



MASSACHUSETTS FARM BUREAU FEDERATION

The Voice of Agriculture

News & Views

The Official Newspaper of the Massachusetts Farm Bureau Federation©

Vol. 24 Issue 8 November 1.866.548.MFBF

FARM BUREAU ANNUAL MEETING INFORMATION



The Delegate Session will be held on Friday, December 2nd. It is our delegate session that helps guide and direct MFBF. It is through our membership's grassroots efforts that we develop resolutions which direct our organization for the upcoming year. Contact your County Farm Bureau President if you would like to become a delegate.

SPONSORSHIP OPPORTUNITIES & TRADE SHOW BOOTH INFORMATION

TRADE BOOTHS

Trade Booth space is being offered again this year. Trade booth space will be \$350 for an 8'x2' booth. Booth space is at a premium and based on prior demand, you should act quickly to reserve your spot. *Non-profit rate is \$250.00

ANNUAL MEETING SPONSORSHIP OPPORTUNITIES

MFBF is again offering annual meeting sponsorship opportunities. The Board of Directors will recognize your company as an industry leader by sponsoring the 2016 MFBF Annual meeting and its activities. We are offering four levels of sponsorship:

Platinum Level- \$500
Gold Level-\$350
Silver Level-\$200
Bronze Level-\$100

Please contact or Joan Monaco at 508-481-4766 or email to: joan@mfbf.net We have a special offer for those who sponsor at the Platinum level. If you contact us no later than November 18th, your sponsorship will include a free booth!

Massachusetts Farm Bureau Federation's Annual Meeting will be hosted by Essex County Farm Bureau. The 2016 meeting will be held on December 1st and 2nd at the Boston Marriott Peabody in Peabody, MA. Join your neighbors and friends in celebrating Massachusetts agricultural industry and the successes of the state's largest general farm organization.

This two-day event is where Farm Bureau members establish policy for the upcoming year, attend workshops and learning sessions, as well as enjoy good food, entertainment and a bit of rest and relaxation away from the farm.

This year's MFBF Annual Meeting is a value-packed program. Thursday, December 1st will be full of workshops with an awards program at lunch. The dinner banquet will honor the 2016 John Ogonowski award winner.

Staying overnight? Farm Bureau members can book accommodations for Wednesday, November 30th & Thursday, December 1st at a rate of \$119.95 for a single or double room, taxes are extra. Address: 1 Newbury St., Peabody MA, 01960, Phone: (978) 977-9700

FROM THE EXECUTIVE DIRECTOR BY DOUGLAS GILLESPIE

Massachusetts Farm Bureau Federation has just completed the cycle of county annual meetings. Crowds have been great, and discussion of the issues extremely meaningful. Your Farm Bureau remains strong, but faces challenges as we move ahead.

Financial resources are an important part that keeps MFBF functioning at the level expected by our members. The annual operating budget is just over \$1 million, of which about half is payroll and benefits for the staff of eight people that are employed at MFBF. For the past several years MFBF has used the earnings from its investment portfolio to cover a roughly \$250,000 to \$300,000 shortfall of income to expenses. This is a valid use of our investment income.

Most recently, as I'm sure you all know, investment income has been poor, as earnings from stocks and bonds has been negligible. Thus, for the first time in 2015, MFBF used investment principal to fund the functions of the organization. The Board of Directors has discussed this on several occasions, and is adamant that this cannot continue. In June, the Board of Directors voted to recommend a dues increase to the Delegate Session held on December 2nd in Peabody. If approved, the dues categories would look like this: Platinum - \$500; Gold - \$350; Regular Member - \$225; Allied Business - \$225; Associate Member: \$70; Friend of Local Farmer - \$25; and Student Member - \$20. If membership retention and growth remains stable, this will result in an increase of \$50,000 annually for the federation. This does not solve our funding challenge; it is only one of several steps, including exploring fee-for-service options that our members could benefit from.

The recommended dues increase is approximately ten percent, and not every category is being increased. This

follows a similar increase approved at the 2014 annual meeting, as what was packaged as the first of several smaller incremental increases, rather than one substantial dues increase.

For our farmers it is no surprise that costs continue to rise in agriculture. Nobody enjoys paying these increased prices, but I sincerely hope that Farm Bureau members appreciate the value of their membership. Just this Spring, Farm Bureau's efforts saved Massachusetts' farmers \$10 million annually (or about \$1,200 per farm per year) by fighting off a dramatic change in farmland values proposed through the Department of Revenue. That alone more than offsets any dues increase!

The more recent debate over nutrient management regulations is another case in point. The original draft last Fall would have cost Massachusetts farmers millions in compliance costs and loss of certain common farming practices. Farm Bureau has lobbied hard, not for no regulations, but for sound regulations. The newest draft published this Fall eliminated most of the problems in the eyes of farmers.

The voting delegates on December 2nd will ultimately decide whether or not the membership can sustain the current service levels of Massachusetts Farm Bureau Federation. Suggested alternatives to reduce the reliance on the investment portfolio include a staff reduction to four people (and proportionate program reductions), closing the office a day a week (where we would likely lose good employees who rely upon a full-time job). The Board of Directors supports neither of these suggestions, so they are supporting the recommended dues increase nearly unanimously.

MFBF ANNUAL MEETING REGISTRATION INFO

Farm Bureau's Annual Meeting will be hosted by Essex County Farm Bureau. The 2016 meeting will be held on December 1st at the Boston Marriott Peabody in Peabody.

*Lunch-\$30.00 per person

Executive Sandwich Buffet
Freshly made soup of the day
Garden salad
Chef's fresh pasta salad
Grilled chicken sandwich
Roast beef and havarti cheese sandwich
Roasted vegetable wrap with hummus
Salami and swiss panini displayed on a warm griddle
Individual bags of cape cod potato chips
Fresh whole fruit
Chef's selection of dessert

*Dinner-\$55.00 per person

Soup du jour & Garden salad
Chef's selection of seasonal vegetables
Oven roasted red bliss potatoes
Yankee pot roast
Atlantic seared salmon - low carb
Assorted miniature pastries
Chef's selection of specialty desserts

Please make checks payable to MFBF and mail to Massachusetts Farm Bureau Federation, C/O Joan Monaco, 249 Lakeside Ave, Marlborough, MA 01752.

