

NEWSLETTER

HOWARD COUNTY FARM BUREAU

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MARCH, 2006

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Howard County Agri-Business Breakfast. The next Howard County Agri-Business Breakfast is scheduled for **8:00 a.m. on Thursday, March 9, 2006** in the Dining Hall at the Howard County Fair Grounds. Mark your calendars now and plan to join us.

Our guest speaker for this event will be Mr. William Schroedel who is Account Executive for the Mid-Atlantic Farm Credit Association. His topic will focus on Brazilian agriculture. A couple of years ago, Mr. Schroedel, was privileged to be a member of a LEAD-Maryland class, an educational program established to train agricultural leaders. As part of his LEAD-Maryland training activities, his delegation actually traveled to Brazil and studied some important aspects of Brazilian agriculture first hand. It is likely that much of Mr. Schroedel's presentation will come from some of his experiences and observations during that trip.

Our speaker is a well qualified authority on agriculture since, in addition to his current professional activities, he is also a native of Maryland's Eastern Shore where he grew up on his family's working dairy farm.

Don't miss what promises to be an informative and interesting program. Bring your spouse, and/or a friend. Enjoy the food, the fellowship and the lively exchange of information. Breakfast will be served at 8:00 am and the program will begin at 8:30 am.

Please RSVP by noon, Tuesday, March 7, by calling either Charlotte Mullinix, at (410) 489-4510 or Martha Clark at (410) 531-3455. The cost of the breakfast is \$8.00 per person, payable at the door.

The formal part of the program is expected to conclude by 9:00 a.m., but you may stay longer if you wish. We are looking forward to seeing you on **March 9** at the next Howard County Agri-Business Breakfast.

Maryland Farm Bureau Action Request

from **Maryland Farm Bureau's Hotline**

No. 5, February 16, 2006

Maryland Wineries and Grape Growers at Risk – Call Your Legislators to Seek Help!

A recent ruling by the state Comptroller's office puts 22 Maryland wineries and more than 200 grape growers in Maryland in serious jeopardy. The ruling, which will take effect March 31, 2006, will prohibit the wineries from selling their products directly to retailers and restaurants. Prior to this ruling, Maryland wineries were permitted to deliver directly – which allowed them to avoid the expense of going through a wholesale distributor. This policy was put in place to help develop this fledgling industry.

The Comptroller's ruling is the result of a lawsuit filed by Pennsylvania wineries that were not permitted to come into Maryland and deliver directly to retailers and restaurants. The disparity violates federal interstate commerce rules. The Maryland Wineries Association and the Maryland Farm Bureau believe that a better solution would be to allow the wineries to continue to deliver directly and to allow out-of-state wineries the same access. A bill has been introduced in the House (H.B. 1122) and Senate (S.B. 812) to do this.

Passage of these bills will be an uphill battle for the wineries and the farmers who grow their grapes. The wholesalers for the alcoholic beverage industry are mounting a big fight to prevent the small wineries in Maryland from continuing to operate as they have in the past. Please call your legislators and ask them to support the Maryland wineries and grape growers. Make the following points:

- More than 200 farmers grow grapes for the Maryland wine industry. In fact, in places like southern Maryland where farmers are phasing out of tobacco and into new crops that can be grown on small acreage, grapes are a viable option. The Tri-County Council of Southern Maryland

is cost-sharing with local farmers the cost of investing in grape vines.

- Many grape growers are choosing this crop on small acreage farms just on the fringe of more suburban areas. Grapes are an excellent option over more development in these areas.
- This bill is targeted only at small wineries. As wineries get larger and produce more product, they will use wholesalers. Until then, they need the business development assistance provided by S.B. 812 & H.B. 1122.

You can call your representatives in the Maryland General Assembly at 1-800-492-7122 (toll free). You can also email your legislators by logging onto the following site and scanning down to find your elected officials: <http://mlis.state.md.us/cgi-win/mail32.exe> . Urge your Delegates and Senators to make contact with members of the House Economic Matters Committee and the Senate Education, Health and Environmental Affairs Committee to let them know how important this issue is for farmers.

