

MARYLAND FARM BUREAU®

2021

ANNUAL REPORT



PRESIDENT'S MESSAGE

A Virtual Letter for a Virtual Year

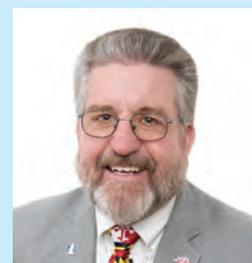
Three months into my first term as president of the Maryland Farm Bureau, we underwent a stay-at-home order, but farming and Farm Bureau kept going. This is when the hashtag #StillFarming was born.

Little did I know that I would spend so much time in front of a computer conducting board meetings, American Farm Bureau Federation meetings, and Nationwide board council meetings, not to mention conducting our state's Annual Meeting of Delegates session from a television studio.

With all the challenges of virtual meetings, I must admit that being able to go to the farm in the morning, get some work done, then get on the computer for a meeting and then go right back to work was a Godsend (there can be some silver linings, even in a pandemic — if just on a personal level).

I am so very proud to be a part of the MDFB team, including its board of directors, executive director, public policy team, organization and field staff and office staff. Their dedication to the organization and its members through this whole thing has been stellar. They never missed a beat!

Our thanks to Governor Hogan for his support of agriculture and to Secretary Bartenfelder and everyone at the Maryland Department of Agriculture. It is with their support we have a renewed pesticide disposal program, increased funding for the Maryland Agricultural Water Quality Cost-Share Program, increased funding for the Manure Transport Program and new cost-share funding to assist farmers with poultry manure storage. We are also encouraged by the continuation of the tire recycling program through Maryland Department of the Environment.



Wayne Stafford

Switching gears to the legislative side of Farm Bureau, this year's session was basically all-virtual, including for anyone wanting to testify in committee hearings. What we considered to be bad bills for agriculture were all defeated and about 20 - 30% of bills supported by MDFB passed. We are also working on the national level to protect stepped-up basis on capital gains for all American farm families and small business owners and to fight for the repeal of the federal estate tax (otherwise known as the death tax).

Our thanks to our partners at Nationwide for their work and dedication to Maryland Farm Bureau and its members — not only for its insurance advantages, but education on

financial planning, retirement, long-term care and Land As Your Legacy[®] programs, to mention a few. Congratulations to Margie Chase on her retirement from Nationwide. Margie has served for many years as our regional sponsor relations account executive working to build and maintain our heritage relationship between both organizations. Margie, thank you for all you have done.

Around mid-July, we were able to return to in-person meetings and finally meet with people face to face. I welcome, with pleasure, being able to attend banquets and meet with members around the state. As I end this letter I want to wish you all the best, and I hope to have seen you by the time you read this, perhaps even at our in-person Annual Convention & Meeting of Delegates in Cambridge!

Last but not least, I'm not just "virtually" thanking you all for your support of Maryland Farm Bureau this year — I, and the whole team mentioned above — mean it from the bottoms of our heart.

Thank you,



*Wayne Stafford, President
Maryland Farm Bureau, Inc.*



MDFB OFFICERS



President

Wayne Stafford, Cecil County

Stafford's family raises black Angus cattle, row crops, and hay in Elkton, Maryland. He served as a board member for Maryland Farm Bureau for several years prior to being elected as first vice president in 2014. Stafford succeeds Chuck Fry of Frederick County as president.



First Vice President

John Draper, Queen Anne's County

John Draper is a row crop farmer in Centreville, Maryland and also works as the farm manager for the University of Maryland's Wye Research and Education Center in Queenstown. He has served as a member of Farm Bureau's board of directors since 2013.



Second Vice President

Jonathan Quinn, Kent County

Jonathan Quinn, Kent County, farms in Kent and Cecil counties and grows grain and spinach. Quinn previously served on the Maryland Farm Bureau board of directors from 2013 to 2018.



EXECUTIVE DIRECTOR'S MESSAGE

We Kept Going, Because our Members Did: #StillFarming

As the challenges of coming together have eased this past summer as a result of the pandemic slowing in spread, I found myself able to get out and about the state again meeting with Farm Bureau members, local and state officials, and agricultural stakeholders. One particular visit comes to mind as I think about the theme that was the year 2021, #StillFarming.