You can also register online at MFBF.net

ALL RESERVATIONS MUST BE RECEIVED BY NOVEMBER 25th

****Sign up on or before November 18th and save \$5.00 on Lunch and Dinner! The lunch price will increase to \$35.00 and dinner will increase to \$60.00 on November 19th.**

POLARIS BENEFIT TO END JANUARY 13

Polaris will be terminating their Member Benefits Partnership Agreement with Farm Bureau, effective January 13, 2017. Polaris expressed that they have appreciated our collaboration over the past 2.5 years but the partnership has not provided the incremental sales required to cover their costs of the program. Part way through the agreement, the Farm Bureau contact at Polaris who established the program was moved to a new division. In 2015, Polaris provided Farm Bureau members with a total savings of \$3,174,400, second only to the savings of the General Motors discount program. AFBF will continue to provide marketing support through January 13th, and encourage states to make sure members take advantage of the discount before it ends.

MFBF ANNUAL MEETING REGISTRATION FORM

Don't forget to make your meal reservations. We've planned two wonderful meals to tempt your appetite. Please clip section and return with your check (made payable to MFBF) via mail to Massachusetts Farm Bureau Federation, C/O Joan Monaco, 249 Lakeside Ave, Marlborough, MA 01752. Fill in the name of each person attending. You can also register online at MFBF.net ALL RESERVATIONS MUST BE RECEIVED BY NOVEMBER 25th

****All reservations made after November 18th will have a \$5.00 late fee added to each lunch and dinner reservation.****

Names of Each Person	Luncheon Buffet-\$30.00 / <i>after 11/18 - \$35.00</i>	Dinner Banquet-\$55.00 / <i>after 11/18 - \$60.00</i>
1.		
2.		
3.		
4.		
5.		
Total.		

SPOUSES ACTIVITY INFORMATION AT ANNUAL MEETING



This year's annual meeting is December 1st and 2nd at the Boston Marriott Peabody Hotel in Peabody.

On December 2nd, the second day of the annual meeting, Essex County is offering spouses the option to participate in

a boxwood tree decorating workshop. Rogers Spring Hill Farm will be providing materials and instruction to create your own holiday tree. All materials including evergreens and decorative accents will be provided at a cost of \$35 per participant.

The timing of this activity should coincide with the delegate session, so if you'd like to join your spouse for lunch that option is available to you. To reserve a spot for this activity please contact Betty Rogers by email at rshfarm@yahoo.com, or by phone at 978-372-4780.

If you prefer not to participate in the planned activity, there are plenty of interesting places to visit in Essex County which are fairly close to the hotel. Some suggestions are:

The Salem Witch Museum

The Salem Witch Museum examines one of the most enduring and emotional events in American History...the Witch Trials of 1692. The main presentation is based on actual trial documents. Visitors experience the drama of that dark time through thirteen life-size stage sets, figures, lighting and a stirring narration as they are witness to the web of lies and intrigue of the Salem Witch Hunt.

The museum is open year-round, with presentations starting every half-hour from 10 a.m. to 4:30 p.m. Plan to allow at least one hour for your visit. Admission is \$11 for adults and \$9.50 for seniors.

This museum is 5.2 miles from the hotel and is approximately a 16-minute drive.

Peabody Essex Museum

The Peabody Essex Museum (PEM) in Salem, Massachusetts, is considered one of the oldest continuously operating museums in the United States. Journey through New England's grand and storied past through the eyes of America's first global entrepreneurs. As patrons of the arts, they left behind an extraordinary cultural legacy that

reflects the emerging power and status of a young nation.

PEM is opened Tuesday-Sunday from 10 a.m. until 5 p.m. Admission is \$20 for adults and \$17 for seniors.

This museum is 5.4 miles from the hotel and is approximately a 17-minute drive.

The House of Seven Gables

Built in 1668, The House of the Seven Gables is the oldest surviving 17th century wooden mansion in New England. When you arrive at The House of the Seven Gables – which constitutes its own national historic district on The National Register of Historic places – professional guides will greet you. They will lead you on a 35-minute tour, during which you will see some of the earliest Georgian-style interiors. In addition, you will learn about Salem's maritime history and Nathaniel Hawthorne's connection to this legendary home.

Guided tours are ongoing throughout the day, and are scheduled by demand. Admission is \$14 for adults and \$13 for seniors.

This museum is 5.8 miles from the hotel and is approximately an 18-minute drive.

IT'S TIME TO CONSIDER YOUR 2017 RISK MANAGEMENT PLAN

As farmers complete the final activities of 2016 it is time to prepare for 2017. Farmers in 2016 faced several challenges including record cold and extreme drought that resulted in crop losses. In light of the struggles this year farmers have an opportunity to modify their risk management plan to meet their needs in 2017.

USDA offers a variety of crop insurance policies that are designed to allow growers to select both price and yield coverage. The USDA Risk Management Agency (RMA) offer policies, through private agents, for apples, clams, cranberries, corn, fresh market sweet corn, forage, nursery, potatoes and tobacco. The USDA Farm Service Agency (FSA) provides coverage for all non-insured crops through the Non-Insured Crop Disaster Assistance Program (NAP).

Growers must evaluate each product and purchase the coverage level that meets their needs by the appropriate sales closing date. The sales closing dates are as follow:

Crop insurance is sold and delivered through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers or on the RMA website at: www.rma.usda.gov/tools/agents/.

UMass Extension works in partnership with the USDA Risk Management Agency (RMA) to educate Massachusetts producers about Federal Crop Insurance and Risk Management Programs. For more information, please visit www.rma.usda.gov or contact UMass Risk Management Specialists Paul Russell at pmrussell@umext.umass.edu or Tom Smiarowski at tsmiarowski@umext.umass.edu "This Institution is an Equal Opportunity Provider"

Date	Crop Policies	Source
November 15th	Forage, Pasture & Rangeland	Private Crop Insurance Agents
November 20th	Apples, Cranberries, Peaches All other perennial crop	Private Crop Insurance Agents / Farm Service Agency
November 30th	Cultivated Clams	Private Crop Insurance Agents
March 15th	Potatoes, Corn, Tobacco, Fresh Market Sweet Corn, Whole Farm Revenue Protection	Private Crop Insurance Agents
March 15th	All other annual crops	Farm Service Agency
May 1st	Nursery Commodity Insurance	Private Crop Insurance Agents
September 1st	Aquaculture	Farm Service Agency

STILL TIME FOR RESOLUTIONS! BY BRAD MITCHELL

If you missed your county's annual meeting and are kicking yourself because you had a resolution you were dying to offer – you can stop kicking yourself. "Late File" Resolutions can still be offered at the State Delegate Session on December 2nd.

