

# NEWSLETTER

## HOWARD COUNTY FARM BUREAU

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### Howard County Agri-Business Breakfast.

The March, 2009 Howard County Agri-Business Breakfast is scheduled for **8:00 a.m. on Thursday, September 10, 2009** at our usual location, the Dining Hall at the Howard County Fairgrounds. Please join us.

Our guest speaker will be **Mr. David A. Miller**. Mr. Miller is well known in Agricultural Education "circles" and is currently serving as Director of High School and Post-secondary Education for the Maryland Agricultural Education Foundation.

Before retirement, Mr Miller was employed most recently with the Frederick County Public School System where he served as Assistant Superintendent for Career and Technology Education and Business Partnerships.

Since his graduation from the University of Maryland with Bachelors and Masters degrees in Agricultural Education, he has served in numerous leadership positions both locally and nationally in the field of Agricultural education. His long experience in this field is helping to bring Maryland's contemporary non-agricultural community "up-to-speed" regarding the highly important and vital role of modern agriculture.

We hope that you will make every effort to be present for this informative program. Bring your spouse, and/or a friend. Enjoy the food, the fellowship and a lively, friendly exchange of information. Breakfast will be served at 8:00 a.m. and the speaking program will get underway at 8:30 a.m.

Please RSVP by noon, Tuesday, September 8, by calling either Charlotte Mullinix, at (410) 489-4510 or Martha Clark at (410) 531-3455. The cost of the breakfast is \$10.00 per person, payable at the door.

The formal part of the program will conclude by 9:00 a.m. We look forward to seeing you on Thursday, **September 10**, at the next Howard County Agri-Business Breakfast.

This will be the first Howard County Farm Bureau Breakfast Meeting for the 2009-10 season. Suggestions for future speakers would be most welcome.

### Congratulations to:

**Danielle Baurer**  
**2009 Miss Howard County Farm Bureau**

**Rachel King**  
**2009 Little Miss Howard County Farm Bureau**

and to

**Michell S. Feaga**  
**2009 Future Howard County Farmer**

These outstanding young men and women were chosen for their respective honors on Sunday, August 8, opening day of the 64<sup>th</sup> Annual Howard County Fair. Photos of the event and a short article describing some of their worthy accomplishments is tentatively scheduled to be included in the November issue of the Newsletter. Unfortunately, there was not enough time available to prepare a proper write-up before the printing deadline of this issue.

## Martha Clark Recognized for Outstanding Leadership

Holiday Inn, Solomons, MD – On Wednesday, July 29, at the 2009 joint meeting of the National Association of Conservation Districts - Northeast Region (NACD NE) and the Maryland Association of Soil Conservation Districts (MASCD), Martha Clark was honored when she was presented with the MASCD **Outstanding Leadership Award**.



Martha Clark receives the Outstanding Leadership Award from MASCD President Lee McDaniels.

Martha is currently celebrating her 20<sup>th</sup> year as a Howard Soil Conservation District Board Supervisor. During part of those twenty years, she has served as Chairperson for the Howard Soil Conservation District.

During this time she has also served as Vice-Chair, Chair and Treasurer of MASCD. She was the alternate representative as well as the national board member for NACD. In addition to holding these various positions Martha works closely with legislators, having served on the NACD 2007 Farm Bill Task Force, the MASCD endowment committee and is active in public education through the Maryland Agricultural

Education Foundation (MAEF) and Maryland Farm Bureau.

And to think, all of this began with her serving as conservation chair for the State Federated Garden Clubs of Maryland. **Congratulations, Martha!**

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## Health Care Reform and Its Impact on Our State Budget by Delegate Gail Bates

A majority of the American people voted for Change and Change is what we got. Never to let a crisis be wasted, our government has nationalized the auto industry, the banking industry, the insurance industry, etc. and now is charging headlong into nationalizing health care under the guise of "reform", an action with potential benefits, but also potential unsustainable costs at both the National and State levels.

Maryland is in the process of closing FY 2009 which ended June 30 with spending exceeding income by an estimated \$400 million. Just a month into FY 2010, we must absorb that \$400 million and at least another \$300 million reduction in FY 2010 revenue estimates. When we return to Annapolis in January, we will no doubt still be adjusting the FY 2010 budget while we prepare the FY 2011 budget.

Governor O'Malley, Treasurer Kopp and Comptroller Franchot (the Board of Public Works) approved \$280 million in cuts and other transfers, leaving a more that \$400 million hole that has yet to be plugged. According to the Governor's Budget Director, FY 2010 Round One: Notable Cost Savings Proposals included the following:

\$75 million to enhanced federal Medicaid match (no real cuts, just more Fed \$ - Stimulus)

\$34 million from reductions in Medicaid payments to hospitals, nursing homes, managed care organizations, & other health care providers

\$40 million of higher education savings related to University System of Maryland, Morgan State and aid to private colleges

There were other smaller cuts and "Government Efficiencies"

What is the connection of State fiscal problems and potential Federal health care reform? If passed, reform will greatly expand Medicaid entitlements to bring many uninsured under Federal health care. This expansion will impact the State budget. I asked the budget analysts if they are factoring this expansion in our "out year" budget needs and they said they were not. Since a large portion of current cuts to the State budget are in the area of the government run Medicaid program, it makes sense that expansion of entitlement to health care will adversely impact the already strained State budget. It is for this reason that other Governors are opposing the Health Care Reform legislation.

A concern of seniors and others is that there would be rationing of health care to help control cost. If *State past is State and Federal prologue*, it appears a certainty. Medicaid is the major driver of our State budget, increasing at a double digit rate each year, more than education and as we seek to fix our budget shortfall, this is the obvious place to cut – as the bank robber Willie Sutton said, "it's where the money is." When I opined that this reduction to health care, opting for cheaper drugs, etc. is disconcerting to those dependent on these programs, the analyst indicated it is disconcerting to the providers also.