John Torres

Maryland Farm Bureau challenged our twenty-three county Farm Bureaus to host summer and fall legislative farm tours to bring many of our top priority issues to life for our decision-makers. Frederick County Farm Bureau was one of many county organizations that took that challenge to heart. In fact, great effort was put into inviting a diverse list of guests. While stopping for lunch during our day-long bus tour of Frederick County farms, I found myself deep in conversation with another guest discussing the many environmental challenges we face today.

When you stop and think about it, with droughts, floods, wildfires, hurricanes, saltwater intrusion, climate change, disease and pests; it can be very easy to get discouraged about everything farmers and everyone in this world must face: the power of mother nature. However, instead of focusing on the many challenges we face in today's unstable environment, I choose to redirect the conversation to something more positive. Instead of focusing on the doom and gloom of the unknown, I suggested that today's farming community shift its focus to the opportunities that lie in front of us.

As it pertains to climate change, we have opportunities to work toward: continuing improvement on conservation management practices that not only make our farms more resilient but more environmentally conscious. With regard to the challenges of growing crops and raising livestock with greater unpredictability from weather events and pests, what kind of solutions can we discover



Baltimore Mayor Brandon Scott visits Baltimore County Farm Bureau

with some American ingenuity and investment in our public institutions? Can we unlock the power of science through advanced genetic engineering so that our crops and livestock can better adapt to their ever-changing environment? Instead of worrying about the next roller coaster ride that the market is going to take us on with respect to our farm commodities, both wholesale and retail, what if we work together through public-private partnerships to build a more dynamic and redundant marketplace that is better prepared to address hiccups in this volatile global economy?

No doubt that 2021 brought with it the uncertainty and volatility that began in 2020, but as we came to find, one common theme bound our farming community together here in Maryland and across the country: #StillFarming. #StillFarming became a movement that said regardless of what comes our way, we still have a job to do. This year, Farm Bureau members met this challenge and continued to play to their strengths in producing food, fiber, and renewable fuel, all while advancing their farming practices to better protect the environment. History is full of stories in which humanity has overcome challenges. When history



Prince George's County farm tour



Grain bin rescue tube training



Frederick County farm tour



is written about how we faced the uncertainties created by COVID-19 it can be said that we kept going and that the American farmer stepped up to meet the challenge.

Maryland Farm Bureau found a way to keep advocating throughout all of the unpredictability. Last year, we converted our long-standing in-person Meeting of Delegates into a virtual meeting to allow us to continue our tradition of grassroots policy development from the ground up. Online tools and a little extra help from our partners at Cornerstone Government Affairs helped us navigate the virtual legislative session in Annapolis. We delivered valuable educational information to members across the state via Zoom through our winter and spring webinar series. As the pandemic began to loosen its grips, county Farm Bureaus invited community members and legislators to the farm to see first-hand the challenges our community faces and discuss possible solutions in which government can be a part. We advanced our commitment to protecting our environment and the Chesapeake Bay Watershed by working with our partners in conservation management to bring the nationally acclaimed Leopold Conservation Award to Maryland for the first time. And now, we are ready to welcome back our members in-person to a new and improved Annual Convention & Meeting of Delegates in Cambridge.

Yes, 2021 was challenging, but together we stepped up to meet that challenge. No matter what comes our way we will be #StillFarming. Thank you for all that you do to ensure that Maryland Farm Bureau continues as a strong voice for Maryland agriculture.

John J. Torres, CAE
Executive Director / Corporate Secretary - Treasurer



PROGRAM COMMITTEES

Young Farmers in 2021

The Young Farmers committee was happy to host and participate in events again in 2021. For the first time in several years, the committee hosted its summer picnic in August at the Maryland Farm Bureau headquarters in Davidsonville. The event featured competitive events and a panel discussion, and ended with fellowship and a pig roast.

Katie Stevens and Kayla Griffith were selected to represent Maryland Farm Bureau in the Discussion Meet and Excellence in Agriculture competitions at the American Farm Bureau Annual Convention in Atlanta, Georgia. The panel discussion focused on improving conditions in Maryland to make farming more accessible to young people and featured Colby Ferguson, Kurt Fuchs, and

Senator Jason Gallion. Many thanks to our sponsors MidAtlantic Farm Credit and MARBIDCO (Maryland Agricultural & Resource-Based Industry Development Corporation).

The committee was also able to return to the Maryland State Fair to open the Dairy Bar once again to raise money for Young Farmer programs and activities throughout the year. This year featured the return of milkshakes, and the addition of new milkshake machines that will be ready to go for 2022!