New Book of Maryland Recipes to be Published by **Merhlyn Barnes**

The Maryland Farm Bureau Women are planning to organize and publish a new cookbook of their favorite Maryland Recipes. Each county is being asked to contribute at least 50 of their best recipes toward completion of this praiseworthy effort. It is anticipated that the new cookbook will be completed and ready for sale in time for the 2006 Maryland State Fair.

If you have an interest in contributing to this exciting effort by the Maryland Farm Bureau Women, please select some of your favorite recipes and send them to me, Merhlyn Barnes, 1878 Woodbine Road, Woodbine, MD 21797. Or, if you prefer, you can either FAX them to me at (410) 489-5448 or email them at merhlynbarnes@aol.com. The deadline is May 1, 2006.

Annapolis Musings by **Delegate Gail Bates**

Marriage Debate. Marriage has taken center stage in this year's Legislative Session as a result of Judge Murdock's decision that Maryland's law requiring marriage to be

between one man and one woman to be discriminatory and unconstitutional.

At issue is whether the Legislature or the Courts should be in the position of setting policy for the State of Maryland. As an elected legislator, I believe that it is our role to enact legislation and the role of the Courts to review and interpret legislation. Had the Court not acted to change existing - greater than 300 years - State policy, we - the Legislature - would not be in the position of ratifying by Constitutional Amendment as a continuity of marriage policy.

Since much Maryland law references marriage and that both English common law tradition and Maryland history has accepted marriage as between a man and a woman, it is indeed the role of the Legislature to act to either ratify or change the current law. An Attorney General's opinion in 1972 clearly stated that despite arguments of some marriage license applicants that denial of license to same sex couples is an act of discrimination, the law is "perfectly clear that sameness of sex of the parties constitutes a legal impediment to marriage."

I believe it is important to represent the wishes of my constituents. Correspondence on this issue is overwhelmingly in favor of continuing the current law in which marriage is between a man and a woman. That is why I supported the Constitutional Amendment process, which would not only allow we legislators to express our preference, but would put this very controversial issue to our citizens so that their voices could be heard whether for or against. Leadership in the House has denied debate on this important issue. I will keep you informed as things progress.

Veto Overrides & Elections. During the first several weeks, the legislature exercised it's muscle and overrode a series of bills that had been vetoed by the Governor. Important among those bills was the "Walmart" bill which established the precedent that the legislature can dictate to employers how much money they must pay in health benefits for their employees. This has been challenged in court and I hope the courts will act to reverse this bad trend.

In addition, three election bills were put into place, which grouped together, will create opportunity for mischief in the upcoming election. Each election board is now required to provide five days of early voting - a burdensome prospect when one considers the additional election judges needed, added security to protect the integrity of the machines and the votes they contain, additional burdens on the Election Board members who are required to be present for all voting and other unanticipated costs.

Energy from the Farm
by **Jim Myers, USDA-NRCS**
District Conservationist
Howard SCD

Another bill allows absentee voting on demand, while the third allows voters to obtain provisional ballots anywhere in the State. To prevent multiple votes from being cast, the State Board of Elections is relying heavily on electronic voter books (lap tops with all state registered voters) which are promised to update in real time to identify people who have already voted. Since the only identification that is required for voting is a bill with the person's address on it, and since people can be voting in places other than their home polling locations, this allows opportunity for people to cast ineligible votes, i.e. people from nursing homes or others who do not plan to go to the polls and who do not get absentee ballots, may find that others have voted for them.

I am concerned that these bills may result in our November election being decided in the Courts.

Budget. The Governor again has created a budget that details the current year and looks forward to the needs of the next year. He has fully funded all mandated formulas and has set aside nearly \$700 million in a Dedicated Purpose Account for 2008 expenses - the required \$500 million for the next installment of Thornton education increases and \$100 million for increases to medicaid funding to name two of the major mandates that carry into 2008. How refreshing to see fiscal responsibility in action. House and Senate leadership are looking for ways to spend more money this year, while at the same time complaining that the Governor is spending too much - inconsistency at best.