Resolutions are of huge importance at MA Farm Bureau (and at all Farm Bureaus). They are basically policy statements offered by members – usually at the county level – and voted on by the Delegate Session at the State Annual Meeting. Resolutions which pass become Farm Bureau Policy and are the basis for our public position on important issues. They often translate into Farm Bureau legislative action. Examples of resolutions that have passed can be found in our Policy Book at <http://mfbf.net/Portals/0/pdf/POLICY%20BOOK%202014.pdf>. Policies cover a host of issues and include a wide range of topics including labor, agricultural technology, taxation, energy, and more.

Most resolutions are first offered at a county annual meeting. Resolutions are read aloud, and then a vote is taken. A simple majority is all that's required to pass the resolution. Once it passes at the county level it goes to the

State Delegate Session, which consists of representatives from each county. The number of delegates each county has is based on the number of regular members. (Counties are allowed one delegate for every 15 members). Policies which have scope beyond the state, are also considered and voted on by the Delegate Session of the American Farm Bureau Federation.

Late File Resolutions however, do not go through the county process. They are offered by a delegate at the State Delegate Session. The written resolution is posted on the wall of the meeting room by one or a group of delegates. All delegates have an opportunity to read them, then like other resolutions, they are discussed (sometimes at length) and a vote is taken.

So, if you have a resolution that you weren't able to offer at the county annual meeting, there's still time to have it considered at the State Delegate Session. Contact your County President or a delegate from your county. They may be willing to offer it as a Late File Resolution. Remember, the State Delegate Session is December 2nd, and this grass roots process is at the heart of what makes Farm Bureau so effective in addressing your needs and concerns.

FARM BUREAU ANNUAL MEETING WORKSHOPS

Massachusetts Farm Bureau Federation's Annual Meeting, hosted by Essex County Farm Bureau, will be held on December 1st at the Boston Marriott Peabody, Peabody. The following workshops are being offered:

Agri-Tourism and Agri-Entertainment: Challenges & Opportunities For On-Farm Activities – This workshop will explore relevant laws and requirements regarding on-farm activities that either directly relate to farm marketing, or provide additional revenue for farm operations. We will also explore the variety of activities and how they fit into Massachusetts agriculture.

Apiary Best Management- *1.5 Pesticide Credit Hours - This presentation will inform applicators/farmers on what is happening on a national and state level regarding pollinators. Best Management Practices regarding pesticide applications will be reviewed along with how the pesticide program and apiary program handle bee kills.

RMA/USDA Crop Insurance & Risk Management – “What's up with the weather and What do I do now?” - The workshop begins with a presentation by the National Weather Service which will include historical information and trends, short term and long term forecasts along with other weather information relevant to agriculture.

The second half of the workshop will convene a diverse panel of farmers who will discuss how they planned for weather related events going into the 2016 crop year; after the weather they faced this year will they plan any differently for 2017; and, what types of crop insurance/disaster programs do they need to help manage weather related farming risks going forward.

Ag-Comm Training - The Municipal Legislation Included the Acknowledgement of Ag Coms in State law. – What does this mean to existing Ag Coms and to those communities that are interested in having an Ag Com? What does mean for Ag Coms interested in holding land restrictions for agriculture?

This session is designed to showcase the progression of Ag Coms in state law, the value of Ag Coms and the training support network of Massachusetts Association of Agricultural Commissions, MDAR and MFBF.

Overview of Motor Carrier Safety Regulations - This workshop will focus on an Overview of Motor Carrier Safety regulations and Unified Carrier Registration requirements.

Worker Protection Standards Workshop 40 CFR 170 - *1.5 Pesticide Credit Hours - The WPS requires that owners and employers on agricultural establishments:

- Provide protections to workers and handlers from potential pesticide exposure.
- Train them about pesticide safety.
- Provide mitigations in case exposures may occur.
- Participants will learn how to comply with these EPA regulations.

Also, there have been changes to WPS that are effective as of 2017. These changes will be discussed and how to comply with the new changes. Educational material will be given out to participants.

APR Program Regulation Amendment (330 CMR 22.00) Information Session-Commissioner Lebeaux will host an APR Program Regulation Amendment (330 CMR 22.00) Information Session. The meeting will feature a presentation by the Department on the regulatory changes, summarize stakeholder comments, and provide an opportunity for discussion and questions.

What is Estate Planning? - This workshop will cover the following Estate Planning topics: What Happens to your Property at Death?, Reasons for Making a Will, Probate, Estate Tax, Special Use Valuation, Marital Deduction, Federal & Massachusetts Exemptions, Massachusetts Estate Tax Lien on Real Estate, Tax Reduction, Property Transfers, Control of Assets Liquidity, Durable Power of Attorney, Single Individuals, Re-Marrying - The Second Family, Living Wills, Health Care Proxy, Boiler Plate & Business Succession Planning.

The Massachusetts Produce Safety Program: Integrating the FSMA Produce Safety rule with CQP - Michael Botelho, The Coordinator of the CQP Program and the Massachusetts Produce Safety Initiative, will present the structure of the cooperative agreement between the FDA and the Massachusetts Department of Agricultural Resources (MDAR) for support of the Produce Rule in Massachusetts and will also provide an overview of the five year strategic plan for the integration of the rule with the Commonwealth Quality Program (CQP) as well as the future design, development and support of the integrated program.

MAC SILENT AUCTION AT MFBF ANNUAL MEETING DECEMBER 1ST



Massachusetts Agriculture in the Classroom (MAC) will again be holding a silent auction at the MFBF Annual Meeting; all proceeds will go to support MAC programs throughout Massachusetts. MAC Board Members and students would appreciate donations from Farm Bureau Members for the 2016 silent auction. We have enjoyed seeing the beautiful baskets made at farm stands, the treasures from the farm house attic and the holiday decorations that are brought to the auction.

The auction will be held on Thursday, December 1st from 9am-5:30pm. Written bids will be accepted during the day. Bids will close at the cocktail hour before the banquet.