As reimbursement rates to providers are reduced (see the \$34 million reduction above), there will be less providers. This is a current trend as physicians are reducing their treatment of Medicaid patients. As service becomes more constrained, can there be any other result than rationing of service. Since the government pays for the services, the government will be in the position of deciding which services will be provided for which people, in other words, bureaucrats making decisions that are now made by patients and their physicians.

We have only to look at Britain and Canada to see how government run health care plays out. Daniel Hannan, member of the European Parliament, has been interviewed many times over about the quality of care and the delays in receiving needed procedures and medications in the British healthcare system. The British healthcare system is the 3<sup>rd</sup> largest employer in the world, behind the Chinese Army and the

Indian Railroad. Most of those employees are administrative personnel, not Doctors and Nurses. Is this where we are headed?

We all agree that there are issues within our health care delivery system that should be addressed and the system can be fixed without a total overhaul. We should put patients more in control of their health care services, patients should own their insurance allowing choice of coverage and portability, lawsuit abuse needs to be addressed to eliminate costly defensive medical procedures, catastrophic health care insurance could be made available, etc.

Our elected officials represent us. However you fall on the health care debate, you need to make your voice heard. Call, email or write your Federal representatives:

Senator Mikulski [www.mikulski.senate.gov](http://www.mikulski.senate.gov)  
(202) 224-4654

Senator Cardin [www.cardin.senate.gov](http://www.cardin.senate.gov)  
(202) 224-4524

Representative Cummings  
[www.house.gov/cummings/](http://www.house.gov/cummings/) (202) 225-4741

Representative Sarbanes  
<http://sarbanes.house.gov> (202) 225-4016

It is a pleasure to serve you in Annapolis. Please keep in touch on issues of importance to you.

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### **Merry Acres Goes "Pink"** **Fun Horse Show**

"Are you tough enough to wear pink?" You are invited to a fun horse show beginning at 9:00 a.m. on Saturday, September 12 at Merry Acres Farm, 3807 Walt Ann Drive, Ellicott City, MD 21042.

The proceeds of the show will benefit **Marathon of Miracles**, a 501 (C) 3 organization that inspires, educates and empowers breast cancer survivors. Come and show your support.

During the day, there will be food aplenty, numerous raffle items, and of course, lots of fun.

Equine activities will include Dressage, Show

Jumping and Cross Country. For more information, go to [www.MerryAcresFarm.com](http://www.MerryAcresFarm.com), or call Chris or Howie at (410) 531-2360. Or, you may email us at [howie@merryacresfarm.com](mailto:howie@merryacresfarm.com).

## HOPE TO SEE YOU THERE!

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**23<sup>rd</sup> Annual  
Maryland Horsemen's Party**  
by Kristen M. Wilson  
**Regional Extension Horse Specialist  
CMREC**

The 23rd Annual Maryland Horsemen's Party will be held on Sunday, October 11, 2009 from 2pm to 5pm at Ten Oaks Ballroom in Clarksville, MD. This year's event will feature great food, live entertainment, and a silent and live auction.

Recipients of the Maryland 4-H Horse Program Youth Development Award (Christine Johnston, 4-H Educator and CED from Queen Anne's County) and the Maryland 4-H Horse Program Volunteer of the Year Award (Diana Cullum from Howard County) will also be recognized.

Tickets are available for \$30 per adult and \$20 per youth (13 and under) if purchased by September 18th. Tickets purchased after this date will cost an additional \$10 per ticket.

Proceeds will benefit the Sallie Robertson Memorial 4-H Horse Endowment Fund. Interest earned off of this endowment helps to send the 4-H horse teams in the areas of horse bowl, horse judging, hippology, and horse communications to compete nationally at the Eastern National 4-H Horse Roundup in Louisville, KY. It also helps support the educational programs offered by the Maryland 4-H Horse Program throughout the year.

For more information, or to order tickets, please visit our website at <http://www.4horse.umd.edu/activities/HorsemenParty.html>. The ticket request form is also attached.

If you have any questions, please contact Debbie Frey at 301-314-7824 or [dfrey@umd.edu](mailto:dfrey@umd.edu).

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**2009 OPEN HOUSE**  
**SATURDAY, OCTOBER 10**  
**Central Maryland Research & Education Center**  
**Clarksville Facility**

4240 Folly Quarter Road  
Ellicott City, MD 21042

For the 2008 Open House, we had approximately 2,800 visitors, exhibitors, and workers attend. Here is a glimpse of what they enjoyed:

Fun-filled educational exhibits and activities for the whole family!

- Hay wagon tours
- Pedal tractor obstacle course
- Butterfly garden
- Herb demonstration
- Horses, cows and calves
- Door prizes and food
  
- Master Gardener "plant clinic"
- Insect races
- Live Bluegrass music
- And much more!

This is a great opportunity for the general public to learn about the College of Agriculture and Natural Resources, its academic programs, research programs across the state, and how University of Maryland Cooperative Extension strives to meet the needs of our citizens.

Rain or shine, plan to join us for the only Open House in 2009 to be held on site at a research farm. Food vendors are available if you wish to purchase lunch.

Please contact Cindy Mason at [cmason@umd.edu](mailto:cmason@umd.edu) or 301-432-2767 x350 if you have any questions.

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**WMREC Fruit & Vegetable  
Twilight Meeting**

The 2009 WMREC Fruit & Vegetable Twilight Meeting is scheduled to be held on Thursday, September 24, 2009 from 4:30 p.m. - 7:00 p.m.

The Western Maryland Research and Education Center (WMREC) is located in Washington

County at 18330 Keedysville Road, Keedysville, MD 21756.

This educational meeting is intended to provide producers with an opportunity to get a firsthand look at several of the ongoing research projects.

Highlights will include:

- 30 varieties of pumpkins
- Dr. Chris Walsh's work on new apple varieties on their own rootstocks
- Dr. Galen Dively's work on Bt sweet corn
- New mobile high tunnel
- Safety aspects of high tunnel production
- Updates from University of Maryland specialists

Sandwiches and other refreshments will be provided.

Registration is not required, but your RSVP will help us in planning for materials and food.

PLEASE RSVP TO Cindy Mason at [cmason@umd.edu](mailto:cmason@umd.edu) or 301-432-2767 x350.