Agricultural Issues. HB2, the Agricultural Stewardship Act of 2006, had a hearing with the Appropriations and Environmental Matters Committee. This bill is the result of a legislative task force and combines additional funding with what looks like mandated local zoning, creation of priority preservation areas and duplication of steps to qualify farmland for agricultural preservation. As this is a comprehensive bill, the supporters were many and varied. Most parties suggested the bill needed to be amended, so I am confident things will change before the bill reaches the full House.

Please call my office to voice your opinion on any of these issues or others that may come up. Your input is very important to me. (410) 841-3556 or Gail_Bates@house.state.md.us

Our General Assembly web page is <http://mlis.state.md.us> - where you can follow legislation and even hear our floor action.

According to government statistics, America uses more than 20 million barrels of oil a day to power our cars, trucks, and homes and workplaces. Our country has less than 3 percent of the known oil reserves and must import over half of the oil used from other countries. This oftentimes leaves the nation dependent upon unstable areas of the world to keep our economy moving. Farmers can help solve this energy problem by production of renewable energy sources. These sources include corn ethanol, biodiesel, wind, biodigesters, and ethanol from biomass.

Ethanol plants not only produce the fuel supplement, there are also by products of the ethanol-producing process that provide animal feed, materials for use in making plastics, and ingredients for other food and feedstuffs.

Biodiesel is a mixture of vegetable oils and diesel fuel. The main source of oils is soybeans, but waste grease from restaurants can also be used. The use of biodiesel decreases fuel consumption and lowers harmful emissions from diesel engines. There are some Maryland ventures being studied to produce biodiesel and provide a local market for soybeans.

Biodigesters on livestock farms are another way to provide for renewable energy. Not only do the digesters provide for the farm electricity needs, but excess electricity can be sold to the local utility. Another benefit of the digester is that the greenhouse gas, methane, is collected and used. Also odors associated with manure can be greatly reduced - as much as 90 percent according to some studies. In a recent Associated Press newspaper article, it was reported that there are 110 digesters in operation throughout the United States and that there are another 70 planned.

Biomass sources include wood chips and warm season grasses. They were even mentioned in President Bush's State of the Union speech in January. The main warm season grass being studied for biomass and ethanol production is switchgrass. Switchgrass is a bunchgrass that is a native grass to North America. Varieties of switchgrass grow from Canada to Mexico and from the Rocky Mountains to the Atlantic seaboard. Switchgrass can produce a lot per acre, making it very attractive as an energy source.

All the above are examples of this country's farms' potential to provide for the nation's energy needs. USDA's Natural

Resources Conservation Service is involved in some of the research effort on the above mentioned possibilities. They also are promoting savings on energy through the use of conservation tillage. On their web site, www.nrcs.usda.gov, information is available about reducing energy use on the farm as well as the future of energy grown on the farm.

Conservation Security Program

The Conservation Security Program or CSP is a federal program that was enacted as part of the 2002 Farm Bill. A sign up for the CSP is currently underway in the Choptank and Nanticoke watersheds on the eastern shore of Maryland. The program is in its third year and this year is offered in 60 watersheds nationwide. In Fiscal year 2005, the program had been offered in 202 watersheds including the nearby Monocacy River watershed in Frederick, Carroll, and Montgomery Counties. The plan is that this program will be available on a rotating basis so that every 8 years it will be in a particular watershed.

In most traditional federal cost share programs, projects are funded to improve an existing resource problem. With CSP, the idea is to reward producers for doing a good job and provide incentives for more improvement.

Why be informed of this program, even though it is not offered in this area this year? In future years (maybe next year) it could be offered in your watershed. So by knowing some aspects of the program, you can be ready when it is offered in your area. First and foremost is eligibility. The program is for farmers and farm owners who take an active risk in the farm operation.

A workbook is provided to interested producers and by filling out that workbook, one can discover if they are eligible.

Recordkeeping is a big part of the eligibility. One must have a detailed record of nutrients and pesticides used in the farm operation over the past two or three years. For Maryland farmers this should be easier than most states, since the nutrient management law requires that certain records be kept and an annual report be sent to the Maryland Department of Agriculture. For pasture operations, grazing records will be needed also for at least two years.

