in?

Answer (Judith):
Yeah, it's a thousand dollars. And that was intentional. We like, I said. We spent a lot of time thinking about what we wanted the process to be for someone to become a worker-owner, and we knew that if someone was going to be working for us full time, they were probably going to be working at a wage that was somewhere between 15 and $20 an hour, so there probably wasn't going to be a lot of extra cash. So we felt like $1,000 was attainable for someone who'd been working for us full time for 2 years.

Question (Caitlin):
That makes sense. I guess so within these bylaws that were created. And how were those generated through the founding members? And sort of… how do you make decisions going forward.

Answer (Judith): Yeah, we, the founding members created the bylaws and worked with the attorney to create the bylaws. We have a voting structure. It's a consensus-based voting structure which I'm assuming is what we would use if we wanted to change our bylaws.

I you know how it is. I mean, We're like, really busy. It's been the startup farm. And we're, you know, we're doing all the stuff we're all working so hard. I can't imagine a scenario in the next year where someone feels like we could invest the time and fine tuning our bylaws. You know. It's just like I don't. I don't really ever want to think about them again if I can avoid it. But,
there would be a process for changing them if we felt that we needed to or we wanted to.

And I will also say that the founding worker owners did contribute more than just the $1,000 buy-in. And we hold those as shares with...we had other investors like mainly our CSA helped us raise capital for startup costs, and so we hold shares in the Co-Op, like our other investors, as well.
Question (Caitlin):
Okay. That's great. That sort of leads me to the acquiring your land, and whether you

can go into that a little bit more in detail, cause. I hadn't heard of that before, and that was a unique way. The investor piece.

Answer (Judith):
Yeah. Well, so I'm gonna decouple those things a little bit because they're separate. And I want to be clear that we don't actually own our land yet. We are in a lease-to-purchase agreement
with a national nonprofit called the Conservation Fund, that has started a program called the Working Farms Fund, and the idea is that they work with the farmers to identify the land and acquire it. And then for some period of time — in our case, we signed a 5-year lease with an option to purchase. During those 5 years we're standing up our farm business, getting the farm operationalized. They put the farm in an ACEP conservation easement, which is an agricultural conservation easement, and then we buy the farm at a discount at the end of the lease period, with the conservation — with the development rights removed.
Question (Caitlin):
Yeah.
Answer (Judith):
So we're coming up on Year 5. But we're not quite there yet. And like, lots of lessons learned there — I'd be happy to share. If you guys are interested, like, I mean, the main thing is that for us in some ways it's great, like where we ended up putting our farm. We… there's just a lot of growth. There's a lot of population growth which is exciting for the farm business. You know, that there's more people coming, and you know, more market opportunities closer to us. And you know, it's exciting to think about having this permanently conserved 70 acres in this place where there's a lot of development coming. And it also has meant that the property appreciated really quickly. So the discount after 5 years is really not gonna end up being that much of a discount. So we're, you know — I mean, that was a big surprise that we got last year. And we're one of the very first farms to ever go through this program. And you know, I think everybody's learning a lot of lessons — including the Conservation Fund. So we're trying to figure out how to make that you know, as advantageous as it can be to us. But there's a lot of —I don't know. There's a lot of factors.

Question (Caitlin):
Will you explain that a little bit more? I I think I'm hearing. So the appreciation that's happening because you will transfer to sort of a traditional mortgage. Is that a number that the Conservation Fund can't control? Like, they can't sell it to you at the price they purchased with the discount?

Answer (Judith):
So the way it works is that it's all sort of up to an outside appraiser. And teh appraiser looks at, you know, the value before easement, and then the value after easement. And that's how we get to our purchase price, right? And there's not a lot of like negotiation there. Like the appriaser has, you know, duties to be impartial, and because the

Conservation Fund is a non-profit, they can't, oh what's the word? They can't give private benefits to a for-profit.

So like, even if the Conservation Fund wanted to say, Hey, this is really expensive, or this is way more than we thought it would be. We're going to discount the price. They actually can't do that **as a nonprofit, because we're a for-profit corporation. So it's just all kind of like, you know, the levers that we can adjust are, you know, there's not a lot of leverage there. And we just kind of have to… We're basically going to pay the conservation fund what they paid for the farm 5 years ago. But we're going to have all of the development rights removed, and we will have been paying rent to them for 5 years. So it's like a really great deal for them right now is how how it's looking so.**

I mean, the lessons learned are one: The Conservation fund should have been probably should have been appraising the property every year. We should have built some escape valves into the lease that are like, hey? If you want to exercise your options sooner due to appreciation or something like that you can. And there should have been more of a process around that.

But we, you know, nobody knew, and definitely, nobody knew that. You know the farm was appraised like they bought the farm for just over 600,000, and now the farm is appraised for 1.2 million. And so after the conservation or after the easement discount, like, I said, we're going to pay basically what they paid.

Question (Caitlin)
Right. And so within that 5 year lease agreement, I'm hearing that that because the appraisal wasn't happening each year, you didn't have a sense of like, Oh, we should jump on this faster.

