

Maryland Farm Bureau
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Chesapeake Bay Farm & Food

A Maryland Farm Bureau Publication

Spring 2018

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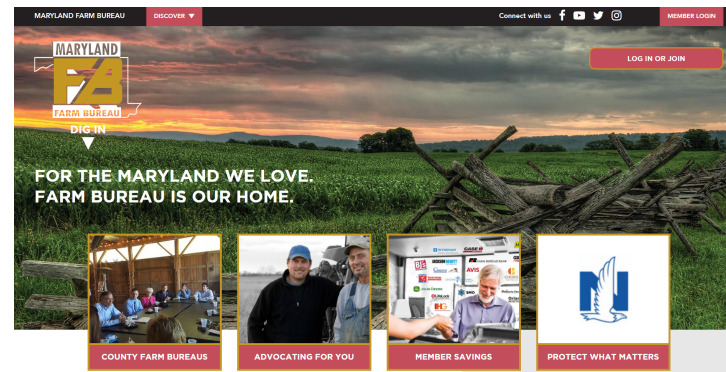


Spring 2018

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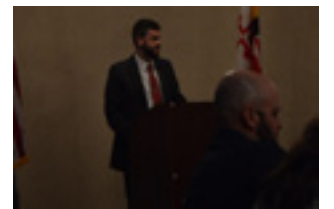
Through Farm Bureau, Your Voice Was Heard in Annapolis

Colby Ferguson, Government Relations Director

In today's tough agricultural economy, many are looking for ways to cut costs and looking to justify expenses. One of those just might be your Farm Bureau membership dues. My hope is that after reading this legislative summary you will believe the Return on Investment for this year's dues is justified.

Maryland Farm Bureau's Government Relations team worked hard this session to make sure Maryland's agricultural voice was heard. We added Parker Welch (MFB's Southern MD Field Staff) to the team to assist with making sure Farm Bureau was at the table in all Ag-related discussions. We closely watched 225 bills and submitted testimony in either support or opposition on 75 of them. Of the 56 bills Maryland Farm Bureau supported, 32 passed out of both chambers and await the Governor's signature in the next few weeks.

See **Annapolis**, page 6



Young Farmers Attend the YF&R Conference in Reno

Becky Jones, Communications Intern

The 2018 YF&R Leadership Conference was held in Reno, Nevada, from February 16-19. It brought together members from across the nation for an opportunity to network, learn, collaborate and find inspiration. Maryland Farm Bureau had eight members representing Maryland at the annual Young Farmers and Ranchers Convention, two of which competed in the National Young Farmers Collegiate Discussion Meet.

Grace Brinsfield of Dorchester County and Becky Jones of Calvert County represented Maryland in the National Collegiate Discussion Meet.

See **YF&R**, page 7

Zipline: Heartbreaking Time for Dairy

Zippy Duvall, AFBF President



Much like spring follows winter, every dairy market boom is followed by a bust and vice versa. Dairy farmers are entering a fourth straight year of low prices as global milk production has grown faster than demand. The all-milk price averaged more than \$25 per hundredweight at certain points in 2014, but it has been downhill from there. The milk price hit just \$15.30 per hundredweight as of February 2018, and it's not expected to get above \$16 - \$17 this year.

See **Zipline**, page 10

A Message from the President

Maryland Farm Bureau Officers

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Wayne Stafford, First Vice President
John Draper, Second Vice President
Valerie Connelly, Executive Director

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Chris Catterton, Chair
Anne Arundel County

Young Farmers Committee

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Kent County

Newsletter Editors

Becky Jones & Emily Solis
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Open markets and reduced tariffs are essential for the economic health of farms across America. Progress on the NAFTA revamp is being made. The Administration has pledged to fight for better trade deals for all.

But, a tariff war with China has, unfortunately, put farm commodities directly in the crosshairs. As an Executive Committee member at the American Farm Bureau Federation, I am working with President Zippy Duvall to send a clear message in Washington. This has to stop!

We are part of three coalition efforts - Trade for America, Farmers for Free Trade and Americans for Farmers & Families. Our goal is to generate ads, social media engagement and advocacy targeting federal and state leaders. President Duvall has been at the table for discussions at the highest level and we are making progress.