**Deer Management Program  
for 2009-2010 Announced**

**Kevin Enright, Director  
Office of Public Information  
Department of Recreation & Parks**

The Howard County Department of Recreation & Parks has announced its fall/winter schedule of managed deer hunts. The hunts will be held in an effort to help maintain a stable, balanced white-tailed deer population in our parks where deer browsing has been shown to reduce biodiversity.

Since the program began in 1998, there has been an observable improvement in habitat quality and vegetation abundance in many of the parks where managed hunting has taken place. This year's managed hunts will include a combination of bow and shotgun hunting. Hunting hours are from dawn until 12 noon, and each park will be closed for all other uses during this time. The hunting schedule is as follows:

**Alpha Ridge Park:**

Bow & Shotgun - Nov 4; Dec 9

**Blandair Park:**

Bow Hunting - Oct 6; Oct 27; Nov 10; Dec 8

**David Force Park:**

Bow & Shotgun - Oct 14; Dec 15

**Fulton South Area:**

Shotgun Hunting - Oct 19; Dec 7; Jan 20

**High Ridge Park:**

Bow & Shotgun - Oct 20; Nov 16

**Middle Patuxent Environmental Area:**

Bow & Shotgun - Oct 7; Oct 28; Nov 11; Dec 16; Jan 13; Feb 10

**North Laurel Open Space Area:**

Bow & Shotgun - Oct 12; Nov 2; Nov 23;

**Schooley Mill Park:**

Shotgun Hunting - Nov 9; Nov 24; Dec 14

**West Friendship Park:**

Shotgun Hunting - Nov 18; Feb 3

**Wincopin Trail Area at Savage Park:**

Shotgun Hunting - Oct 13; Oct 26; Nov 17

In addition to this managed hunt program, in which specially screened and selected hunters are allowed daytime access to certain parks, the Department also operates a sharpshooting program. The sharpshooting program utilizes licensed and qualified marksmen and precise, accurate, noise-suppressed firearms at night in areas where the managed hunt is not feasible. While the schedule for sharpshooting has not yet been finalized, last year's locations included: Alpha Ridge Landfill, Blandair Park, Daniels Mill Overlook, Gray Rock Openspace, Rockburn Branch Park, Timbers of Troy and Worthington Park.

Since deer population reduction programs such as the hunts and sharpshooting are not possible in many areas of the county, the Department of Recreation & Parks has developed a Deer Management Reference Manual to help homeowners and gardeners live in harmony with white-tailed deer. The manual, which is available in all county library branches, contains information on the use of deer repellents, fencing to protect crops and property, how to avoid deer-auto collisions, and Lyme Disease prevention. There is also information about the county's deer management program available on the Department's website at

[http://www.howardcountymd.gov/RAP/RAP\\_DeerManagement.htm](http://www.howardcountymd.gov/RAP/RAP_DeerManagement.htm).

The Department of Recreation & Parks and the University of Maryland Cooperative Extension Service can also arrange to have experts on the topic speak to homeowner associations, schools or other groups. Other Recreation & Parks' deer management programs include an effort to reduce ticks on deer through the use of "Four-Poster" devices which deliver an approved pesticide to deer attracted to a feeder baited with corn. Developed by the U.S. Department of Agriculture, the devices have been shown to reduce tick populations by 90% or more.

For more information on the deer management program, call the Department of Recreation & Parks at 410-313-1675.

### **Honey Bees at the White House**

by **Charlie Brandts**

from ***The Nectar Collector* – May, 2009**  
**Howard County Beekeepers Association**  
**Newsletter**

On January 20<sup>th</sup> of this year, a new family moved into the White House. It was not long before we started hearing about the first lady, Michelle Obama's interest in promoting healthful eating. Almost right away, an organic kitchen garden was planned for the South Grounds, a project that was overseen by Sam Kass, the personal chef who worked for the First Family in Chicago and who also made the trip to Washington with them.

It crossed my mind that it would be nice to have honey bees at the White House. What is more healthy and natural than honey! But, I figured I was only dreaming and nobody would go for it. Here's where it started to get interesting.

In early February, the Executive Chef, Chris, introduced me to Sam Kass. He remarked that Sam and Bill, the Executive Pastry Chef, had told him about the local honey I gave them last year and wanted to know if they could have honey bees at the White House. We quickly discussed the logistics of such a project and satisfied one another's concerns.

I subsequently participated in two meetings, the first with several White House ushers and a

second with the Chief Usher and Toni Burnham (*beekeepers who has kept bees in downtown Washington, D.C. for many years*). After a very well prepared and convincing presentation made by Toni, the Chief Usher was onboard. We had only one more hurdle to cross, the First Lady's approval. This we received one week later.

I must give special thanks to Dan and Jeri Hemerlein (*Columbia, MD beekeepers*) for their support starting at the MSBA (*Maryland State Beekeepers Association*) where I was talking to Dan. He told me that Jeri was going to e-mail the White House and propose hives be kept there. I had to let him know that I worked there and already had something in the works. They graciously agreed to give me the room to proceed with the project and wholeheartedly threw their support behind me.

Preparations were quickly made to move one of my colonies from my home (*Briggs Chaney Rd., Silver Spring, MD*) to the White House. Sam requested that I build a hive stand four feet tall so the bees would not be problematic with the future pet (Bo) and small children. Earlier, I had suggested placing the hive on a rooftop, but Sam wanted it to be in view for visitors. I knew setting a colony on a four-foot hive stand would pose special challenges at inspection and supering (*addition of boxes and frames to the hive for collection of honey*) times, but I agreed to do it anyway.

A slab of concrete was poured six inches thick with wall ties embedded to anchor the hive stand down. Ratchet straps (*to anchor the hive*) are now part of my equipment needs. All of this may sound like overkill, but this apiary has two issues that yours may or may not have; a helicopter named Marine One and a sprinkler system that produces the equivalent of one-half inch of rain in twenty minutes.

