

# NEWSLETTER



## HOWARD COUNTY FARM BUREAU

Volume 30, Issue 2

March 2020

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WEBSITE: [www.mdfarmbureau.com/howard](http://www.mdfarmbureau.com/howard)

### Message to Members

By: *Leslie Bauer, President Howard County Farm Bureau*

As I am writing this, we are a few weeks away from the official start of spring and a little over halfway through the Maryland General Assembly's 2020 Legislative Session. On the weather front, it's been a pretty mild winter - with February set to go down as the first February in history with no snow. I wish I could say the 2020 Legislative Session has also been mild, but there are always a few contentious bills that could have a potential negative impact on the agriculture industry each year, and this year does not seem to be much different.

I have spent the first two months as President learning to be a better advocate for agriculture. Along with several other members of our farm community, I had the opportunity to meet with Howard County Councilwoman Christiana Rigby. I learned about some of the concerns and challenges that our county farmers face. February found me learning more about the legislative process and how it impacts agriculture. I attended both the Taste of Maryland Agriculture Celebration as well as Maryland Farm Bureau's Day in Annapolis. Both events were great opportunities to interact with our Maryland Legislators and remind them of the impact that agriculture has on the state of Maryland.

Hopefully you are receiving copies of the MD Farm Bureau's Hotline that is sent weekly via email during the Legislative Session. The Hotline's purpose is to make you aware of upcoming hearings for bills that will impact Maryland's farm community. I ask you to please take a few minutes to read it and try to look at the bigger picture implications of some of these proposed bills. Maybe you don't use chlorpyrifos in your farm operation. Maybe you even support the ban. But think about the bigger picture. Do you really think it is wise to allow the use of chemicals to be legislated by our elected officials - based on fear and fabricated concerns of special interest or environmental groups? Shouldn't we trust the fact-based science and research of the EPA and MDA to safely regulate the use of chemicals? If legislation is passed to ban

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chlorpyrifos, will there be a domino effect? What chemical will be next? Maybe it will be one that is critical in your farm operation.

Maybe you don't grow hemp, so a bill that prohibits hemp production within 2 miles of a residential community of 10 or more residents may not affect you. But again, what precedent does this set regarding right to farm and what would be next? The odor from a livestock operation or the dust/noise from a grain operation? The next time you think a bill will not affect you – take a closer look. When you receive requests from the State Farm Bureau to take action on proposed legislation, please take a few minutes to do so – they have made it very simple to do – and you never know when the next bill will be one that may personally affect you. As I have said before: as we continue to face challenges in agriculture, we can be more successful as a united group, then each of us trying to fight our own separate battles.

If you would like to learn more about how the Maryland General Assembly's 2020 Legislative Session wrapped up, please be sure to attend our annual Legislative Dinner at the Lisbon Fire Hall on April 16. Additional details regarding the dinner be can be found later in this newsletter.

In closing, I would like to take a minute to recognize Nationwide Insurance and the support they have given to Farm Bureau through the years. As you update and shop your farm insurance from time to time, please consider giving Nationwide the opportunity to insure your farm. Included in this newsletter is a listing of **Nationwide Certified Farm Agents**, on **Page 11**. Please be sure to look one of them up the next time you are pricing insurance.

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## **2020 Maryland Farm Bureau Committees Seated**

*By: Barb Glenn*

Maryland Farm Bureau seated their committees for 2020. Three of those committees will be chaired by Howard County Farm Bureau board members. The

Environmental Affairs Committee will be chaired by **Keith Ohlinger**, the Labor Committee will be chaired by **Jay Rhine** and the Agricultural and Extension Committee will be chaired by **Barb Glenn**.

Each of these committees are charged with exploring opportunities to grow MFB's engagement in these areas in the state while advising the state board of directors.

Please let Keith, Jay or Barb know if you have comments or suggestions or want to get involved in these committees.

Keith Ohlinger: [kohlinger05@verizon.net](mailto:kohlinger05@verizon.net)

Jay Rhine: [jay@rhinelandscaping.com](mailto:jay@rhinelandscaping.com)

Barb Glenn: [barb.glenn@nasda.org](mailto:barb.glenn@nasda.org)

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## **Howard County Farm Bureau Scholarship**

The Howard County Farm Bureau will offer one \$1,000.00 scholarship for someone in the 14 to 16 age range and another \$2,000.00 scholarship to someone in the 17 to 19 age range. The 17-19 scholarship will be partially funded by Farm Bureau and partially funded by the Jackie Bauer Memorial Scholarship fund. To be eligible for this scholarship, they would either need to be a current HCFB member **OR** a current or former 4-H or FFA member.