NEW MEMBERS: YOU'RE INVITED TO A MEET-AND-GREET AT OUR ANNUAL MEETING

Massachusetts Farm Bureau wants to get to know its new members a little better! During our annual meeting in Peabody on December 1st at 2:20 p.m., we will be hosting a new member meet-and-greet.

During this mini-session, new members will have the opportunity to meet with MFBF staff and leadership and to network with their peers. We encourage all new members to bring their questions about the workings of Farm Bureau.

If you are planning to attend this gathering, please RSVP to Katelyn Parsons, MFBF Director of Marketing and Membership, at katelyn@mfbf.net or call 508-481-4766.

We hope to see you there!

PREPARE FOR OUR UPCOMING MEMBERSHIP DRIVE: 100 MEMBERS IN 100 DAYS

BY KATELYN PARSONS - DIRECTOR OF MARKETING & MEMBERSHIP

As we wrap up American Farm Bureau's membership year on Nov. 30th, now is the time to prepare ourselves for another year focused on growing our membership base. In order to do this, the membership committee has decided to undertake a membership drive this spring, called '100 Members in 100 Days.'

This drive will be a competition between the counties to see which one can recruit the most members, including Friends, associates and regular members, in a set 100 day period. Ultimately, we are hoping that the Massachusetts Farm Bureau Federation will gain 100 new members at the end of that period. The winning county will receive recognition for their efforts. Each county Farm Bureau will be expected to host a recruiting event. The

event can be a farm tour, an ice cream social, a workshop, etc. Together, the county and MFBB will use this event to draw in potential members through both targeted letters, promotion on social media and more.

So what can you do right now? We need you to start thinking of membership recruiting events you would like to see your County Farm Bureau host this spring! You can also start preparing a list of potential Farm Bureau members!

I look forward to see what creative ideas and events you come up with!
Katelyn Parsons
katelyn@mfbf.net

FARM BUREAU REAFFIRMS THE MINI-MATCHING GRANT PROGRAM

The purpose of the mini-matching grant is to allow any Farm Bureau member or group of members in good standing with an idea for recruiting and retaining Farm Bureau membership to move forward with their idea with the County Board and membership committee approval.

The program's mission is to provide opportunities for the development of new programs and ideas for membership recruiting and retention and for members to develop skills and work cooperatively.

For an application please contact Katelyn Parsons, Director of Marketing and Membership, at katelyn@mfbf.net or by calling the office at 508-481-4766.

APR PROGRAM REGULATION INFORMATION SESSION

APR Program Regulation Information Session – 10:00 am to 12:00 pm;
November 9, 2016, Brigham Hill Community Farm, Grafton

Commissioner Lebeaux will host an APR Program Regulation Amendment (330 CMR 22.00) Information Session at the Brigham Hill Community Farm in Grafton from 10:00 AM to 12:00 p.m. on Wednesday, November 9, 2016. The meeting will feature a presentation by the Department on the regulatory changes, summarize stakeholder comments, and provide an opportunity for discussion and questions. In addition to this meeting, the Department will be hosting additional information sessions over the next year on various aspects the APR Program. Details such as location/time and topic areas will follow at a later stage.

Questions, contact Gerard.Kennedy@state.ma.us

MASSACHUSETTS FARM BUREAU FEDERATION, INC.
Toll Free-1.866.548.MFBF
President Edward Davidian
Vice President Bruce Howden
Treasurer Mark Amato
Immediate Past President A. Richard Bonanno, PhD
DIRECTORS:
Berkshire—Holly Aragi
Bristol—Frederick Vadnais, Jr.
Cape Cod & Islands— Jeff Deck
Essex—Peter Gibney
Franklin—Nathan L'Etoile
Hampden—Leon Ripley
Hampshire—Alan Everett
Middlesex—Warren Shaw
Norfolk—Rudolph Medeiros
Plymouth—Jack Angley
Worcester—Jon Nourse
Budget Committee
Charles Proctor
Wayne Smith
Robert Parrish
Directors-at-Large
Jim Larkin
Jamie Cruz
Women's Leadership Committee
Joyce Ripley
Young Farmers & Ranchers
Ryan MacKay
MFBB Staff:
Douglas P. Gillespie Executive Director
Brad Mitchell Deputy Executive Director
John Conners Communications & Technology
Katelyn Parsons Director of Marketing & Membership
Joan Monaco-Office Manager
Liz Smith Administrative Assistant
Kelley Garufi Administrative Assistant
Kim Follansbee Database Administrator

MASSACHUSETTS EQUINE INDUSTRY'S ECONOMIC IMPACT TOTALS \$386.6 MILLION ANNUALLY ACCORDING TO FARM BUREAU STUDY

MARLBOROUGH, MASSACHUSETTS – Sept. 27, 2016 – A recently released Massachusetts Farm Bureau Federation (MFBB) study estimates that the state's equine industry has a total annual economic impact of \$386.6 million and employs more than 7,000 people in both full-time and part-time positions.

"The equine industry is important to Massachusetts' economy," said MFBB President Ed Davidian, who farms in Northborough. "Besides the industry's contribution to the economy, it contributes to the preservation of the Commonwealth's open space and rural landscapes."

According to the study, which was prepared by Farm Credit East, there are about 26,000 horses in Massachusetts, located on roughly 2,300 farms throughout the Commonwealth. On those farms, the equine industry maintains stewardship of 40,786 acres of owned land plus an additional 9,291 acres of rented land for a total of 50,077 acres. This provides significant non-monetary benefits to the state and its residents.

"The Massachusetts equine industry is a large and diverse industry within the Commonwealth," Davidian said. "Its impacts can be felt throughout the state in both agricultural and non-agricultural businesses. The industry also makes significant contributions to state and local tax revenue."

For the purpose of the study, the equine industry was defined as all activities involved in breeding, raising, selling and using horses for commercial and economic purposes. This included horse owners, racing horse owners, working horse owners, boarding facilities, rehabilitation facilities, therapeutic riding facilities, vets, farriers, racetracks, showing events and other horse shows, as well as riders who do not own their own horses but are involved in the industry.

"This study will help us lobby more effectively for the equine industry," Davidian said. "Now that we have a document that details the economic impact and the issues that the industry faces we can be more impactful with our work on Beacon Hill and in Washington, D.C."