In a joint effort with the Women's Leadership Committee (WLC), the Young Farmers Committee launched the new Maryland Farm Bureau ambassador program, which will recognize one male and one female student ambassador.

COMMITTEE CHAIRS

Katie Stevens

Chair, Young Farmers Committee

Stevens, along with her family, operates Daysland Acres where they raise registered Milking Shorthorns that they show on the state and national levels. They also grow corn, soybeans, hay, and wheat. During the day, Stevens is the associate director of agriculture business development for the Frederick County Office of Economic Development. Her primary focus is promoting agricultural opportunities and assisting agricultural businesses and farmers. She is a 2009 graduate of Virginia Tech with a degree in Dairy Science. Stevens and her husband, Michael, live in Frederick County with their daughters, Bailee, Aubree, and Hadlee.



Chris Catterton

Chair, Womens Leadership Committee

Catterton lives on a now 5th generation farm in Harwood, Maryland. She and her husband, Skip, have been happily married for 31 years. They have three children — Mary, Ben, and William — and three grandchildren — Bryce, Katherine, and Mackenzie.



Along with her family, Catterton operates "On The Hill" farm, where they grow produce, beef cattle, and hay. Like many farms in southern Maryland, it began as a tobacco farm in the early 1900s. This experience has earned her a seat on the American Farm Bureau's Food Safety Issue Advisory Committee.

In addition to her extensive Farm Bureau involvement, Catterton is also a supervisor on the board of directors for the Anne Arundel County Soil Conservation District.



In addition, the WLC joined the Young Farmers to scoop ice cream at the Dairy Bar at the Maryland State Fair. Lastly, thanks to the WLC, 85 copies of “Tales of the Dairy Godmother: Chuck’s Ice Cream Wish” were purchased for distribution to elementary schools across the state.



Agricultural Education & Extension	Barbara Glenn
Animal Care	Cricket Goodall
Annual Meeting	John Draper
Audit	Jay Rhine
Budget & Finance	John Draper
Environmental Affairs	Denny Remsburg
Field Crops & Vegetables	Marshal Cahall
Governance	Wayne Stafford
Labor	Phil Miller
Legislative Affairs	Jonathan Quinn
Membership & Public Relations	Paula Linthicum
Nationwide Sponsorship	Wayne Stafford
Scholarship & Recognition	Chris Catterton
Specialty Crops & Direct Marketing	Jamie Tiralla
Wildlife Management	Bill Rasche

The ambassador program provides an opportunity for young leaders to represent agriculture and Farm Bureau for one year. One male and one female applicant will be selected as Maryland Farm Bureau ambassadors at the 2021 Annual Convention & Meeting of Delegates. It replaces the Miss Maryland Agriculture program and includes the opportunity for young men to compete and benefit from leadership development opportunities developed by Farm Bureau.

Women’s Leadership Committee Affects Change

The Women’s Leadership Committee stayed busy in 2021 as well. As mentioned above, the WLC helped transition Maryland Farm Bureau to a new Ambassador Program. In addition, the WLC launched a new photo contest of its own for 2021. Maryland Farm Bureau members were invited to submit photographs in an effort to be named MDFB Photographer of the Year. This also marked the third year of presenting the Agri-Woman of the Year Award to recognize women for their outstanding contributions to agriculture and Farm Bureau.

ADVOCACY

A Successful 2021 Through Grassroots Advocacy

By Colby Ferguson



In today's tough agricultural economy, many farmers are looking for ways to cut costs and looking to justify expenses. One of those just might be your Farm Bureau membership dues. Here is a summary of the 2021 successes to show the return on investment for this year's dues.

COVID-19 continued to hinder our ability for Farm Bureau to meet in-person and have those face-to-face meetings and discussions that we were all accustomed to having. Instead, we had to rely on the virtual meeting space to still have those critical meetings, discussions, and communications, ranging from informative to policy-forming.

Maryland Farm Bureau created a winter webinar series that focused on issues that farmers were facing and brought in experts to discuss each of them. The webinar series focused on right to farm, urban agriculture, livestock processing, agricultural education, aquaculture, wildlife crop damage, industrial hemp, and on-farm alcohol production. After the legislative session started, Maryland Farm Bureau facilitated several webinars to have a roundtable discussion on what was going on in the session as well as a recap of the session.

