



A New Recreational Liability Insurance Program For MS Landowners

Mississippi landowners have indicated that their number one concern regarding opening their lands to outdoor recreation is the liability associated with these activities. The NRE program has acknowledged that concern and assists landowners in alleviating some of the concern and misconceptions about landowner liability in our landowner workshop series.

During our workshops, we have partnered with local attorneys to provide legal guidance in reducing your liability through safety measures, safety enforcement, and proper business structuring to protect your private assets in the case of a potential lawsuit. We have also discussed the limited options of liability insurance available for some activities such as fee-hunting.

Often though many types of outdoor recreation including hiking, wildlife viewing, camping, and water sports, are not included in these liability programs. In some instances, the cost of these insurance programs can be cost prohibitive for landowners to diversify into these non-traditional enterprises.

Thanks to the Mississippi Forestry Association (MFA) and the Davis-Garvin Insurance Agency (DGIA)

there is a new liability insurance option available for landowners interested in participating in outdoor recreational enterprises. Outdoor recreational lease liability insurance is designed to protect the risks that landowners encounter when making their land available for a fee to outdoor enthusiasts. All of a landowner's acreage that is involved in their recreational enterprise is insured, whether forested or non-forested.

What is covered?

MFA and DGIA are partnering to provide annual comprehensive outdoor recreational liability insurance for activities including bird-watching, hiking, outdoor photography, primitive camping, geocaching, non-motorized water sports, and much more. Other activities including mountain biking and horse-back riding are covered but personal injury and animal mortality are excluded. Other activities can be considered but require approval from the underwriter.

What is not covered?

This program does not cover hunting or ATV operations. Other programs are available for these enterprises through MFA and various

insurance companies.

Requirements and costs

Landowners must be a current member of MFA and complete an application with DGIA. MFA membership dues are based on acreage increments beginning with 0-100 acres for \$52.50/year. Dues based on acreage over 100 acres is \$52.50/yr plus \$0.021 per additional acre.

The recreational lease liability insurance policy premium is \$.21 per acre, subject to a \$175 minimum.

How to find out more?

Visit MFA's web site at www.msforestry.net for more information on this and other MFA programs for landowners. Or call Davis-Garvin Agency with insurance questions toll-free at 800-845-3163.

Again, a comprehensive approach to reducing liability exposure through sensible safety measures, proper business and personal asset structuring, and enterprise appropriate liability insurance is a smart way to reduce your exposure to liability risks associated with outdoor recreational enterprises.

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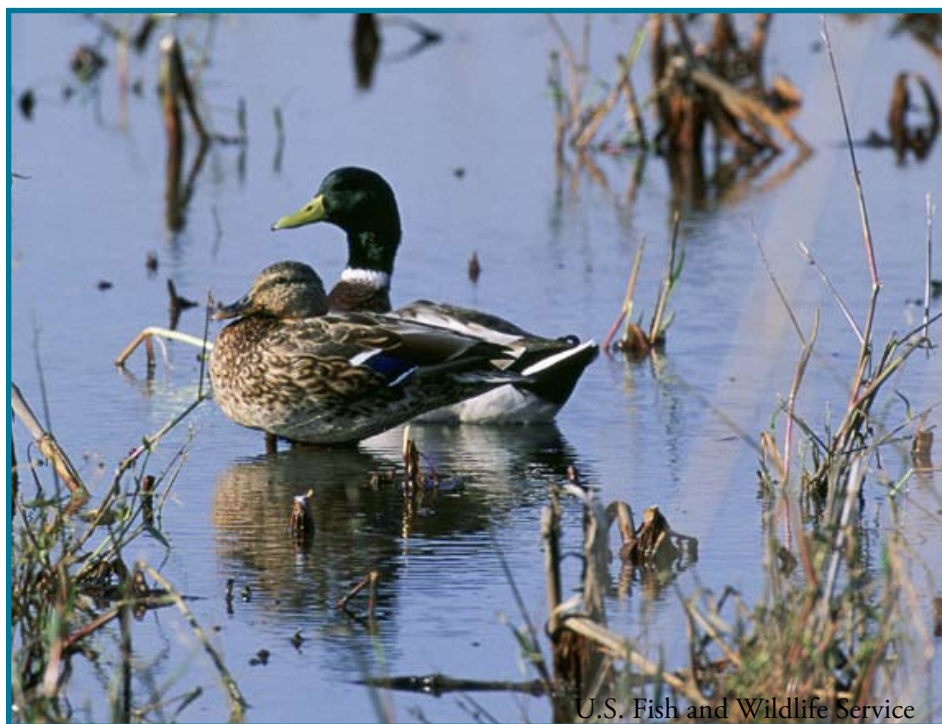
Going “Green” For Ducks: Managing Moist-soil Habitat “Weeds” For Waterfowl Food

Products that claim to be “green,” “organic,” or “natural” are everywhere — claiming to have a low impact on the environment or contain only ingredients produced by the earth rather than manufactured in a lab. While this trend is new, waterfowl managers have been employing certain “natural” management practices for well over 50 years in North America.

Weed or feed?