There are three tiers of funding in the program. In Tier I,

a producer can earn up to \$20,000 per year in the contract which can run for five years. In Tier II, the farmer can earn up to \$35,000 per year. In the third and final tier, \$45,000 per year could be in the contract. Both Tier II and Tier III contracts can run from five to ten years.

More information can be found about this government program at the web site – www.nrcs.usda.gov.

Using the Internet Effectively by **Caragh B. Fitzgerald** **Extension Educator** **Agriculture and Natural Resources**

The internet is a wonderful tool for research of all kinds—from finding market reports and weather predictions to locating the latest research results. At least, it's a great tool if you know where to find the information. The internet can also be a frustrating and distracting tool, as you putter around the web, never really finding what you need or not being sure you can trust what you find. In this article, I will review methods of evaluating web sites, show you a trick for efficient searching, and give you a few web sites to help you if you're looking for information about farm alternatives.

Evaluate the quality of the information. How do you know the information you find is good? First, see who posted the information. Is it a business, describing its products? Is it a University presenting research information? Or, is it a personal web site describing one farm's experiences? Any of this information might be useful, but you want to know the author's perspective as you read. Many web sites have an "About us" link that might help if the source isn't clear.

Next, check the geographic source of the information. Fungicide recommendations will be very different for the dry areas of western Washington State compared to humid Florida, and neither may be very useful to you. Also, identify the target audience. Information designed for the home gardener often does not incorporate tools (equipment, pesticides, etc.) available to the commercial farmer.

Finally, check for when the information was last updated. This date might be tucked away at the bottom of the page, but be sure to look for it. Some basic information, like pest biology may not change too frequently, but the pesticide recommendations sure can.

Limit the search. Most internet users I talk to use only a few of the many search engines available. In recent years, these have developed to the point where you can get good

search results with simply-phrased terms. Even so, sometimes you want results only from certain places. This ability to limit by domain is one of the most useful searching tricks I've found recently. As an example, if I search just for *pumpkin*, I get recipes, advertisements, instructions about decorating, and maybe some production information. If I know I'm looking for University-sponsored research reports, I can limit the search to only web sites with the domain name extension of 'edu.' To do this, I would type the following into the search box (omitting that final period, of course): *pumpkin site:.edu*. If I wanted only information from the University of Maryland, I could limit the search even further: *pumpkin site:.umd.edu*.

Farm alternatives. While local production information is the best, you might be interested in trying a crop that isn't typical for the area. In that case, any information is better than none, and you need to cast a wide net. The Missouri Alternatives Center (MAC) links to fact sheets from universities around the country and is a tremendous resource for this type of research. Below is the web address for MAC and for two other good resources on alternative crops.

<http://agebb.missouri.edu/mac/> (Missouri Alternatives Center)

www.sare.org/ (USDA Sustainable Agriculture Research and Education program)

www.sarep.ucdavis.edu/ (University of California Sustainable Agriculture Research and Education program. Includes database of cover crops.)

With all the demands on your time, the internet needs to be a tool, not a source of frustration. Try limiting the domains to see if it helps you search more effectively, and be sure to evaluate the quality of the information you find. If you're looking for alternatives, check out the MAC. And, if you're interested in more information about finding production information on the internet, please contact me at 410-313-2710, cfitz@umd.edu. You can also visit us on the web at www.agnr.umd.edu/extension/local_offices/Howard.

New Extension Publications Available

Results of 2005 Corn Variety Trials. Available at <http://www.nrsl.umd.edu/extension/crops/>.

Results of 2005 Soybean Variety Trials (including results of edible soybean trials). Available at www.nrsl.umd.edu/extension/crops/.

Results of 2005 Pumpkin Variety and Fungicide Trials. Available at www.agnr.umd.edu/extension/local%5Foffices/Howard/ and click on "Agriculture/Natural Res."