On March 24<sup>th</sup>, the colony made the trip to its new home on the South Lawn. It is visible, if you wish to see it from the south fence along E Street. Toni Burnham has a blog called City Bees where you can view photos of the hive.

On Friday, March 27<sup>th</sup>, I did an inspection and found the queen. What a relief to find the queen right after the trip down the Washington streets! I sugar-dusted (*use of powdered sugar to reduce parasitic mites*) and reversed the brood chambers (*technique used to reduce swarming*)

just like Wayne and Allen (*Wayne Esaias and Allen Hayes, President and Past President of the Howard County Beekeepers Association respectively*) have taught all of us to do during the spring to suppress (*mites and*) swarming. How, if these girls will just make some honey!

*[Clarification in italics added by Donald Bandel. Charlie Brandts is a member of the Howard County Beekeepers Association and a carpenter on the staff at the White House.]*

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### **Carroll County Office Update**

by **Dr. Bob Tjaden**, UME Agriculture Program Leader

as reported in ***Farm Notes, Carroll County Extension Newsletter, June, 2009***

In an effort to provide more responsive coverage to the fruit growers of the State, I'd like to bring to your attention the following positive changes:

Effective May 1, 2009, **Bryan Butler** began working to provide regional coverage for the tree fruit growers in the following counties: Carroll, Frederick, **Howard**, Montgomery, and Washington.

I recognize there are tree fruit growers in other areas of the State and we will have to determine how best to provide coverage for them once Bryan is up and running. Dr. Place, Mary Ellen Waltemire and I have requested that Bryan spend approximately 20% of his time in this program area, recognizing that he is still responsible for his normal duties as an AGNR agent in Carroll County.

Ms. **Christine Lothen-Kline** began transitioning into the **County Extension Coordinator** responsibilities for Carroll County becoming effective May 1, 2009.

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### **Test Wheat and Barley for Mycotoxins** **Test grain before feeding to livestock** **MDA is providing testing services**

*[The following information was released by MDA on July 15, 2009. Although this news release is now at least a month and a half or more old, most of the material discussed is still valid and should be of interest where it applies.]*

ANNAPOLIS, MD (July 15, 2009) – Many farmers are now seeing a negative result of persistent spring rain in their wheat and barley harvest in the form of vomitoxin.

Deoxynivalenol (DON), better known as vomitoxin, may be produced in wheat and barley grain infected by the fungus, *Fusarium head blight (FHB)* or scab. The presence of vomitoxin can make the crop unmarketable or unusable as feed, depending upon the level of contamination.

The Maryland Department of Agriculture's (MDA) State Chemist is sampling grain at grain elevators and feed mills to determine if vomitoxin is present and if so, at what level. MDA is providing free testing and guidance to farmers who may be considering feeding this year's small grains to livestock. Testing for crop insurance purposes must be done through a crop insurance adjuster.

"Any Maryland farmer with crop insurance who has not yet harvested a wheat crop should contact a crop insurance agent before harvest and definitely before mixing in storage. It appears that wheat already in storage will not be eligible for crop insurance claims, but testing may help marketability and price," said Agriculture Secretary Buddy Hance. "Anyone considering feeding this year's crop to livestock definitely needs to know if vomitoxin is present and at what levels as some animals are very sensitive to the toxin and can become sick from eating it."

**For Farmers with Crop Insurance** – If vomitoxin is suspected, contact a crop insurance agent. A sample must be collected before the grain is placed in storage. Farmers should contact their crop insurance provider for instructions on how to have the grain sampled and tested. Crop Insurance adjusters or agents should contact the Maryland Department of Agriculture's Food Quality Assurance Office at 410-841-5769.

**For Grain Dealers and Mills** – The Maryland Department of Agriculture's (MDA) State Chemist is sampling grain at grain elevators and feed mills to determine if vomitoxin or other mycotoxins are present and if so, at what level. Contact the MDA State Chemist Section at 410-841-2721 for testing or other information.

### **For Farmers Considering Feeding This Year's Crop of Wheat and Barley to Livestock**

– Proceed with caution. Know if the feed has any vomitoxin and if so, how much. Call your veterinarian if you detect illness. There is considerable variation in species tolerance of the vomitoxin, with poultry generally tolerating much higher amounts and swine being much less tolerant. Ruminant tolerance is intermediate between the two.

The primary clinical sign is refusal to eat contaminated grain or feed. Most animals will refuse to eat sufficient quantity of toxin to become seriously ill. Animals eating vomitoxin may initially experience excessive salivation, irritated oral and gastrointestinal tissue. Contact the MDA State Chemist Section at 410-841-2721 to arrange for sampling and testing.

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#### **Permaculture Workshop**

by **Kathy Zimmerman**

**Agricultural Marketing Specialist**

**Howard County Economic Development Authority**

The Howard County Conservancy, in conjunction with The Green Building Institute, will host a Permaculture workshop on Saturday, September 26, 2009, from 10:00am until noon.

Permaculture is an ecological design method that includes topics such as observation and patterns in nature, and strategies to improve soil, grow food, harvest water, utilize renewable energy and regenerative building techniques, and build sustainable communities. This workshop will focus on fundamental permaculture ethics, principle and strategies to live more sustainably in your home, neighborhood or community. Participants will leave the workshop energized and with ideas that can be implemented in their home or community.

Christine Gyovai, who is Principal of Dialogue and Design Associates, a plant lover, and an avid permaculture designer, will conduct the workshop. She is an environmental planner and educator with over twelve years of experience in facilitation and training with a focus on increasing community and environmental sustainability. Christine holds a M.P. in Urban and Environmental Planning from the University

of Virginia and a B.S. in Environmental Studies from Burlington College, and is certified in mediation and permaculture design. A native of West Virginia, Christine was an environmental education teacher and sustainability consultant in California before returning East. She is currently living in the straw bale house that she and her husband Reed designed at the base of the Blue Ridge Mountains with their one year old son, Elijah.

For more information and to register, please contact The Green Building Institute at 443-733-1234, or visit their website, [www.greenbuildinginstitute.org](http://www.greenbuildinginstitute.org). The Green Building Institute is a non-profit organization whose mission is to foster sustainable building practices through education and example.

