

spotlight

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A PUBLICATION FOR VOTING MEMBERS OF MARYLAND FARM BUREAU

Young Farmers gather for Retreat *Top awards presented*



Harvest for All Donations

As part of their ongoing community service projects, Maryland Farm Bureau Young Farmers gathered non-perishable food items from retreat attendees. Competition among the county groups to bring the most donations found Frederick County winning and Calvert County taking second place. Pictured here are representatives from all of the participating counties.

The Hyatt Regency Chesapeake Bay in Cambridge was the site of the Maryland Farm Bureau Young Farmer's Annual Leadership Retreat in late January. Almost 150 attended the weekend event that featured speakers, break-out sessions, competition and networking.

Baltimore County Farm Bureau President and MidAtlantic Farm Credit Leader Keith Wills led two sessions during the event. His topics were "Fast Start – New and Beginning Farmers" and "Business Planning for Your Dream Farm." Brian Villec talked about "Protecting the Family Farm – Business Killers" and Department of Natural Resources representative Glenn Carowan discussed wildlife habitat incentives.

MFB Young Farmer Chairperson Joe-Sam Swann challenged all county Young Farmer groups to bring non-perishable food to donate to the Harvest for All program. Frederick County Farm Bureau Young Farmers were the top givers, followed by Calvert County Young Farmers.

A record number of participants competed in the annual Discussion Meet, with James Adkins of Wicomico County taking home the win. He was one of 19 that used



Excellence in Ag Award

Amanda and Sean Clougherty, center, of Talbot County were presented the Excellence in Agriculture honor during the Young Farmer Retreat. Congratulating them are Joe-Sam Swann, YF Chairperson, left, and Hannah Amoss, YF Vice Chairperson, right.



Tops in Discussion Meet

James Adkins, second from right, bested a field of 19 participants in the Young Farmer Discussion Meet. With him from left, are, Joe-Sam Swann, YF Chairperson; Becky Burrier, runner up; and Hannah Amoss, YF Vice Chairperson.



Achievement honoree

Erin Burall, right, of Carroll County was named the Achievement Award Winner for the Maryland Farm Bureau Young Farmers. With her are Hannah Amoss, left, YF Vice Chairperson; and Joe-Sam Swann, center, YF Chairperson.

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Maryland Farm Bureau

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Clean your credit

Think of your credit report as a report card and your credit score as the grade that indicates how you've handled your bills in the past. Getting high marks is important. After all, lenders use your credit (or "FICO") score to set rates for loans and credit cards. Insurers use it when determining rates on some policies. And some employers even check it when screening employees.

What's "Good"?

FICO scores range from 300 to 850. A score below 620 leads to the toughest terms or even the denial of a credit application, while one above 800 may get you first-class treatment. Here's how your score is formulated: **35% payment history + 30% amounts owed + 15% length of credit history + 10% new credit+ 10% types of credit used = FICO score**

Get the Facts

Under the Fair Credit Reporting Act, you can order a free credit report every year from each of the three national credit-reporting bureaus: TransUnion, Equifax and Experian. This document tracks how much credit you have, how much you've used, and whether you pay your bills on time. If you're ever denied credit, you can get a free credit report from the agency whose report was used to deny your application.

Be aware, though, that your credit score does not appear on your credit report. However, you can pay a fee and receive your score at any time. To order, visit Myfico.com. If your number looks like a bowling score, you'll need to get to work!

Pay up—on time.

Late payments reduce your score. If you have a hard time meeting due dates, consider automatic bill payment. Also, pay down what you can't pay off. When reviewing credit and loan applications, lenders consider how much you already owe.

Correct errors.

Check your credit report for accuracy and ask the bureau to correct erroneous information, such as credit limits and account opening dates. More than 70 percent of credit reports contain errors, according to the U.S. Public Interest Research Group.

Keep accounts open.

To improve the ratio of the amount you've borrowed to the amount you're approved to borrow, don't use your cards, but keep the accounts open,

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Farmers and Hunters Curb Deer Population and Feed the Hungry

In an effort to reduce crop damage and improve yields while simultaneously supporting the less fortunate in their communities, the Maryland Grain Producers provided funding for a novel approach to reduce the state's overpopulation of white-tailed deer – the 2009 Doe Harvest Challenge (DHC).

