

NEWSLETTER

HOWARD COUNTY FARM BUREAU

VOL. 22, NO. 4

SEPTEMBER, 2012

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Howard County Agri-Business Breakfast by **Maura Cahill** **Breakfast Program Coordinator**

The next Howard County Agri-Business Breakfast is scheduled for **8:00 a.m. on Thursday, September 13, 2012** in the Dining Hall at the Howard County Fairgrounds.

Our guest speaker will be Chief Bill Goddard of the Howard County Department of Fire Rescue Services. There are a variety of important Fire Protection topics that Chief Goddard will likely be prepared to discuss. For example, there is the new fire station currently under construction in Glenwood, the installation of numerous strategically located 35,000 gallon fire suppression water storage tanks throughout the western end of the county, and there is also the County Council's recent decision to eliminate the county's long-standing two-tiered fire tax districts.

As usual, the breakfast on September 13th will provide an excellent opportunity for taxpayers to interact with the Chief of Fire Rescue Services. So, bring your spouse, and/or a friend, your questions and concerns. Enjoy the food and fellowship, and plan to take advantage of this important, very timely, exchange of information.

Breakfast will be served at 8:00 a.m. and the program will start at 8:30 and end at approximately 9:00 a.m. Please **RSVP by noon**,

Tuesday, September 11 by calling either Charlotte Mullinix, at (410) 489-4510 or Martha Clark at (410) 531-3455. The cost of the breakfast remains at \$10.00 per person, payable at the door. We look forward to seeing you on Thursday, **September 13th**, at the next Howard County Agri-Business Breakfast.

Congratulations to:

Molly Ousborne
2012 Miss Howard County
Farm Bureau

Rebecca Herriotts
2012 Little Miss Howard County
Farm Bureau

and to

Mark Chaney
2012 Future Howard County Farmer

These outstanding young people were chosen to receive their respective honors on Sunday, August 5, 2012 at the 67th Annual Howard County Fair. Photos of the event and a brief write-up describing some of their worthy accomplishments are tentatively scheduled for the November issue of this Newsletter. Unfortunately, there was not

sufficient time available to get everything together before the printing deadline for this issue.

President's Message
by **Howie Feaga, President**
Howard County Farm Bureau

Well, the summer is about over and if you are anything like me, we are all pretty much ready to have it come to an end. The heat has been a real burden on us all. We have to be thankful though, that we, at least most of us, have received a goodly amount of rain. You don't have to travel very far our area to see how the lack of rain has taken a heavy toll on many crops and pastures. We have been very blessed to have gotten what we did.

I'd like to congratulate our new Miss Howard County Farm Bureau, Molly Osborne. She did a great job in the contest as well as did the other contestants.

Our Little Miss Howard County Farm Bureau is Rebecca Herriotts, and our Little Future Farmer is Mark Chaney. Congratulations to all of you. I look forward to seeing all of you throughout the coming year as you carry out the duties associated with your respective new rolls.

I would like to thank Katie Loveless for the great job that she did this past year as our 2011 Miss Howard County Farm Bureau. She was well-spoken, offered a smiling face and a bright voice for Farm Bureau wherever she went. Thanks, Katie, and Good Luck in all of your future endeavors!

Your county Farm Bureau Board of Directors is meeting again with the Montgomery and Carroll county Boards to develop the list of nominees for our State Board of Directors position. We will be sending that final list of candidates to our voting members so that they can vote for our 2013 representative and also for our 2013-2014 representative. If you have any questions about any of the nominees or about the election itself,

please don't hesitate to discuss these issues with me or with any of your board members. I will try to keep you up-to-date with the outcome of the election, and later on regarding how the new board structure is working out.

Try to slow down and enjoy the cooler weather. The trees should have some brilliant colors this fall as they take that last turn to winter. Be careful as the fall harvest begins and take your time. As always, the fall work will get done as it always has. And remember what I always say. "Keep your plow in the ground, we're all pulling for you."

Necrology
James Franklin Brown

James Franklin Brown, age 64, of Glenelg, passed away on Tuesday, July 10, 2012 at his farm near Glenelg in Howard County.

Born October 25, 1947, in Maryland, he was the son of the late James Robert and Bertie Brown. He is the husband of Linda Aylesworth Brown. James was a lifelong farmer in Howard County and a loving father and grandfather.

He is survived by 3 children - Amy Lynn Salansky of Dallas, Pa., James William Brown of Glenelg, and Carrie Ann Minard of Mt. Airy. He is also survived by 4 sisters: Dorothy Lucille Frank, Shirley Ridgely, Alice Martin and Linda O'Donnell. He is survived by 7 Grandchildren and was pre-deceased by one brother, Robert Brown.

The Family had a Celebration of James's Life on Saturday July 14th at their family farm, the Triadelphia Lake View Tree Farm at 15155 Triadelphia Mill Rd., Glenelg, Md. 21737.

In lieu of flowers, the family suggests that contributions may be made in Mr. Brown's memory to the National Parkinsons Foundation Gift Processing Center, P.O. Box 5018, Hagerstown, Md. 21741-5018.

Women in Dairy 2012 November 7, 2012

Best Western Premier, Central Hotel and Convention Center, 800 East Park Drive, Harrisburg, PA, Hours: 9 a.m. to 4 p.m.

About the conference: "Women in Dairy 2012" is a conference that promises to inspire, inform, and motivate you! Whether you're a dairy owner, manager, employee, or an agribusiness professional, you'll enjoy this opportunity to network with other women in dairy at a day created just for you.