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#### **Consumer-Driven Health Care**

by **Sabrina DeGuzman-Simmons**

**District Manager, Custom Health Care, Inc.**

Custom Health Care Inc. the exclusive broker for the Maryland Farm Bureau, offers options for members who want to take the wheel!

“Consumer-driven health care” refers to practices and products that encourage individuals to become actively involved in making their health care decisions — including those related to insurance, service providers and management of personal fitness and wellness.

A consumer-driven health care plan is a high-deductible insurance plan combined with a tax-advantaged spending account such as a Health Savings Account, or HSA. Individuals who choose to use consumer-driven plans frequently do so for the savings they stand to enjoy when paying the lower premiums that accompany a higher deductible.

In the workplace, consumer-driven health care options are being used to encourage employees to make responsible decisions about their health care. The plans also appeal to employers who are concerned about rising health insurance costs and want to continue offering insurance as a benefit without sacrificing quality.

Farm Bureau members in Maryland have access to qualified high-deductible health insurance plans that are compatible with HSAs, through

Carefirst Blue Cross and Blue Shield, Aetna Inc., Kaiser Permanente, United Healthcare and Coventry Healthcare of Delaware Inc., Farm Bureau's exclusive in-state provider of individual and small group health insurance services through Custom Health Care Inc.

Farm Bureau members who own small businesses and want to offer their employees HSA-compatible health insurance plans have access to several choices offered by competitive insurance providers, represented by Custom Health Care Inc. insurance agents.

There are also additional high-deductible, lower-premium options available for individuals and business-sponsored plans that are not associated with HSAs — including individuals eligible for Medicare benefits.

For more information, contact Custom Health Care Inc. at 1.866.541.4013.

**Thirteen Property Owners Apply  
in Ag-Land Preservation "Batch 14"**

by Joy Levy  
**Ag-Land Preservation Administrator  
Department of Planning and Zoning**

The Agricultural Land Preservation Program (ALPP) is very pleased to announce that during the recent application period, thirteen property owners applied to sell an agricultural easement to the County. Referred to as "Batch 14", the application period ran from June 1 through July 31, 2009.

Several of the properties are over 100 acres, with over 1,400 acres total applied for in the Batch. Most of the properties are being actively farmed and are adjacent to land already in preservation. Encumbering these farms with agricultural easements will help further the County's goal of protecting significant concentrations of preserved farmland.

The ALPP will conduct site visits and present the properties to the Howard County Agricultural Land Preservation Board over the course of three public hearings this fall. The hearings will be advertised in the local papers and on the County's web site at [www.howardcountymd.gov](http://www.howardcountymd.gov).

Information may be obtained from Joy Levy,

Administrator, Agricultural Land Preservation Program, Howard County Department of Planning & Zoning, 3430 Court House Drive, Ellicott City, MD 21043, 410-313-5407, or email [jlevy@howardcountymd.gov](mailto:jlevy@howardcountymd.gov).

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**Show Your Pride in Preservation**

County Executive Ken Ulman recently announced the availability of the new "Farmland Forever" roadside sign. The sign is for property owners in the Agricultural Land Preservation Program (ALPP) to display, indicating that their farm is preserved. There will be no cost to program participants for the sign or its installation, which the County will provide. The sign is made of aluminum and is 24" x 30" in size.

If you would like to show your pride in preservation, please contact Joy Levy, ALPP Administrator, at 410-313-5407 or [jlevy@howardcountymd.gov](mailto:jlevy@howardcountymd.gov).

**Organic Food is No Healthier  
than Ordinary Food**

from **Ag Profit, Dorchester County MCE  
Newsletter, June-July, 2009**

There is little difference in nutritional value and no evidence of any extra health benefits from eating organic produce, UK researchers found. The Food Standards Agency who commissioned the report said the findings would help people make an "informed choice". But the Soil Association criticized the study and called for better research.

Researchers from the London School of Hygiene and Tropical Medicine looked at all the evidence on nutrition and health benefits from the past 50 years. Among the 55 of 162 studies that were included in the final analysis, there were a small number of differences in nutrition between organic and conventionally produced food but not large enough to be of any public health relevance, said study leader Dr Alan Dangour.

Overall the report, which is published in the American Journal of Clinical Nutrition, found no differences in most nutrients in organically or conventionally grown crops, including in vitamin

C, calcium, and iron. The same was true for studies looking at meat, dairy and eggs.

Differences that were detected, for example in levels of nitrogen and phosphorus, were most likely to be due to differences in fertilizer use and ripeness at harvest and are unlikely to provide any health benefit, the report concluded.

Dr Dangour, said: "Our review indicates that there is currently no evidence to support the selection of organically over conventionally produced foods on the basis of nutritional superiority." She added that the study was neither pro nor anti organic food and recognized there were many reasons why people choose to eat organic, including animal welfare or environmental concerns.

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**2009 Farm-City Celebration**  
by **Kathy Zimmerman**  
**Agricultural Marketing Specialist**  
**Howard County Economic Development**  
**Authority**

With more events than ever this year's Farm-City Celebration will be a show stopper. Running from September 25 – October 11, 2009 you will still find such events as the County Executive-Farmer Job Exchange, the Living Farm Heritage Fall Festival, University of Maryland Research Farm Open House and the many farm festivals.

For the second time there will be a "Student Day on the Farm" with students from Murray Hill Middle School and Days End Farm Horse Rescue. A brand new event this year will be the 1<sup>st</sup> Annual Farm-City Golf Shootout. This event will be held at Willow Springs Golf Course and there is still time to register as an individual or as a team.

This is a way for the agriculture community to come together and educate our urban neighbors about the importance of agriculture to Howard County. There are many enjoyable activities for the whole family, so come out and pick some apples, go through the corn or pine tree mazes and don't forget your pumpkins!

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**Home Alone**  
by **Timothy S. Barkley, Sr.**  
**JD, CFP, CSA, Attorney at Law**

Estate planning is often discussed in the context of the "typical American family" - Mom, Dad and 1.8 happily adjusted children. But what if that's not you?