Answer (Judith):
It's a little atypical, I mean, whatever we live…the last 5 years have been atypical, you know who the hell knows what normal is anymore. But it's kind of atypical pre 2020 for rural farmland to appreciate as quickly as this farmland did.

Question (Caitlin):
Right, right? Me and Colleen have driven by. It's a beautiful spot. So I guess my next question does involve like challenges around legal that you face around legal agreements and land access. So I'm hearing the increase in cost is certainly a challenge. Was there any legal issues that came up in sort of farming in this area or…?

Answer (Judith):

Yeah, we're known to be agricultural, and I think
we also really have not been the property owner. And so we've been operating in this kind of weird gray area sometimes, and that's been a challenge. But it's not related to being a co-op, you know.

I do want to go back up and say a little bit about the capital raise, because that was an interesting thing that we did, too. And it's different than the land piece. But we, we basically, you know, we built a business plan 5 year pro-forma. And with… did some forecasting on like, what equipment we needed and what our capital expenditure needs would be for the first 5 years and we were able to go to the community—And this is because we were a Co-OP—we were able to go to the community and mostly our CSA. But also like just people, came out of the woodwork. Really, some people we had never met before, and helped us raise the money that we needed to start the farm so. And that did include the land acquisition. Right now, we have some cash in reserves that it's not going to be enough to pay for the farm, but it might, you know, be a good solid down payment, or you know, some other collateral we can use for...

And the terms just... I don't know if this is important to y'all or not, but the investors have shares. But they're not voting…no voting rights. So the only people who really have a say, and how the Co-Op runs are the worker-owner-farmers.

Question (Caitlin):
Great, and then the terms for the investors, what do they receive?

Answer (Judith):
Well Basically, in theory, well for us, We tried to be honest with our investors that we… you know this is not an investment that you're gonna retire on or send your kids to college on like this is really like, loan us some money, and we're gonna try to pay you back with a little bit of interest, and if we can't pay you interest, we're going to give you farm credit. So like our intention when we set it up was that, you know, maybe we could do a little bit better than a typical savings account, and at that time, interest rates were still really low. So you know, that's how it's structured. And so far, we have not paid any dividends. We have given farm credits every year. And they can use the farm credits. Most of our investors are CSA members, so they can use the farm credits, you know, to discount their CSAs, or we have a big plant sale, and so they'll use the farm credits for plants.

Question (Caitlin):
And do you decide how much credit you'll give them, so that it doesn't cut too much into your revenue?

Answer (Judith):

What we agreed to was always 1% of the investment value. So if someone gave us a thousand dollars, they get $10, but we did have some investors. You know, who gave some even gave 6 figures, so I mean, some of them get a pretty significant discount, or even a free CSA share. But that's… they're few and far between.

Question (Caitlin):
Okay, okay, great. I guess the next area of questions we have is more around sort of production. And what you're growing and kind of the infrastructure that's on the site.

Answer (Judith):
Yeah. so you know our business plan, which I'm happy to share with you if that's anything you're interested in seeing. We had intended to get up to 20 acres in production by year 5. We're currently we're at about 12 acres opened up. And you know, I think we're reevaluating whether we really feel like we're going to need to get to 20 as quickly as we had originally planned, because our numbers, like our income is tracking what we had forecasted with less acreage. So that's good. And we're growing certified organic produce, some cut flowers, and we also, like I said, we do plants… seedlings for home gardeners, but also in the southeast, there's not really a good source for certified organic seedlings for farms. So we also have started a smallish wholesale seedling business. Like, I think in the spring we did I couldn't tell you in trays, 'cause I'm on the bookkeeping side but I think it was around 75,000 and seedling sales **for the spring to wholesale growers. Yeah, yeah, that's a lot. Yeah, there's a lot of trays. We have a pretty big greenhouse.**

Question (Caitlin):
And so are you doing that in one greenhouse? Or do you have multiple?

Answer (Judith):
Well, it's like a 3 bay Greenhouse, so it's 1 but 3.

Question (Caitlin):
Yeah, We don't have a lot of those around here. So it's yeah. It's like the connected ones with the… I can picture it. Okay. So greenhouse wash pack. Do you have any housing on site?

Answer (Judith):
We have... There was one existing house on the property. It's like a you know. It's like a seventies ranch with a basement, and the upstairs is used as living quarter for 2 of the worker-owners. And the downstairs is office space, and like break room space. But we also, last year was the 1st year we participated in the H. 2, a program, and we have some housing for H. 2. A workers in the basement.

Question (Caitlin):
Yeah, so you're making good use out of it. It sounds like.

Answer (Judith):
I think so!

Question (Caitlin):
Is there the ability to put in more housing? Is that anything that you'd be interested in?

Answer (Judith):
Yeah, I definitely think we're gonna need to put in more housing. And that's one of the things that we're… you know, is a part of the negotiation of the conservation easement, too, because there's, we're supposed to articulate our what the building envelopes are and it's kind of hard to say, like, I don't know what we're gonna want in 20 years, but we're trying to figure it out.