Re-visit this site for more information coming soon: <http://www.das.psu.edu/dairy-alliance/education/women-in-dairy>

Source: Penn State Extension Dairy Team

Pressure Canning Class

Food preservation has become a hot topic for Maryland citizens, with increasing numbers of consumers interested in learning up-to-date techniques and safety procedures for pressure canning. The University of Maryland Extension Office in Prince George's County is offering a hands-on pressure canning class to teach basic United States Department of Agriculture (USDA) approved canning techniques for low acid foods such as meats and vegetables.

The class is scheduled for September 14, 2012 from 9:00 am to 12:00 noon at the University of Maryland Extension, Prince George's County Office.

The cost is \$35.00 per person and includes a copy of "*So Easy to Preserve*", handouts and materials for a hands-on canning activity.

Pre-registration is required and space is limited. Checks should be made out to "PGCEAC" and

mailed to: UME-Prince George's, 6707 Groveton Drive, Clinton, MD 20735.

For more information or to RSVP please contact Norma Fitzhugh at 301-868-8784.

University of Maryland Extension programs are open to all citizens without regard to race, color, gender, disability, religion, age, sexual orientation, marital or parental status, or national origin.

Closing Date Nears for Maryland **Fall-Seeded Forage**

The deadline for farmers to obtain crop insurance on fall-seeded forage acreage is July 31, 2012. Current policyholders also have until July 31 to make any changes to existing contracts.

The forage seeding policy covers newly seeded acreage of alfalfa and forage mixtures containing at least 50 percent alfalfa, clover, birdsfoot trefoil, or any other locally recognized and approved forage legume species (by weight) planted by August 31, 2012, for (Allegany & Garrett Counties) and September 10, 2012, for (Baltimore, Carroll, Cecil, Frederick, Harford, Howard, Montgomery & Washington Counties).

A grower may secure up to \$275 worth of coverage per acre under the plan. Coverage under this particular policy ends the earliest of: total destruction of the crop, initial harvest, commencement of grazing, final adjustment of a loss or abandonment of the crop. If there is an adequate stand, the acreage may then be insured for second and subsequent years under a separate forage production policy.

Growers are strongly urged to contact a local crop insurance agent as soon as possible for premium quotes and other details. For a list of crop insurance agents, farmers may contact their local USDA Farm Service Agency office or log on to the

following Risk Management Agency web site:
<http://www3.rma.usda.gov/tools/agents/>

FSA - Over the Counter Channel (OTCnet) – Future Payments

FSA was told to inform all producers about this new process. We do not yet know when this will take effect, but it could be as early as September 30, 2012.

Over the Counter Channel (OTCnet)

FSA/CCC is moving toward OTCnet, an electronic method for processing customer check payments. When a check is submitted for payment either in person or through the mail, the check will be converted into an Electronic Funds Transfer (EFT). The funds will be debited from the producer's account, usually within 24 hours of receipt. Please see the U.S. Department of Treasury legal notices posted in the Service Center or visit the following U.S. Department of Treasury Internet site for detailed information.

<http://fms.treas.gov/otcnet/legal.html>

What is OTCnet?

OTCnet is a Web-based online application process for converting paper checks presented to FSA into electronic debits to the producer's bank account. It presents many benefits, such as reducing lost/misplaced checks and paper handling. This improves customer relations, speeds the check clearing process, and reduces the potential for human error.

How will my check be handled?

The check will be scanned into the system and voided. The customer will not receive the check back from FSA. FSA will hold checks for up to 14 calendar days to ensure that the item was successfully processed, and then FSA will shred the check.

How quickly will funds be transferred from my account?

The transfer of funds from your account could occur within 24 hours. Therefore, you should be sure that you have sufficient funds in your account to process the transaction. If you do **not** have sufficient funds, we may initiate the transaction again.

How will this transaction appear on my account statement?

The transfer of funds will be reflected on your account statement. The transaction may be recorded in a different place on your statement than where your checks normally appear, such as under "other withdrawals" or "other transactions".

What are my rights if there is a problem with the transaction?

You have protections under Federal law for an unauthorized electronic fund transfer from your account. You should contact your financial institution immediately if you believe that the transaction reported on your account statement was not properly authorized or is otherwise incorrect.

Source: FSA

New Website Offers Farm Safety Resources

A new farm-related educational resource has been added to a national website that offers everyone from beginning farmers to veteran growers answers to hundreds of farm-related safety and health questions, in an easy-to-navigate format featuring information offered from a consortium of 74 land-grant universities, including Ohio State University.

The [website](http://www.extension.org/farm_safety_and_health) :
http://www.extension.org/farm_safety_and_health
 offers answers and tips on farm safety and health issues ranging from grain bin entrapments to safe beef cattle handling, said Dee Jepsen, Ohio State University Extension's state safety leader.

"This online resource will serve many groups, including educators, injury outreach specialists and farm workers, with valuable information that can be accessed anytime," she said. "And in an agricultural community where business is done all day, every day, there is never a down time for safety and health information."

eXtension (which is pronounced E-extension) is a national internet-based educational network and partnership of 74 universities that provides online access to objective, research-based information and education, Jepsen said. The new section is called Community of Practice, Farm and Ranch eXtension for Safety and Health, or FReSH.

"Agriculture is a dangerous industry," she said. "This on-line resource is now available to serve hard-working men, women and families with up-to-date safety and health materials to protect the most valuable assets: the farm workers."

"Besides providing answers to frequently asked farm safety questions, this site also contains relevant articles on a variety of safety and health topics, and a calendar of farm safety events."

Some of the articles that appear on the site include:

- Safety recommendations when baling and handling big round bales.
- Confined-space hazards and gas monitoring of manure pit gases.
- Beef cattle handling safety.
- ATV safety.
- Hearing loss and protection for agricultural producers.
- Grain bin entrapments from flowing grains.