2006 Pest Management Recommendations for Field Crops (EB 237) (\$19). Also available online at www.agnr.umd.edu/MCE/Publications/EB237online/

2006 Commercial Vegetable Production Recommendations (EB 236) (\$10)

2006 Mid-Atlantic Berry Guide for Commercial Growers (EB 242) (\$15)

2006 Spray Bulletin for Commercial Tree Fruit (regional publication, available on-line at <http://www.ext.vt.edu/pubs/treefruit/456-419/456-419.html>)

To obtain copies of these publications, please contact the Howard County Extension office at 410-313-2707.

Howard County Farm Bureau Young Farmers' Silent Auction

DATE: Friday, March 31, 2006
LOCATION: Howard County Farm Bureau Legislative Dinner
PLACE: Lisbon Fire Hall; Lisbon, Maryland

- #1 Players Package for Two Turf Valley Resort
- #2 Half Hour Massage Lynn's Day Spa
- #3 4 Admissions Passes Walter's Art Museum
- #4 Pair of Tickets Toby's Dinner Theatre
- #5 \$50 Gift Certificate The ElkrIDGE Furnace Inn
- #6 Weekday Green's Fee for Two
. Willow Springs Golf Course
- #7 Barrel Tasting for 12 Woodhall Wine Cellars
- #8 One Night Stay (Sun – Thurs)
. Great Oak Manor Bed & Breakfast
- #9 One Cup Coffee Pot Clark's Ace Hardware
- #10 \$25 Gift Certificate The Crab Shanty
- #11 \$30 Gift Certificate MD's Country Pub
- #12 Antique White-washed Roster Bell
. Consignments Unlimited
- #13 \$25 Gift Certificate Flags, Etc. Gifts
- #14 \$30 Gift Certificate Bare Bones Restaurant

- #15 \$50 Gift Certificate Clyde's of Columbia
- #16 \$50 Gift Certificate Great Eggspectations
- #17 \$25 Gift Certificate Jordan's Steakhouse
- #18 Dinner for Two Outback Steakhouse
- #19 3 Gift Certificates for Oil Change
 Win Kelley Chevrolet
- #20 \$50 Gift Certificate . . Safeway, Enchanted Forrest
- #21 \$25 Gift Certificate Mt. Airy Meat Locker Co.
- #22 Autograph Copy of "Farms Never to Be Forgotten"
- #23 Autographed Mini-Football Baltimore Ravens
- #24 Admission for Two Medieval Times Dinner & Tour.
- #25 \$100 Gift Certificate Sergio's Fine Jewelry
- #26 2 VIP Passes Baltimore Museum of Art

Plan to attend the Legislative Banquet on March 31 and participate in this exciting auction. Proceeds from the sale of these great items will help to finance some of the Howard County Farm Bureau Young Farmer Group's continuing programs such as scholarships associated with the Ag Ambassador Program (formerly Farm Queen Contest).

Also, this year for the first time, along with the Farm Bureau Women, the Young Farmers will be co-sponsoring the new Howard County Farm Bureau Future Farmer and Little Miss Contest at the 2006 Howard County Fair. This new contest will be open to Gentlemen and Ladies ages 8 to 11 (as of August 1, 2006). The auction is an easy way for everyone to help support these worthy efforts.

Planning for IRAs.
 by **Timothy S. Barkley, Sr.**
JD, CFP, CSA
Attorney at Law

Mike and Betty returned to their attorney's office to continue their discussion. In their last meeting, they talked over the need for tax planning for estates over \$1 million, and agreed that the thousands of dollars of tax savings – over one hundred thousand dollars in Mike and Betty's estate - justified a consideration of tax planning.

Mike had pointed out at the end of the last consultation that their estate consisted largely of IRAs and other retirement plans, and their home. The former is currently worth nearly \$1 million combined, and the latter worth three-quarters of a million dollars. Their attorney had promised to discuss planning for IRAs and retirement plans at their next meeting.

After exchanging holiday greetings and best wishes for a happy Thanksgiving, Mike and Betty get down to business

with their attorney. "You explained tax planning last meeting," Mike recalls, "and discussed using two trusts to avoid Maryland and federal estate tax. But I read that you can't put an IRA or 401(k) in a trust."

