From the Director

The centennial anniversary of the signing of the Smith-Lever Act of 1914, which officially created the national Cooperative Extension System, will take place in 2014. FAMU Extension has set sights on being a viable part of this historic milestone in a major way. While celebrating Cooperative Extension’s heritage, we plan to focus on contemporary issues and launching FAMU Extension for the next 100 years of educational programming that transforms the behavior of individuals, families, youth, small farmers, businesses and communities.

FAMU Extension will remain a program whose strength is in the local communities, taking the research and helping people apply it in their everyday lives, and bringing feedback from local communities to the university so scientists can work on real-world problems.

While Extension has changed over the years and will continue to change, one thing will not, that is, adapting to meet the needs of the people of Florida.

From the Editor

Greetings,

I would like to take this opportunity to say thank you for all the support and feedback we received over the past two years since the inception of this newsletter. As some of you may/may not know, this newsletter is a result of Florida A&M University Cooperative Extension Program entering into a cooperative agreement with United States Department of Agriculture (USDA)/ Animal and Plant Inspection Service (APHIS) to identify, compile and make available a directory of socially disadvantaged/minority farmers and ranchers in the State of Florida, particularly, North Florida.

The goal of the project was to improve USDA/APHIS outreach service to socially disadvantaged/minority farmers and ranchers to encourage and/or improve their farming/ranching operations and activities. As a 1890 land-grant institution, FAMU Extension has a major responsibility to make sure we continually assist the underserved community. This newsletter is a great way for vital information to be disbursed to the SDA farmers/ranchers we serve.

From my family to yours, we wish you all a blessed holiday season and Happy New Year.
USDA Overhauls Single Family Housing Guaranteed Loan Program

Changes will strengthen rural housing markets; encourage new construction

WASHINGTON, Dec. 9, 2013 – U.S. Department of Agriculture (USDA) Secretary Tom Vilsack today announced a series of sweeping changes to a popular loan program for rural homebuyers. The changes are part of an extensive overhaul that will strengthen rural housing markets, increase the availability of rural home loans and spur the construction of new homes in rural areas.

"These improvements will help create jobs and enable more people to participate in the rural home loan guarantee program," Vilsack said. "The changes will add significant capital to rural areas and give rural Americans more opportunities to make financing decisions that lay the groundwork for the future prosperity of their families."

The changes are published in today's Federal Register. They take effect Sept. 1, 2014 and make several improvements to USDA Rural Development's Single Family Housing Guaranteed Loan Program. Among other things, they expand the types of lenders who are eligible to participate. With the rule change, any lending entity supervised and regulated by the Federal Deposit Insurance Corporation, the National Credit Union Administration, the Office of the Comptroller of the Currency, the Federal Reserve Banks, or the Federal Housing Finance Board may underwrite loans guaranteed by Rural Development. This will enable many small community banks and credit unions to participate in the guaranteed loan program. Currently, these entities are not eligible lenders.

In another policy change, for the first time, borrowers will be able to choose home loan terms shorter than 30 years. This will result in a significant cost savings for borrowers who qualify for the higher payments and who want to pay off their loan faster and pay less interest on their loan.

Collectively, these changes will make housing loans more readily available to residents in underserved communities, such as those targeted by USDA's StrikeForce initiative. Through StrikeForce, USDA staff work with state, local and community officials to increase awareness of USDA programs that help rural residents, businesses and communities. As part of the overhaul, Rural Development has begun a series of enhancements to automate processes, reduce paperwork and reduce loan approval times.

Additional program improvements are:

- Lenders may consider a home's energy efficiency as a compensating factor when underwriting a mortgage application. Energy efficiency is an attractive feature for homebuyers and sellers. Energy efficient homes help the nation lessen its dependence on foreign oil and result in lower utility costs for homeowners. Lower utility costs also improve the local economy by directly increasing consumers' disposable income.

- Lenders and borrowers no longer will be required to initiate separate construction and permanent loans for new homes. Instead, there will be one closing for one loan, known as a construction-to-permanent loan.

- Lenders will be required to consider foreclosure prevention techniques such as loan modifications and short sales. Currently, lenders are "encouraged" but not required to do so. These changes will be fully outlined in a new handbook to accompany program regulations. The handbook will provide a single reference point on program rules for borrowers and lenders. It will replace more than 20 administrative notices that are written separately and must be updated annually.

For additional details, see page 73927 of the December 9 Federal Register. USDA welcomes public comment on the changes. The deadline to submit comments is January 8, 2014. See Page 73927 for information on how to submit comments.

Since the start of the Obama Administration, more than 700,000 rural residents have bought homes with mortgages guaranteed by USDA Rural Development. In many rural areas, the majority of homes are financed with loans underwritten through this program.

Vilsack said that today's announcement is another reminder of the importance of USDA programs for rural America. A comprehensive new Food, Farm and Jobs Bill would further expand the rural economy, Vilsack added, saying that's just one reason why Congress must get a comprehensive Bill done as soon as possible.