Question (Caitlin):
Right? Yeah, that is a challenge with easements, for sure. Let's see, Colleen, any questions coming up for you, or I'll keep going?

Question (Colleen):
No, just that. I'm really interested to see the business plan, and like those financial projections you were mentioning. And if you're able to share any like initial easement language it would be helpful to see, but everything is really valuable that you're sharing. So thanks.

Question (Caitlin): My next question sort of go into the economics and business a little more. I think we've covered this a bit with the farm and organization, how it's funded, how you make money, and how the income’s distributed. I don't know if there's anything else you want to touch on that.

Answer (Judith):
I don’t know what you’re planning to do with this research, so I'm just trying to share the things that have been sort of surprising to me along the way so that other folks maybe can learn from them.

One thing that I think has been interesting that that we didn't contemplate was because we are multi generational like, Joe and I are the oldest in the group.

And there's really 2 other generations. So, Joe and I are between 45 and 55, and then Monica and Russell are between 35 and 45, and then Demetrius just turned 30 and I mean this, we could have predicted this, but we just weren't thinking about it when we were doing the planning that we all have really different needs, like retirement is a lot more important to me and Joe than it is to folks who are, you know, a little bit younger or a lot younger.And I wish that we had foreseen that and had built in some plans around that. I mean, there's workarounds, and you know it's not a problem. but I think it could have been a little more elegant if we had spent a little more time thinking about the different needs at different life stages. Because another way where it came up was around the notion of family leave.

Like for me personally, I mean, I'm not gonna have kids, and both of my parents are have already died. And so I was like, I'm never gonna use this family leave. So that means, And I know it's not a benefit per se, but it. It is a benefit, especially when you're all farming together, you know, and it was really hard for me to process the fact that our collective work was gonna provide 12 weeks paid time off for some people, but not all people.

Question (Caitlin):
Yeah, yeah, do you have… I guess… it's right. It sounds like there isn't an equivalent. But your vacation time. That would be… It wouldn't be. It wouldn't feel reasonable.

Answer (Judith):
Well, I mean it's not. There's no parity there for sure. But, we're not done with the conversation. Like I think we can circle back around to it, and I have some ideas for ways to make it feel a little more equitable. But we also were, like, you know, in the urgency of having to figure out the family leave thing because, there was a baby coming, you know, and Russell and Monica needed the time. And so you know it. Just it was a very complex and delicate conversation, you know. I'm not sure we're a hundred— I'm speaking for myself— I'm not a hundred percent resolved on it. And you know, if we hadn't had...
if it had been a theoretical discussion and not one that we knew we were gonna have to apply as soon as we made a decision, I think it would have felt different. You know.

Question (Caitlin):
When you all had that conversation did you bring in any outside facilitation? Or how what was… what did the process look like for that conversation?
Answer (Judith):
Yeah, we brought in a facilitator to help us work through a number of things. And that was one of them. I think when we first approached the facilitator when we first started looking for the facilitator, I should say, it was way before the family leave question came up. It took us a long time to find a facilitator. Sorry and side note like that's one of the downsides of co-ops in general, is it just consensus decision making takes a long time. And we're all also trying to farm. So any big decision can really get bogged down and slowed down. So it took a long time to find a facilitator, and when we first started looking for a facilitator. We said we were looking for someone who could help us with conflict management and tools for working through conflict together, because I think we all were like super polite in some ways, and like afraid to have conflicts with one another and afraid to like break it, you know. So we found somebody to come in and help us just develop tools. For like disagreeing with one another, in a way that could potentially strengthen our relationships and not tear us apart.

Question (Caitlin):
And I hear this is a challenge of working collectively, I guess. Are there—do other challenges come to mind? And also, what would you say The benefits are?

Answer (Judith):
The time you have to invest in communication are the biggest downsides. In hindsight—this is another sort of lesson learned— I think, you know, my instinct in the beginning was that we needed to do more like team building and relationship building kind of work. But it didn't feel important as important as like making the farm business plan. And we were all in different locations. And it and it was Covid. And it just, you know, it didn't come together in a way that made it easy to do that. And I wish I had pushed for it more, because I think it would have benefited us in the long run. To have built a little more trust amongst ourselves because some of us had worked together like for a long time, and some of us had never worked together, and that was really bumpy navigating through.

This is not a direct answer to your question. I'm sorry, but that it that definitely was a lesson learned, and I would recommend it to anybody that wanted to start a co-op, like you really have to invest time in building trust and building relationship, because when disagreement comes up there's just a foundation that you can have those kinds of disagreements on without, you know, when there's not a floor, it's really hard to figure out where the conversations are gonna end or where they're gonna go, you know. So, those are some of like the challenges around the co-op— the time, the meetings, conflict resolution.

But the benefits are we don't… No one person has to bear all of their responsibility in the way that, like a sole proprietor, farm business runs, and that, I think, is extremely advantageous, because farming is so hard. And it's really nice to know, like, you know, we market a CSA 34 weeks a year, but none of us has to work all 34 weeks marketing that CSA, you know, or even harvesting and packing that CSA, because we can disperse responsibilities around a little bit differently. And I do also think, even though it takes more time. And even though sometimes we get stalled out and that's not good, I do think for the most part we make better decisions because we spend a lot of time talking about them and thinking about them and debating them. So we when we do get to decisions, we're pretty sure it's the right decision.