"We are nearing our peak season for the frequency and severity of farm-related injuries," Jepsen said. "This is great timing for eXtension to support the upcoming summer season with an ounce of prevention."

Support for the farm safety and health content on

the website comes from a team of educators, including Linda Fetzer, Dennis Murphy and Aaron Yoder of Pennsylvania State University; Richard Brozowski, University of Maine; Karen Funkenbusch, University of Missouri; Jepsen, Ohio State; Carol Jones, Oklahoma State University; Michael Pate, Utah State University; Charles Schwab, Iowa State University; and John Myers, Centers for Disease Control and Prevention.

Source: Ohio State University Extension, June 9, 2012

**Maryland Association of Soil
Conservation Districts (MASCD)
Recognizes Efforts of Many Serving
Howard County Agriculture
by Kristal McCormick, Howard SCD**

Joy Levy. At its summer meeting, the Maryland Association of Soil Conservation Districts recognized Joy Levy with the **Outstanding Contribution Award**.



Bill Barnes, Chairman of the Howard SCD Board of Supervisors, presents Joy Levy with her award.

Joy Levy has been the Administrator for Howard County's Agriculture Land Preservation Program (ALPP) within the Department of Planning in Zoning since 2003. Prior to coming to the County, her background included working for the Rural Legacy Program at Maryland's Department of Natural Resources, and working for Queen Anne's

County as the Agriculture Administrator. Joy is a 1986 graduate of Rutgers University where she majored in environmental policy.

During her time with the County Ms. Levy has administered three batches of agricultural easements. The earlier two batches preserved a total of seven (7) farms and approximately three-hundred seventy-three acres. Ms. Levy's latest accomplishment, "Batch 14" of Howard County's ALPP, concluded in August 2011 with the easement settlement of a one-hundred eighty-six (186) acre farm. Of thirteen (13) original applications, seven (7) of the farms entered into the program. Through this effort one-thousand one-hundred sixty-seven (1167) acres of farmland were preserved – including a five hundred (500) acre portion of the Doughoregan Manor.

Ms. Levy has supported the County's involvement with the District's Best Management Practice (BMP) Inventory Project, from the beginning and without reservation. When scheduling allows, she attends the District Board meetings and Farm Bureau Agri-business Breakfasts. Ms. Levy is quite supportive of the agricultural community as well as the associated agencies.

Brent Rutley. Also during its summer meeting, the Maryland Association of Soil Conservation Districts recognized Brent Rutley with the **Outstanding Leadership Award.**

Brent Rutley, Howard Soil Conservation District's Vice-Chair, has been a member of the Board for almost three years. Brent was introduced in the application for 2009 Outstanding Contribution by a New Supervisor. Here is an excerpt from that application ...



Cal Steuart at right, President of the Maryland Association of Soil Conservation Districts, presents Brent Rutley with his award.

Brent, his wife Amy and their four sons have a tree farm. He also built a landscape design and build company, Capital LLC ...

Since before day one, Brent has supported the District's mission and been involved, including attending meetings and hearing concerning the trials the District has had with the County. He has been vocal and supportive in decisions needing to be made.

Since being recognized with the Outstanding Contribution by a New Supervisor Award Brent has continued to be actively involved.

In 2010, as part of the Farm-City Celebration, Mr. Rutley participated in a job exchange with County Executive Ken Ulman for a morning. While Brent went to the County office to get an inside look at how Howard County government works, Mr. Ulman was at Brent's farm, Just This Side of Paradise, learning about the nursery business.

In 2011 Mr. Rutley was appointed to the Howard County General Plan Task Force. The Task Force was given the responsibility of discussing planning topics that are critical to the future of Howard County. Topics of discussion included, but were not limited to, planning, regulations and sustainability. Their input was provided to the Department of Planning and Zoning for their work

on Plan Howard 2030 -- Howard County's new General Plan.

Brent serves on the Bylaws and Operating Rules Committee for MASCD. He also continues to serve on the Board of Directors for the Maryland Nursery and Landscape Association.

Bob Ensor. Also during its summer meeting, the Maryland Association of Soil Conservation Districts recognized Bob Ensor with the **Employee Special Achievement Award**.



Bill Barnes, right, presents Bob Ensor with his award.

Bob Ensor, Howard Soil Conservation District's District Manager, has worked to try and ease negative impact of the TMDL and to promote Nutrient Credit Trading.

Bob Ensor and the Howard Soil Conservation District conceived the idea that if ALL the Best Management Practices on farms in Howard County were included in the Chesapeake Bay Model then the TMDL goal could be easily met. Mr. Ensor proposed this concept to the County Executive. It was approved for implementation starting in July of 2011. Below is an overview of the project for 2011.

The initial work involved developing a farm inventory form that would capture all BMP's, when they were installed, how they were funded, a determination of whether they met Standards and Specifications and if not what more needs to be

done to have them meet Standards and Specifications. This form went through extensive testing and modification; was proven as complete and used.

Private contractors were solicited, interviewed, extensively trained and their work scrutinized and verified by professional conservationists. The process has been proven to work and is adaptable to any Soil Conservation District in the Bay Watershed.

Initial results indicate an increase of up to 50% additional BMP's on the ground in Howard County. This has the potential to dramatically alter the TMDL goals assigned to the agricultural sector in the County and across the state if the process is adopted statewide or watershed wide.



Bruce Yerkes of Mid-Atlantic Farm Credit (left) presents the 3rd place award for outstanding district to the Howard SCD. Present were Bill Barnes, Joe Rutter, Brent Rutley and Allan Bandel.