Because the legislative session was totally virtual in 2021, Farm Bureau's government relations team worked to make sure Maryland's agricultural voice was heard. The team expanded by bringing on board Cornerstone Government

Affairs to assist with making sure Farm Bureau was at the table in all ag-related discussions. Our point person at Cornerstone was Mac Middleton, a longtime Maryland Senator and new Cornerstone associate. The Cornerstone team gave us additional insight and connections to house and senate leadership during a very difficult virtual session.

One hundred percent of legislative testimony, legislator meetings, and advocacy were done virtually this year. We were able to sustain the governor's veto of SB 333 — a ban on the use of chlorpyrifos — from last year's session. The



Frederick County Farm Bureau farm tour



206

Closely-watched bills

23 BILLS

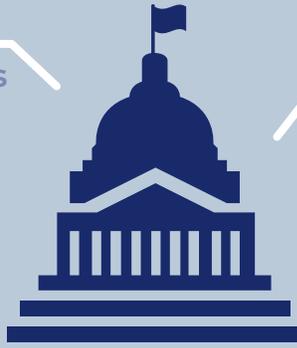
Opposed by MDFB

49 BILLS

Supported by MDFB

21

Of those bills were killed



25 BILLS

Supported by MDFB
passed out of chambers

2 AMENDED

To remove MDFB's
primary concerns



2021 LEGISLATION



bills were amended to remove Farm Bureau's primary concerns.

As the year moved on, COVID-19 continued to affect the industry and the state. Maryland Farm Bureau continued to work to make sure the farmer's voice was heard not only in Maryland, but in Washington, D.C. To make sure that we were doing our best to provide this voice, we brought on Pat Wolff as senior director of national affairs to ensure we have a strong presence with Maryland's congressional delegation during these trying times and to make certain Maryland's needs are included in legislation being discussed on Capitol Hill, such as tax reform, budget, and soon, the next farm bill.

governor's veto ensured that crop protectants continue to be regulated through the proper administrative channels as they have always been and not subject to the political volatility of the General Assembly.

We closely watched 206 bills and submitted testimony in either support or opposition on 72 individual pieces of legislation. Of the 49 bills Farm Bureau supported, 25 passed out of both chambers. In addition to legislation that we supported, there were 23 bills we opposed that could have negatively affected Maryland's farming community. Our staff, many county Farm Bureau members, and agricultural allies worked hard on these bills to prevent them from passing as introduced. All but two of these bills were killed, and of the two bills that passed, both



Charles County Farm Bureau tour

ADVOCACY

This past summer, many county Farm Bureaus held farm tours for legislators and local elected officials to show firsthand many issues affecting farmers across the state. Counties focused on primary issues from wildlife crop damage, direct-to-the-consumer sales, and solar on ag land, to healthy soils. These farm tours helped open the eyes of our elected officials and created interest in legislation and regulatory changes to address many problems.

From many of these discussions at the county Farm Bureau level, counties created both state and national policy resolutions that will be discussed and voted on at the Annual Meeting of Delegates in December. Areas, such as wildlife fencing and food plots along with several environmental policies, were created. Many of these policies will set the focus for 2022 as policy priorities for state and federal legislation.

Along with all of this grassroots policy development, we also saw the need to make sure we are engaged in the 2022 Maryland elections. This summer, Maryland Farm Bureau in conjunction with American Farm Bureau hosted a campaign management school to assist candidates running for local or state office in preparing successful campaigns. We have offered this school over the years and have seen an 88% success rate for those who seek public office after. This year, we had eight individuals participate in our campaign management school.



The Campaign Management School assists candidates running for local or state office in preparing successful campaigns. We have seen an 88% success rate for those who seek public office after attending.



As you can see, Maryland Farm Bureau had a successful year of advocating for the interest of our members. The return on your investment in Maryland Farm Bureau was on full display many times throughout the year. Maryland Farm Bureau thanks everyone who volunteered their time and talent to testify during session, call, email, or meet with their local and state legislators and elected officials, and open their farms to show lawmakers how legislation and regulation affects us at the farm gate.

In a world with volatile markets, unpredictable weather, and ever-changing government involvement, having an organization to protect and preserve your voice and your livelihood has never been more important. Maryland Farm Bureau works every day to make sure that you are being heard.

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- Dental
- Vision
- LTD
- And more!



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HOMEGROWN LEADERS

Maryland Farm Bureau's strength comes from its members' engagement on a grassroots level. Whether it's volunteering at the local, state, or national level, we're proud to see our members advancing our mission and serving the greater community. From earning recognition in competitions or being appointed to serve the Farm Bureau family on a national scale, Maryland Farm Bureau members continued to use their talents and expertise to make positive impacts in 2021. As you will see, our members have been representing us well, even during a pandemic!