Question (Colleen):
And you mentioned the paid family leave. Do you have any other examples of conflict that you all have worked through to make decisions around that, you know, another cooperative might experience similar, and maybe could have those conversations earlier on.

Answer (Judith):
Yeah. Well, the big one, you know. And this is a little bit of Russell's departure was around the work *week*, and what the requirements were for a full time job and you know, when, when Russell and Monica had the baby, they really wanted to to come back after family leave and only work 40 hours a week. And we had the data. You know, we had at that time 2 and a half years of data that we were all working an average of 45—I'm sorry 55 hours a week— and we did a little research about what most small business owners work in a given week, and you know we knew it was more than 40 hours and at no point did anyone say no. Like that you can't only work 40 hours week.

But we did say, like, you gotta figure out how to make it fair, because we can't all draw the same salary and get all the same benefits, and some of us are working 15 hours more a week. And so I think you know, just being clear about what the requirements are, and then feel like we could have gotten to a place where we had a solution that was something like a base salary for 2,000 hours a year, and then, when we exceed 2,000 hours a year, you know some sort of extra compensation kicks in. So you know, just finding a way to build in as much equity and fairness and to contemplate, because it makes perfect sense that not everyone's gonna want to work the same amount, and not everyone is going to be able to work the same amount. Given their life, and things come up, and we all have to do what we have to do.

But I think it would be better to try to have some of that contemplated in the beginning especially, and this kind of goes back to the multigenerational thing, too, like when everyone's at the same life stage, tt's a little bit different. I mean, stuff still happens. But when people are at different life stages they're just different requirements and different expectations. And you gotta figure out how to still get the work done and make sure everybody's taken care of.

Question (Caitlin):
Yeah, that makes a lot of sense. I really appreciate your thoughtfulness on it. And just that advice, because people's needs do change over time, and you just it's so hard to anticipate.
Answer (Judith):
I do believe this is true, that, like what makes the model great is that there's more flexibility than you would get if you were a sole proprietor farmer. Then you gotta figure out how to be sure that everyone can exercise as much flexibility as possible.

Question (Caitlin):
So speaking to this, would you say that there's like, what values and visions do you all share?

Answer (Judith):
That's a good question. I mean. I think we all value, I mean, I think we're all trying to not only value the act of producing food, producing nutritious food for people to eat and other, you know, products that we grow that either, you know, result in nutrition somewhere, like, you know, if you grow a plant in your garden— a food producing plant in your garden—or on another farm that still becomes food. And I think we also you know I think one thing that is it's great about us, but it's also like, you know, your blessing is your curse. Kind of the thing is like we are all pretty… I think we're all fairly competitive, and we're all really committed to excellence in our own ways. And so it does make us I mean, it makes us ambitious, and it makes us achieve a lot. And it also… I mean, it just sometimes makes things intense, you know, and we're not all focused on the, like our definitions of excellence are not always the same. So sometimes that becomes a little bit of a bump.
I think you know, I think we're all… those of us that are still there are all committed to the model, and to really trying to make it work. And so that's a value that we share.

Question (Colleen):
Could you go in a little deeper? Because I think this is so interesting, like the different definitions of excellence, and what that looks like.

Answer (Judith):
Sure. I think some of us are very technical and have very high standards. And I don't know. There, just there's like a whole lot of precision. A whole lot of value placed on precision. I'll say that. I think some of us value… And so that's one example of like a very specific way, that excellence is valued. And I would say that, like it's not that other people don't value that. It's just…it's deprioritized when it bumps up against other things.

I'm trying to think of a good example, I mean, I think. And some of us sort of some of us see excellence in minimizing waste, you know, and that would include things that are harvested like we don't if once it's been harvested, we don't want to waste it, whereas you know another… from another viewpoint if the produce isn't perfect and we're not getting top dollar for it. Why would we even think about it again? Just put it in the compost.

And so I think both of those things come with an intention for excellence. It's just a very different scale, you know. It's a very different priority is the best word I can say, I think. And so there's also, you know, some of us really really value efficiency. And some of us really really value relationship and would rather maybe go a little bit slower, but have time to build relationship, even if that means the workday is a little bit longer. And I think both things are excellent. They're just, they're excellent in different aspects. This sort of circles around to how this group came together, and

Questions (Caitlin):
I guess, given all the relations…the relationships that are involved in cooperatively farming or doing anything cooperatively sort of lessons you've learned around coming together as a group.

Answer (Judith): The biggest one, which is just like you know… The lesson I learned was, I should have been more insistent that we spend time. Really getting to know one another because I think it's so easy in the beginning of any relationship to make assumptions that we're… we see things the same, or because I see something this way, it means you would also see something this way. And I just think you really, you know, you really need to work through those things as much as you can, because, you know, it's not true, like we're all different, you know, and we all have our…We all bring our own experiences and our own, you know, our own viewpoints, and we're informed by so many things. And it it's actually very rare that we all see things the same way. And it's and that's a good thing, actually.