As a pilot program on the Mid-Shore and in Southern Maryland, the DHC partnership also included the Maryland Farm Bureau and Farmers and Hunters Feeding the Hungry (FHFH) with a goal of reducing local overpopulations of deer by incentivizing the legal harvest and donation of does within participating counties. Beginning on opening day of bow season, each time a hunter donated a legally harvested doe to a participating FHFH processor, they were entered into a drawing for a prize package valued at \$500. The program was split into five, 3-week cycles with drawings taking place at the end of each cycle. Hunters were able to enter as many times as they donated a doe and winners of previous cycles remained eligible for participation in future drawings, including the grand prize drawing held in January 2010. With each region holding five contest cycle drawings and a grand prize drawing valued at \$1,000, participating hunters had a total of 12 opportunities to win over \$7,000 in prizes simply by donating their harvested does.

As a result of the program, hunters in the participating regions donated nearly 30 percent more deer to local FHFH processors than in 2008. These donations represent an additional 100,000 meals of high-quality, lean protein for the less fortunate in their local communities and a reduction in economic losses to farm families.

A special thank you to program sponsors, Fred's Sports in Waldorf and Shore Sportsman in Easton and congratulations to this year's contest winners, we look forward to your participation in the 2010 Doe Harvest Challenge.

Contest Winners

Southern Maryland Region

Gary Morgan of Hughesville
 Vittorio Cottini of California
 Brian Roache of Mechanicsville
 Mitchell Hyatt of Hughesville
 Martin Gibbons of Lusby

Grand Prize – Ralph A. Wheeler of Mechanicsville

Mid-Shore Region

William Allen of Henderson
 Jesse Haas of Cordova
 Logan Helmer of Cordova
 Mike Butler of Easton
 Daniel Mastronardi of Preston

Grand Prize – Richard Garrett of Preston

For more information contact Kurt Fuchs at kurtf.mdfb@verizon.net or by calling 410-922-3426.

County Farm Bureau Membership Report

(As of February 12, 2010)

County Farm Bureau Membership Goals are based upon regular members, represented in the first column. The second column reports the total members paid including both regular and associates.

County	YTD Regular Members Paid	YTD All Members Paid
Allegany	82	160
Anne Arundel	612	2449
Baltimore	355	3288
Calvert	215	607
Caroline	298	633
Carroll	642	1242
Cecil	222	600
Charles	123	738
Dorchester	180	471
Frederick	682	1670
Garrett	116	189
Harford	346	1302
Howard	144	828
Kent	184	264
Montgomery	237	2726
Prince George's	141	1646
Queen Anne's	249	471
St. Mary's	249	581
Somerset	164	314
Talbot	205	512
Washington	187	574
Wicomico	280	601
Worcester	197	446
Maryland Totals	5,745	22,312

Young Farmers gather for Retreat

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their knowledge and communication skills in the annual event. Becky Burrier of Frederick County was the runner-up. In a separate contest, Abbey Linthicum of Montgomery County captured the Collegiate Discussion Meet.

James grew up on a small fresh market vegetable and grain farm outside of Salisbury. He was active in 4-H, focusing on field crop, poultry and public speaking projects. James graduated from the University of Maryland with a B.S. in Biological Resources Engineering in 1999. He has been employed as an agricultural engineer at the University of Delaware Carvel Research and Education Center in Georgetown for 10 years. His research has focused on vegetable harvest mechanization and irrigation while serving as a statewide Extension engineer. James spends most of his free time helping with the vegetable production on the family farm, and raising 2 boys, Isaac and Grant.

Winners for the Maryland Young Farmer Achievement Award and the Excellence in Agriculture Award were also announced during the retreat. Applications were judged last fall with interviews taking place at the Young Farmers meeting at the Maryland Farm Bureau Convention in Ocean City. Honorees of both will represent Maryland at the American Farm Bureau Convention in Atlanta in 2011 and also win a trip to the Young Farmer and Rancher Leadership Conference in Orlando.

Capturing the Achievement Award was Erin Burall of Carroll County. Erin is a fourth generation dairy farmer and is one of three children. Both of her siblings opted to take full time employment off the farm, giving Erin the opportunity to take on the role of herd manager. She has an AA Degree in business and is a certified artificial inseminator. She is active in her Young Farmers group, volunteers with the local 4-H dairy club and exhibits cattle on the local, state and national levels.