Ag Innovation Challenge

Earning finalist honors in the 2021 AFBF competition, and finishing in the top 10 in the nation is member Richard Francis — who is more commonly known as Farmer Chippy — the owner and operator of AgriHood Baltimore — Plantation Park Heights. AgriHood Baltimore is a thriving marketplace, community-shared agriculture and urban farmer training resource institute with a focus on developing the next generation of junior urban farmers.

American Farm Bureau Federation Committees

Our members represent us in various advisory committees nationally:

- Jennifer Cross was re-elected to serve another two-year term on the Women's Leadership Committee (WLC).
- John Draper, Maryland Farm Bureau 1st vice president, is the chair of the Farm Policy Issue Advisory Committee.
- Chris Catterton, Maryland Farm Bureau WLC chair, sits on the Food Safety Issue Advisory Committee.
- Wayne Stafford, Maryland Farm Bureau president, sits on the Bylaws Committee.

Notable National Honors

Katie Stevens represents Maryland in the Discussion Meet at the next AFBF convention. Kayla Griffith will then also represent Maryland in the Excellence in Agriculture competition for the younger generation of agriculturalists, as well as was selected for the AFBF WLC Communications Bootcamp.



Farmer Chippy and his team at Plantation Park Heights in Baltimore

Maryland Farm Bureau's own Jo-Ann Chason was one of 51 awardees nationally of the Christy Sue Lilja Resource Grant. Formerly known as White-Reinhardt Resource Grants, educators apply to receive \$100 to spend on agricultural literacy books and resources from the AFBFA store. Chason, former Baltimore County Farm Bureau president and current Maryland Farm Bureau state board member, teaches in the Highlands School, Bel Air, a school specializing in students with learning differences.

Garrett County Farm Bureau

Garrett County was selected as a winner in the AFBF County Activities of Excellence (CAE) program for its work in ensuring its 4-H and youth had a place to compete in the livestock shows for which they had been preparing.



AgriWoman of the Year: Chris Griffith

Griffith has made an impact in her decades of involvement with the Maryland Farm Bureau. From serving on various committees, to chairing the Women’s Leadership Committee (and thereby the county youth contests and their educational opportunities and community service events), she has served as an example to other members. Most notably, sixteen years ago she founded Anne Arundel County’s Agriculture Education Day, which centers on fall agriculture fun for the community. The idea has been adopted by AFBF WLC and used nationally.



Distinguished Service to Farm Bureau Award: Jack Miltenberger

The Distinguished Service to Farm Bureau Award recognizes the unsung heroes who have dedicated their lives to making Farm Bureau a better and stronger organization.

Miltenberger, a true farmer and current Allegany County Farm Bureau vice president, planted his first garden when he was nine years old and is still farming in his 80s on his family farm that was started in 1868. He has dedicated his life to agriculture by

- Growing and selling produce — over 50 types currently — his entire life, oftentimes along with livestock and grain crops
- Helping to start Allegany County’s multiple farmers’ markets
- Early-adopting conservation practices such as no-till and water quality efforts such as grassed waterways
- Helping to secure the expo building at the Allegany County Fairgrounds, where he has worked tirelessly with the Ag Expo to support 4-H and FFA youth
- Allowing the University of Maryland to conduct test plots on his family’s farm
- Serving in many leadership capacities on the Allegany County Farm Bureau, including president, as well as other agricultural related organizations.



COVID-19 effectively stopped 4-H from running this event; many children use the profits from their livestock projects to fund their future education, investment for the following year’s projects, and even their own farms. Garrett County Farm Bureau decided to host a County Farm Bureau Expo. This expo allowed their youth to show and sell their livestock projects for the 2019-2020 calendar year. The Expo ran August 4-8.

2020-21 Miss Maryland Agriculture

Kylan Keehan finished her year as the final Miss Maryland Agriculture in 2021, and we look to 2022 and our first Farm Bureau Ambassadors — female and male. Keehan worked with the Maryland Food Bank, among making other appearances, and received a scholarship.

NEWS, VIEWS & OUTREACH

As we happily begin to welcome back more in-person meetings, such as our Maryland Farm Bureau Annual Convention & Meeting of Delegates, which was held virtually in 2020, we are starting to ramp up our community outreach.