"That's right," responds their attorney, "but you can plan to avoid taxes, maximize flexibility for the survivor, and increase retirement plan distributions and the benefit to your children. This is done through creative beneficiary designations.

"You remember that when you set up your IRAs and 401(k)s, you chose beneficiaries for your retirement plans. Most people make the spouse the primary beneficiary, and the kids the contingent beneficiary, in case the spouse does not survive."

Mike and Betty nod. Their beneficiary designations follow the usual pattern.

"To maximize both the survivor's flexibility and benefit to your children," continues their attorney, "you would simply change the contingent beneficiary to the wage-earner's trust. Then, when the first of you passes away, the survivor can make a choice of how to handle the retirement money.

"Let's say Betty survives. She can choose one of three options: first, she can do nothing. If Mike is receiving distributions, she can simply continue receiving his distributions.

"Second, Betty can roll over the IRAs into her own name, and Mike's 401(k) into an IRA in her name. Then, she can treat the new IRA as if she were the wage-earner who deposited the money into the IRA.

"She can name the children or even your grandchildren as beneficiaries, and stretch the distributions from the IRA over their life expectancies. Because the children are younger than you, the distributions are stretched over longer life expectancies. This usually results in lower tax payments, because there is less distributed each year.

"Third, Betty can disclaim the IRAs or 401(k)s. A 'disclaimer' is a legal action that treats Betty as if she predeceased Mike, effectively saying 'pretend I died first.'

"If Betty died first, Mike's IRA and 401(k) would be paid to the contingent beneficiary, his trust. Then, the payments from the plans would be received by the trust and paid to Betty over her life expectancy. This results in higher annual payments than under the 'roll-over' option.

"The third option, however, also keeps Mike's IRA and

401(k) from being subject to estate tax when Betty dies, while the first two make them taxable when she dies.

“By using this planning strategy,” he concludes, “you can get ‘a second bite at the apple,’ and defer the final decision until the first one of you passes away.”

“That’s a lot to absorb,” Mike comments. “Let us think about it. Our house is a big part of our estate. How do we plan for that?”

Planning for Houses

“Merry Christmas!” boomed Mike, as he and Betty greeted their attorney upon entering the office. They stamped snow from their boots and gratefully accepted steaming cups of coffee. “Snow’s pretty,” commented Betty, “but it’s a pain.”

Their attorney nodded agreement. “I appreciate your perseverance in coming to the office.”

“Need to get this done,” replied Mike. “Been promising Betty I’d do this for years.”

The trio settled around the conference table for a continuation of their estate planning discussion. After going over general tax planning two meetings ago, and planning for IRAs in November, they had agreed to return for a discussion of planning for homes. Mike and Betty’s house is worth about three-quarters of a million dollars. Their entire estate is valued at approximately \$2 million, and, without tax planning, the survivor’s estate would pay over \$100,000 in estate taxes.

Their attorney had advocated a combination of trust planning using two living trusts, and IRA planning using strategic beneficiary designations, to avoid the tax while providing maximum flexibility. “So,” says Mike, after reflectively savoring a sip of piping hot java, “what do we do with this house?”

“Houses are unique,” replies their attorney. “A house is not just an asset; it’s where you sleep at night. A financial planner classically would call it ‘shelter,’ not an investment. People think about their houses differently than they would about a CD or mutual fund with the same value. That’s especially true of ‘depression babies,’ folks that grew up during the Great Depression and saw friends and family lose their homes.”

Betty nods. “My folks lost their home twice during the

Depression, and it’s always been important to me to have the house secure.”

“Basic trust planning doesn’t always make sense with houses,” says their attorney. “The classic tax avoidance strategy would be to transfer the house to one or the other of your two trusts, or half to each trust. The problem with that approach is that you lose judgment protection.

“In Maryland, property owned by spouses as ‘tenants by the entirety’ is exempt from the claims of the creditors of either spouse. Your house technically is not owned by either of you, or even by both of you. It is owned by the marital unity, ‘the two shall be one flesh,’ as the saying goes.