But we need ways to have that understanding about one another before it becomes you know, before something comes up that makes it… I don't… feel intense is the best way I can say it. You know. And that's pretty rigorous. Actually, if you think about it. Like, how could we have gotten to clarity around the work hour thing, for example, or the week the weekly schedule without a pretty rigorous conversation. Because, I mean… I'll be honest like the first time I heard somebody say, well, I'd like to work 40 hours a week. I was like, yeah, we all would. But that's not the reality we live in. So it just never really occurred to me at that time in the early days that you know I was like, yeah, that's a great aspiration. Let's go for it. But you know I didn't hear it as a requirement, you know. And so I think, getting clear on that kind of stuff, too, like what are what are the nice to haves, and what are the have to haves and being intentional about that would be very helpful.

Question (Caitlin):

Yeah, I hear that. Have you all been able to build in any sort of community traditions or practices to help shape the group and maybe come together?

Answer (Judith): I think. I think. Well, I mean, we have a weekly... We're pretty religious about our weekly team meeting on Thursday mornings, and it's good, I mean, some days—I don't know how other people feel—Some days I wake up, and I'm like Ugh we have to do this meeting again. It's been a week, but every time we have it I'm glad we had it. We get through a lot, and we build understanding. In the very early days we also did a weekly walkthrough of the farm. And that was good, and it was very time consuming. And I'm glad we don't do it anymore. But I think it was a good thing to do in the beginning.

I… and we've got like, you know, we do a monthly meeting with our team that we call first Fridays and we do… I've tried really hard to like keep a record and try to at least acknowledge these milestones. So like we just had one, which I call certificate day, which is that on July 1st in 2022 was on the very same day we got our very first organic certification for the new farm and our certificate of occupancy for our wash-pack barn, like they both came on the same day. So that was a very exciting day, and I try to just acknowledge it every year. Because, you know, I think it's just… It's like, I said, It's sort of a milestone, and it lets us know how far we've come. And then this year, right around the same time. It wasn't exactly July 1st, we got our fair food certification. So you know, I'll add that one to the list of things we celebrate.

But, I don't really feel like…and we have, I do a similar thing with the day we first got water. which is August 12th. At this moment I don't really feel like those things have a lot of legs, like I feel like, if I didn't push it they would die. But I think they're important. I think ritual is really important, and I think that's how you build a culture. I just I'm not sure. That is as important to anybody else right now. And I think that also goes back to perspective. And this multigenerational thing. It's like, you know, this is not the first farm I've stood up. This is the third farm I've stood up, and so I have a different sense of like what I… I have the benefit of knowing, like what I wish I had recorded and held on to. And you know I don't know. Maybe no one cares ever, and they wouldn't, even if it was their third farm. But I'm at least honoring things that are important to me. I guess. I don't know.

Question (Caitlin):
Yeah, honoring the progress. I mean, is it just like farming… People are just so… it's so busy? It feels hard to take that space?

Answer (Judith):
We bump up against a lot, from my perspective. And I do want to be clear, like I'm just speaking from my perspective. And there's other people, of course. But like I, I'm a serial entrepreneur. I've had multiple businesses. We've had our own farm business, and the way that I think about work is... It's not very boundered with the rest of my life,

like my life is my work, and my work is my life. And I'm okay with that entrepreneurs feel that way. And I do feel like there's something that happens because some of the other worker-owners this is their first business. And they haven't… We're in a strange tension sometimes where they are still thinking like employees, you know.

They're not making the leap to thinking like the owner, and they also kind of resent me or Joe, because we are. And I, you know I try to say it all the time, I'm like we can do whatever we want is our business, or you know, we can make whatever rules we want, we just have to figure it out. And that was our approach. With family leave. I was like, you guys want 12 paid weeks with family leave? cool. Let's figure out how to make that money work. I want you to have what you want.

But it felt to me that it was a request that was being made almost like from an employee's perspective, like, well, it's not our job to figure out how how we're gonna pay for it. And I was like, Well, whose is it? like we we gotta pay for it, you know. So I mean that there's just interesting things like that that come up. And again, like I mean, you could try to anticipate some of that. But I really think you would need like a multi-chapter multi-page workbook with all of these questions and exercises to help people even come to an understanding about where their differences are. And, also like, sometimes I think the only way it's ever gonna feel like. We're not…because we come with more experience. I mean, I I'm like the only way it's ever gonna feel like it's not ultimately, our show is like, if we just back away and let people do what they want. And that would include letting people make mistakes. And I'm okay with that and we're really lucky in many ways that we did have a successful capital raise. And we the stakes are different for us. In that, like, you know. I don't think we're not in any jeopardy of not getting a paycheck anytime soon, no matter what decisions we make at some point we would be, I mean. But we're not, you know. That's not. It's not like we have to figure… Get it right every single day, or somebody's not getting paid next month, you know.

Question (Caitlin):
Yeah, the… I guess. So. This sort of brings us back to some of the economic picture and thinking about the building equity. And with this worker-owner, space. How… How is that designed to build equity equally?