Planning for unmarried, divorced or widowed clients who have no children presents a special challenge to the planning professional, and requires ingenuity and resourcefulness to avoid the traps for the unwary.

The parents of the "typical American family" leave their assets to their children without a thought about the Maryland Inheritance Tax. Most folks don't even know that it exists. That tax is a flat 10% tax on distributions to anyone except lineal ancestors (parents and grandparents), lineal descendants (including stepchildren) and their spouses, and siblings.

Prominently missing from the list of recipients not subject to the tax is nieces and nephews. Yet many of this writer's elderly single clients have no one else to leave their estate to. Everyone else is dead.

The inheritance tax rate, while relatively low compared to other tax rates, creates a large tax bill in absolute numbers. For example, if your estate consists in a house worth \$300,000 and an IRA worth \$300,000, the inheritance tax due is \$60,000.

Not only is the inheritance tax a significant cost, but it increases other costs as well. Because the Register of Wills is receiving 10% of the value of the estate, that office is much more likely to scrutinize the valuation of assets and demand scrupulous adherence to appraisal requirements, increasing administrative costs. Often, liability for the inheritance tax eliminates the simplified "modified administration" option for estate administration.

While the inheritance tax cannot be eliminated (except by adopting your nieces and nephews), it can be avoided or minimized. Distributions to charity are not subject to the inheritance tax, so any large charitable donations you have intended to make can be made after your death and minimize the tax.

Gifts made more than two years before the date of your death are also not subject to the inheritance tax. If you have always intended to give your niece your car, an earlier gift is better than a later one, all other things being equal.

Jointly held property is subject to the inheritance tax, but only on the deceased person's pro rata share. This means that if you added your niece and nephew to your bank account as joint owners, only 1/3 of the account would be subject to the inheritance tax, regardless of the source of the assets in the account. There might be other reasons not to create a joint tenancy with your niece and nephew, but the tax consequences could be beneficial.

Inheritance tax due on property passing in trust to persons subject to the inheritance tax can be paid at your death based on the actuarial value of the interests of the beneficiaries, or can be paid when property is distributed. There can be good reason to proceed one way or the other; consult your estate planner.

If the property passing to the individual subject to inheritance tax is farmland or woodland, or National Historic Register property, the valuation of the property can be significantly reduced for inheritance tax purposes. That provides a planning opportunity if some property is to pass to your sibling, and agricultural property is to be distributed to the children of another sibling – for example, to the nephew who helped you and your brother farm for the past 30 years. The tax would be lower than if the farm were distributed to your sibling and other, non-agricultural property were distributed to your nephew.

If you have the opportunity, a distribution to your sibling with the understanding that he or she will distribute to his or her children upon his or her death would be tax-free, provided everyone cooperates and no one goes into a nursing home. Then the asset that was supposed to go to your nephew is diminished or eliminated by the costs of care.

Here are some practical steps to ease the task of your surviving nieces, nephews, friends or other loved ones as they try to sort out your affairs.

First, and most basically, be sure your estate planning documents are up-to-date, and that someone knows where to find them. The person

you have chosen to care for you and your affairs if you are unable to do so – your fiduciary – should be able to find ready information about your assets, your obligations and your intentions.

Second, make a list of your assets and their custodians, and your professional advisors. Your fiduciary should not have to rummage through the house and wait for the mail to find out what he or she is supposed to do. Keep the list up-to-date, periodically reviewing it.

Third, make sure your fiduciary can get into your house without having to break in. The last thing anyone needs is for your neighbors to call the police on your nephew when he is trying to help you.

Fourth, be sure your asset custodians and professional advisors know who they will be hearing from if something happens to you. Your power of attorney should be filed with your banker, broker, benefits department, insurance agent and others who have custody of your assets. Your medical directive should be filed with your doctor. Your fiduciary should not have to waste time waiting for your bank to decide whether they will honor your power of attorney when time is of the essence.

Fifth, if your fiduciary is not local, travels frequently or works long hours, be sure a friend or neighbor knows who to call in the event of an emergency or other situation where you might need help. If your newspapers are piling up on the driveway and you don't answer your phone, your niece in Tampa might not notice for weeks, but your neighbor will notice immediately.

Finally, be sure you review your plans regularly with your accountant, financial advisor and attorney. As conditions change, be sure your planning changes to meet new challenges and opportunities. The recent economic downturn has undercut the assumptions of many and forced a re-evaluation of the means to reach goals and the time necessary to accomplish those means. Families change, and your needs change. Be sure your preparations are dynamic and realistic.

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**The War Years – War Bonds,  
Victory Gardens, Air Raid Drills, etc.**  
by Allan Bandel

As relatively innocent, naive young kids during the 1940s, my younger brother and I probably did not fully appreciate just how tough it really was for the adults, living through those years following the Japanese attack on Pearl Harbor. After all, the War, as we knew it, had been going on for almost all of our young lives.

Discussions of the War by the adults was just a normal part of our everyday routine. The Germans had invaded Poland in 1939, the year that Donny was born. I was only two years old then. So most of the memories that we have of our earliest childhood years were centered around news of the war and what was happening on the battlefields in Europe, Africa and the Far East.

Reflecting back now on that troubled, historic time, the sacrifices that our parent's generation had to make to support the war effort must have been staggering, especially after that fateful Sunday morning of December 6, 1941 when the Japanese forced us into the war by staging a surprise attack on the U.S. Naval Base at Pearl Harbor near Honolulu in the Hawaiian Islands. It is just incredibly amazing to me that there are even a small minority of today's younger generation who take history so lightly that they refuse to believe that many of the horrors associated with World War II actually ever happened. Tragically, ignorance and the unwillingness to accept lessons of the past are primary reasons why history often finds itself being repeated unnecessarily.

There were some commonplace wartime practices in those days that many of today's citizens are totally unfamiliar with. Some examples include the sale of war bonds, cultivating Victory Gardens, elementary school children collecting milkweed pods, conducting air raid drills and using blackout curtains. Let's reexamine some of these once routine, but now frequently forgotten wartime experiences.