Waterfowl (e.g., ducks, geese, and swans) are specialists at finding and consuming seeds from plants such as grasses and sedges. In autumn and winter, they feed in agricultural fields, natural wetlands, and flooded bottomland forests to survive until spring migration. During the winter, waterfowl, especially ducks, eat seeds left after crop fields are harvested and those that are produced by non-agricultural plants, often called weeds.

The “weeds” that grow in ditches,



U.S. Fish and Wildlife Service

on the edges of fields, and in or around flower beds produce abundant seeds that are highly nutritious for ducks. These plants are annuals, that is, they grow from seed every year

and thus produce abundant amounts of seed in the summer and autumn. When ducks arrive in late autumn after fall migration, they eat these weed seeds to replenish their body

What Does The Customer Want? “Tips From The Pro’s”

Ask a hunter why he chooses the outfitter or hunting lodge he uses and you might be surprised at his answer. A recent survey of hunters around the country showed that the experience, rather than game harvest, is the most important feature.

Listed in descending order of importance, the survey showed that hunters rate their overall trip satisfaction based on:

- 1) Professional and personal interaction
- 2) Association with other clients

- 3) Accommodations/menu
- 4) Activities offered

No matter what type of recreation you offer, this research can give you some insight into managing customer satisfaction.

Relationship building

Although a quality product has to be offered to attract customers, outdoor recreation businesses thrive on personal relationships. You ARE your business, and taking the time to get to know your clients and build

relationships with them can earn repeat business. A survey conducted in Mississippi showed that clients greatly enjoyed getting to know their guides and interacting with them from one year to the next.

Customers often enjoy visiting with other clients. Providing opportunities for group meals or evening events can enhance the overall experience of your customers. One Mississippi hunting lodge owner constructed a fire pit outside the lodge. Since its construction, it has become a well-used evening gathering spot and his clients always enjoy their late-nights reminiscing over the days events or discussing common interests. The

reserves which were depleted during their journey from the breeding grounds.

Scientists call non-agricultural, annual plants that grow in low-lying areas moist-soil plants. Managing moist-soil wetlands does not require planting or pre-emergent herbicides and can be implemented at low costs to farmers or habitat managers.

Managing moist-soil habitat

Moist-soil management requires only 2 important practices: 1) spring or summer dewatering of wetlands and 2) disking. Seasonal wetlands need to be dewatered in spring or summer to expose seed-rich mud flats and allow plants to grow. Disking seasonal wetlands at least 1 out of every 3 years is very important to control woody vegetation and encourage annual plants.

Plant species such as willow and green ash will begin to colonize seasonal wetlands after several years without a soil disturbance. Furthermore, annual grasses and sedges that produce abundant seeds will begin being replaced by forbs and other perennial species which produce fewer foods for waterfowl.

Weed control

Sometimes, a fast water drawdown or summer disking followed by dry weather can produce dense stands of undesirable weed species (e.g., cocklebur or coffeeweed). When this occurs, you can use broadleaf herbicides or mow vegetation and briefly flood wetlands to control these undesirable species and encourage grasses and sedges. If grasses and sedges grow densely and more than 4 feet tall, mowing or rolling small openings in vegetation before flooding can increase duck use during winter.



This may be an especially attractive option for hunters, because natural vegetation (e.g., vegetation not planted in the same year of manipulation) can be mowed and then legally hunted for waterfowl, unlike planted corn or other crops. While vegetation will naturally topple in late winter, mowing weeds in fall can help create marsh-like conditions (i.e., 50:50 mix of open water and standing vegetation) and attract ducks to moist-soil wetlands.

When ducks begin arriving in late autumn, wetlands can be flooded to depths of no more than 18 inches to enable dabbling ducks and other waterfowl access to seeds, tubers, and invertebrates that are abundant in natural moist-soil wetlands. Shallowly flooded natural vegetation mimics the habitats that ducks have fed for thousands of years. Managing moist-soil wetlands is a great “natural” way to economically increase duck foods and attract ducks to your property in winter. Next time you see an advertisement for a “green” product, hopefully you’ll think of native vegetation management for ducks.

- Heath Hagy

owner claims that over 70% of his business is generated by the fire pit. He adds his personality and strikes up the conversation and the guests do the rest.

Improving the experience

Learning from your current customers about their satisfaction, needs, and experience is an important part of improving your business. Asking them just a few simple questions can often get you valuable information. You can do this informally or through a written survey. Find out what works and what doesn't; what other interests your clients have.

Knowing what clients are looking for and what others are doing within the market place can help you expand your business by offering a variety of options or experiences.

Tips for giving clients more of what they are looking for include:

- Expand personal relationships
- Stay in touch with clients throughout the year
- Ask your customers questions about their experience
- Don't be afraid to try something new (i.e., frisbee golf, or horse shoes)

Tips for earning repeat business

- Send out reminders with personalized pictures
- Put pictures of groups on business website
- Keep potential customers informed about accommodations
- Highlight what makes your businesses stand out
- Make a special effort to emphasize activities

To better understand the earning potential of private lands please visit us on the web at www.naturalresources.msstate.edu.

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Helping
landowners
develop
recreational
businesses

using sound business & habitat
management strategies.

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The Natural Resource Enterprises program is a partnership between the university's Extension Service, Forest and Wildlife Research Center, the Mississippi Agricultural and Forestry Experiment Station and the U.S. Fish and Wildlife Service.

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