There are twenty-four (24) Soil Conservation Districts in the state of Maryland. This year the Maryland Association of Soil Conservation Districts recognized the **Howard Soil Conservation District** with the **MidAtlantic Farm Credit Outstanding District, Third Place, Award for 2011**. This award "emphasizes the concepts of planning for service, organizing to give

service, and evaluating district services and activities.”

Howard County is very unique in its composition of land use and development. For such a small county there is still much agriculture, though not always traditional, making up the composition of the area. Howard Soil Conservation District is as unique as the county it serves.

Small Farm Basics Course Offered
by **Terry Poole, Univ. Of Md. Extension**
Frederick Office

Everyone is invited to participate in the upcoming short course series, “Beginning a Successful Small Farm Operation, Part II”. The series will be held on Wednesday evenings from 7 p.m. to 9 p.m. from September 5 through October 10, with the exception of one Thursday evening class on October 4. Classes in the course will be taught University of Maryland Extension (UME) faculty members. The classes will be held at the UME office located at 330 Montevue Lane in Frederick. The UME Frederick County small farm program is nationally recognized for its innovation and effectiveness in its teaching materials and methods, and has been successfully teaching the fundamental basics of agriculture to the farm community in this region for well over two decades.

This six-week, 12-hour course, presented by University of Maryland Extension, is designed to provide the basic knowledge needed by new and inexperienced farmers as they begin the process of developing new farm enterprises. Follow-up surveys of previous course participants have shown that the series has helped participants to gain a better understanding of agriculture and to more clearly define what they want to accomplish on their farm.

This course is the second of a two-part series; if you missed Part I of the series, no problem, it will be repeated next spring and you can still attend this

second part of course. These small farm programs are not only a great way to learn the basics of farming, but are also a great opportunity to begin meeting and networking with other folks like yourself, who are following their dream of beginning a small farm enterprise.

Class topics will include:

Farm Financial Management

The instructor will provide an overview of the “real life” process of developing a farm financial plan that will involve the class in putting together a sample farm balance sheet and cash flow sheet.

Developing a Farm Business Plan

A business plan is a key guidepost to farm profitability. The instructor will provide some simple recommendations, which include a workbook and CD, on how to prepare a useable and effective business plan. Farm operators seeking a loan to begin a new farm enterprise are going to be more successful, if they take a well prepared farm business plan with them to the bank.

Grass-Based Livestock Systems

The instructor will focus on the development of livestock operations that rely primarily on pasture as animal feed. Fencing and watering systems will be included in the discussion.

Basics of Feeding Livestock

The instructor will discuss available sources and types of animal feed that are currently in the marketplace. Participants will learn feed analysis, basics of ration balancing, feed component substitutions, and the dos and don'ts of feeding livestock.

Pest Management

The instructor will provide an overview of the methods of controlling pests, common symptoms, an understanding of pesticides, pesticide safety, selecting a pesticide, and more.

Ag Smorgasbord

The instructor will discuss a variety of topics including season extension to maintain quality and cash flow, correct harvesting and storing of produce and seeds, inventorying forage, and considerations when developing a farm lease. There will also be a presentation on snakes common to this area.

If you are interested in attending this course, it is recommended that you register early, since space is always limited in these popular courses. The registration form can be obtained at the UME office, by calling (301) 600-3576, or email at tepoole@umd.edu. The registration fee for the Beginning a Successful Small Farm, Part II course is \$15.

Equal access programs/equal opportunity employers

Some Random Legislative Thoughts

by Del. Gail Bates

Summer has come to a close and, following two special sessions (one to implement a massive tax increase again and the other to expand gaming), we will be gearing up for the November election, followed closely by Delegation hearings on Howard County legislation that will be proposed, then on to the annual session of the Maryland General Assembly from January to April.

A number of issues will be on the ballot this November, among them whether same sex marriage will be allowed in Maryland and whether children who are not US citizens will be granted "in-State" tuition at our state colleges and universities. In addition, citizens will be able to weigh in on the Congressional district map for Maryland and a number of Howard County Charter questions.

During the interim (the time between legislative sessions), I have attended a number of legislative conferences. Meeting with legislators from other states to see how they are tackling budget, education, criminal and other issues gives us ideas

for legislation that might be beneficial to Maryland. I was honored this summer to be asked to be one of 10 legislators nationwide who are on the Board of Directors of the Tax and Fiscal Policy Task Force of the American Legislative Exchange Council, which resulted in my chairing a work group on pensions at the annual conference.

Key issues at these forums include growing Medicaid costs for the states, growing cost of public education, the impact of the Affordable Care Act (known as Obamacare) and the growing liabilities for state & local pensions. Medicaid costs are growing faster than education in our state budget because the legislature expanded the eligibility to higher income citizens in anticipation of the provisions of Obamacare. Many states have enacted education reforms such as expanded charter school laws and increased use of technology to reduce costs and gain better educational outcomes. More than half the states were parties to the lawsuit on health care and are refusing to implement the provisions due to concern over the costs. Many states are also shifting state pensions to a defined contribution system similar to individuals' 401(k) plans, instead of the very costly defined contribution systems which are favored by public sector unions, but which have all but been eliminated in the private sector due to cost.

Although we return from these conferences with ideas for controlling government costs while at the same time getting better outcomes, we remember that Maryland is not fertile soil for such ideas. I personally don't believe in innovation just for the sake of innovation, but when better results are obtained for lower cost, I believe it is essential to bring these ideas forward. After all, doing the same thing over and over and expecting different results could be considered mental illness.