To apply, students must return the attached application form and write an essay. The essay is to be written on:

***“How can we as Farm Bureau influence the conversation in the county, state and the country on more effectively explaining to the social media and internet conversations that farmers and ranchers are facing against false advertising and movie star/politician misconceptions?”***

The winners will receive the money to be used for what they need to buy for school or trade school, such as books, or a laptop computer etc....

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The deadline for applications and essays is April 1, 2020

The Scholarships will be awarded at our Legislative Dinner

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All decisions on the winner will be made by the Howard County Farm Bureau Board of Directors. Essays are to be written in number 12 font and be no longer than 2 pages with one inch margins. Entries or questions can be sent to Michael Calkins at [Clakins16@gmail.com](mailto:Clakins16@gmail.com). If you would like to send a hard copy please send to the attention of: Michael Calkins 8960 B Albaugh Road Mount Airy, Maryland 21771.

Scholarship Application is attached on **Page # 15**

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## **Farmers Want Less Regulation, Carroll County Politicians Vow to do More for Agriculture in 2020**

*Source: Carroll County Times*  
*By: Mary Grace Keller*



Del. Haven Shoemaker, R-5, warns farmers to hold on to their wallets as the Kirwan Commission recommendations come down the pipeline. Shoemaker was among several state legislators who spoke at the Carroll County Farm Bureau legislative dinner Jan. 6, 2020 at the Carroll County Agricultural Center. (Mary Grace Keller)

January 7, 2020

Politicians pledged to fight for what some called the backbone of the county as they gathered at the Carroll County Farm Bureau legislative dinner Monday night alongside local farmers concerned about government regulations they say makes it hard for them to be profitable.

Just two days before the start of the 2020 Maryland General Assembly legislative session, those who work in agriculture joined politicians at the Carroll County Agriculture Center in Westminster. Del. Susan Krebs, state Sen. Justin Ready, Del. April Rose, and Del. Haven Shoemaker — all Republicans from District 5 — as well as county Commissioners Richard Weaver, Eric Bouchat and Ed Rothstein, all spoke.

Bouchat described agriculture as vital to the county's identity and said organizations like the Farm Bureau "are the backbone of us being successful" as the Board of Commissioners. Rose echoed that, telling the farmers, "You are the backbone of Carroll County."

Rothstein announced the county is about 25,000 acres away from its goal of preserving 100,000 acres through the agricultural land preservation program. Officially, the number stands at 73,229 acres as of Tuesday, according to program manager Deborah Bowers. "There is no other county that even comes close to what Carroll County is doing in taking care of our agricultural community," Rothstein said.

Weaver said reaching that 100,000-acre goal is going to be his focus. Additionally, Weaver expressed the need to draw more young people into agriculture.

Weaver, who taught agri-science for many years, said the Board of Commissioners is working with the school system to find a better way to educate children in agriculture at a younger age. He also advised farmers to make their interests known as the county prepares to dive into the agriculture portion of the comprehensive rezoning process.

Those representing Carroll County in Annapolis expressed concern over the Democratic leadership

in the legislature, but offered some reasons to be optimistic.

Shoemaker warned farmers to “hold on to your wallets” as Kirwan Commission — officially the Commission on Innovation and Excellence in Education — funding is discussed during the General Assembly.

“They’re going to be scrimping and looking for everything they could possibly look for to fund this thing,” Shoemaker said.

Last year, Maryland lawmakers passed a law funding the commission’s recommendations for three years. This year, they are expected to put funding formulas into law to balance future costs between the state and the counties, according to *The Baltimore Sun*.

Shoemaker plans to again push his agriculture education bill, which failed to make it through the Senate in 2018 and 2019. **House Bill 225** sought to expand agriculture education in schools. It passed in the House unanimously both times, according to the Maryland General Assembly website.

“We have concocted a different strategy for that particular bill this year that, you know, gives us a little bit of optimism that maybe it’ll pass both houses of the legislature this year,” Shoemaker said.

Krebs spoke to the need for constituents to keep their representatives abreast of issues.