Here is what happened. The steel and aluminum tariffs instituted in March as a national security concern were the shot across the bow for China.

In April, the U.S. proposed additional tariffs on electronics, machinery and aerospace products from China. A day later, China countered with a list of 37 agricultural tariff lines that will face an added 25 percent tariff going into China if the U.S. goes forward with its proposal. Soybeans, cotton, pork, nuts and beef were at the top of the list. China is adding to the list daily.

Thirty percent of soybean produced in the U.S. are exported to China each year. Cotton is our No. 2 export.

The April tariff proposal on Chinese products coming to the U.S. does not go into effect immediately. The U.S. Trade Representative is taking public comments until May 11th. Farm Bureau members must weigh in and tell USTR not to go through with the tariffs. The counter tariffs threatened by China will have a devastating impact on our family farms.

Here is what you can do: Log on to www.fb.org/advocacy/tariffs/ before May 11th to file official comments to stop this tariff war. Tell our Trade Representative to negotiate on behalf of America's farmers to reduce tariffs and open markets for our products!



Charles E. Fry
President, Maryland Farm Bureau



If your business is interested in learning more about participating in the Member Savings Advantage program, please complete the form below and forward to:

Maryland Farm Bureau
3358 Davidsonville Road, Davidsonville, MD 21035
Email: vconnelly@mdfarmbureau.com | Phone: 1-800-248-9012

Business Name: _____

Business Phone: _____ Business Fax: _____

Address: _____

City: _____ State: _____ Zip: _____

Name of Person Completing Form: _____

Title of Person Completing Form: _____

Phone: _____ Fax: _____

Email: _____ Business Website: _____

Business Description: _____

Suggested Offer(s): _____

Please include your proposed discount offer.

An offer can be a specific discount percentage such as 10% off; a flat dollar discount such as \$2 off purchases over \$10; or the opportunity to buy one item and get something else free such as "Buy a \$5 meal, and receive a free large drink for \$1.99."

Thank you for your consideration. A representative will contact you to discuss the Member Savings Advantage program and the initial steps for adding your business to the Member Savings Advantage network.

*****This contact form does not contract or obligate program participation*****



With no price recovery in sight, many of us personally know a dairy farming family that is getting out of production after generations of being in the business. About 10 percent of dairy farms across the nation have shut down over the past year. Just in the last few days, I have heard from good dairy farming friends in Georgia that they're selling all their cows. "This is the best business decision," a member of the family said. However, "It's never been just a job to us; it's how we raise our family. Without our beloved cows, who in the world are we?" I think most of us in agriculture can relate to that, no matter what we grow or raise.

In March, I saw a news article about a farm in Vermont that auctioned off its cows and equipment. Turns out that farm was owned by my friend and Farm Bureau colleague,

former Vermont Farm Bureau President Clark Hinsdale. According to the article, his was one of 12 dairy farms in that state to exit the dairy business just since January.

Clark's summation that the structure of dairy farming is changing—that smaller family operations cannot sustain themselves—is concerning. When the market eventually turns in a better direction, and it will, most of the small, family-operated dairies that have shut down will not come back. It is heartbreaking to watch as second-, third- and fourth-generation dairy farms call it quits. This will have an irreversible impact.

I grew up on my family's dairy farm. We got out of dairy farming years ago, during a previous bust, and switched to beef cattle and poultry production. But I'll always cherish the experiences and the work ethic that my brother and I learned from milking cows. I still think a Holstein is one of the most impressive animals. It is sad to think of fewer opportunities for young people to grow up in dairy farming.

There is help on the way. With milk prices down and production costs up, the national dairy margin under USDA's Dairy Margin Protection Program in February 2018 fell to \$6.88 per hundredweight, the lowest level since June 2016. While that reflection of today's dairy industry is nothing to cheer about, a silver lining is the lower margin will trigger much-needed program payments to farmers. Also, Congress recently passed legislation to make the program work better, including monthly margin calculations instead of bimonthly, and providing catastrophic coverage at the \$5 margin level at no cost to producers. With those changes in place, USDA has opened the enrollment period for MPP coverage for 2018. It is hoped that more dairy farmers will sign up.