For the 5th year, I will be attending the Excellence in Education Summit (this year in Washington, DC) sponsored by former Florida Governor Jeb Bush. As a former teacher, it is exciting to see the incredible benefits of technology in the classroom,

which affords both individualized instruction and immediate assessment of student learning. Maryland lags in technology use, but I will continue to push state and local educators to expand the use for our students. Through technology (virtual learning) our students can experience the greatest teachers in the world and can take courses that due to limited numbers, our public schools can't afford to provide in the traditional class model.

As always, I look forward to hearing from you on issues of interest. Representing the farm community is a rare privilege. Thank you for the opportunity.

Maryland's Pesticide Container Recycling Program

Maryland's pesticide container recycling program, offered by the Maryland Department of Agriculture (MDA), helps prevent pesticide residues from entering the soil and local waterways and has saved valuable landfill space by recycling 655,000 empty, plastic pesticide containers. The program, which is in its 20th year of operation, recycles properly rinsed, empty pesticide containers. All agricultural producers and pesticide applicators can participate in 24 collection days from June through September at six locations throughout the state. Participation is free.

A full schedule of collection dates and sites can be viewed by visiting the following website: (www.mda.maryland.gov/pdf/recycle.pdf).

For additional information, or to schedule a chipping date at your site, contact Rob Hofstetter, special programs coordinator, Pesticide Regulation Section, MDA, Annapolis, at 410-841-5710.

Source: MDA

Getting to Know You by **Timothy S. Barkley, Sr.** **JD, CFP, CSA** **Attorney at Law**

In beginning the estate planning process, your estate planning attorney should begin by getting to know you. Planning is for people. It is not a technician's exercise in efficiency, though it must be both effective and efficient. Planning is about you and your values, not about taxes or money or assets. Your assets, money, and tax situation should be aligned with your values, and not the other way around.

Remember that probate and tax avoidance are subservient to the primary goals of estate planning: (a) providing for living dependents, and (b) maximizing the inheritance. Your goals need to drive the planning.

Probate and tax avoidance only serve the second of these goals, and thus even the most elegant and tax-efficient plan will be untenable to your surviving spouse if it endangers his or her access to and use of monies and assets for reasonable needs. Other provisions, such as charitable giving, need to stand on their own feet. You should give because you want to give, not to get a tax benefit.

In getting to know you, and after exploring your values generally, your attorney will be seeking the answers to several questions that will determine the type of estate plan to use. The following is not a complete list, but is a good starting point.

First, your attorney needs to know about your estate tax situation. If your estate is greater than the amount which you can pass tax-free at your death (currently \$1.0 million in Maryland), you should consider tax avoidance planning. Tax avoidance is the totally legal means of reducing or eliminating taxes using mechanisms given us by Congress in the Internal Revenue Code. It is not tax evasion. One wag once quipped that the difference between tax avoidance and tax evasion is about ten years - in the Federal pen.

Tax avoidance planning for married couples usually requires the use of trusts at the death of the first spouse to die to avoid tax. The trust created at the death of the first spouse to die – commonly called the “bypass,” “credit shelter” or “family” trust, or “A-B trust” – holds the amount of the tax exemption of the first spouse to die. The surviving spouse receives all the income of the trust, and principal at need. This allows the trust principal to be available to the surviving spouse without being owned by him or her and thus taxed in his or her estate.

Second, your attorney needs to know whether you have minor children or disabled beneficiaries. Minor children may not receive more than \$10,000 without the interposition of a trust of some sort. If you do not write your own trust, the state, which loves you and has a plan for your money, has a trust for you. That trust, while better than nothing, is not much better, and is singularly inappropriately drafted. Families would be well served by drafting their own trust.

Disabled beneficiaries need special attention paid to their unique needs. Whether you are caring for a disabled parent or child, or a disabled spouse, your planner must take particular care to understand the personal situation of the disabled person and the family dynamics. We have said that estate planning is not a technical exercise. Special needs planning is even more so not about technique, but about the disabled person and all of the surrounding people and circumstances.

Third, your attorney must consider any special situations in your family that might mandate extraordinary planning. You might be the owner of a family business or family farm, or, on the negative side, might have a spendthrift child or one with a criminal history or a tendency toward drug use or alcoholism. Any family situation requires attention to detail and personality, but these special situations call forth the creativity and dexterity of your attorney to an extraordinary degree.

Fourth, your attorney must be sensitive to your

unique desires. For example, you might want to leave a significant bequest to charity. If your planner is only doing probate avoidance planning, and not people planning, he or she might miss this important facet of what makes your plan truly your own. Make sure your attorney follows your direction, and not the other way 'round.

Brown Marmorated Stink Bugs (BMSB)

On Monday, August 6 we (UME staff) held a commercial cut flower grower tour. We asked the growers about activity of BMSB in their crops. Several growers said they are finding BMSB damaging sunflower ray petals this month. During the field tour a few stink bug nymphs were found on foliage of *Asclepias*, *Amaranthus* and *Salvia* but no damage was observed on the foliage or flowers.

On a positive note...researchers are finding that around 20-25% of egg masses of brown marmorated stink bugs are being parasitized by a native wasp. The native wasp seems to be adapting to this new host very nicely.

Source: University of MD TPM/IPM Weekly Report dated 08-10-12.

Dad, a Dark Lonely Road, and the Sinister Hitchhiker by Allan Bandel

Dad often enjoyed telling us young boys about some of his more unusual, and sometimes exciting, personal experiences. These tales were usually from an earlier time when Dad was a young man, unmarried, and still living with his parents on the family's Howard County Farm near Glenelg. We looked forward to these “tales from the past” for several reasons. Dad was an accomplished storyteller. He could inject just the right amount of humor, and sometimes even embellished the tale with a little suspense. The latter assured our

undivided attention right down to the climactic ending. His legendary knack for perfect timing usually lead to a more dramatic end to the tale.