President Obama's plan for rural America has brought about historic investment and resulted in stronger rural communities. Under the President's leadership, these investments in housing, community facilities, businesses and infrastructure have empowered rural America to continue leading the way – strengthening America's economy, small towns and rural communities. USDA's investments in rural communities support the rural way of life that stands as the backbone of our American values. (Release No. 0233.13)
The “Hot Pepper Monthly” will be launched in January of 2014. The Hot Pepper Monthly will provide general information on the versatility of domesticated *Capsicums* (hot pepper). Information will range from the history of domesticated capsicums to production, nutrition and health, marketing and economics. The hot pepper monthly is intended to educate our clientele, including commercial, beginning farmers, hobby farmers and home gardeners, on the nutritional, health and economic benefits that can be achieved from growing hot peppers.

For more information, contact:

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FAMU Extension Agent, Trevor Hylton, writes news article as a guest columnist for the Tallahassee Democrat.

Papaya the Wonder Fruit

A lot of nurseries around here sell papaya plants they are, however, highly frost-sensitive, limiting their production to tropical climates. Our shortened season does not usually permit this plant to fruit and ripen before our first killing frost. I have tried many different techniques to keep my plants alive through the winter, I tried defoliating the plant in the fall and wrapping the trunk with a blanket in the winter, but that did not work. I was however able to keep a potted plant inside my greenhouse and did get a ripe fruit the next season. Growing in container is not very easy because plants tend to become root-bound quickly.

Because of a mild winter last year and a very strategic location this plant being protected by the building has been able to hold its fruits from last year and in late fall this year you can see it is about to ripen. Papaya will only ripen after green harvesting if they are fully mature, unlike some fruits like mango and banana which will ripen even when they are not mature.

Papaya is a somewhat unique plant, there are three basic sexes; male, female and hermaphrodite (bisexual). Genetically, there are a total of six combinations that produce these three sexes. Some male trees can produce fruit on the first flower of the cluster but seeds from it result in male trees. A female tree crossed with a male should produce 50% males and 50% females. A hermaphrodite crossed with a hermaphrodite should produce 50% hermaphrodites and 50% females but a hermaphrodite crossed with a male should produce 33.3% males, 33.3% females and 33.3% hermaphrodites.

Flower type is determined by the presence or absence of functional stamens (male parts) and stigma and ovary (female parts). Female flowers are relatively large and rounded at the base. They have a stigma but lack stamens. They generally must receive pollen in order to set fruit. Pollination may occur as a result of wind or by insects. Male flowers are thin and tubular. They have perfect structure (i.e., they contain both male and female organs), but the ovary is nonfunctional. Male flowers are usually borne on a long flower stalk. Hermaphrodite flowers are intermediate between female and male flowers in size and shape. They are less rounded than female flowers, but not as thin as male flowers. They have perfect structure with functional stigma and stamens and usually are self-pollinating. Hermaphrodite plants may have male, and/or hermaphrodite flowers, depending on environmental conditions and the time of year. Hot, dry weather may cause destruction of the ovary and the production of female-sterile (i.e., male) flowers; this why sometimes hermaphrodite plants do not set fruit.

The fruit texture and quality of a hermaphrodite and female plants have similar. If you could have only one fruit tree on your property I would suggest a papaya tree because of the versatility of the fruit, the nutritional content and medicinal value.

The green fruit is often stewed or baked and used as a substitute for squash; the green fruit as well as other parts of the plant contain a powerful protein digesting enzyme called pepsin. Papaya is very rich in Potassium, Magnesium and Calcium and is the most alkaline fruit. A 100g (3.5 oz.) serving of papaya has 39 calories, compared to banana’s 92 calories. Papayas also contain 16% more vitamin C than oranges and are a good source of vitamin A (about half of that contained in mango). Consumption of the fruit is reported to aid digestion because of the papain content.

Papain a milky latex collected by making incisions in unripe fruits can either be sun-dried or oven-dried and sold in powdered form to be used in beer clarifiers, meat tenderizers, digestion aids. Papain has the ability to dissolve dead tissue without damaging living cells.

The popularity of the Papaya plants in north Florida is not because of their production capacities’ but for their aesthetic appeal. These plants are fast growing with beautiful green foliage having very few pest or disease problems.

Article re-printed, courtesy of Tallahassee Democrat. November 15, 2013
Ms. Donna Salters, Coordinator - Community Resource Development (CRD), assisted local student entrepreneur in the NFTE Program, on the path to open funeral home.

**CR JOHNSON FUNERAL HOME INC.**

*Creating Memories of a Life!*

Cedric R. Johnson (CJ) of Havana, FL is a 19 year old entrepreneur who recently participated in the Network for Teaching Entrepreneurs (NFTE) Workshop hosted by FAMU Extension, Community Resource Development Program Office. The NFTE curriculum is an extensive business education and business plan writing guide provided by certified NFTE instructor Donna Salters, Business Development Coordinator at the Havana Learning Center.