**War Bonds and Victory Gardens.** My dad, along with many of his neighbors, was not drafted into military service during World War II because agriculture was considered to be vital to the country's defense and Dad was a full-time farmer. The role that farmers played in those

days seemed to be more highly appreciated perhaps back then than it is today. The nation's farmers were considered vital to feeding our armed forces as well as the rest of the struggling civilian population. Wars have been won or lost depending upon how well or how poorly civilians and the military were fed. A hungry army could not be expected to fight well and ultimately win.

For generations, the need for self-sufficiency taught farm folks to grow much of their own food. During the War, in an attempt to spread the food production burden over more of the civilian population, city folks were encouraged to plant "Victory Gardens" in which they could grow many of their own vegetables, even in the smallest of big city back yards.

I specifically remember one of my a city-dwelling aunts and uncles who established a small "Victory Garden" in their tiny backyard in Catonsville. Each spring, they started preparing their garden for planting by "spading" the garden soil. Every square inch of soil in their tiny approximately 150 square foot garden was laboriously dug, turned and worked several times into a seedbed using only a shovel or a spading fork. There was a lot of hand work to complete before any planting could be done. The Victory Garden was far too small in area and too isolated inside the fenced back yard to plow with a tractor, or even with a small roto-tiller, providing that one had even been available.

Nevertheless, despite the very small scale of their garden, they and many of their neighbors grew a significant quantity of the vegetables required by their family. That little Victory Garden produced, over the long Maryland suburban growing season, a surprisingly large amount of vegetables such as lettuce, tomatoes, beets, potatoes, peas, beans, etc.

During the war years, there was also a great need to raise funds to help finance the war effort. Almost every small town across the country held rallies to sell "Victory Bonds", or "War Bonds", which were later referred to as U.S. Savings Bonds. I remember being present in Catonsville one Sunday afternoon visiting our relatives when one of those rallies took place. Inspirational speakers were featured who pitched their patriotic messages over loud portable public address speakers. There was band music and there was a parade with colorful marchers and military vehicles. All of this was

part of a patriotic effort to encourage citizens to "open their wallets" and buy war bonds.

As kids, we were encouraged to save our pennies, nickels, dimes and quarters until we had saved up enough money in our "piggy banks" (\$18.75) to go to the post office and purchase a savings bond, a piece of official looking paper that would be worth \$25 when it matured ten years later.

In elementary school, students were issued savings stamp booklets. At least once a week, we were encouraged to bring our pennies and dimes to school and purchase savings stamps which we pasted into our savings stamp booklets. When our booklet was filled with the proper number of stamps, we could then present the completed book at a post office and trade it in for a new savings bond. The purchase of savings bonds were crucial in helping to finance the war effort.

**Collecting Milkweed Pods.** For those citizens who did not serve in the military for various reasons, there were many other ways in which they could contribute to the war effort. Some held jobs in steel mills or labored in manufacturing plants helping to build war machines such as tanks, trucks, ships, airplanes and munitions. Some collected and saved scrap iron that could be converted into war materiel. Even we elementary school kids got into the act by helping to collect, of all things, milkweed pods.

"Why milkweed pods?" you might ask. The milkweed plant was at that time a fairly abundant and pesky weed that grew unwanted along roadsides and in many local farm fields, primarily in pastures. The plant's name came from the fact that when any of its parts were broken, such as a stem or a leaf vein, a milky white sap was exuded from the wound.

Of great importance to the war effort though was the fact that this weedy "nuisance" plant produced an approximately three to five-inch long teardrop-shaped pod. Each pod can contain over 200 tiny seeds. Each seed was attached to a tuft of long, silky white hairs that facilitate wind dispersal of the seeds when the pods split open in the fall. But these tufts of light fluffy material also made an excellent naturally buoyant filling for life vests. Our soldiers, sailors and merchant seamen desperately needed life

vests for protection against drowning if their ship was torpedoed and sunk by a German U-Boat (submarine).

While in elementary school, the various classes, and entire schools even, competed for the honor of being the group that could collect the most milkweed pods. We carried the pods onto our school buses and delivered them to our classrooms in old burlap feedbags. The milkweed pods were then collected from the schools and shipped off to appropriate factories where the tufts of silky hairs were separated from the seeds and used to fill the life preservers needed by troops and other personnel on ships of the navy and the merchant marine.

**Blackout Curtains and Air Raid Drills.** In spite of the war being fought generally far from our shores in Europe, Africa and in the Pacific, there was always a certain amount of apprehension about enemy invasion, so emergency preparations were undertaken in case our shores ever came under enemy attack.

One important defensive measure taken by civilians was the frequent Civil Defense drills that everyone was required to participate in. While in elementary school, there were regular air raid drills in which all students and their teachers filed into, in our case, the school's first-floor central hallway. (The West Friendship Elementary School that my brother and I attended was housed in a two-story building.) We sat on the floor with our backs to the walls of the downstairs hallway. We were instructed to clasp our hands over our heads for protection against falling objects. I doubt that this routine would have helped very much had the school actually been bombed though.

Another defense exercise was periodic blackout drills, especially in the cities. The Catonsville home of my aunt and uncle, located not far from the Baltimore City line, was equipped with special blackout curtains and wooden shutters which were closed after dark. This prevented any inside house light from being visible on the outside. This practice, hopefully, made it more difficult for German bombers to locate and then attack the city at night.

The blackouts also made it more difficult for German submarines to attack any ships anchored in Baltimore's harbor area should an enemy vessel find its way up the Chesapeake

Bay and the Patapsco River undetected. With bright city lights in the background, any ships anchored in Baltimore Harbor would have been brightly silhouetted and made easy targets when viewed from the darkness of the Atlantic. These precautionary defensive measures were not considered unusual by us kids. They were just simply considered a normal part of our way of life during World War II.

Although, because of our young ages at the time, we probably never fully comprehended the overall seriousness of what was really going on. Let's hope ensure that our children and our grandchildren never, ever have to go through a repeat of those experiences.