The setting for one of his favorite tales was during the mid 1930s while our country was still just emerging from the effects of the Great Depression, a time when many folks were struggling to provide enough food and shelter for their families. Dad's partial solution to this problem was to "direct market" his farm produce, thereby eliminating the "middle man" and maximizing his thin profit margin.

The incident that Dad described this time occurred late one spring evening while he was driving home to Howard County after completing deliveries to customers along his Catonsville market route. He was traveling alone that evening, as usual, in his old second hand Studebaker delivery truck.

Dad had completed his scheduled deliveries for the day, serving customers on his weekly market route, a route that extended over a fairly wide group of upper middle class residences located in and around Catonsville, a western suburb of Baltimore City. Needless to say, because of the lateness of the hour when he normally finished his rounds, there was very little traffic on the roads and of course, back then, there were very few street lights to help illuminate the way home. Unlike today when there is much more traffic and many more bright overhead lights to light up the streets and even many of the country roads than back in the 1930s, there was no alternative for Dad other than that he must travel over some very dark and lonely stretches of highway.

On this particular spring evening, the hour was well past sundown when he finally began the drive home. It had long been his habit, after making his last delivery, to pause for a few minutes at the Catonsville home of his sister and her family. Those few moments with his relatives provided him a welcome opportunity for a short visit, a few minutes to relax and argue politics with his brother-in-law, and perhaps even enjoy a cup of

strong black coffee to help maintain alertness on his lonely drive back to western Howard County.

Subsequently, it was usually nightfall. before he began that dark, lonely journey home. The sun had obviously long since dipped below the horizon and the road home was as dark probably as the back side of the moon. In some ways, Alfred Hitchcock might have been challenged to devise a more spectral setting for some of his more suspenseful movie thrillers.

Dad's day consisted of calling on customers, visiting briefly with some of them, and filling orders for various fresh farm products such as apples, peaches, pears and cherries from the orchard, vegetables from the garden, fresh eggs, dressed poultry, cream, farm-churned butter, and for a while even – fresh raw milk. He was also kept busy maintaining his business ledgers, and of course, settling customer accounts. At the end of the day, it was not unusual for him to have in his possession a large portion of the week's receipts. Although not a huge sum of money by today's standards perhaps, but in those days, the week's receipts sometimes amounted to a relatively large total by his standards.

If not tucked neatly into his wallet, he kept much of his cash in a small canvas bag which he kept concealed behind the seat of the truck, or out of sight in the unlocked glove compartment. He was becoming increasingly concerned that his cash was just too large an amount to risk casually carrying about during those difficult years of economic hardship, a time when many folks were unemployed and substantially less fortunate than himself.

With the nation's economy just starting to recover from the Great Depression, there were many financially disadvantaged folks among the population. Some less fortunate ones had been unemployed for years. Some were destitute and even hungry. Others were homeless and living on the streets. He was concerned that some of these folks might be desperate enough to consider

forcefully relieving him of his valuables had they suspected that he was carrying anything worth the risk of seizing, especially if they thought they could safely get away with “highway robbery”.

So traveling alone late at night, and carrying a tempting amount of cash, caused Dad to feel increasingly uncomfortable. Dad’s real (or imagined) vulnerability to being set upon and robbed created in him an increasing level of nervousness, at least until he was once again safely back home.

Expressing these concerns for his personal safety to one of his customers, a Captain in the Baltimore City Police Department, his friend tried at first to reassure Dad that he really didn’t think he had much to worry about. But, Dad was not easily convinced and knew how to argue his case effectively. Finding that it was useless to argue, it wasn’t long before the policeman admitted that perhaps, under the circumstances, Dad just might have a point. Therefore, to be better prepared just in case Dad should encounter trouble on the road, but mainly just to lower Dad’s anxiety level, the Captain made Dad “an offer that he just couldn’t refuse.” He was offered a revolver. It was a weapon that he could henceforth keep handy just in case there was a need for it.

The Captain explained that police officers in his precinct frequently seized illegal weapons from the criminal element in and around Baltimore City. Subsequently, he had quite a selection of them locked in the storage room at the station. He then accommodated Dad’s request with a generous offer. “You may choose one of them,” he said. “Just take your pick.” (Imagine receiving that kind of an offer from law enforcement in today’s world.)

So of course, Dad immediately took advantage of the Captain’s generous offer and departed the police station feeling a lot safer and more secure. He now possessed a powerful, very threatening-looking .38 caliber handgun. Dad recalled that the unusually heavy weapon that he had chosen was

not just an ordinary handgun. Its appearance was especially fearsome because of its extra long dark blue barrel. (Jesse James might not have chosen to face a more fearsome sidearm.) Although Dad hoped that he would never have to use that handgun in anger or for anything other than target practice, he did feel much more secure on those lonely nighttime drives home, keeping the pistol within easy reach under the seat in his delivery truck.

One night several weeks after acquiring the weapon, he was again traveling home from Catonsville. On this trip, it was again, an unusually dark and moonless evening. But, he was feeling a lot less vulnerable now simply because he had that impressive old revolver close by. As he traveled west along U.S. Route 40 (now MD 144) toward Ellicott City, he made sure that the revolver was stashed away safely, but within easy reach if needed.

Proceeding along one especially dark and lonely stretch of Frederick Road a couple of miles east of Ellicott City, his truck’s flickering, headlights, disclosed the shadowy figure of a man walking along the roadside. The man turned to face Dad as he walked backwards along the edge of the road. Apparently a hitchhiker, he had his arm extended and a thumb pointed toward the stars in that internationally recognized signal employed by hitchhikers seeking a free ride.