CROP INSURANCE PROGRAM FOR HAY, GRASS SILAGE AND GRAZING

The USDA Risk Management Agency on August 31, 2015 added Massachusetts to the states covered by Pasture, Rangeland, Forage (PRF) Insurance Program. PRF allows you to buy insurance protection for losses of forage produced for grazing or harvested for hay or grass silage. This insurance program is based upon precipitation using a Rainfall Index (RI). As with many crop insurance programs the USDA pays a portion of the premiums, for this program the USDA pays 51% to 59% of the premium depending upon the coverage levels.

The insured chooses two or more - two month periods when rain is important to their forage production. The insured also chooses a "trigger index" of between 70% and 90% of the typical rainfall. If the rainfall index during this period is below the "trigger index" then the insured will be paid.

Crop Insurance

- Pays if it does not rain, no farm record keeping
- About \$25/acre for 85% coverage, \$12.50 for 75% coverage
- You don't have to insure all of your acres; you can cap your premium at (for example) \$1,000

The way the premiums and subsidies are set up now, it usually works out.

The closing date for the PRF coverage for 2017 is 11/15/16. For a quote and analysis using historical data and your level of coverage call West Financial Group at 508-485-3800 or email at martin.west@westfg.com

NEW FOOD SAFETY RULES RAISE QUESTIONS

When it comes to food safety, farmers need the right on-ramp

Following the Food and Drug Administration's (FDA) finalization of its "Produce Rule" last year, part of FDA's new Food Safety Modernization Act (FSMA) rules, farmers have found themselves with more questions than answers concerning the new regulations and requirements. The most frequently asked question we receive here at the National Sustainable Agriculture Coalition (NSAC) has been whether or not farmers need to sign up for an upcoming Produce Safety Alliance FSMA training for produce growers – the short answer is: probably not.

What most produce farmers need right now is basic food safety education programs to help them implement Good Agricultural Practices (GAPs) on their farms. Some of these practices may be new to farmers, and since implementing effective food safety improvements on the farm can take time, it's good to start getting prepared as soon as possible.

For farms that must comply with FSMA, the Produce Safety Alliance training is one possible option for meeting FSMA's training requirements. A drawback of this training, however, is that it is a standardized curriculum. FDA has acknowledged that more FSMA training alternatives will need to be developed for different farm audiences, and while the Produce Safety Alliance training program will eventually be tailored to meet regional needs and a diversity of operations, that has not happened yet. This means that, although the Produce Safety Alliance training will start rolling out this fall and winter for interested farmers, for many it may not be the best option at this time.

Farm food safety training is a continuum, and not all farms are at the same point along the road. The key for farmers is identifying the right on-ramp for their business based on their current situation. Now that all the food

safety rules have been finalized and the standardized curriculum is in place, it is likely that new, more tailored training programs will continue to rollout in the coming months. Farmers should not, therefore, feel pressured to sign-up for a FSMA training this winter if that training does not address their particular needs.

Since most farms still have several years before they have to be in compliance with FSMA, and many farms are new to food safety requirements, it may make sense to start implementing food safety practices through a basic GAPs program before moving on to a FSMA-specific training. On the other hand, a farm that has over \$500,000 in annual produce sales and must come into compliance in January of 2018, or that has existing experience with GAPs and may even be GAP certified, is likely more ready for a FSMA-specific training like the Produce Safety Alliance. For a list of organizations that currently offer food safety training programs as well as a Frequently Asked Questions (FAQ) guide to the FSMA training requirements, see the NSAC FSMA Resource Center.

Now that the FSMA Produce Rule has been completed, the need for training, outreach, and education is increasingly critical. NSAC will be publishing additional FAQ to address farmers' questions about food safety certification/audits, and facility registration in the coming weeks. We encourage farmers to take advantage of as many resources as possible during this process and to talk to local experts and professionals as they make their farm business decisions.

FUNDING FOR NORTHEAST AGRICULTURAL PRODUCERS

Farm Credit East Releases Report on Grants and Incentives

There are a number of grants and incentives available for Northeast agriculture businesses, but learning about their availability and navigating the application can be a challenge. To help with this process, Farm Credit East recently released a report identifying federal and regional grants, loan guarantees and other incentives available to assist Northeast producers of all types and sizes.

"Grants can be a great resource to raise the capital needed to take on larger projects," said Nathan Rudgers, Farm Credit East director of business development and grant writing expert. "Unfortunately they're often underutilized because they can be time consuming and involve quite a bit of paperwork."

The report includes funding opportunities available in the seven states served by Farm Credit East: Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York and Rhode Island. Programs are divided into broad categories according to their main focus: beginning farmers, business development, local foods, conservation, energy, organic and research.

Additionally, Farm Credit East offers grant writing services to help Northeast farms and agribusinesses grow, change or expand their enterprises. Hav-

ing worked with value-added producer grants, economic development programs, energy-related grants and special state programs, Farm Credit East understands program requirements and works with producers to identify grant opportunities and navigate the application process.

"Matching the appropriate program to a producer's activity or investment is a key part of the equation that we do well," said Nathan. "After determining a grant's applicability to a business's objectives, we work with the producer to tell the story of what their farm or agribusiness is trying to achieve, ensuring the objectives and requirements of the application are met."

To view the full Farm Credit East Knowledge Exchange Report, Grants and Incentives for Northeast Agricultural Producers, visit FarmCreditEast.com. Also on FarmCreditEast.com, you can view a video interview with Nathan Rudgers on grant opportunities for Northeast producers. If you'd like to obtain additional information on reports available from Farm Credit East's Knowledge Exchange program, please email Chris.Laughton@FarmCreditEast.com or contact your local branch office.

LOVES



gardening, helping friends,
construction projects, and
tax planning.

Most people wouldn't describe tax planning as how they like to unwind, but then again, Kirk Williams isn't most people. As a Farm Credit East tax-planning specialist, Kirk has a passion for helping our clients manage their tax liability, maximize their deductions, and work toward personal and professional goals.

Sure, Kirk's love of tax planning may seem a little unusual, but when it comes to ensuring that your business thrives and your tax liability is manageable, we wouldn't have it any other way — because WE ARE YOU.

Our associates love what they do. How about you? Send us your selfie at FarmCreditEast.com/WeAreYou.