NFTE’s mission is to provide programs that inspire young people from low-income communities to stay in school; recognize business opportunities and plan for successful futures. Students are given the opportunity to learn about entrepreneurship and combine their new knowledge with “street smarts” –this combination allows young people become more inquisitive innate sense of who they really are and what they enjoy doing. They then understand that what they learn in the classroom is actually applicable to real world experiences.

The workshop began with seven participants from 12 – 19 years of age. CJ continued to progress through the course, and was provided ongoing technical assistance until completing his business plan.

CJ embodies the determination required to be a successful entrepreneur. He embraced the opportunity to become proficient in business planning, management and marketing and is pursuing educational certifications for state license as well as research the best geographical location in Gadsden County.
At the FAMU Extension and Research Center (Quincy Farm) we have about 50 species of herbs and are looking at how they perform in North Florida. We are examining growth habits and adoptability to hot summer temperature and high rain fall. We will post the results of our study as we complete further evaluations.

What are herbs?
In the culinary arts the word herb refers to any green or leafy part of a plant used for seasoning and flavoring a recipe, but not used as the main ingredient.

What exactly does this mean? Here’s an example. Spinach is the green part of a plant, but spinach is a vegetable, not an herb, because spinach is prepared as a food itself, not merely to add favoring to another food. Similarly, a leaf of lettuce is the green part of a plant, but when you make a salad, the lettuce is the main ingredient, so lettuce isn’t an herb either. Herbs can be broken down into different categories, namely, medicinal, culinary, fragrance, cosmetics, and dyes. Herb don’t necessary fall in just one category.

HERBS to the RESCUE:
SNIFF IT:
Rosemary, researchers found that cognitive performance improves when a compound in the herb’s oil is absorbed into blood. So put a few drops of rosemary essential oil into an aroma diffuser.

EAT IT:
Lavender, taking a daily supplement containing the plant’s oil may reduce anxiety and improve sleep, research has shown.

CHEW IT:
Mint, in a 2012 study, researchers found that chewing spearmint gum can reduce daytime sleepiness, without the jitteriness caused by coffee.

(Reference: Women’s Health Magazine)

Herb of the MONTH: GINGER is a tasty herb that has all sorts of beneficial properties, and this is definitely one of those situations where the medicine doesn’t require a spoonful of sugar to help it go down. From aiding in inflammation to reducing nausea, ginger has numerous health benefits.

If you get motion sick riding in cars, planes or on boats, ginger can help. The root has been found to help with numerous types of nausea. Sip some ginger infused tea to stop motion sickness, or suck on a piece of dried ginger during the ride.

Perhaps the most well-known ginger health benefit is that it is immensely helpful for easing problems with the upper digestive track. It can help with the stomach flu, indigestion or general nausea.

Some researchers have connected ginger with pain relief, specifically for relieving the pain of arthritis and exercise. A supplemental form of ginger taken daily can reduce joint pain and help with muscle injury.

The Huntington College of Health Sciences adds that ginger may be effective in shortening the duration of colds and flu. It speeds up circulation and increases perspiration. This in turn allows toxins to be flushed from the body more quickly.

According to the University of Maryland Medical Center there is some research that suggest that ginger can lower cholesterol and help prevent blood clots. This can help guard against heart attack and stroke.
Florida Farmers : Farm to Fuel
Contributor: Faith Clarke

Congratulations to the Florida farmers who are now in the bio fuels business! Through the Agricultural Producer Partnership opportunity offered by Hill Petro Products (HPP), they produce Camelina, which is upgraded to bio fuels and processed to animal feed additives.

These farmers are also members of the National Association of Camelina Growers-Florida Chapter. HPP provides seeds, fertilizer and harvesting services to contracted partners free of cost. Partners have the option to purchase bio diesel, feed additives, and other bio products produced from the harvest at a discount.

For more information on this opportunity, please contact Faith Clarke at (850) 412-5256 or faith.clarke@famu.edu
The Smith-Lever Act of 1914 established the Cooperative Extension Service, which allows us all to benefit from the knowledge of our land-grant universities.

As a unit of the Florida Cooperative Extension Service, FAMU Cooperative Extension program is responsible for coordinating activities and events of mutual benefit with the University of Florida/Institute of Food and Agriculture Sciences (IFAS).
On behalf of the faculty and staff of FAMU Cooperative Extension, we would like to congratulate Dr. Dreamal Worthen a blessed retirement from Florida A&M University. Thank you for 33 years of service.
FAMU EXTENSION WISHES YOU AND YOUR FAMILY
A SAFE HOLIDAY SEASON AND A HAPPY NEW YEAR!

Dr. Robert Taylor, Dean and Director of Land Grant Programs, College of Agriculture and Food Sciences (CAFS)
Vonda Richardson, Interim Director, Cooperative Extension Programs
Dr. Lawrence Carter, Director of Special Outreach Programs
Dr. Ray Mobley, Director of Veterinary Science
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