In that very brief first shadowy glimpse Dad had of this person, there was no way that he could be certain that the hitchhiker wasn’t one of those desperate people he had been so concerned about, someone possibly with criminal intent. Dad saw that he was roughly dressed and was not clean shaven, a bad sign. Dad’s impression of this person was definitely not one of a typical, upstanding, “pillar of the community” type citizen who only wanted a ride home. That brief first impression projected an unsavory image, more that of someone Dad should try to avoid, perhaps even in broad daylight. Also unsettling, this hitchhiker seemed to be unusually anxious for Dad to pull over. Did he

really just want a ride to Ellicott City? Or was his goal something more sinister, Dad wondered?

Evaluating the situation, Dad decided that caution should be the preferred order of the day. There was just no way that he was going to stop for this hitchhiker, not on such a gloomy night at least, and especially not while he had all of his week's receipts hidden in the truck. Dad decided that his most sensible course of action was to be safe now rather than sorry later. He must focus on protecting his week's receipts as well as his physical well being.

Without further thought, common sense dictated that he must not take any chances. He should avoid any contact with this suspicious character. So, Dad guided the truck far to the left side of the road and put the "pedal to the medal". He accelerated by the hitchhiker just as fast as that old Studebaker truck would move.

Fate though, was not going to be on Dad's side that night. Getting quickly away from this stranger on that dark, moonless night was just not going to happen. As luck would have it, Dad hadn't distanced himself more than a couple hundred yards beyond the lone hitchhiker when the unexpected happened.

With an uneasy feeling, Dad realized that one of his front tires had picked that dark part of Frederick Road to suddenly have a blowout. Regardless of the situation, Dad realized that he now had to stop the truck and fix that flat tire. Fortunately, he had a spare. So, he pulled off onto the shoulder of the road to change the tire. He would have to take his chances with the hitchhiker after all.

Understandably nervous, Dad gathered his tools, which included a heavy jack, a lug wrench and a hefty tire iron, then prepared to change that troublesome flat tire.

Dad nervously opened the truck's door and descended from the cab. Soon after he killed the

engine, a most unsettling sound could be heard in the night. It was the sound of the rapidly approaching hitchhiker's running feet, pounding on the loose gravel shoulder of the road. He could all too clearly hear the rhythmic sound of the hitchhiker's running feet as he approached through the darkness, coming closer and closer to Dad's disabled truck. The tension increased dramatically as the hitchhiker approached, apparently with renewed determination, as he hurried along the gravel edge of the road.

Taking stock of the new situation, and not wanting to take any chances on falling victim to robbery and maybe losing the money he had collected that day, or perhaps worse, Dad grasped the loaded revolver from inside the truck's cab and dropped it into one of the deep outside pockets of a long, shabby overcoat that he had hastily donned. He routinely carried this old winter overcoat in the truck in case of emergencies. He never knew when there might be a mechanical breakdown in bad weather and he would have to walk home.

After putting on the overcoat and slipping the pistol deep into one of its outside pockets, he nervously proceeded to getting on with the task of changing that troublesome flat tire.

When the hitchhiker had finally arrived within "ear shot" of Dad, he could hear him quietly muttering something. But it was impossible to understand at first just what the hitchhiker was trying to say. Dad hoped that this unwelcome interloper's intent was benign and that he simply wanted to thank Dad for being a "Good Samaritan" and giving him a ride into town. Unexpectedly though, with an apparent sudden change of mind, the hitchhiker took one startled look at Dad as he busied himself with the flat tire. He spoke again. But the words were difficult to understand. Then finally, quite unexpectedly, he uttered some words that Dad really welcomed. The hitchhiker declared that he had changed his mind after all and that he no longer wanted a ride into town.

Still moving along the road, the hitchhiker claimed

that he had now decided that he preferred walking the rest of the way to his destination. Without another word, he turned abruptly and hurried away, trotting now perhaps just a little faster than before as he made his way along the road toward Ellicott City. Dad watched in amazement and relief as the man's now disappearing image was swallowed up in the shadows of that dark night.

In no time at all it seemed, the mysterious hitchhiker who had initially seemed so overly anxious for a ride, had disappeared down the road and was no longer a potential threat. Soon Dad could no longer even hear his receding footsteps as he distanced himself along the road's loose gravel shoulder.

This strange, and unexpected, yet welcome turn of events, completely baffled Dad. He was greatly relieved, of course, that the immediate perceived danger of being mugged was over. It wasn't until a little later, after he had finished mounting the spare tire and was loading his tools back into the truck, that it occurred to him just what had transpired in the dark.

As Dad was climbing back into the truck's cab, he remembered the heavy long-barreled revolver that he had so hastily hidden in his overcoat pocket just minutes before. In all of the ensuing excitement, he had nearly forgotten about its presence. But then it all began to come back to him.

Dad remembered the presence of that "hidden" handgun when he felt it thumping against his leg as he climbed back into the truck. He looked down then, past the overcoat pocket where he had only minutes before hidden the pistol. And, the mystery behind the hitchhiker's sudden departure was solved.

Protruding ominously through a small neat hole near the bottom of the pocket of that ragged old winter overcoat, through a hole just large enough to accommodate it, shined the long black barrel of that ominous .38 caliber revolver. The hitchhiker

had taken one look apparently, and that had been enough to give him second thoughts.