FARM CREDIT EAST

Bedford, NH • 800.825.3252
Claverack, NY • 800.362.4404
Dayville, CT • 800.327.6785

Enfield, CT • 800.562.2235
Middleboro, MA • 800.946.0506
FarmCreditEast.com/TaxPlanning

MASSACHUSETTS RECOGNIZES AG COMMISSIONS IN STATE STATUTE, CAN HOLD MUNICIPAL LANDS

MARLBOROUGH, MASSACHUSETTS – Sept. 15, 2016 – Massachusetts Farm Bureau Federation applauds Massachusetts for passing an act on July 31 that recognizes agricultural commissions in state statute and gives these boards the authority to hold municipal lands.

“Farm Bureau is pleased to see this act put into place,” said Massachusetts Farm Bureau Federation President Ed Davidian. “Agricultural commissions historically have assisted our farmers with their local issues, and now with their expanded role they can help our farmers on a larger scale.”

A town agricultural commission represents the farming community, encourages the pursuit of agriculture, promotes agricultural economic development and protects farmlands and farm businesses. Currently, more than half of the municipalities in the Commonwealth have established agricultural commissions.

“Agriculture is increasing important to people in Massachusetts, which is why so many towns have implemented agricultural commissions” said Massachusetts Association of Agricultural Commissions President Laura Sapienza-Grabski. “Passage of this bill will go a long way in helping agricultural commissions keep farms viable at the local level.”

The act that was passed gives agricultural commissions the ability to oversee and manage the preservation of land for agricultural use, if the town chooses to do so. This will allow farming experts, who traditionally sit on agricultural commissions, to structure leases with farmers that will allow them to successfully farm that piece of land.

“This will help our farmers manage their operations better as they will have a greater opportunity to work in-step with local boards when farming preserved land,” Davidian said. “Farm Bureau is looking forward to seeing this act’s impact on preserving farmland in the future.”

DOES CROP INSURANCE PAY!

This year has been one of the most challenging in the history of Massachusetts farming. We saw record low temperatures in February that wiped out the 2016 peach crop followed by extreme low temperatures in April followed by an extreme drought. All farmers suffered losses on almost every crop either by lower yields and/or increase operating expenses. Every farmer got a chance to evaluate their risk management plan. Did they have coverage and was it at the right level?

Nineteen peach growers had purchased crop insurance for 2016. These policies provided \$581,687 in coverage and the growers paid \$25,926 in premiums. These policies paid out \$581,688 or 100% of the potential liabilities! That’s right! These growers were paid the full amount of their coverage and most had their money before June 30th.

Peaches

# of Policies	Liabilities	Total premiums	USDA Subsidy	Grower Premiums	Indemnities
19	\$581,687	\$90,986	\$65,060	\$25,926	\$581,688

Crop insurance for peaches are available in 4 counties (Hampden, Hampshire, Middlesex & Worcester). Farmers in other counties can request a “written agreement” which may allow them to purchase a policy based on the policies sold in the insured counties. Growers in the non-insured counties can also purchase a policy from the USDA Farm Service Agency(FSA) under the Non-Insured Crop Disaster Assistance Program (NAP).

Now is the time for fruit growers to review their coverage for 2017. The sales closing date for coverage of perennial crops is November 20th, 2016. Growers can purchase a crop insurance policy for apples, peaches and cranberries. All other crops are covered by NAP which is sold by your local FSA office. Crop insurance is sold and delivered through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers or on the RMA website at: www.rma.usda.gov/tools/agents/.

UMass Extension has been awarded the 2017 Targeted States grant by the USDA Risk Management Agency (RMA). UMass Extension is available to assist growers in their evaluation of their risk management plan and the available policies.

CALLING ALL FAMILY MEMBERSHIPS: WE WANT TO GET YOUR ENTIRE FARM FAMILY ON OUR EMAIL LISTS

BY KATELYN PARSONS - DIRECTOR OF MARKETING AND MEMBERSHIP

I don’t watch the news, I read about it on Facebook and Twitter or through an email. And this isn’t uncommon for someone in my generation. Otherwise known as the Millennials my generation has no patience to wait for news, including news about organizations that they are involved with, such as Farm Bureau.

While Farm Bureau is active on social media, distributes a monthly newsletter and regularly sends e-blasts about information relevant to our members, we can only reach our membership if we have their contact information. However, recently I’ve come to realize we’ve missed a key, target audience: young, returning-to-the-farm farmers.

Our regular membership level is a family membership, which means all family members who work on one farm are covered under one membership. However, that unit only has one voting farmer representative, who we’ve traditionally always used as the main contact.

This contact receives our information and is expected to share it with their family members. However, with today’s fast-paced environment that isn’t quick enough for some of our younger generation. For this reason, Farm Bureau is offering members, who hold family memberships, the option to send in email addresses for up to four family members who work on the farm, in order to receive the latest e-news from Farm Bureau.

If you or your family members who are active on your farm would like to receive an email copy of our newsletter, please call the office at 508-481-4766 or email us at info@mbf.net. At your request, we will add their emails to our newsletter and e-update list.

I appreciate your help in building our membership lists to engage and activate the next generation!

Katelyn Parsons
katelyn@mbf.net

SAVE UP TO 25% OFF AVIS RENTALS



Massachusetts Farm Bureau members always receive up to 25 percent off Avis base rates with Avis Worldwide Discount (AWD) number A29882. In addition, enjoy additional offers like dollars off, a complimentary upgrade, or a free weekend day.

Life is nonstop. Avis is there to keep you moving. From the car to the accessories, choose what best fits you

and your trip. So when you drive off, you’ll be ready for whatever the journey brings. Visit www.avis.com/mafb or call 1 800-331-1212 to make a reservation.

Avis Car Rental operates one of the world’s best-known car rental brands with approximately 5,450 locations in more than 165 countries. Avis has a long history of innovation in the car rental industry and is one of the world’s top brands for customer loyalty. Avis is owned by Avis Budget Group, Inc. which operates and licenses the brand throughout the world.

To use the online reservation form, you’ll need:

- Either your three-character airport code OR your desired pickup city and state/ZIP code
- Rental dates
- Desired pickup times
- Massachusetts AWD Number A29882

Simply use that information to complete the online reservation form. In the Optional Information section, select “I have a Discount Code” and enter your “AWD Number.” Then click “Select My Car” and you’ll see available cars and rates for your rental days.