During this second year of the pandemic, we grew and evolved our communications efforts to meet the needs of our membership. After staff changes, we transitioned to an interim communications team, TSN Communications, that specializes in public relations and marketing with clients in the agricultural field.

We partnered with The Keith Campbell Foundation for the Environment and Maryland Association of Soil Conservation Districts to bring a new recognition for those leading the way in Maryland's conservation management, the Leopold Conservation Award, through the Sand County Foundation, a national organization. Already awarded in 23 states, we will bestow Maryland's inaugural Leopold Conservation Award winner at our 2021 annual meeting in December.



Among other new endeavors this year, we co-sponsored the inaugural Maryland 5 Star Event at Fair Hill equestrian competition along with Pennsylvania Farm Bureau. This event is one of only seven of such world-class events worldwide. On a more serious note, Maryland Farm Bureau

ELECTRONIC COMMUNICATIONS


334,638

SOCIAL MEDIA
TOTAL IMPRESSIONS

 **775**

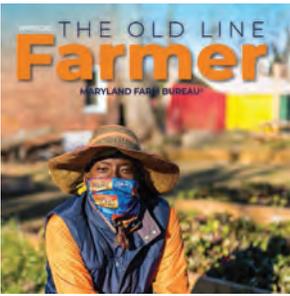
TOTAL COMMENTS/
MESSAGES RECEIVED
Up from 665 in 2020

 **13,568**

SOCIAL MEDIA
TOTAL ENGAGEMENTS

 **525**

TOTAL SOCIAL MEDIA
POSTS
Up from 476 in 2020



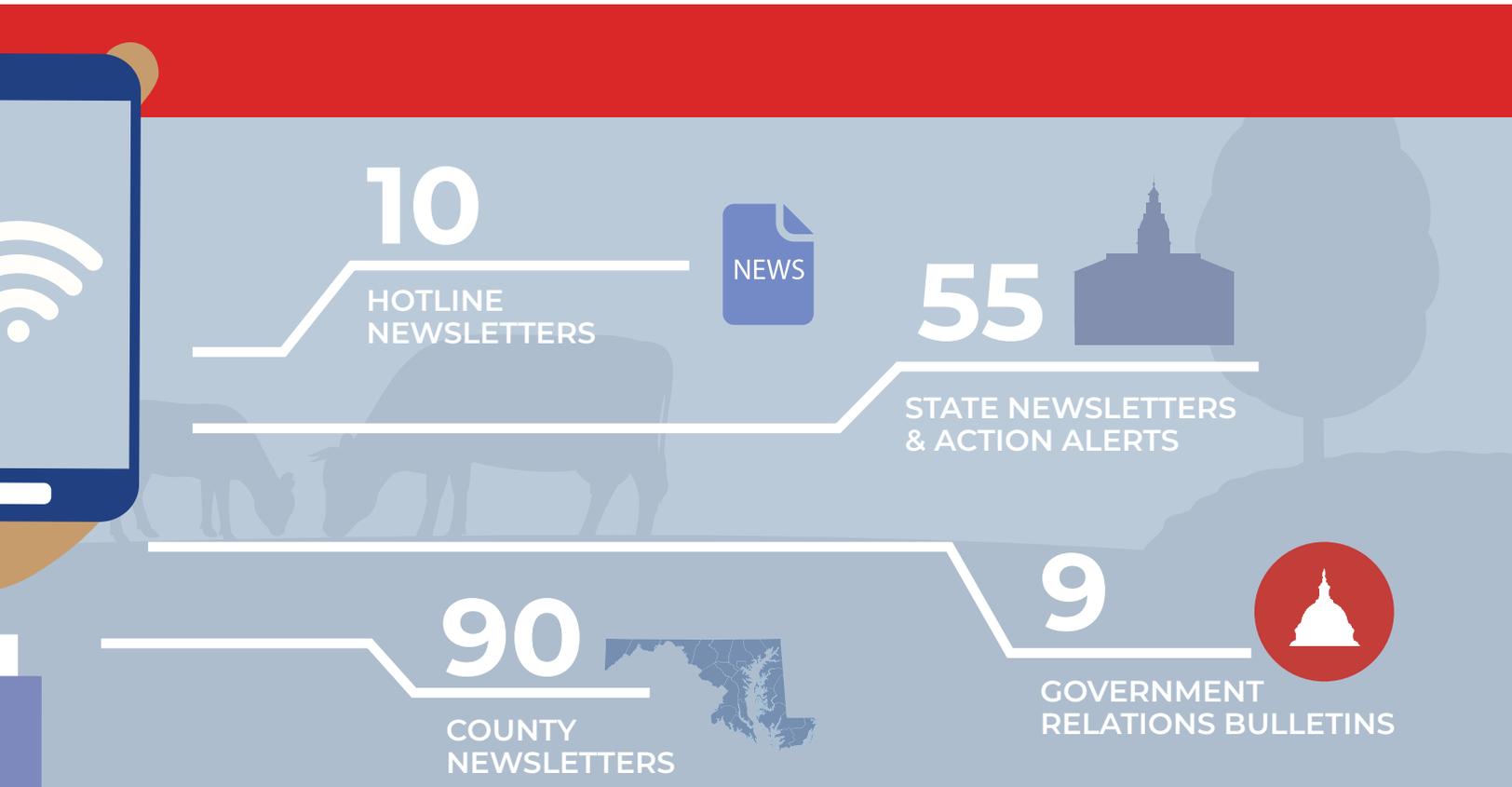
Farm bureau members stay informed with our magazine, newsletters and bulletins and stay connected online with our growing social media presence.