Last session, Krebs learned of a bill that she said would have greatly impacted the production of beef, lamb, poultry, dairy, and other agricultural industries. **House Bill 492** would have required the Maryland Green Purchasing Committee to publish a list of carbon-intensive foods — foods that emit a high level of greenhouse gas throughout the life of the product — and established best practices to reduce the volume of such foods.

“It was really a shock that this was even a bill,” Krebs said.

Krebs, who serves on the Health and Government Operations Committee where the bill originated, said the bill was “watered down” so it would only

affect state procurement units such as state prisons and hospitals. The bill received an unfavorable report from the Health and Government Operations Committee and did not move forward.

Ready mentioned concerns regarding the Democratic leadership, but offered some positive thoughts on incoming Senate President Bill Ferguson.

“He’s actually a really nice person,” Ready said. “He’s very thoughtful. I’ve gotten to know him over the last few years serving in the Senate.”

Ready acknowledged Ferguson’s visits to other districts since being elected, though he hasn’t been to Ready’s District 5 yet, he said.

“He’s been to some of the other rural districts and he is making an effort to really be available, and so I take him at his word, and I appreciate that. But at the same time, there’s no question things are going to change,” Ready said.

### **Farmers want fewer regulations**

After the event, local farmers shared their thoughts on how the decisions made in Annapolis affect their livelihoods.

Jason Myers farms grain and beef in New Windsor. He’s also vice president of Carroll County Farm Bureau. Myers said it’s challenging when the state passes regulations on agriculture that are more stringent than those set at the federal level. Following regulations often costs farmers more money, he said, and Maryland farmers must grapple with the high cost of living and labor that their competitors in other states don’t face.

“Farming in this area is more expensive than it is in the Midwest,” Myers said.

Matt Hoff raises dairy cows in New Windsor. He understands everyone has their part to play in protecting the environment, but said it feels like legislators are putting the burden on the little person, the farmer.

“They want everybody to reduce their pollution but it’s cheaper [for the government] to do it on the farm level,” Hoff said.

Brad Rill of Lippy Brothers in Hampstead produces chickens and grain. He said stringent regulations make it difficult to do business and to compete with others in the market.

“A lot of times it makes it tougher to be more profitable,” Rill said.

Sometimes, he said, it feels like legislation is based on “personal feelings” instead of science.

Even before today’s regulations came about, Rill said many farmers were taking steps to help the environment.

“Most farmers in our area already do a significant amount of things to be sustainable, to be environmentally friendly,” Rill said. “We want to be sustainable.”

Source:

<https://www.baltimoresun.com/maryland/carroll/news/cc-carroll-farm-bureau-legislation-20200107-a3d15f2yi5e55nhzzr6267o5ci-story.html>

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## **MARYLANDERS VALUE AGRICULTURE EDUCATION**

*Source: Maryland Farm Bureau*

State Farm Bureau recognized on national level for member contributions



Chuck Fry (second from the left) pictured with American Farm Bureau and American Farm Bureau Foundation for Agriculture leaders.

January 19, 2020 – Maryland Farm Bureau was recognized at the American Farm Bureau Federation’s 101<sup>st</sup> Annual Convention in Austin, Texas for their support of agricultural education and the [American Farm Bureau Foundation for Agriculture](#).

“The average American is growing further and further removed from the farm, yet we all rely on agriculture every day,” said Maryland Farm Bureau President Wayne Stafford. “Agricultural education is vital to ensure continued confidence in our food system, and our members recognize that.”

Maryland was one of six state Farm Bureaus honored with the Scholar Award. The award is given to the state with the highest total donations to the Foundation within each membership group.

Maryland Farm Bureau also qualified for the Leader Award, which is presented when each of the state board members donates at least \$50 to the Foundation.

Chuck Fry, immediate past president of Maryland Farm Bureau, was recognized for his commitment to agricultural education and service on the American Farm Bureau Foundation for Agriculture’s board of directors.

Agricultural education continues to top the list each year of Maryland Farm Bureau’s priority issues, determined by county Farm Bureau delegates at the organization’s annual convention in December.

Maryland Farm Bureau policy supports the inclusion and expansion of agricultural education programs at all school levels, urging the implementation of certified/accredited agricultural curriculums in public high schools.