In addition, Farm Bureau has been working with USDA to develop a revenue insurance product, much like crop insurance, for dairy producers. Dairy farming is risky business. Producers need adequate risk management and Farm Bureau is excited about developing another tool to help them survive times like this. We look forward to being able to share more information about the program soon.

The old saying in dairy farming is the cure for low prices is low prices, meaning prices will go back up on the basis of reduced supply as farms shut down or cull herds. That acceptance of the cyclical nature of dairying might be of some help to get through the downturns by focusing on the upswing to come. But the bust that dairy farmers are facing today seems worse and more prolonged. This doesn't feel like business as usual, even for dairy.

Many of us are necessarily focused on national policy solutions and global market trends. Those are important, but I will close by focusing on the people behind the policies and the data. The trait that I've found in just about every farmer I've ever known is that special spirit of brotherhood and sisterhood that abides in agriculture—our unique understanding of what our fellow farmers and ranchers are going through, our mutual respect for the farming way of life, and our willingness to offer an ear and a prayer to those in the farming family who are struggling. If you are a dairy farmer trying to hold on, please talk with your friends and neighbors and let them be a source of emotional support. If you know a dairy farmer, offer him or her an act of kindness, even if it's a small favor or just an invitation to come over for supper and talk as friends. In times like this, little things can have a big impact. Better days are ahead. Let's help each other get there.



A Message from the Executive Director

Welcome to the spring edition of the MFB newsletter! I hope you are able to get into fields soon to plant your crops as the new growing season begins. Here at the MFB office, we are excited to *spring* our new membership sales effort, which incorporates consultative selling skills.

Our SMART Action Plan for membership development will include Specific and clear goals, Measurable outcomes, Action-oriented staff assignments, Results as the focus and Timelines that are incremental and long-termed. With help from our partners at Nationwide – a company with undeniable sales acumen - key members of our staff will be trained to carry out the SMART sales methods here at Farm Bureau. Stay tuned for our SMART roll-out mid-summer.

Meanwhile, we continue to be your voice in the public arena. It's important for us to know what's going well and where you struggle. Are you optimistic or pessimistic about the economy, consumer demand, government regulation? We recently emailed our Spring Outlook Survey. It is designed to be a quick, anonymous, 5 to 8 question sampler you can complete on your mobile phone. We will send an Outlook Survey every couple of months to get the pulse of Maryland growers. Please take a few minutes to help us out with this project.

Finally, I want to remind you that the Farmer Vote Counts at the ballot box. The Primary Election is on Tuesday, June 26th. More than 180 candidates completed the Farm Bureau PAC questionnaire and are seeking endorsement. The PAC will announce endorsements mid-May. Be on the lookout for the list of farm-friendly candidates and take it with you to the polls on June 26th. Electing good candidates leads to good government. Get Out and Vote!

Valerie Connelly
Executive Director,
Maryland Farm Bureau



County Farm Bureau Membership Report

As of April 6, 2018.

Based on Membership year July 1, 2017-June 30, 2018

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

If you need to renew your Farm Bureau membership, call 410-922-3426, ask your regional field representative for a form to mail in, or go online to www.mdfarmbureau.com.

When you join your county Farm Bureau, you are also becoming a member of the Maryland Farm Bureau and American Farm Bureau Federation. AFBF represents more than 6.2 million member families in over 2,800 counties.

As a member of MFB you have access to many discounts, services and programs. We invite you to take full advantage of all your Farm Bureau membership has to offer!

| County | YTD Voting Members Paid | YTD All Members Paid |
|------------------------|-------------------------|----------------------|
| Allegany | 100 | 161 |
| Anne Arundel | 679 | 3,661 |
| Baltimore | 292 | 4,514 |
| Calvert | 223 | 664 |
| Caroline | 397 | 720 |
| Carroll | 673 | 1,591 |
| Cecil | 312 | 864 |
| Charles | 193 | 1,025 |
| Dorchester | 234 | 608 |
| Frederick | 868 | 1,911 |
| Garrett | 172 | 259 |
| Harford | 368 | 1,553 |
| Howard | 200 | 1,302 |
| Kent | 246 | 334 |
| Montgomery | 263 | 3,416 |
| Prince George's | 214 | 2,444 |
| Queen Anne's | 261 | 573 |
| St. Mary's | 305 | 674 |
| Somerset | 205 | 362 |
| Talbot | 229 | 585 |
| Washington | 246 | 626 |
| Wicomico | 331 | 779 |
| Worcester | 197 | 499 |
| Maryland Totals | 7,208 | 29,125 |

Collegiate Farm Bureau at UMD Hosts 'Ask-a-Farmer'

Becky Jones, Communications Intern



'Ask-a-Farmer' Panelists from left to right: David Hancock, Kayla Griffith, Amanda Heilman, Ariel Taxdal, Alan Eck

On Tuesday, March 27, 2018, Collegiate Farm Bureau at the University of Maryland hosted an "Ask-A-Farmer" panel in the Stamp Student Union. This event brought five farmers from across the state to the College Park campus to answer pressing questions that students had regarding the agriculture industry.

In November, the chapter received a mini-grant from the American Farm Bureau Federation to aid in the development of the chapter. The funding received was used to hold the event.

See **Collegiate FB**, page 9

Scholarships Awarded to 5 MFB Members

Maryland Farm Bureau is pleased to announce the winners of our 2018 college scholarships: Sarah Burton of Pylesville, Kaitlyn Hart of Ellicott City, Lauren Lewis of Newark, Brittany Lippy of Manchester, and Catherine Savage of Dickerson. Each scholarship is worth \$2,000 toward the winner's college tuition. All winners or their parents/guardians are members of Maryland Farm Bureau.

Applicants were required to write an essay on: With 3 to 5 generations removed from the farm, how do you see your role as an advocate for agriculture to minimize the knowledge gap between farmers and consumers and promote a more positive image for agriculture? Selection was made by a Scholarship Committee designated by Maryland Farm Bureau.

See **Scholarships**, page 5

Farm Program Payments and Their Effect on Succession Planning

The following information is provided by Nationwide®, the #1 farm and ranch insurer in the U.S.

As a farmer you know all-too-well about risk; it's present in every aspect of the job. Whether it's maintenance, running equipment or any number of other things, one of your biggest risks will be your sales when you get to market.

As you may know the government has programs to help farmers address some of the risk they face with commodity markets. They provide revenue and price loss payments for eligible farmers under the farm bill. Under that bill many farmers may qualify for additional payments but are unable to collect those because of individual payment caps.

See **Succession Planning**, page 7

Collegiate FB

continued from page 4

Students on campus had the opportunity to ask farmers specific questions pertaining to the industry and how it works. The objectives of the event were to expose students at the University of Maryland to farmers in the state, discuss hot topics in agriculture, and correct common misconceptions regarding food production.

The farmers selected to serve on the panel were representative of the entire industry in Maryland. The panelists included David Hancock of Hancock Family Farms, Amanda Heilman of DuPont Pioneer, Ariel Taxdal of Brooms Bloom Farm, Kayla Griffith of Griffith Family Produce, and Alan Eck of Mae Vue Farm. Each of the farmers represented different commodity groups; Hancock is a grain, produce, and livestock farmer from Southern Maryland; Heilman sells seed to grain producers on the Lower Eastern Shore; Taxdel is a dairy farmer from Harford County; Griffith works on her family's farm in Anne Arundel County growing produce; Eck is a poultry and grain farmer on the Eastern Shore.

"At the University of Maryland, the College of Agriculture and Natural Resources is very small in comparison to the University as a whole," explained Emily Solis, senior Animal Science major and Collegiate Farm Bureau member. "Seated in such an urban area, many of the students on campus are not familiar with food production and modern-day agriculture. This event allowed the campus community to hear from the individuals responsible for putting food on their tables."

"Events like this allow the public to have a direct dialogue with farmers that grow their food. It is crucial in bridging the gap between consumers and producers, and I was extremely proud to be a part of it and witness the great dialogue that happened," said Parker Welch, MFB staff member and moderator of the panel discussion.

Becky Jones, Chapter President said, "An event like this had not been done at the University in recent years, if ever. Through this event, awareness has been brought to the Collegiate Farm Bureau chapter at the University of Maryland, which began during the Fall 2016 semester. At its start, there were a mere five members involved, but the chapter has grown to over fifteen members currently." The chapter strives to educate and advocate for legislation regarding agriculture and other hot topics in the industry.



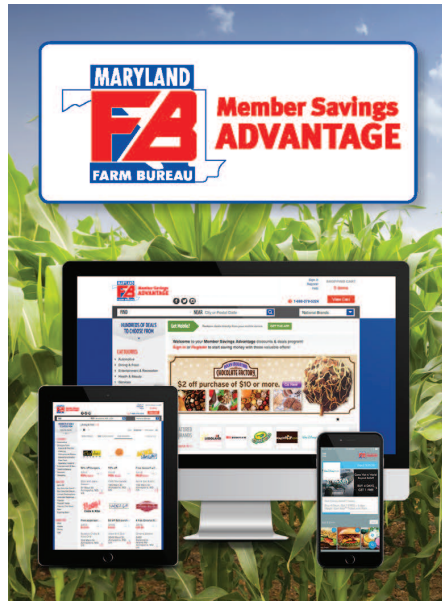
Farm Town Strong

"Rural communities are strong. The strengths of our towns can overcome this crisis." -Zippy Duvall, AFBF President

The opioid crisis has struck rural American much harder than urban areas, and opioid abuse can begin as easily and accidentally with the use of prescription painkillers. The American Farm Bureau Federation, in conjunction with the National Farmer's Union, is working to increase public knowledge of available resources to overcome the crisis, while also reducing the negative stigma surrounding opioid addiction.

If you or someone you know is struggling with opioid addiction, www.FarmTownStrong.org can provide help. Visit the website to get in touch with an opioid addiction Hotline, find treatment options, learn about prevention, and more.

Maryland Farm Bureau Membership Benefit



Welcome to Member Savings Advantage

This exclusive discount program offers unique, members-only deals on everyday purchases at thousands of popular restaurants and retailers.

WEB:

1. Go to www.mdfarmbureau.com.
2. Click on the "Member Savings Advantage" icon.
3. Register with your Farm Bureau ID and begin saving immediately!

MOBILE:

1. Download our free "My Deals" mobile app.
2. Log in using your email and password from the website.
3. If you have not set up your email and password, click "Setup Account" and enter 200655-Farm Bureau ID as your Mobile Password.

Any problems? Contact Member Savings Advantage support at 888-279-5224.

Visit www.mdfarmbureau.com/a-z-savings to see all current discounts.

Upcoming Events

May

- 5/1: Timely Ag Issues/Grain Marketing
- 5/9: Women in Ag Webinar: How to Avoid the Probate Process
- 5/12: Eastern Shore Spring Show
- 5/13: Online Private Pesticide Application Re-certification
- 5/16: Queen Anne's County Political Candidates Forum
- 5/23: Women in Ag Webinar: Food Marketing Trends
- 5/29-30: Fundamentals of Nutrient Management
- 5/30-31: Queen Anne's Agriculture Awareness Days

June

- 6/3: Montgomery County Farm Bureau Summer Picnic
- 6/23-25: Worcester County Fair

July

- 7/7: Women's Leadership Committee Visits Layton's Chance Vineyard and Winery
- 7/15-22: Washington County Ag Expo and Fair
- 7/17-19: Allegany County Fair and Ag Expo
- 7/20-22: Kent County Fair
- 7/21-29: Cecil County Fair
- 7/24-29: Harford County Farm Fair
- 7/24-30: Somerset County Fair

Visit www.mdfarmbureau.com/event-calendar for more details and an updated schedule of events.

2018 Intern Spotlight



From my first exposure to this grassroots organization, serving as 2015 Miss Maryland Agriculture 4th Runner-Up, to being the founding president of Collegiate Farm Bureau at the University of Maryland, and now, as a Communications

Intern, I've always had a passion for being a part of the leading voice of Maryland agriculture, Maryland Farm Bureau.

During this Spring Semester, I had the opportunity to work alongside Emily Solis to effectively communicate to the 35,000 member-families in Maryland Farm Bureau. My main role was to work closely with Valerie Connelly, Colby Ferguson, and Parker Welch in creating the weekly "Hotline" that was sent out each week during the 2018 Legislative Session.

Throughout this internship, I have gained valuable skills in the agricultural communications field and learned more about effective agriculture policy and advocacy. I have truly enjoyed my time here. I'm looking forward to taking what I've learned to my next internship working with the Institute of Applied Agriculture.

-Becky Jones

Scholarships

continued from page 4

Sarah Burton of Pylesville is a member of Harford County Farm Bureau and a senior at North Harford High School. Sarah plans to attend the University of Maryland where she hopes to study Agricultural Education.

Kaitlyn Hart of Ellicott City is a member of Howard County Farm Bureau and a graduate of Mt. Hebron High School. Kaitlyn hopes to attend Clemson University, the University of Maryland, or North Carolina State where she plans to study genetics or bioprocessing science.

Lauren Lewis of Newark, MD is a member of Worcester County Farm Bureau and a senior at Snow Hill High School. Lauren is planning to attend Salisbury University where she hopes to study Medical Laboratory Science.

Brittany Lippy of Manchester is a member of Carroll County Farm Bureau and a graduate of Manchester Valley High School. Brittany is currently attending Oklahoma State University where she studies Animal Science Biotechnology.

Catherine Savage of Dickerson is a member of Montgomery County Farm Bureau and a graduate of Poolesville High School. Catherine is currently attending Virginia Tech where she studies Dairy Science.



I owe my introduction to agricultural communications to the Miss Maryland Agriculture contest - it was during this time that I learned the importance of interacting and building connections with the public so that they can gain an accurate

understanding of modern agriculture. When I began attending the University of Maryland, I saw first-hand just how many consumers were disconnected from food production. These experiences fueled my passion for agricultural communications and led me to pursue a career in the field.

I truly enjoyed working with the Maryland Farm Bureau staff this spring, and I am so happy to be continuing with the organization as the Communications Specialist. While Becky handled the weekly "Hotline" newsletter, I managed the social media accounts for Maryland Bureau.

This internship was a great experience, and it enabled me to further develop my communications skills. From writing my first press release to collaborating on my first newsletter, the opportunities and experiences for professional development were endless.

-Emily Solis

Annapolis

continued from page 1

Some of our priority bills that passed were:

- **HB 646 (Delegate Reilly)/SB 1069 (Senator Mathias) – Gross Vehicle Weight – Ag Products.** This bill created a 5% GVW tolerance on trucks hauling grain and other ag crops from the field during harvest season.
- **HB 515 (Delegate Ghrist) – Palmer Amaranth Summer Study.** This bill requires MDA to conduct a study to assess the adverse financial impact of Palmer Amaranth on the Ag industry in the State and determine the necessary actions each stakeholder must take to reduce the impact of Palmer amaranth and the cost of each action. MDA is to consult with the State Highway Administration, the Maryland Farm Bureau, soil conservation districts, the Maryland Association of Counties, the Maryland Grain Producers, and any other interested stakeholder. The study is to be completed by December 1, 2018.
- **HB 7 (Delegate Mautz)/SB 182 (Senator Astle) – Income Tax Credit – Venison Donation – Feed the Hungry Organizations.** This bill creates a tax credit for those that pay for the processing of deer that are donated to food banks. The maximum amount per deer is \$50. A hunter is limited to 4 deer a year, but a Deer Management Permit holder has no limit. This bill was passed to address the limited funds available in the Farmers & Hunters Feeding the Hungry program. When funding runs out, this option is a way to continue the donation of lean protein to the feeding the hungry organizations.
- **SB 185 (Governor Hogan) – The Maryland Budget.** Within this bill, the Maryland Ag Cost Share Programs (MACS) was funded at \$8 million, MALPF was fully funded, and the Next Generation Ag Land Acquisition Program was funded at \$2.5 million. In the BRFA bill, the Next Gen program was authorized to be funded for 3 additional years at \$2.5 million per year.
- Several Agritourism related bills passed. One defines Agritourism (which is drafted exactly as MFB policy language), and several others give permit exemptions for existing farm buildings being used in Agritourism activities.

In addition to bills we supported, there were 17 bills we opposed that could have negatively affected Maryland agriculture. MFB staff, many county Farm Bureau members and Agriculture allies worked hard to prevent every one of these bills from passing! Some of the priority bills were:

- **HB 1221 (Delegate Gilchrist) – Agriculture – Nutrient Management Plans – Protection of Personal Information.** If passed, the bill would have reduced protection for identifying information in nutrient management plans.
- **HB 116 (Delegate Stein)/SB 500 (Senator Nathan-Pulliam) – Pesticides – Use of Chlorpyrifos – Ban.** If passed, this bill would have banned Chlorpyrifos in Maryland.
- **SB 747 (Senator Astle) – Wildlife Management – Shooting at Nighttime.** If passed, this bill would have removed the ability for DNR to ever authorize the shooting of deer under a Deer Management Permit or a Deer Cooperator Permit at night.
- **HB 26 (Delegate R. Lewis)/SB 133 (Senator Madaleno) – Community Healthy Air Act.** If passed, this bill would have mandated air quality monitoring on all CAFO's in the state.
- **HB 1493 (Delegate Valderrama)/ SB 526 (Senator Lee) – Labor & Employment – Regulation of Farm Labor Contractors & Foreign Labor Contractors.** If passed, this bill would have increased the paperwork required to bring farmworkers to local farms during harvest. The bill would also make farmers liable for the enforcement of regulations that are solely the responsibility of farm labor contractors under federal law. The bill would have increased fines for any violation from \$5,000 to \$50,000 for a first offense.

As you can see, Maryland Agriculture had a great year. The return on your investment in Maryland Farm Bureau was on full display many times during floor session debates, committee hearings and one-on-one meetings with legislators. MFB staff wants to thank all of our members who testified, called or emailed their legislators on bills this session, along with thanking the Maryland General Assembly for making sure Maryland's largest industry was heard and protected. Please make sure and thank your Delegates and Senators for their support this year!

YF&R

continued from page 1

There was a total of 59 competitors in the collegiate competition discussion. They were tasked with discussing “How can Farm Bureau work to ensure that the public’s positive perception of the family farm is not lost?” and “How can farmers and ranchers maintain their buying power with the continued trend of input supplier and provider consolidations?”

In addition to the competition, the members from Maryland participated in leadership workshops, tours, and general sessions.



Becky Jones



Grace Brinsfield



Nationwide

continued from page 4

To maximize the amount of payments a farmer can receive, special consideration needs to be given to the structure of the farmer's operation and this may mean you need to consider the challenges of succession planning. Failing to plan for Farm Service Agency programs could mean the difference between securing the farming operation for the next generation or a forced sale.

- **What you should consider.** It's critical that all programs that can assist you are examined. These programs come with qualifications and have requirements to ensure maximum benefits are achieved.
- **The qualifications.** To be eligible for payments under Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC), a farmer must be engaged in farming and contributing significantly to the farming operations. There are provisions around how “contributions” are defined so it's important that understand these guidelines so that you meet these terms and that you structure your operation appropriately to capture all of the potential program benefits available to you.
- **Questions you may have.**
 - Will I need to change the way I run my operations?
 - How can I learn more about these programs, their qualifications and how I can bring my operation to qualify?
 - Can the next generation be structured in a way to allow for them to be eligible for program payments without interfering with the operation of the farm?

Researching these questions and coming to an answer isn't something that you have to do by yourself. It's important to enlist the help of qualified professionals who don't have a stake in the final decisions. Qualified professionals may include your banker, your accountant, your personal attorney or a financial or estate planner. If you would like to help in finding a qualified professional to speak with, contact the Nationwide® Land As Your Legacy® team at LAYL@nationwide.com or toll-free at 1-855-529-2729.

Neither Nationwide, nor its employees, its agents, brokers or registered representatives gives legal or tax advice.