### CALENDAR OF EVENTS - 2009

- Aug 27-  
Sep 7 **Maryland State Fair**. Timonium, MD.
- Sep 3 **Brown Swiss Show, Jersey Show, Milking Shorthorn Show, Red & White Show**. Maryland State Fair, Timonium, MD.
- Sep 4 **Ayrshire Show, Guernsey Show, Holstein Show & Holstein Futurity**. Maryland State Fair, Timonium, MD.
- Sep 2-  
Oct 7 **Beginning a Successful Small Farm Short Course**. (6 classes). 7:00 pm to 9 pm. Frederick County Office of Maryland Cooperative Extension, 330 Montevue Lane, Frederick, MD. For information or to register, call (301) 600-3576. Registration is free, but space is limited.
- Sep 12 **Merry Acres Goes Pink. Fun Horse Show**. Proceeds to benefit *Marathon of Miracles*. For more information, visit [www.merryacresfarm.com](http://www.merryacresfarm.com) or call Chris or Howie at (410) 531-2360.
- Sep 17-20 **Woodland and Wildlife Volunteer Training**. Camp Pecometh, Queen Anne's County. Information: call Carol Taylor at (410) 827-8056 or [carolt@umd.edu](mailto:carolt@umd.edu).
- Sep 21 **Ag Preservation Board Public Hearing**. 7:30 pm, 4-H Building, Howard County Fairgrounds, West Friendship, MD. Contact: Joy Levy.
- Sep 24 **WMREC Fruit & Vegetable Twilight Meeting**. 4:30 to 7: pm, Western Maryland Research & Education Center, Keedysville, MD. Contact: (301) 432-2767 X350, or [cmason@umd.edu](mailto:cmason@umd.edu).
- Sep 25-  
Oct 11 **Howard County Farm-City Celebration**. For information on sponsorship and a schedule of events, please contact Kathy Zimmerman at (410) 313-6500. Also, visit the Howard County Antique Farm Machinery Club website at [www.farmheritage.org](http://www.farmheritage.org).
- Sep 26 **Permaculture Workshop**. 10:00 am to noon, Howard County Conservancy, Woodstock, MD. For information and/or to register, visit [www.greenbuildinginstitute.org](http://www.greenbuildinginstitute.org) or call (443) 733-1234.
- Oct 1 **Phosphorus Site Index Classroom Training**. Annapolis, MD. Contact: Jo Mercer at (410) 841-5953.
- Oct 2 **Farm-City 1<sup>st</sup> Annual Golf Challenge**. Willow Springs Golf Course, West Friendship, MD. Contact: Kathy Zimmerman at (410) 313-6500.
- Oct 3 **Buck and Doe Sale and Meat Goat Field Day**. Boonsboro, MD. Contact: Susan Schoenian at (301) 432-2767 x343.
- Oct 4 **AGNR Open House**. Central Maryland Research & Education Center, 4240 Folly Quarter Road, Ellicott City, MD. Phone: 301-432-2767 X350.
- Oct 5 **Ag Preservation Board Public Hearing**. 7:30 pm, 4-H Building, Howard County Fairgrounds, West Friendship, MD. Contact: Joy Levy.
- Oct 10 **University of Maryland CMREC AGNR Open House**. Clarksville Facility, 4240 Folly Quarter Road, Ellicott City, MD. For more information or to offer suggestions, contact Frank Allnutt at [fallnutt@umd.edu](mailto:fallnutt@umd.edu) or Gail Yeiser at (301) 405-2434.

- Oct 11 **23<sup>rd</sup> Annual Maryland Horsemen's Party.** 2:00 to 5:00 pm, Ten Oaks Ballroom, Clarksville, MD. Contact: Kristen Wilson at 301-596-9478 or [kswilson@umd.edu](mailto:kswilson@umd.edu).
- Oct 14 **Phosphorus Site Index Field Session.** Clarksville, MD. Contact: Lief Eriksen at (301) 432-2767 x342.
- Nov 5 **Maryland Agricultural Education Foundation Dinner.**
- Oct 19 **Ag Preservation Board Public Hearing.** 7:30 pm, Board Room, Howard County Fairgrounds, West Friendship, MD. Contact: Joy Levy.
- Oct 19-  
Nov 9 **Nutrient Management Farmer Training Certification.** (For a license to write your own N.M. Plan) 7 classes, 7:00 pm to 9:00 pm. Frederick County Cooperative Extension Office, 330 Montevue Lane, Frederick, MD. For Information, call (301) 600-3576.
- Nov 4 **Private Pesticide Applicator Training.** 10:00 am to noon. Frederick County Cooperative Extension Office, 330 Montevue Lane, Frederick, MD. For Information, call (301) 600-3576.
- Nov 4 **Private Pesticide Applicator Recertification.** 1:00 pm to 3:00 pm. Frederick County Cooperative Extension Office, 330 Montevue Lane, Frederick, MD. For Information, call (301) 600-3576.

- Nov 7 **Small Farm Cooperative's Farmer Education Day.** For Information, call (301) 600-3576.
- Nov 12 **Private Pesticide Applicator Exam.** 10:00 am. Frederick County Cooperative Extension Office, 330 Montevue Lane, Frederick, MD. For Information, call (301) 600-3576.
- Nov 27 **Nutrient Applicator Voucher Training & Recertification.** 10:00 am to noon or 1:00 pm to 3:00 pm. Free Registration. Frederick County Cooperative Extension Office, 330 Montevue Lane, Frederick, MD. For Information, call (301) 600-3576.
- Dec 6-9 **Maryland Farm Bureau Convention.** Ocean City, MD.

### 2010

- Jan 10-13 **American farm Bureau Federation Annual Meeting and Convention.** Seattle, WA.
- Jan 22-24 **Maryland Farm Bureau Young Farmer Retreat.** Hyatt Chesapeake, Cambridge, MD.

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**[NOTE]:** Some programs require pre-registration and/or a fee. For programs sponsored by Maryland Cooperative Extension, if you need special assistance to participate, please contact the person indicated at least two weeks in advance of the event.

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