“If you put that property in a trust, it’s not clear in Maryland whether you keep or lose that protection. Some of my clients are reluctant to take that chance, however slight. Others aren’t worried, and put the property in one or the other trust.”

“What happens if you leave it alone,” Mike queries.

Their attorney replies, “If you leave the house in joint names, it will be owned by the two of you during life and the survivor when the first of you dies. The survivor would have no spouse to create the creditor protection, so there would be no reason then not to put the house in the trust of the survivor.

“The problem then is losing the full benefit of the tax avoidance available in the estate of the first to die. You said your estate is worth \$2.0 million. Remember from our October meeting that you can each shelter \$1.0 million from Maryland estate tax by holding assets in trust for the survivor at the death of the first to die. So, if we fully fund two trusts, we can eliminate the entire tax.

“If you keep the house out of the trusts, then you might end up putting less than the full amount of the first spouse’s exemption in the trust of the first spouse to die. For example, if you split the remaining \$1.25 million equally, the trusts would each hold just over six hundred thousand dollars. When the first spouse died, the house would become part of the survivor’s estate, and that estate would be worth nearly \$1.3 million, the sum of the house value and the other assets in the survivor’s trust.

“The tax on \$1.3 million would be nearly \$52,000. So, that’s the cost of judgment protection for you. A \$52,000 tax bill for your kids.”

“That’s an expensive insurance policy,” observes Mike.

"We live simple lives and don't do risky things, so I think we could probably put the house in one of the trusts."

Betty looks uncomfortable. "We need to think about this," she says. Mike nods, knowing her concerns on this topic. The meeting ends as Mike and Betty promise to get back to their attorney shortly with a decision on the overall contours of their planning.

CALENDAR OF EVENTS - 2006

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|---------|--|-----------|--|
| Mar 1-2 | <u>Introduction to Cut Flower Production.</u> Audience: Commercial cut flower growers. Location: Brookside Gardens, Wheaton, MD. Info: (301) 596-9413. | Mar 13 | <u>Private Pesticide Applicator Re-Certification.</u> Time: 6 to 9 PM. MCE – Anne Arundel/Prince Georges County, MD. Info: (410) 222-6757. <u>Call to register.</u> |
| Mar 1 | <u>NEW Private Pesticide Applicator TRAINING (new applicators).</u> MCE – 10 AM - 12 PM. MCE – Frederick County Extension Office, Frederick, MD. Info: (301) 694-1594. <u>Call to register.</u> | Mar 13 | <u>Pasture and Field Crop IPM Workshop.</u> Location: Davidsonville, MD. * |
| Mar 1 | <u>Five-Day Farm Financial Management Workshop.</u> Also on Mar 8, 15, 22, and 29. Location: Frederick.* | Mar 15 | <u>Farmer Nutrient Management Training and Certification – Pasture-Based.</u> (Must have attended Feb. 28 session). Location: Kent County. Info: (410) 841-5959. |
| Mar 2 | <u>2006 Orchardgrass Production Conference.</u> Location: Toms Brook Fire Hall, Winchester, VA. * | Mar 15 | <u>New Grape Grower Workshop.</u> Location: Lancaster, PA. * |
| Mar 6 | <u>Private Pesticide Applicator Re-Certification.</u> Time: 10 AM to 12 PM. MCE – Carroll County Extension Office, Westminster, MD. Info: (410) 386-2760. <u>Call to register.</u> | Mar 16-17 | <u>Sheep Shearing School.</u> Location: Westminster, MD. Info: (410) 329-6241 or grelamb@bcpl.net |
| Mar 7 | <u>Nutrient Applicator Training – Nursery & Greenhouse.</u> Location: Maryland Cooperative Extension – Montgomery County Office, Derwood, MD. Info.: (410) 841-5959. | Mar 22 | <u>Private Pesticide Applicator Re-Certification.</u> Time: 6 to 8 PM. MCE – Howard County Extension Office, Ellicott City, MD. Info: (410) 313-2707. <u>Call to register.</u> |
| Mar 8 | <u>NEW Private Pesticide Applicator EXAM (new applicators).</u> MCE – Frederick County Office, Frederick, MD. Info: (301) 694-1594. <u>Call to register.</u> | Mar 29 | <u>Nutrient Management Certified Farmer/Consultant Recertification</u> (4 credits). Location: Frederick, MD. * |
| Mar 9 | <u>Advanced IPM Training.</u> Audience: Landscape and nursery managers who utilize IPM methods. Location: Brookside Gardens, Wheaton, MD. Info: (301) 596-9413. | Mar 29-30 | <u>Mid-Atlantic Nutrition Conference-Equine Session.</u> Location: Holiday Inn Select, Timonium, MD. Info: http://www.agnr.umd.edu/MNC/ or call (301) 405-1392 |
| | | Mar 31 | <u>Howard County Farm Bureau Legislative Dinner.</u> 7:00 PM. Lisbon Volunteer Fire Department Social Hall. Lisbon, MD. |
| | | Mar 31 | <u>Howard County Farm Bureau Young Farmers' Silent Auction.</u> See list of items elsewhere in this Newsletter that will be auctioned. This event will take place during the Annual Legislative Dinner at the Lisbon Volunteer Fire Department Social Hall. Lisbon, MD. |
| | | Mar 31 | <u>Writing Comprehensive Nutrient Management Plans.</u> Location: Annapolis, MD* |
| | | Apr 1 | <u>Advanced Sheep Shearing School.</u> Location: Westminster, MD * |