Source: <https://www.mdfarmbureau.com/marylanders-value-agricultural-education/>

Contact:

Emily Solis

410-922-3426

[esolis@mdfarmbureau.com](mailto:esolis@mdfarmbureau.com)

## **Maryland Agricultural Education Foundation Announces Opening of 2020 Academic Scholarship**

*Source: Maryland Agricultural Education Foundation (MAEF)*

*By: Amie McDaniels*

Press Release: February 3, 2020

**Havre de Grace, Maryland** -The Maryland Agricultural Education Foundation (MAEF) is now accepting applications for its 2020 Academic Scholarships. MAEF Academic Scholarships are open to **rising junior or senior undergraduate or graduate students enrolled in majors leading to careers in agricultural education or Extension education.** Qualified candidates should complete and postmark their application by April 1, 2020.

Award announcements will be made by April 30, 2020.

Application information and the full announcement are posted on MAEF's website at <http://maefonline.com/home/student-center/scholarships/>.

The Maryland Agricultural Education Foundation is a 501c3 non-governmental nonprofit established in 1989. Through teacher workshops, scholarships, grants, Mobile Labs and Showcases, the Maryland FFA and advocacy, the Foundation pursues its mission to promote the understanding and appreciation of the importance of agriculture in everyone's lives. The Foundation is funded through grants, service fees, generous donations from organizations, businesses and individuals and revenues from the Ag Tag license plate.

**Amie McDaniels**  
**Communications Director**

Maryland Agricultural Education Foundation, Inc.  
(MAEF)  
P.O. Box 536  
Havre de Grace, Maryland 21078  
301-751-7962

## **Ag Literacy Week is March 22-28, 2020 - Let's Read a Book to Kids!**

*Source: MAEF*



### **How Does the MAEF Ag Literacy Program Work?**

This is the 10th year for Maryland Agricultural Education Foundation's (MAEF's) annual **Ag Literacy Program.** This Ag in the Classroom program seeks to instill in Maryland students the importance of agriculture in their daily lives.

Please plan to celebrate Ag Literacy week March 22 – 28, 2020 in support of National Ag Week!

### **How do you do this?**

Any group or individual wishing to promote agriculture is invited to participate as a Literacy Volunteer – Farm Bureau members, FFA students, Young Farmers, Commodity group leaders, retirees, or any interested individuals!

Literacy Volunteers order a book through MAEF, set up a time to visit in a nearby school and read to students in grades K-3. Following the reading of the book, volunteers may conduct an activity with the students using any of MAEF's accompanying lessons and/or share their experiences in agriculture. The book is then left with the class or in the media center.

### **How to Order:**

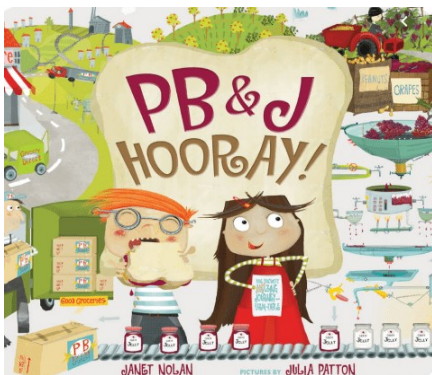
**For more information or to order a book for \$10, contact Shannon Brown at**

sbrown@maefonline.com or (410) 939-9030, ext. 105.

**The Ag Literacy 2020 Book is “PB&J Hooray!”  
by Janet Nolan**

PB&J Hooray! is a children’s book that explores the process of making a peanut butter and jelly sandwich from plant to stomach! In this selection, students learn about all the hard work that goes into making the ingredients of the beloved PB&J. This book will have you cheering hooray for agriculture!

See above for ordering information.



Source: <http://maefonline.com/home/teacher-center/elementary-education-mobile-science/#1539872385718-51bb5f8a-ac84>

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**Aging In Place Tax Credit  
Application Now Available For  
Residents**

*Source: Howard County Government News  
Release*

*By: Scott Peterson, Director of  
Communications, Office of Public Information*

February 14, 2020

ELLCOTT CITY, MD – Howard County Executive Calvin Ball announced today that the Aging-In-Place Tax Credit for residents will be accepting applications now through May 1<sup>st</sup>, 2020. The tax credit is designed to assist older adults to

“age in place” by providing a 20 percent credit on up to \$500,000 of assessed property value.

“In Howard County, we are committed to the ideal that everyone can age with dignity and enjoy the very best quality of life, that includes the opportunity to age in place,” said County Executive Calvin Ball. “With an anticipated increase in our older adult population from 14 to 18 percent in the next 5 years, this tax credit is one financial incentive to allow residents to stay in their homes and offer more affordable living.”