also worked with Maryland Department of Health and the Governor’s office to assist with ensuring that those who qualified under group 1C under the state’s COVID-19 emergency orders (which included all essential food, farm, and agricultural workers) were able to access COVID-19 vaccinations. We also want to honor the good work in the community of our county Farm Bureaus that stepped up to host junior fair livestock competitions when COVID-19 restrictions made it challenging for country fairs to host these long-standing events.

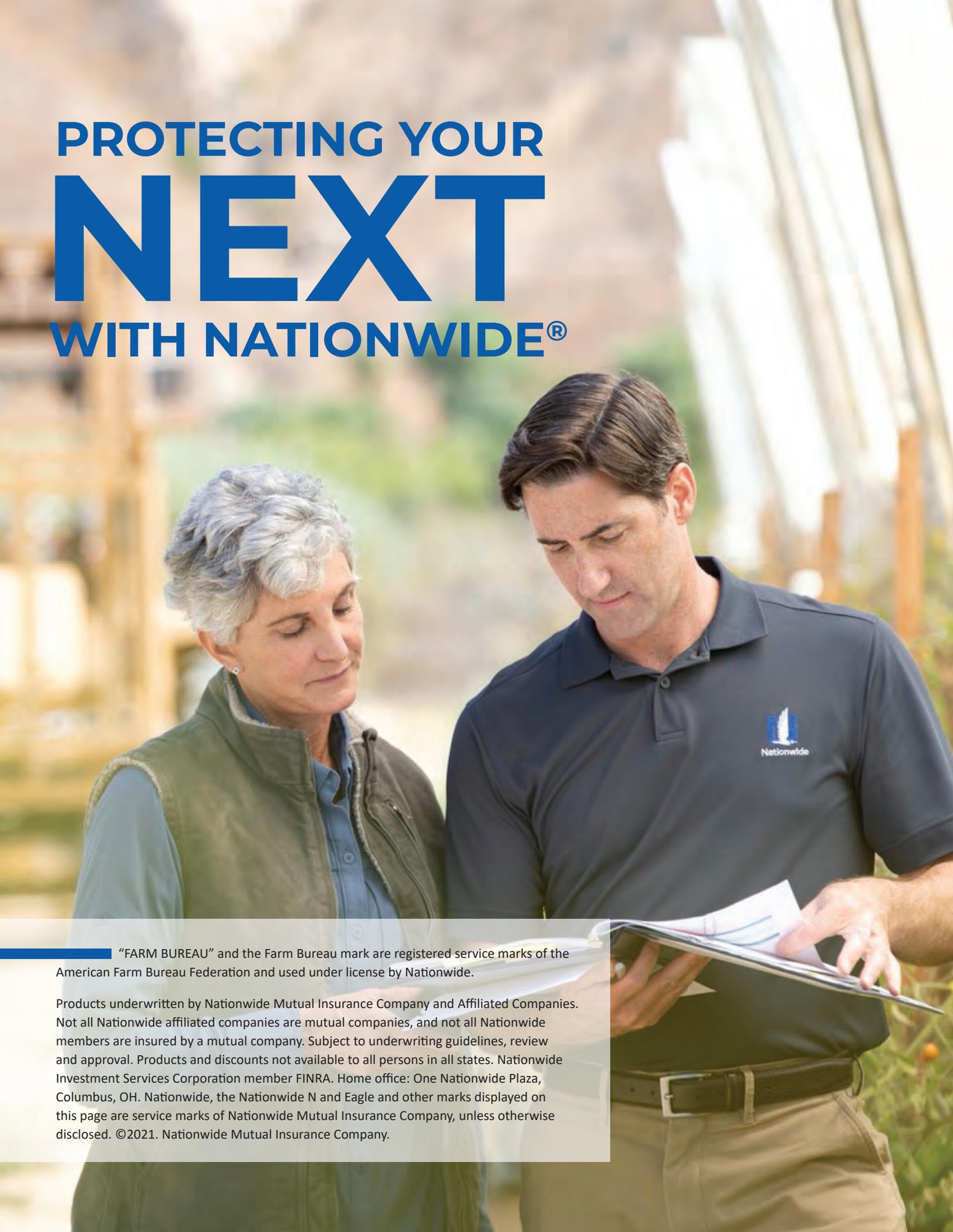
Maryland Farm Bureau hosted 24 webinars during the spring and winter focusing on issues of concern, member benefits, leadership and much more. We partnered with other ag stakeholders within the state to provide access to subject matter experts to our members.