The Excellence in Agriculture honor went to Sean and Amanda Clougherty of Talbot County. Sean is the associate editor of American Farm Publications and reports news and events as it pertains to agriculture production, development and profitability. Sean has a bachelor's degree in journalism. Amanda is the executive director of the Maryland 4-H Foundation. She raises funds to develop future agricultural leaders. Amanda is pursuing her master's degree in education leadership. They are the fourth generation on Amanda's family grain, beef and hay operation. They assist with animal feeding, hay baling, grinding feed for cows and acting as a backup for Amanda's father.

Winners of the three major contests – Discussion Meet, Achievement Award and Excellence in Agriculture – each received \$500 from Dodge as a state honoree. They will go on to compete for national honors where they could win a Dodge Ram, courtesy of Dodge.



Speaking of starting

Speaking on "fast starts" and "dream farms," Baltimore County Farm Bureau President Keith Wills, who also represents MidAtlantic Farm Credit, offered two sessions for Young Farmers during the retreat in Easton.

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SCHEDULE OF EVENTS

February

- 26 Caroline County Farm Bureau Banquet
27 Somerset County Farm Bureau Banquet

March

- 2 Maryland Farm Bureau Day in Annapolis
5 Dorchester County Farm Bureau Banquet, Suicide Bridge Restaurant
6 Kent County Farm Bureau Banquet
9 Washington Drive-In
11 Queen Anne's County Farm Bureau Banquet
12 Charles County Farm Bureau Banquet
13 St. Mary's County Farm Bureau Banquet, Ridge Volunteer Fire Department Hall
18 Talbot County Farm Bureau Banquet
20 Wicomico County Farm Bureau Banquet
20 Cecil County Farm Bureau Banquet
20 Prince George's County Farm Bureau Banquet, Baden Volunteer Fire Department
23 Frederick County Farm Bureau Spring Meeting, Jefferson Ruritan Center, 7 p.m.
25 Worcester County Farm Bureau Banquet

April

- 13 Frederick County Farm Bureau Women's Spring Luncheon, New Midway Fire Hall, 12:15 p.m.

(To get your county's activities listed on the calendar, please send the date, event, place and time to Susan Summers at ssummers@comcast.net.)

Snow postpones Day in Annapolis

Annapolis and Washington Visits set for March

Record-breaking snowstorms postponed Maryland Farm Bureau's Day in Annapolis originally scheduled for February 9th. The event is rescheduled for Tuesday, March 2nd. The schedule of events will remain unchanged, beginning promptly at 8:30 a.m. at the Calvert House on State Circle.

If you have already registered, unless told otherwise, we will assume that you will still be attending on March 2nd. If you are unable to make it, contact Kurt at 410-922-3426 or via email at kurtf.mdfb@verizon.net immediately.

The Washington Drive-In will take place one week later, Tuesday, March 9th, with a day-long trip to our Nation's Capital. The entire day will be spent on Capitol Hill, beginning with a light breakfast and legislative briefings from senior AFBF staff. During lunch we will hear from members of the Maryland Delegation. The afternoon will be spent visiting Congressional offices and meeting with members or their staff to let them know how our farms will be impacted by bills they are considering. We will not have dinner in D.C. this year.

Maryland Farm Bureau
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Clean your credit

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especially the ones you've had the longest. If you gradually close accounts, keep the MasterCard or VISA, which are more important to your score than store cards.

Avoid bankruptcy.

This can stay on your credit report for up to 10 years, so do whatever you can to pay your bills, even if it takes a second job.

Ask for help.

A nonprofit consumer credit agency may be able to give you advice or help you negotiate a lower interest debt-repayment plan.

The Long Arm of Your Credit Score.

Many insurers—92 percent, including Nationwide—use a credit-based insurance score when determining premiums on certain policies. Studies show that this credit-based score can help insurers better predict losses. Visit nationwide.com/faq/insurance.jsp for further information.

To learn how Nationwide's family of companies can serve your family with quality insurance coverages, many with Farm Bureau member discounts, contact a local agent representing Nationwide Insurance or Allied Insurance. You can locate an agent at Nationwide.com/MFB.

Garrett County Farm Bureau loses leader

Maryland Farm Bureau's first Distinguished Service to Farm Bureau Award recipient, Clark Kolb, passed away January 26, 2010. The Garrett County Farm Bureau leader served as secretary for many years. His funeral was held at Zion Lutheran Church in Accident.

Clark's life was one of commitment to his family, farm, church and Farm Bureau. In 1949, he married Fannie Mae Harvey who was a loyal partner, caring for calves, milking cows and raising four children. He became an active member of the Garrett County Farm Bureau in the 1960s and served as county president for 10 years and as the county secretary/treasurer for 17 years.