

## Montgomery named "Greenhouse Grower of the Year"



The University of Maryland Eastern Shore and Gary Mangum, co-owner of Bell Nursery Inc., in Burtonsville are setting a new standard in greenhouse production.

Montgomery County Farm Bureau member Gary Mangum has been identified as the 2001 Grower of the Year, according to "Greenhouse Grower," a national industry trade magazine. Mangum was cited for "inspiring industry change through improving relations and communication, and promoting agricultural diversity." Among his accomplishments, Mangum was recognized for "building a contract-growing network that is helping farmers switch to floriculture."

That network, a shared vision of Bell Nursery and the Rural Development Center (RDC) at UMES is about providing opportunity for family farms. Over the last several years, in response to concerns about environmental protection and the preservation and diversification of the Eastern Shore agriculture economy, the RDC developed a \$3.4 million, hydroponic production greenhouse on campus to support the development of a local grower network. It was financed with grants from W. K. Kellogg Foundation, Economic Development Administration USDOC, Rural Development USDA, Maryland Department of Business and Economic Development, and the Somerset County Economic

Development Commission.

After a competitive process, the 2.5-acre facility was leased to Bell Nursery as the integrator for greenhouse bedding plant production. The greenhouse network project now comprises 16 growers. It demonstrates how growers (most with no greenhouse experience) can produce a high-quality product using a modular greenhouse design, financing, technical support and integrator marketing that minimizes loss/risk. The greenhouse grower network has stimulated a new model for greenhouse production on the Delmarva Peninsula and throughout the country. The National Association of Management and Technical Assistance Centers (NAMTAC) selected the RDC's Greenhouse Network Project for the Economic Project of the Year 2000 in the economic development and assistance category.

"We congratulate Gary Mangum in this achievement," said RDC Director Dan Kuennen, "He is being recognized for his pioneering efforts to diversify and enhance grower opportunities, and those efforts have made him a great partner for us. The Bell Nursery/UMES collaboration is enabling us to further our mission to assist in economic development on the Lower Eastern Shore while preserving and protecting our natural resources."

Kuennen's current efforts include the development of a Growers' Cooperative. Along with Dr. Thomas Handwerker from UMES' Department of Agriculture, he has received funding to form a cooperative and assist in the formation and management of the organization during the next few years. The cooperative would attract additional capital for equipment and services that would be owned by the cooperative and could improve the grower's bottom line.

For more information, see [www.skipjack.net/sfi/](http://www.skipjack.net/sfi/).

## Insurance & Financial Services Make Important Member Benefits

If you're like most Maryland Farm Bureau members, you're covered by Nationwide auto insurance. Farm Bureau rates for Nationwide auto coverage make it one of MFB's most popular member benefits.

The same is true for farmowner and homeowner coverages from Nationwide. MFB members can save significantly on these coverages.

But did you know that Farm Bureau members have many other Nationwide products available to them? Some are exclusive member benefits. Many provide coverages specifically for farm families. Others offer significant savings when combined with additional Nationwide coverages. You'll get a discount, for example, by having both your auto and home insured with Nationwide.

All MFB members are encouraged to check with a Nationwide agent to make sure you're enjoying all the insurance benefits eligible through your membership.

### Insurance Automatically Comes with Membership

Included with your MFB membership is an Accidental Death & Specific Loss policy with a \$3,500 death benefit, and varying benefit amounts for other losses (such as loss of a hand). Nationwide and Maryland Farm Bureau worked together to enhance these benefits in 2001. This coverage accompanies your Farm Bureau membership at no additional charge.

### Farm Coverages

As Maryland Farm Bureau's insurance partner for 74 years, Nationwide takes pride in its farm coverages and claims service for members. Member rates on the Farmowners Blanket Protector Plan is an added plus. A Nationwide agent can provide details on the following farm coverages.

- Farmowners Blanket Protector Plan
- Farm Liability
- Crop Insurance
- Farm Truck
- Country Elite for Smaller Farms
- Farm Umbrella Liability
- Equine Coverages

### Personal Insurance Coverages

Maryland Farm Bureau members receive highly competitive pricing on auto and homeowners coverages. Savings are greater when you add Nationwide's discounts for insuring multiple vehicles, for being a long-term policyholder (3 years or more), and for insuring both your home and vehicles. Additional discounts are available for safe drivers and youthful drivers who are good students.

- Auto
- Personal Umbrella
- Renters
- Homeowners
- Long-Term Care Coverage
- Boatowners

### Financial Services

Since its beginning as Farm Bureau Mutual in 1926, Nationwide has vastly expanded its financial services to members. Today, Nationwide agents can select the proper plan to meet specific needs from an array of financial services that are industry leaders.

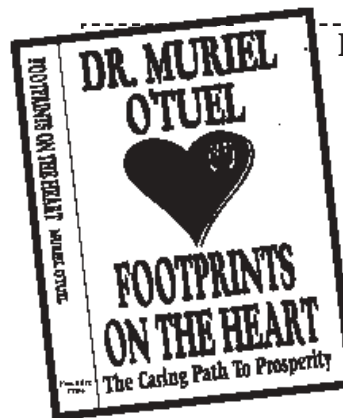
- Flexible Life Insurance Plans
- Mutual Funds & IRAs
- Variable Annuities
- Retirement & Estate Planning

**Contact a nearby Nationwide agent to help you determine the type and amount of coverage that's appropriate for your family, farm or business.**

### New Insurance Certificate Enclosed

In this issue of the Maryland Farm Bureau Spotlight you will find a certificate highlighting the new schedule of insurance benefits in the Nationwide Insurance Accidental Death and Specific Loss Policy. You receive this coverage at no additional cost with your MFB membership.

Benefit amounts recently have been increased for members with less than five years of membership, and for children in the member's household. Please review this certificate and file it with your insurance papers. If you have any questions about the coverage or benefit amounts, please contact the Maryland Farm Bureau office.



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