Answer (Judith): Well, it's a really interesting question, and we don't have a great solution to it, because you know, we're not building a business to sell. So what is equity, you know, and I think capturing some of the equity, and finding a way to make people whole for
what they've contributed at their departure is something that we have ambition to do. But we haven't done it yet, and to be honest with you, sometimes I think the only way to really do it is just to contribute to a retirement account every year, because otherwise, like I just… I don't know how we would finance it, you know.

Question (Colleen): Have you looked… Yeah. Have you looked into putting like what that would look like from a business perspective? it in as a benefit, and is that on the plan?

Answer (Judith):
The first year to do it…We've done it in a couple of years. But we bumped up against some difficulties around the actual instrument that we used. And so it's like we have... I think we have to figure out a new instrument. And I, you know, it goes back to that thing of like, everyone's busy, and nobody has the appetite to take on a new project like this. I mean, y'all, we've been trying to buy a refrigerated truck for 3 years, and we keep stalling out because nobody has the bandwidth, you know, and it does take a different kind of bandwidth to make a decision by consensus than to just make your own decision, you know. It’s like you have to be a lot more… You have to basically come with an argument and try to be persuasive sometimes about what you think is best, and to make a decision about that to do that around a refrigerated truck, for example, like none of us have the expertise. So we're all like, I don't know, I don't know what the difference between an Isuzu and a GMC is, and I don't have the time to do the research.

So you know. Same thing with, like the retirement account. I was just like, yeah, okay, so we have a SEP, and we don't like it. And we need something else. And someone's got to figure that out, and none of us are experts. Can you just go a little bit more into detail on the instrument? Maybe, like it's something that other folks could avoid like, what instrument are you currently using? We're using a SEP right now. And what we don't appreciate about a SEP is it doesn't give us a lot of flexibility around like the requirement is around the amount of time someone has been an employee. So once someone's been an employee for a certain number of years, they are—everybody's qualified for the same thing. And so I think what we want is an instrument that has more flexibility around classes like you can do with health insurance where you can say, Well, we have this class of employees, and they get this kind of health insurance. And because it could, it's going to get very expensive very quickly with the SEP, and we're just, we can't afford it.

Question (Caitlin):
Does it sort of go back to where people are at in terms of how focused on retirement they are?

Answer (Judith):
Sure, and also that you know we have… And then it's just this tension of we're trying to figure out how to create as many benefits for worker owners as we can, partly because yes, we want to take care of ourselves. But also we want to make it enticing. Like, you know, we, we want to be able to say, like, Yeah, you take on more work. But also you get all of these things, and they're good things that you want. And so right now, with the SEP, we're not able to separate worker-owners from other employees. And our labor force is growing. Like we, you know, we have 20 employees now. And I don't... I mean I

don't know a lot about really big farm businesses, but I don't know any small farm businesses that are able to provide substantial benefits for their hourly employees. I mean, I would love to figure out how to do it, I really would. But other than continuing to go back to our CSA and say like, Hey, will you pay more so we can give health insurance to everybody? And, hey, will you pay more so we can give retirement benefits? like I don't know what the solution is, because the margins are challenging.

Question (Caitlin):
Yeah, yeah, I have not heard of anybody that's been able to pull it off. So except through those through what you're saying. Like, going back to CSA members or asking the community to essentially subsidize it, because the revenue from the farm doesn't generate.

I guess this leads to the next question around the just sort of an overview of the farm's financial situation, and any challenges that have impacted the farm or the capacity to operate?
Answer (Judith):
Yeah, I mean. Financially, I think we're really, really blessed. We're really lucky. And I mean, we work really hard, too. So I don't mean to make it sound like we don't contribute to our own fortune. But, we don't have, other than our shareholder debt, we don't have any debt yet. We probably will when we buy the land. And we you know, we have cash reserves, and we're able to, you know, make decisions about what we need and usually get it. Although, you know, like, I said, It’s taken us 3 years and we still don't have a refrigerated truck. Because… but it's not because we don't want to spend the money. It's… we just can't lift off.

Well, we also… you know, while we are in a pretty good position, I think we also do still try to be very diligent about our financial decisions. Okay.

Question (Caitlin):
What is your primary consumer base?

Answer (Judith):
Individuals. Our CSA is about 60% of our business. We did a little over a million in sales last year.

Caitlin:
It's really impressive.

Judith:
And it's. And this has been pretty consistent since the beginning, 60% CSA. 20% plants. And that's retail and wholesale. And then 20% wholesale produce.

Question (Caitlin): How many CSA members is that?

Answer (Judith): But I'm gonna say, we're like at individual members— We do full and half shares, so these are not shares. But members I think we're at like 380.

Question (Caitlin):
Okay. And you said that was 34 weeks?

Answer (Judith):
Yeah.

Question (Caitlin):
Long season. Do you divide that up, or do you just run it as a 34-week season? Or do you do like…?