This year, we will deliver three issues of *The Old Line Farmer* to our members, and focus on a more robust and growing social media presence. We continue to keep our grassroots members and stakeholders informed about the happenings in Annapolis and in Washington, D.C., with our monthly Government Relations Bulletins, as well as our Hotline Bulletins during the legislative session. We continue to offer the Action Center on our website for legislative advocacy.

As we hope to continue to move back to more pre-pandemic normalcy, know that we are working to keep you as well as the community informed about how Maryland Farm Bureau is helping to support our members and the greater Maryland food, farming, and natural resources communities!



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Since our start as a small mutual auto insurance provider in 1926, Nationwide has watched farms evolve from horses and moldboard plows to drones and autonomous machinery. We've grown and evolved in that time, too.

As the #1 insurer of farms and ranches in the U.S.* and the exclusive property and casualty insurance provider for nine state Farm Bureaus® (California, Connecticut, Delaware, Maryland, New York, Ohio, Pennsylvania, Vermont, West Virginia), Nationwide's commitment to helping farmers and ranchers protect their next is stronger than ever.

We're evolving as farmers and ranchers evolve

Every time agriculture leaps forward, so do we. That's what protecting your next is all about: always looking and planning ahead – working to provide the insurance products and services progressive farmers and ranchers need to succeed.

Today, that means staying on the leading edge of new tools, practices and technology farmers and ranchers need to get their jobs done. Our firm grasp on these types of changes means we'll continue to offer the products and services our customers need, whether they're working to better align with public interest or grow and diversify a farm or ranch.

"We are always challenging ourselves to identify ways we can evolve our products and services. We take our commitment to supporting farmers and ranchers' changing needs very seriously," said Brad Liggett, President of Nationwide Agribusiness. "Nationwide is there for you today. We're also working hard to make sure we protect your next."

Valuable resources for Farm Bureau members

Nationwide offers business solutions to help Farm Bureau members protect their next. That means business planning, insurance tools and transition expertise, including:

- Farm, commercial and surplus/specialty insurance products to protect your life's work
- Personal insurance products and services for homes, vehicles and personal liability
- Financial service products like life insurance, annuities and retirement plans

As a Farm Bureau member, you are eligible for special savings on your Nationwide farm policy. And you may be eligible for other benefits, such as:

- Emergency roadside assistance coverage
- Identity fraud expense
- Arson/crime reporting awards
- Accidental death coverage for youth organization animals (4-H or FFA)

And our Ag Insight Center provides expert tips and insights to help you navigate the changing agricultural landscape, run a successful business and maintain the safety of your operation. Check it out at AgInsightCenter.com.

* A.M. Best Market Share Report 2020.

Learn more about how to protect your next

As we continue to stay ahead of the curve for farmers and ranchers, find out how we can work together to protect your next. Visit FarmAgentFinder.com to talk with a Nationwide Farm Certified agent or visit NationwideAgribusiness.com for more details.



MEMBERSHIP



2021 Farm Bureau Membership by County



Visit [MDFarmBureau.com/A-Z-Savings](https://www.MDFarmBureau.com/A-Z-Savings) for your extensive member benefits.



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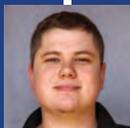
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