- Apr 1 **Manure Waste Containment Systems Spring Tour.** Location: Frederick, MD. *
- Apr 5 **NEW Private Pesticide Applicator TRAINING (new applicators).** MCE – Howard County Office, Ellicott City, MD. Info: (410) 313-2707.
- Apr 6 **Smithsonian Environmental Research Projects.** Location: Edgewater, MD. *
- Apr 12 **NEW Private Pesticide Applicator EXAM (new applicators).** MCE – Howard County Office, Ellicott City, MD. Info: (410) 313-2707. Call to register.
- May 9 **Maryland Farm Bureau Women “Spring Fling”.** Bus trip to Washington, DC. Details were not finalized at the time of this Newsletter. When the details are known, they will be placed on our Howard County Farm Bureau website.
- May 20 **Internal Parasite Management (Sheep and Goats) Workshop.** Location: Washington County. Info: (724) 356-2284 or geese@hky.com
- Jun 1 **High Tunnel Production of Cut Flowers.** Audience: Commercial cut flower growers. Location: White House Flower farm, Brookville, MD. Info: (301) 596-9413 or www.agnr.umd.edu/IPMNET
- Jun 29-30 **Fundamentals of Nutrient Management Planning.** Location: Annapolis, MD *
- Jul 28 (TENTATIVE) **Maryland Grain Checkoff Program Referendum.** Location: Howard County Extension Office (and other Maryland County Extension Offices)

Oct TBA **Deer Management for Nurseries.** Audience: Nursery and greenhouse managers. Location: To be determined. Info: (301) 596-9413, www.agnr.umd.edu/IPMNET

*[NOTE] Unless otherwise indicated, contact Caragh Fitzgerald, Maryland Cooperative Extension — Howard County, (410) 313-2707 for more information. **Many programs require pre-registration and/or a fee.** For programs sponsored by Maryland Cooperative Extension, if you need special assistance to participate, please contact the person indicated at least two weeks in advance of the event.

Something to Think About.

A city merchant, a school teacher and a farmer were discussing what they would do if they awoke one morning to discover that they were multi-millionaires.

The merchant said that he'd build a giant shopping center so that he could double his money.

The teacher said that she'd go back to college and get all the available education possible.

“I”, said the farmer, “would just continue to farm until it was all spent.”

And then, there was...

The cowboy who said to a greenhorn rider, “Hey, you're putting the saddle on backward!”

And the rider replied, “You think you're so smart. You don't even know which way I'm going!”

— from: *Country Chuckles, Cracks & Knee-Slappers*

Edited by Mike Lessiter