Answer (Judith):
Love Is Love: No, we divide it. We do a really short winter session. It's just 4 distributions every other week. And then we do a 15-week, spring and summer session that goes from like April to August. And then we do a 15-week summer/fall session that goes from September to December.

And it is a long, you know. I mean, I always feel conflicted about it, because I'm like, theoretically, we have 18 weeks where we're not doing the CSA. So that's not that much. But then, you know, I don't know if you've ever heard the joke that Southern farmers like to make about how all of the books about farming get written by farmers in the North because they have the time, because they get to go inside.

Question (Caitlin):
That's funny. I actually haven't heard that. But it is a very good point. And I was gonna say, like, Northern farmers are starting to do sort of these full year distributions. But still all the growing happens in the summer. So while they're distributing, they're really just storing things in cooler, and, you know, setting up for CSA. But they're not actually actively growing during winter share season.

Colleen:
That's funny. I've heard similar jokes from livestock producers about veg producers like oh, you all get to quit in the winter-time every year. I haven't had the Southern element.

Answer (Judith):
Well, I'm like all of the famous farming books that we know of, like you know, the what's that guy from Montreal? Jean-Martin Fortier. And then Elliott Coleman, and then the lean farmer guy in Nebraska. I was like, well, yeah, they're like sitting by a fire for 3 months.

Question (Caitlin):
Yeah, it is really true. I am like running through all them in my head right now. What would you…What would you… What's like an overview of your farms' Major costs?

Answer (Judith):
Labor. Always labor. And I will say this too, like H. 2. A. Really was a game changer for us. Because, you know, labor is expensive, and even though H. 2 a. required us to raise our wages on for some employees, because, you know, you have to match. You can't pay a domestic employee less than what you're required to pay the H. 2. A employees.

It… they just, I mean, they brought so much professionalism and know-how, and willingness to work like I just it's very rare. That we find domestic employees who bring that much know-how, commitment, and stamina, frankly.

Question (Caitlin):
And for their housing, are they…? Is that something that the farm provides them or that's taken?

Answer (Judith):
Yeah, that's that is part of the program. We are required to provide housing and travel.

Question (Caitlin):
Okay. So, all the costs associated with housing and travel?

Answer (Judith):
Yeah, but you don't pay employment tax on them. So, it's you know. I don't know. I mean I haven't done the math, but I wonder… I bet those things offset each other pretty directly, or one to one.

Question (Caitlin):
Some of this we've touched on around your farm receiving support from, I guess, nonprofits or government programs, or any technical assistance providers.

Answer (Judith):
Oh, yeah, we've been. We've had great support. Early days we worked with, I don't remember the name of the program, but it's Vermont extension. On planning our wash-pack and we, I mean, we talked about the working farms fund. We got oh, my gosh, I think we've got a little grant from this organization... We've gotten equipment grants. I'll just leave it at that, from various organizations. And we also got some USDA grants that we won last year, and then, like we haven't lost them. But you know it's just everything is so much more complicated and confusing and then we've also had some NRCS support. With a well and high tunnels and a few other smaller projects.

Question (Caitlin): And outside of sort of direct funding. What would you say external resources and partnerships have been the most helpful? I guess you mentioned the wash-pack.

Answer (Judith):
Yeah, I mean, I think that University of Vermont program was very helpful. And then we also, and I'm sorry I don't remember the name of the specific program. I'm pretty sure it's either through the Georgia Department of Agriculture or the Georgia Fruit and Vegetable Growers Association, but there's a.. they have some funding to help with GAP certification readiness. And so we had a consultant who came out, and helped us get prepared for our GAP Audit and that was no cost. And then I think we all we got a little bit of cost sharing on the GAP certification as well. So that that was really helpful. You know, technical assistance on these like sort of bigger, more complex issues is always really appreciated.

Question (Caitlin):
Alright. Let's see… what do you feel like the impact this model's had on the I guess, for participants within the cooperative, but also for your broader community?

Answer (Judith):
Yeah, that's an interesting question. I think to some to extent, the jury's still out like we don't know exactly what kind of impact this is gonna have on the farming community. It might, I mean, my hope is that, especially on the capital raise side of it like that It will provide some I don't know, maybe inspiration and creative solutions for fundraising cause I do think there's something interesting about distributing the risk in a way that makes it palatable to normal people, you know, like. I mean, in our case, we did have some high-net-worth investors. But you know, most. Everybody was just like a regular person who worked a job. It was like, Yeah, I can give you a loan and part of what made that possible was that our… you know we had the epiphany that our CSA members are essentially giving us a loan every year. We just sort of asked for an extension on the repayment. So you know, I hope that's gonna be meaningful and helpful. And I hope you know long term that the farm is a is a place that that will provide meaningful employment to people who want to farm because one of the things that Joe and I noticed over almost 2 decades of farming was that the Venn diagram of people who want to farm and people who have access to land and capital, there's not a lot of overlap there, you know. And so how do we create a model that could potentially speak to the people who do want to farm and provide opportunities for them without making them take on an unrealistic amount of risk?