Whether that lone hitchhiker would have actually attempted to rob Dad that night so long ago on a dark lonely stretch of Frederick Road, we will never know. Thankfully, Dad never had to find out. Regardless of how that scenario might have played out had his coat pocket not had that small, well-positioned, hole in it, Dad was nevertheless very thankful at the time to have had that formidable handgun with him, a crime deterrent for sure. Just its presence was apparently enough to discourage any potential malevolent intent by that sinister hitchhiker.

Dad was thankful at the end of that stressful, event-filled evening drive home, that he did not need to brandish the long-barreled handgun. While Dad possessed it, that serious-looking firearm was never used for any purpose more violent than to enjoy a few relaxing sessions of target practice, aiming at rows of harmless tin cans and old glass bottles set on the top rail of a board fence. But, his borrowed handgun sure did its job well on at least one memorable occasion. It had been a good, and "silent", friend that one night when Dad, all alone, had encountered a sinister-looking hitchhiker on a dark and lonely country road.

CALENDAR OF EVENTS - 2012

- Aug 24-
Sep 3 **Maryland State Fair.** Timonium, MD.
- Aug 30 **Ayrshire Breed Show.** Maryland State Fair. Timonium, MD.
- Aug 30 **Holstein Futurity Show.** Futurity (Maryland State Fair). Timonium, MD.
- Aug 30 **Jersey Breed Show.** Maryland State Fair. Timonium, MD.
- Aug 30 **Milking Shorthorn Breed Show.** Maryland State Fair. Timonium, MD.

- Aug 30 **Red & White Breed Show.** Maryland State Fair. Timonium, MD. (410) 313-6500. Also, visit the Howard County Antique Farm Machinery Club website at www.farmheritage.org.
- Aug 31 **Brown Swiss Breed Show.** Maryland State Fair. Timonium, MD.
- Aug 31 **Guernsey Breed Show.** Maryland State Fair. Timonium, MD.
- Aug 31 **Holsteins Breed Show.** Maryland State Fair. Timonium, MD.
- Sep 6 **Howard County Farm Bureau Board of Directors** meeting. 7:30 pm. Dining Hall, Howard County Fairgrounds.
- Sep 8 **2011 Horse Pasture Management Seminar.** 9 am to 3 pm. UMD Equine Rotational Grazing Demo Site, Central Maryland Research & Education Center, 4241 Folly Quarter Road, Ellicott City, MD. Contact: jenreyn@umd.edu
- Sep 13 **Howard County Agri-Business Breakfast.** 8:00 to 9:00 am. Dining Hall, Howard County Fairgrounds, West Friendship, MD.
- Sep 14 **Pressure Canning Class.** 9:00 am to 12:00 noon. University of Maryland Extension Kitchen, 6707 Groveton Drive, Clinton, MD 20735. Cost \$35 per person. Registration required. Contact: Norma Fitzhugh at (301) 868-8784.
- Sep 15 **Lisbon Volunteer Fire Company Flea Market.** 8:00 am to 1:00 pm, Rain or Shine. Corner of Woodbine Road (94) and Frederick Road (144). Future home of Lisbon VFC. For information and registration forms, go the Lisbon VFC website www.Lisbonvfc.org
- Sep 22-
Oct 7 **Howard County Farm-City Celebration.** For information on sponsorship and a schedule of events, please contact Kathy Zimmerman at
- Sep 29-30 **16th Annual Howard County Farm Heritage Days.** Living Farm Heritage Museum Grounds, West Friendship, MD.
- Oct 2 **Western Maryland Goat Day (Field Day, Sale & Skillathon).** Washington County Agricultural Education Center, Boonsboro, MD. 9:00 am to 2:00 pm. Contact: Susan Schoenian at (301) 432-2767 x343 or sschoen@umd.edu
- Oct 6 **AGNR Open House at CMREC.** College of Agriculture and Natural Resources (AGNR) Open House. 10:00 to 3:00 pm. University of MD Central Maryland Research & Education Center, Clarksville Facility. 4240 Folly Quarter Road, Ellicott City, MD. Contact: Call Carol Hill at (301) 596-9330 or visit www.agnropenhouse.umd.edu.
- Oct 7 **26th Annual Maryland Horsemen's Party.** 2:00 to 5:00 pm. Ten Oaks Ballroom, 5000 Signal Bell Lane, Clarksville, MD.
- Oct **Haunted Hay Ride.** October 12 & 13, 19 & 20, 26 & 27. Participants will travel on a ride through the dark October night, down a three-mile path of scary scenes. First ride will start at 7:00 pm \$15.00 per person. Great fun, but not for the faint of heart. Living Farm Heritage Museum Grounds, West Friendship, MD.
- Oct 13 **Threshing Bee.** 10:00 am. Demonstrations of threshing and stationary baler. Visitors will experience how wheat was threshed and the straw baled by methods used over 100 years ago. Living Farm Heritage Museum Grounds. West Friendship, MD.
- Nov 9 **Basket Bingo.** Fundraiser for the Living

Farm Heritage Museum. Howard County Fairgrounds Dining Hall. Doors open at 5:30 pm. First game starts at 7:00 pm. Information: call (410) 489-2345 or check website www.farmheritage.org.

Pennsylvania. See page 3 for more details.

Nov 7 **Women in Dairy 2012 Conference.** From 9:00 am to 4:00 pm at the Best Western Premier, Central Hotel and Convention Center, 800 East Park Drive, Harrisburg,

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



In the Opening Day Parade of the 67th Annual Howard County Fair, Miss Katy Loveless, 2011 Miss Howard County Farm Bureau (center near the back) is accompanied on the float by the 2012 candidates for Miss Howard County Farm Bureau, Little Miss and the Little Future Farmer. August 5, 2012.