AWD discount rates may vary between 5 and 25 percent, depending on time of year, availability and other factors. The Farm Bureau AWD discount may NOT be stacked with other AWD corporate or membership discounts. If you have member benefit questions, please call 508-481-4766 or email info@mbf.net.

CLASSIFIEDS

FOR SALE

FOR SALE: Scrapper Blade Landpride Model RBT4084 84" Manual Hydraulic \$1,600. Call 508-212-0467 evenings best.

FOR SALE: Hay – 1st, 2nd & Alfalfa cuts available – no dust guaranteed. Wholesale & retail we deliver & unload. Also in Round or Lg. Square Bales 3x3x7. Cell 774-259-6960 or office 508-252-3535. Skip & Tish at Homestead Farms.

FOR SALE: Tires. Great prices, all sizes, tire repairs, road service, calcium chloride service. Hoey Tire, Worcester. Call 508-755-6666, www.hoeytire.com

FOR SALE: Hay 1st and 2nd cutting. 4' X 5' round and small square bales. Conway Farm's Lakeville, MA. 508-821-0149.

FOR SALE: Hereford Adults & Calves for Sale: hand raised & tame, both steers and Heifers, for feed lot or pasture. Call 617-840-2074.

SERVICE

SERVICE: **Homestead Agricultural Services:** Services include but not limited to: red brand certified fence installer, field reclamation, custom field works, brush hogging & manure removal. Visit www.homesteadagservices.com or call 508-386-6229.

SERVING THE FARMERS IN MASS: Helping farmers keep what they make. Experienced in dairy, beef, fruit & vegetable farming; experienced with APR, retirement planning, estate planning & taxation, tax free exchanges. Donald E. Graves, CPA, LLC, Masters Degree in Taxation & Financial Planning, Bentley College, 377 Main Street, Suite 1, Greenfield, MA 01301-3332, 1-800-286-6036, info@donaldegrovescpa.com

FARM MAINTENANCE: All types arena work, construction & renewal. Paddock areas built, fencing new & repairs, hydrant work, & brush work. CRF Maintenance Services. www.cringfarm.com 508-278-9824.

REAL ESTATE APPRAISER/CONSULTANT: Reports/consultation provided for estate planning/tax returns/business dissolution, APR/CR and buying/selling. William King 508-867-2600 or whking2005@gmail.com.

WANTED

WANTED: Looking for a small pony to purchase. Excellent home. Email acorntree@me.com

MASSACHUSETTS FARM BUREAU FEDERATION ADVERTISING POLICY

Adopted 10-31-12

Massachusetts Farm Bureau Federation invites advertising from members and affiliated businesses or organizations in the federation's publications and on the web site. MFBF reserves the right to reject any advertising that is contrary to policies or positions of Massachusetts Farm Bureau Federation and/or American Farm Bureau Federation, or advertising which competes with products or services provided by entities with a formal business relationship with MFBF. Rejection of advertising under these circumstances shall be made by the Executive Director in consultation with the President.

2015 NEWSLETTER AD RATES

MEMBERS:
 Classifieds: First 20 words for \$10.00, every word thereafter is \$0.50.
 2 Page Spread: \$1050.00
 Full Page: \$625.00 (11" x 17")
 Half Page: \$450.00 (5.5" x 8.5" or 11" x 8.5")
 Quarter Page: \$305.00 (4" x 5")
 Eighth Page: \$200.00 (3" x 4")

NON-MEMBERS:
 Classifieds: First 20 words for \$12.00, every word thereafter is \$0.60.
 2 Page Spread: \$1250.00
 Full Page: \$725.00 (11" x 17")
 Half Page: \$550.00 (5.5" x 8.5" or 11" x 8.5")
 Quarter Page: \$365.00 (4.5" x 5.5")
 Eighth Page: \$250.00 (3.5" x 4.5")

All art should be CMYK (not RGB)
 Rasterized ads should be set at 600.
 Text or line art scans should be set at 600.
 Halftones/photos should be at 300 dpi. If 300 is not available, we encourage no lower than 170 dpi.

Back cover space is available at a 20% premium.
 All prices are on a PER ISSUE basis.
 When you prepay to run an ad in 10 issues, you receive a 10% discount.

SUBMISSIONS:
 Advertisements must be received by the Mass Farm Bureau office by the 12th of the month PRECEDING the month you would like the advertisement to run (i.e., for the September issue of News & Views, all ads must be received by August 12th).

**FARM BUREAU RESERVES THE RIGHT NOT TO ACCEPT ADVERTISING IT DEEMS UNSUITABLE FOR ITS LITERATURE FOR ANY REASON

MEMBERSHIP APPLICATION

MFBF, Inc. · 249 Lakeside Ave., Marlborough MA 01752, 1-866-548-MFBF

Annual Dues

VOTING MEMBERS:

- REGULAR MEMBER: \$195
For those who derive income from an agricultural commodity. May vote on issues, sit on committees & receive member services.
- GOLD CLUB MEMBER: \$350
A regular member who makes a supplemental donation in support of agriculture. Receives special statewide recognition
- PLATINUM CLUB MEMBER: \$500
Platinum members provide financial support Farm Bureau at the highest level. May vote on issues & sit on committees

NON-VOTING MEMBERS:

- ASSOCIATE MEMBER: \$60
Must not receive agricultural income. Receive member benefits.
- ALLIED BUSINESSES: \$200
Supply companies and other service providers essential to agriculture.
- STUDENT: \$20
Ages 16-25, full-time. School grade/year

Name:

Farm Name:

Mailing Address:

Phone:

Fax:

Email:

Referred by:

Please indicate which commodity areas best fit the product(s) you produce:

- Ag/Open Space Supporter
- Aquaculture
- Equine
- Forestry
- Fruits
- Horticulture
- Livestock
- Poultry
- Vegetables
- Other