Residents are eligible for the Aging-In-Place Tax Credit if they are 65 years of age and:

- has lived in the same dwelling for at least the preceding 40 years OR
- is a retired member of the Armed Forces of the United States (Army, Navy, Air Force, Marines, or Coast Guard) with 20 years of active service OR
- is a surviving spouse of a retired member of the Armed Forces of the United States, with 20 years of active service, and is not remarried.

The credit may be granted for up to five years as long as the property owner remains qualified. A property owner cannot receive this credit and the Senior Tax Credit simultaneously.

Applications are accepted through May 1<sup>st</sup>, but residents are encouraged to apply as early as possible, since applications are accepted on a rolling basis. In previous years there were multiple deadlines for renewing and new customers, but by moving the deadline to May 1<sup>st</sup>, all residents will have the same time to apply this year and gather all supporting materials.

Residents can apply online at:

<https://www.howardcountymd.gov/Departments/Finance/Billing-and-Payments/Real-Property-Taxes/Tax-Credits/Other-Residential-Credit>

## Announcements

### ❖ Howard County Mid-Winter Ag Meeting

The 2020 Howard County Mid-Winter Ag Meeting will be held:

**Wednesday, March 11<sup>th</sup>, 2020**

**6:30 PM – 8:30 PM**

**Gary J. Arthur Community Center  
Glenwood, MD**



### ❖ Miss Maryland Agriculture Basket Bingo Fundraiser

**March 14<sup>th</sup>, 2020**

**At the Maryland State Fairgrounds**

**12:00 P.M. – 4:00 P.M.**

Proceeds from this event will be used for scholarships and expenses associated with the Miss Maryland Agriculture Program. There will be 50/50 raffles, and special games. All the Baskets and Bags will be filled. Doors open at Noon, Bingo will start at 1 p.m. Food will be available for purchase.

To Purchase Tickets, go to:

<https://www.eventbrite.com/e/miss-md-agriculture-bingo-fundraiser-tickets-94209179191>

### ❖ Annual Howard County Farm Bureau Legislative Dinner

The annual Howard County Farm Bureau Legislative Banquet will be held **Thursday, April 16, 2020**, 7:00 p.m., at the Lisbon Volunteer Fire Department Social Hall, Lisbon, MD. A fried chicken dinner will be served by the Ladies Auxiliary at a cost of \$20.00 per person.

We have invited the County Executive, the County Council members, as well as our State Senators, Delegates and Congressman to discuss with us current matters relating to legislation and government on a local, state and national level. This meeting provides Farm Bureau members with an excellent opportunity to meet their legislators and discuss issues of importance to them.

Please detach the reservation form (See reservation form on **Page 13** of this Newsletter) and mail it no later than March 31<sup>st</sup>, along with your check for the number of dinners desired. We hope you will make an effort to attend on April 16<sup>th</sup>.



# Calendar of Events

\*\*\*2020\*\*\*

## APR 16 ANNUAL HCFB LEGISLATIVE DINNER

Place Lisbon Fire Hall  
1330 Woodbine Road  
Woodbine, MD 21797

Time 7:00 p.m.

\*Please Contact Katie Hereth at [kwhit1014@aol.com](mailto:kwhit1014@aol.com)\*

## MAY 2-3 MD SHEEP & WOOL FESTIVAL

Place Howard County Fairgrounds

Time Sat 8:30 a.m. – 6:00 p.m.

Sun 8:30 a.m. – 5:00 p.m.

[www.sheepandwool.org](http://www.sheepandwool.org)

## MAR 10 HCPSS AG ADVISORY COMMITTEE MEETING

Place Applications & Research Laboratory Media Center/Library

10920 Clarkesville Pike

Ellicott City, MD 21042

Time 9:00 a.m.

## MAR 11 HOWARD COUNTY MID-WINTER AG MEETING

Place Gary J. Arthur Community Center  
Glenwood, MD

Time 6:30 p.m. – 8:30 p.m.

## MAR 14 MISS MD AGRICULTURE BASKET BINGO FUNDRAISER

Place MD State Fairgrounds  
Mosner/Miller Building

Time 12:00 p.m. – 4:00 p.m.

\*Tickets Cost \$25

## MAR 21 SPRING EQUIPMENT AUCTION

Place Howard County Fairgrounds

Time 9:00 a.m.

<http://howardcountyfair.com/calendar>

## MAR 22-28 AG LITERACY WEEK

Place Gary J. Arthur Community Center  
Glenwood, MD

Time 6:30 p.m. – 8:30 p.m.