And then I, you know, I do think to our investor community and to our CSA community, I think it's just really, the people who get it, which I would say is probably like 85, 80 to 85%.
It's like, it's just because they gather a lot of… the word I want to use today is solace just from participating. You know, it's like there's so much that doesn't make any sense right now. And there's not a lot to hold on to I guess maybe unless you spend a

lot of time in church, which I don't, because I farm. But I guess farming is my church maybe? So, I think I think that, you know, in addition to providing nutritious food for people I think the sense of belonging and the and the purpose of spending money, you know, hard earned money in a place that feels like it matters is something we're able to provide. It feels good to provide.

Question (Colleen):
Do you all do… I know you do your plant sale? Do you do events on the farm to like? Bring your members together like a farm dinner? or anything like that?

Answer (Judith):
We do. We tried.. so our plant sale is like, our public facing event, and a small reason that we do the plant sale every year, twice a year and once in the spring and once in the fall, is because we want to be able to say to people who want to come to the farm. You can come on this day like this is what we're open to the public.

And so it's, you know, it's kind of like a small festival. But that is just for anybody who wants to come, and then for our CSA members we do…We try to do two exclusive events every year we'll do a U-pick in the spring. Typically it's U-pick strawberries. It was not a good strawberry year, so we just did our U-pick sunflower event for the spring, summer session, and then in the fall we'll do a harvest dinner. Usually it's like the 1st of November. And it's like a potluck, but with added catered features. So, those are the events we do.

Question (Caitlin):
Let's see, the next question, and a lot of this has been touched on. And I think this is really such an important part of this whole process and gathering of information from these case studies is around the challenges that the model's faced, and if any of these could have been prevented with structure and governance documents. And I think you've touched a lot on like cultural and social dynamics. Certainly the appraisal, anything else sort of surfacing around that topic?

Answer (Judith):
No, I don't think so.

Question (Caitlin):
Yeah, I feel like you covered it. Great. Awesome. Colleen, do you have?

Question (Colleen):
Yeah, I guess I'm wondering…Something that I have run into is like looking at the literature and seeing lots of historical examples, especially in the South. Of worker-owner farming cooperatives. What are like the modern farmer, worker-owner, cooperatives that you might know about that maybe we should explore? Are there any

like you know, more senior cooperatives that really stand out to you in the US That you looked to for inspiration or…?

Answer (Judith):
Yeah. I mean. in the in the South there are a lot of agricultural cooperatives, especially in the African American community. Not many worker-owned cooperatives. But we have definitely looked at other cooperatives… marketing, mostly marketing cooperatives. But the one that we probably looked to the most just for, you know, input and advice like, you know, what do you do about this? What about this? Is Diggers Mirth. And they're in Vermont at the intervale.

Question (Colleen): You don't happen to have like a best contact at Diggers Mirth, do you? I'm actually going to Burlington in August, so I might see if I can connect while I'm there. And, I used to know, I had a friend at the Intervalem he used to farm there, but unfortunately he is, he's passed. So he's not there anymore.

Judith:
Oh, I'm sorry about your friend.

Colleen:: Yeah, I don't know the folks at Diggers Mirth. I've I've wanted to connect with them, but I don't actually know them personally.

Judith:
Hilary. I can't remember Hillary's last name right now. But you know one of the founders, but I think she's been there for quite a while. And she's still there, and that's who we met and have, you know, loosely maintained a relationship with. We don't keep up with each other a lot. But, you know, on Instagram, and then we'll reach out by email every now and then. So I can try to recall Hillary's last name, or find some age to help me recall

Colleen:
Yeah, that'd be amazing if you if you wouldn't mind. Hillary Martin, I just looked it up.

Judith:
It's like, Wait, is that somebody I went to high school with? I don't know. So. Hillary Martin? Yeah.

Colleen: Awesome. Yeah, if you, if it's not too much of an imposition, then you could put be in touch or share the email. Yeah, I'd love to connect and also get some information from Diggers Mirth on the on the cooperative model if they're willing to share.

Judith: Yeah, their model is interesting. It's very different in some ways than ours. And they have in a way, solved for the problem of the work hours like. it's my recollection, they just bid at the beginning of the season, like, how many hours do you want to work? And then they somebody has to figure it out from there, you know.

Colleen:
Yeah, interesting, very interesting. And then I'll follow up with Caitlin and Tamar, who wasn't able to join us. But is our graduate student intern working on this to just request some of the documents that you mentioned just to help us gain a deeper understanding, and we'll share everything back with you before anything gets published, and ask for any plugs that are helpful and of value to you that we can like weave in to the campaign as we share. Most of this is going to other groups that are interested in like creating this or work with farmers who are beginning their career farming who might be interested in collectively farming. We have some farmers that are really interested in creating cooperatives, commons, etc, across the Us. That are in touch with agrarian trust in us, so we're hoping to share the information with them as well.

Judith:
I mean, I'm really glad you're doing this. I think it's important. And you know we don't live in a ecosystem that supports this kind of thing too much. So it's nice when people take a little time to try to create some, yeah synthesis of the learnings.

Caitlin:
Well, I think that's all we have, and just again so appreciative of your time and and honesty, and just going into all the details of everything.