I hereby make application for an annual membership in the

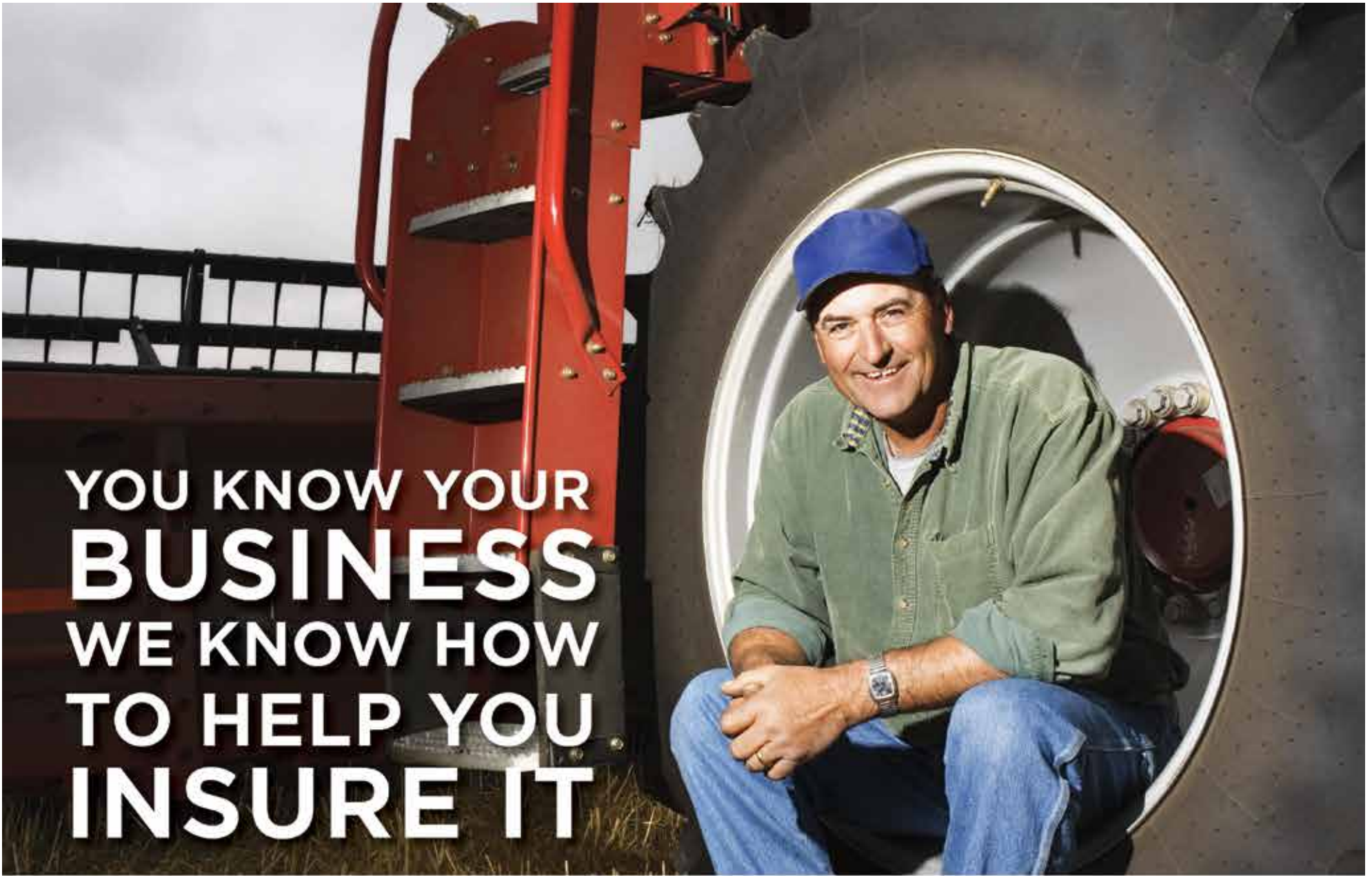
County Farm Bureau and Massachusetts Farm Bureau Federation (which is a member of the American Farm Bureau Federation), whose purpose is to promote, protect, and represent the economic, social, and educational interests of Massachusetts' farmers, as well as encourage the protection of agricultural areas and rural interest within the state. I am interested in promoting these objectives through membership. I understand acceptance or denial and classification of my membership are determined by the County Farm Bureau.

Contributions, gifts, or membership dues to a County Farm Bureau, or MFBF are not deductible as charitable contributions for federal income tax purposes. However, they may be tax deductible under other provisions of the IRS code. Membership dues are non-refundable and non-returnable.

A service fee of \$15 may be assessed for a returned check.

Signature:





YOU KNOW YOUR BUSINESS WE KNOW HOW TO HELP YOU INSURE IT

Whether you own a cattle ranch or a dairy farm, specialize in horses or llamas or grow cash crops — you recognize that a one-size-fits-all insurance policy isn't the smart way to run a business. **YOUR OPERATION IS UNIQUE AND WE UNDERSTAND THAT.**

Our agribusiness insurance can provide you with a flexible farm package that allows you to customize a policy to match your specific needs. For more information, contact a local agent.



Richard Blair Carver
(508) 866-9150



Kevin McCarthy
Marlborough
(508) 485-3800
Associate Agent



Francis Bingham
Norwood
(781) 255-2002



Marc Cohen
Worcester
(774) 329-7067



Mark Sylvia
Centerville
(508) 957-2125
**Photo by Jennifer Guinn*



Kay Spencer
Middleboro
(508) 747-8181
Associate Agent



Tim Viles
South Deerfield
(413) 665-8200



Sean Rooney
Wilbraham
(413) 887-8817



Chad Meyer
Easthampton
(413) 203-5180



Andrew Brodeur
Middleboro
(508) 747-8181



Diane Mason-Arnold
Southwick
(413) 569-2307



Maureen O'Mara
Williamstown
(413) 458-5584



Josh Nadeau
Easthampton
(413) 930-4488



Kevin Sullivan
Middleboro
(508) 998-0512



John Pagliaro
Southwick
(413) 569-2307



Thomas Carroll
Worcester
(508) 752-3300



Bob Sinopoli
Great Barrington
(413) 528-1710



Jason Charette
North Andover
(978) 208-4713



Dale Johnson
Topsfield
(978) 887-8304



Steve Charette
General Agent
North Andover
(978) 686-0170



Dominic Sinopoli
Great Barrington
(413) 207-5044



Richard Simonian
Northborough
(508) 393-9327



Don Ludwig
Westford
(978) 467-1001



Martin West
Marlborough
(508) 485-3800



Jeff Pichierri
Northborough
(508) 393-9327



Jonathan Stewart
Westford
(978) 467-1001