## MAR 24 NATIONAL AG DAY

## MAR 31 ANNUAL HCFB LEGISLATIVE DINNER RESERVATION DEADLINE

\*See Reservation below

## APR 1 HOWARD COUNTY FARM BUREAU SCHOLARSHIP APPLICATION DEADLINE

\*SEE APPLICATION ON PAGE 15

[NOTE]: Some programs require pre-registration and/or a fee. For programs sponsored by University of Maryland Extension, please contact the person indicated at least two weeks in advance of the event.



## Nationwide Farm Certified Agents in Maryland!

Agents Name	Agency State	Certified	Cert Level	C Agcy Rltshp
Heltebridle Bounds, Inc.	MD	Y	Master	EA
ASHLEY INSURANCE INC	MD	Y	Basic	IA
Hollingsworth-Riddleberger	MD	Y	Elite	EA
Sean Quill Insurance LLC	MD	Y	Basic	EA
MANN & GRAY INS ASSOC LLC	MD	Y	Master	IA
RUSSELL INSURANCE GROUP	MD	Y	Basic	IA
DUKES-MOORE	MD	Y	Basic	IA
CROTHERS INSURANCE AGENCIES	MD	Y	Basic	IA
KELLER STONEBRAKER INS INC	MD	Y	Basic	IA
MCCOOL INS & REALTORS INC	MD	Y	Basic	IA
JPH II, INC	MD	Y	Basic	EA
CHAPIN DAVIS INS SERVICES	MD	Y	Basic	IA
V W BROWN INSURANCE SERVICES	MD	Y	Basic	IA
WRIGHT-GARDNER INSURANCE INC	MD	Y	Basic	IA
AVERY W HALL INS AGENCY, INC	MD	Y	Basic	IA
ASHORE GROUP LLC	MD	Y	Basic	IA
FAMOUS & SPANG ASSOCIATES	MD	Y	Basic	IA
EDWARD L SANDERS INS AGENCY	MD	Y	Basic	IA
Whitten Group LLC	MD	Y	Elite	EA
GARY A YOUNG	MD	Y	Basic	EA
Knippenberg Insurance and Financial	MD	Y	Basic	EA
CHARLES A HENSON	MD	Y	Basic	EA
AUBREY R WALKER	MD	Y	Basic	EA
Nelson Insurance Agency Inc	MD	Y	Elite	EA
Jack Hutchison Insurance Agency Inc	MD	Y	Basic	EA
Peter B Crilly and Associates Ltd	MD	Y	Basic	EA
Rick Gerety & Assoc Inc	MD	Y	Basic	EA
JOEL R RICE	MD	Y	Basic	EA
Mannarino Insurance Agency, Inc.	MD	Y	Basic	EA
Rich Reilly Insurance Agency, LLC	MD	Y	Basic	EA
Wilgus Insurance Agency, Inc	MD	Y	Basic	EA
W Staples Ins&Fin Svs Inc	MD	Y	Elite	EA
REEDER INSURANCE AND FINANCIAL	MD	Y	Master	EA



HOWARD COUNTY FARM BUREAU, INC.

PO BOX 282

GLENELG, MD 21737

443-812-1662

[www.howardfarmbureau.org](http://www.howardfarmbureau.org)

Dear Farm Bureau Members,

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Please detach the reservation form at the bottom of the page and mail it no later than March 31<sup>st</sup>, along with your check for the number of dinners desired. We hope you will make an effort to attend on April 16.

Sincerely,

*Leslie Bauer*

Leslie Bauer  
President  
443-812-1662

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Detach and Mail **BEFORE March 31** to: Howard County Farm Bureau  
PO BOX 282  
Glenelg, MD 21737

Please reserve \_\_\_\_\_ tickets at \$20.00 each for the Legislative Banquet on April 16.  
Enclosed is my check made payable to Howard County Farm Bureau.

NAME \_\_\_\_\_ PHONE \_\_\_\_\_



# Howard County Farm Bureau Scholarship Application

## Deadline April 1, 2020

Name:

Home Address:

City:

State:

Zip:

Telephone:

Date of Birth:

Parents/Guardians:

High School:

Date of Graduation:

High School GPA:

College of Choice/Trade school:

Major/Trade:

List Three References:

Name:

Address:

Phone:

Name:

Address:

Phone:

Name:

Address:

Phone: