

NEWSLETTER

HOWARD COUNTY FARM BUREAU

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Howard County Agri-Business Breakfast.

The November Howard County Agri-Business Breakfast is scheduled for **8:00 a.m. on Thursday, November 13, 2008** in the Dining Hall at the Howard County Fairgrounds. Please join us.

Our guest speaker will be **Mr. David Butts** who is a practicing **Equine Dentist and Horse Trainer**. Mr. Butts will discuss how the expanding horse industry has profoundly changed farming in this area. The increasingly popular pleasure horse industry has become very important to many Howard County residents, to Farm Bureau members and to local agri-businesses in recent years.

During the 1970s and 1980s, Mr. Butts operated one of the largest commercial riding stables in the state. He presently raises and trains thoroughbreds and starts young horses under saddle. He is a former board member of the American Semitol Association.

We hope that you can be present for this informative program. Bring your spouse, and/or a friend. Enjoy the food, the fellowship and a lively and friendly exchange of information. Breakfast will be served at 8:00 a.m. and the program will begin at 8:30 a.m.

Please RSVP by noon, Tuesday, November 11, by calling either Charlotte Mullinix, at (410) 489-4510 or Martha Clark at (410) 531-3455. The cost of the breakfast is \$10.00 per person, payable at the door.

The formal part of the program will conclude by 9:00 a.m. We look forward to seeing you on Thursday, **November 13**, at the Howard County Agri-Business Breakfast.

President's Message

by **Howie Feaga, President**
Howard County Farm Bureau

Well here we are deep into harvest and have had some of the greatest weather. We are dry but this kind of weather is the next best thing.

We all hope to see you at the Annual Dinner meeting on November 13. For more details, please refer to the announcement elsewhere in this newsletter. We have new board members to nominate and bring on board, and we also will have our election of officers.

We are getting ready for Maryland Farm Bureau's annual convention in Ocean City. If anyone would like to serve as a delegate, please let us know. I had the honor and privilege of being invited recently to the Frederick County and Carroll County Farm Bureau Dinners. Our neighbors are doing quite well and gave me a very warm welcome.

I hope that all of you are doing well. Try not to get in too big a hurry and make any costly mistakes. Have a wonderful Holiday Season and I will look forward to communicating with you next year. Like always, "Keep your plow in the ground. We're all pulling for you."

Annual Banquet Howard County Farm Bureau

The Board of Directors of the Howard County Farm Bureau invite you to your organization's Annual Banquet that will be held on Thursday, November 13, 2008 beginning at 7:00 p.m. The location will be the Lisbon Volunteer Fire Company Social Hall on Woodbine Road in Lisbon.

A fried chicken and ham dinner will be served by the Ladies Auxiliary at the cost of \$15.00 per person.

There will be a brief business meeting following dinner, at which time the election of officers for 2009 and the presentation of Gold Star Awards will take place.

Please send your reservations and money to 1878 Woodbine Road, Woodbine, MD 21797 with checks made payable to "Howard County Farm Bureau" **no later than November 6th**.

**Fourth Annual
Maryland Horse Conference**
by **Kristen M. Wilson**
Extension Horse Specialist, CMREC

The University of Maryland will be holding its 4th Annual Maryland Horse Conference on Saturday, November 8, 2008. The event will be held from 8:00 am to 4:00 pm at Chesapeake College in Wye Mills, Maryland.

The conference attracts hundreds of horse industry participants eager to improve their horse care and management knowledge. The keynote speaker this year will be Dr. Sue McDonnell from the University of Pennsylvania School of Veterinary Medicine. She will discuss common equine behavioral problems and practical solutions.

Other exciting seminar topics will include: equine dentistry, weed management for pastures, marketing your equine business, trailer safety, managing pastures to reduce feed costs, therapeutic shoeing, farm landscaping, equine careers, parasites and deworming, feeding your pasture, correct saddle fitting, and the realities of starting an equine business.

The registration cost is \$30 for adults and \$20 for youth if registrations are received by October 25, 2008. Registrations received past that date will increase to \$40 for adults and \$25 for youth.

All attendees will receive a copy of the conference proceedings, morning refreshments, and lunch. A limited number of vendor tables are also available for those companies interested in participating.

For registration forms and more information on speakers and topics, please visit our website at www.equinestudies.umd.edu/Extension/horseconference2008.html or contact Kelly Brannon at kbrannon@umd.edu.

Equine Rotational Grazing Showcase
Nearly Complete**
by **Amy Burk, Extension Equine Specialist**
University of Maryland

The equine rotational grazing and pasture management showcase at the University's research and education farm (CMREC) in Howard County is nearly complete.

The showcase comprises 5.5 acres of land for year-round rotation of four horses. It is configured with four 1.2 acre pastures, a bluestone sacrifice lot with hay feeder, waterer, and run-in shed, and two vegetative sacrifice paddocks planted in novel hardy turfgrass species.

The site is quickly becoming a major educational site. Land and pasture stewardship with research to begin at the site in the spring. Once the fence is installed in September, we intend to include the equine rotational grazing and pasture management showcase as a tour stop at the October 4, 2008 AGNR Open House at the Central Maryland Research and Education Center.

For more information on our equine rotational grazing and pasture management showcase, visit our website at www.equinestudies.umd.edu.

** The source of this article was the Fall, 1958 edition of the Anne Arundel County MCE *Newsletter*.

Some Ballot Questions Regarding
Upcoming Election
by **Delegate Gail Bates**

As the election is nearly upon us, I hope that the following information regarding the ballot questions will be helpful.

Question 1 - Constitutional Amendment, (Chapter 513, Acts of 2007)

Early Voting; Polling Places; Absentee Ballots

Authorizes the General Assembly to enact legislation to allow qualified voters to vote at polling places inside or outside of their election districts or wards and to vote up to two weeks before an election. This amendment also authorizes the General Assembly to enact legislation to allow absentee voting by qualified voters who choose to vote by absentee ballot, in addition to voters who are absent at the time of the election or who are unable to vote personally.

Above is the language that will appear on the ballot. Other states allow early voting. It is promoted as a convenience to voters and a means to increase voter turnout; however, there has been no substantial increase in voter turnout in those states. In Maryland, voters may vote by absentee when unable to vote at the polls on election day. This makes the entire early voting system duplicative and unnecessary.

Other concerns arise with this measure in the state of Maryland, since Maryland does not require photo identification of voters (only name and birth date). There is a very real potential of voter fraud. This is compounded by the provision that voters may vote at polling places outside their election district where they would be otherwise unknown.

Local election boards have difficulty finding sufficient election judges for a single day of voting, how much more with multiple days. Security of voting equipment becomes problematical with multiple days of voting.

Voting is both a right and a responsibility and we must insure the integrity of each persons vote. Rather than increasing the opportunity for voter fraud, we should be tightening voter security. I will be voting NO.

Question 2 - Constitutional Amendment (Chapter 5, Acts of 2007 Special Session)

Authorizing Video Lottery Terminals (Slot Machines) to Fund Education

Authorizes the State to issue up to five video lottery licenses for the primary purpose of raising revenue for education of children in public schools, pre-kindergarten through grade 12, public school construction and improvements,

and construction of capital projects at community colleges and higher education institutions. No more than a total number of 15,000 video lottery terminals may be authorized in the State, and only one license may be issued for each specified location in Anne Arundel, Cecil, Worcester, and Allegany Counties, and Baltimore City. Any additional forms or expansion of commercial gaming in Maryland is prohibited, unless approved by a voter referendum.

This is not a simple up or down vote on slots, it amends our State Constitution to identify locations for the slots and the numbers of machines allowed. Should one or more of those locations decide not to allow slots in their jurisdiction, any changes would need to go back to voters to again amend the Constitution. One would have to question the judgement of a legislature to put this level of detail in our Constitution. Even Governor Ehrlich, who championed slots during his administration has come out in opposition.

Additional funding for schools and other services is promised if slots passes; however, the notion that this would preclude tax increases is disingenuous since taxes were raised during the special session. Remember, the lottery was to be a major funding source for education also.

I hope this information is helpful. Please feel free to share it with your friends and relatives. It is my pleasure to serve you.

District Introduces Equine Planner

by Jim Myers, USDA-NRCS

District Conservationist

Howard SCD

The Howard Soil Conservation District is pleased to announce the hiring of an equine planner. Michael Calkins started in early summer and will be working mainly with smaller horse operations in Howard, Carroll, and Frederick Counties. Mike grew up in northern Pennsylvania and earned a Bachelor of Science in Agronomy from Delaware Valley College in Doylestown, PA. He and his wife, Ali, who is a horse trainer on a farm in Howard County, also own a horse and a pony.

Mike's hiring is made possible by a grant received by the Maryland Department of Agriculture to work with these smaller operations which do not

meet the criteria for the normal outreach efforts and cost share programs. Recognizing the need in the equine community, MDA applied for a grant through the National Fish and Wildlife Foundation and the Environmental Protection Agency. The three-year grant aims to address pasture management and manure management issues on these small horse operations. Examples of practices that this project will fund are – water troughs, waste storage structures, sacrifice lots, and pasture renovation.

With more than 87,000 animals (according to the 2002 Maryland Equine Census), the Maryland horse industry ranks second to poultry as an animal industry in the state. There are twice as many horses per square mile in Maryland as in other horse states such as Kentucky and Texas. With these numbers, it is considered essential that efforts be made to work with these folks to help them improve the management of their natural resources.

Partners in this project include the Maryland Department of Agriculture, Cooperative Extension, University of Maryland, county soil conservation districts, the Maryland Horse Industry Board, and the United States Department of Agriculture's Natural Resources Conservation Service.

To contact Mike at the Howard Soil Conservation District, call 410-489-7987. Or drop in to say "Hi" at 708 Lisbon Center Drive, Suite E, in the Lisbon Shopping Center.

Cautions with Alternative Liming Materials
by **Gordon Johnson, Kent County, Delaware**
Cooperative Extension, Univ. of DE**

Each year we receive questions on different materials being sold or given away as liming products. This has included waste limes, byproducts from industrial processes and manufacturing, lime-stabilized biosolids, wet limes, and waste materials from construction. Indeed, many of these materials may be effective in moderating soil pH, but it is critical to understand what is in these products or wastes, the chemistry of how they will react in the soil, and how they compare with standard agricultural liming materials.

Materials based on limestone such as waste

limes and wet limes need to be directly compared to standard pulverized agricultural lime. To make valid comparisons you will need to obtain laboratory analyses of the materials, commonly done in state regulatory laboratories.

A typical analysis will report the following: moisture percentage, calcium and magnesium percentages, total neutralizing value (also known as calcium carbonate equivalent), fineness reported as percentages passing different sieves (20, 60, 100 mesh for example), and effective neutralizing value which is based on a combination of fineness and total neutralizing value.

The finer the lime, the greater the effective neutralizing value. Wet limes will have more moisture and will spread in a different manner. You need to compare how much of the alternative material will need to be spread to equal the neutralizing ability of dry pulverized lime and adjust so true costs can also be compared. In addition, consider whether or not the material is based on high magnesium (dolomitic) or high calcium (calcitic) limestone.

Lime stabilized biosolids and other lime stabilized wastes also need to be compared to standard pulverized lime. Ask what type of lime and how much was used in the stabilization and get the analysis of the final product (stabilized biosolid). Most commonly, quicklime (calcium oxide or burnt lime) or hydrated lime is used in the stabilization. (Other alkaline materials have also been used and are replacing lime at some treatment plants.)

Quicklime and hydrated lime have higher neutralizing values than pulverized lime. However, some of the lime is reacted in the stabilization process. The actual liming value will then need to be adjusted. A calcium carbonate equivalent should be provided by the source treatment plant. In addition, when applying biosolids, a nutrient management plan will need to be in effect to account for the other nutrients provided by the biosolids.

There are many industrial and manufacturing by-products that can be used as liming materials. These commonly have a base element (calcium, magnesium, sodium) in oxide, hydroxide, or carbonate form. Comparisons need to be made based on the basic element provided and the neutralizing ability of the material. One recent

analysis we received was waste from an antacid manufacturer. It was high in moisture (40%), had 3 and 6% calcium and magnesium respectively, had significant amounts of aluminum and iron, had a calcium carbonate equivalent of 42% and had an effective neutralizing value of 29%. While this material could be used to lime crop fields, you would need over 2.5 tons to equal one ton of pulverized lime. In addition, it is much higher in magnesium than "high-mag" lime and only should be used on fields where magnesium fertilization is needed. This material would raise magnesium levels significantly in the soil.

Other products or wastes are sometimes touted as liming materials but really are not. Gypsum and crushed wallboard would be examples. These materials are calcium sulfate. While the calcium may fill exchange sites on soil colloids, the sulfate ion will not effectively neutralize the hydrogen that is released. Therefore, gypsum generally does not change soil pH appreciably.

Poultry manure is sometimes mentioned as having liming value. There are several basic minerals that are excreted in poultry manure, somewhat dependent on the quantity of minerals that are being fed to the birds. There is therefore no exact value for how much liming value that the manure will provide. The best measure of this will be to run frequent pH tests on fields that receive poultry litter and, especially, when the litter is from an egg operation that adds extra calcium to the poultry diet to ensure enough calcium is present for egg shell formation.

**The source of this article was the *Mid-Atlantic Regional Agronomist Quarterly Newsletter* and was submitted to this newsletter by Jim Myers, USDA-NRCS District Conservationist, Howard SCD.

Restaurant-Growers Meeting

by **Kathy Zimmerman**

**Agricultural Marketing Specialist
Howard County Economic Development
Authority**

*Area Chefs and Farmers Join Forces to Promote
"Eating Healthy/Buying Local"*

The Howard County Economic Development Authority's Agricultural Marketing Program is hosting the County's second Restaurant –

Growers Meeting in the 5th Floor Executive Conference Room at the Gateway Building, 6751 Columbia Gateway Drive, Columbia, MD on Monday, November 10, 2008 at 2:00 p.m.

The forum presents an opportunity for restaurants and growers to come together and provide consumers with the freshest locally grown foods available. Americans are paying more attention to food today than they have in decades, worrying not only about its price but about its safety, its origin and its healthfulness. Through joining forces, chefs and farmers can promote eating locally-grown, healthy foods to our community at local venues. It gives chefs, who often look for a diverse array of quality agricultural products, a chance to build relationships with farmers looking for certain niche markets.

For further information and to register to attend, please contact Kathy Zimmerman or Jill Joubert at 410-313-6500 by no later than November 5, 2008. Space is limited.

Nutrient Management Update**

by **Krista Mitchell**

**Nutrient Management Advisor,
Anne Arundel & Howard Counties**

During my 8-years with MCE, Maryland's Nutrient Management Regulations and the nutrient management plans that fall under these regulations have changed only slightly; however, the premise that most producers need a plan update every year has not changed. With that being said, not every client needs to come to me on January 1st to have his or her plan written. In order to accommodate all of my clients, I have decided to space out my plan-writing as follows:

- For producers who do not apply manure, please come and see me now or within the next couple of months for plan writing.

- For producers who use commercial fertilizer, you need to have an updated nutrient management plan in your hands when you order your fertilizer; therefore, please see me before the first of the year (or sooner, if possible).

- For all of my clients, please do not wait until April or May to call me for a plan because plans cannot legally be written after nutrients have been applied. If you wait until these months to call me,

unfortunately you will be out of compliance and subject to Maryland Department of Agriculture enforcement actions.

After January 1st, I will be focusing on larger farms that are more complex and need field assessments, such as the Phosphorus Site Index, conducted. I will also need to focus on those farms that are listed in order on the Maryland Department of Agriculture's "Planning Priorities" list. This list, which mandates the order of my clients' plan-writing needs, is as follows for 2009:

1- Any farm that has pollution problems or any client who is deemed non-compliant by MDA enforcement procedures is automatically moved to the top of my list;

2- Farmers who participate in the Manure Transport Project and/or those who have a MACS application pending for an animal waste storage structure or poultry mortality composteer;

3- Existing clientele with animal operations who had their expired plan written by me; and

4- First come, first serve for any other farmer who must comply with the Water Quality Improvement Act.

I'd like to remind everyone that I am shared with Anne Arundel County, so that only gives me roughly 10 days a month in the Howard County office.

Also, please keep in mind that I need at least 2 weeks to write your plan, get it reviewed, and schedule an appointment to go over it with you. If every client comes to me at the first of January, there is simply not enough time for me to write plans for all of my clients in two counties by February.

So, again, please look at my proposed plan-writing timeline and come in at the appropriate time. By following this schedule, you are not only ensuring that you will have an updated nutrient management plan when you need it, but you are helping ensure that your neighbors will have a timely nutrient management plan as well. And that's good for all of us!

** First published in the Fall, 1958 edition of the Anne Arundel County MCE Newsletter.

5th Annual Small Farm Conference

If you own a small farm, are planning on starting one or just want to grow a garden in your backyard, there's a conference at the University of Maryland Eastern Shore (UMES) designed especially for you.

The 5th Annual Small Farm Conference will be held in Princess Anne on Saturday, November 1, 2008. Seminars and workshops run from 8:30 a.m. to 4 p.m. Participants will learn about profitable alternative enterprises, new marketing opportunities, and other strategies to increase farm income and sustain small-scale agriculture. Roger Richardson, Maryland's Agriculture Secretary, will be on hand to give the opening remarks and talk about various Agricultural programs/services offered by the Department.

For registration information, call 410-651-6206 or email mce@umes.edu.

The Small Farm Conference at UMES is open to all with a desire to work the earth! So come and bring your neighbors, too!

Banking Your Home by **Timothy S. Barkley, Sr.** **JD, CFP, CSA, Attorney at Law**

Mom needed more money. That was all there was to it. Her bills were mounting, her income was fixed, the old family home was falling down, and the kids, while willing to help, were themselves strapped with the obligations of raising children of their own. Mom wanted to stay in her home, and was not open to selling to pay debts.

This dismal scenario is not uncommon. Mom's generation learned from long, hard experience to pay off the house first. Often, the house is Mom's only significant asset.

The children have suggested that Mom take out a home-equity loan to meet her medical bills. Mom was not open to that suggestion. Too many friends and family lost their homes during the Depression for Mom to risk losing her home to a foreclosure if she couldn't make the payment.

Our firm does not sell reverse mortgages or other

financial products, but we had done wills for Mom and Dad, when he was alive, and had helped Mom sort through the estate process when he died. She called our office for an appointment, to go over her options.

Mom's concern, when she came to the office, was to find an acceptable means of increasing her cash flow. Since traditional mortgages and credit cards were unacceptable, and other assets were already depleted, we had to be creative.

We introduced her to the "First National Bank of Mom," otherwise known as a reverse mortgage. Mom was initially opposed to anything that contained the word "mortgage," since it connoted the risk of losing her home. When we explained that a reverse mortgage did not require payments, did not risk loss of her home and could provide her with the cash flow she needed, Mom was willing to discuss this option.

In a reverse mortgage, we explained, the homeowner receives cash in exchange for the lender receiving the equity in the home (to the extent of the loan and accrued interest and fees) after the death of the homeowner. This is critical. The company has no right to the equity in the home until the homeowner either dies or sells the home.

The homeowner can receive payment in one of three forms. First, Mom could receive a lump sum. Second, Mom could receive payments until she dies, or for a set period of years. Third, and most popularly, Mom could receive a credit line from which she could draw until it was exhausted.

Mom never has to make a payment on the reverse mortgage – ever. No payment is due until she dies or sells the home, or, in an unlikely situation, if the home is destroyed and she chooses not to rebuild it. Interest will accrue on the amounts drawn from the reverse mortgage until repaid, but is only payable upon her death or the sale of the home.

Mom had visited the office at an opportune time; the 2008 Housing and Economic Recovery Act had made significant beneficial changes to reverse mortgages. Before the effective date of the Act, Mom, who lived in Howard County, could only borrow \$362,790 using the most popular form of reverse mortgage, the "home

equity conversion mortgage" or HECM, backed by the FHA. Under the Act, she could borrow up to \$417,000, and possibly more.

The actual amount available to her is a percentage of her home value, and depends on age and other factors. Any existing debt will need to be paid off with the proceeds of the reverse mortgage; if the house needs repairs, Mom will need to complete them with part of the loan proceeds.

Mom had friends who had talked about reverse mortgages, but had been scared off by the fees. We understood. According to a survey by AARP in 2007, most people like Mom who considered a reverse mortgage didn't apply for the loan because of the high fees. Under the old law, the lender could charge an "origination fee" of up to 2% of the house value or lending limit, whichever was less. We explained to Mom that an origination fee is a fee payable to a mortgage lender or broker (or part to each) to cover their costs associated with creating, processing and closing the mortgage.

Under the Act, the origination fee is limited to 2% of the first \$200,000 of the house's value and 1% of the excess over \$200,000, with a maximum origination fee of \$6,000. That means that the origination fee on a \$350,000 house under the old law could have been as high as \$7,000. We showed Mom that under the Act, the origination fee on the same house would be only \$5,500. That's still a large number, but remember that these fees are negotiable. Mom will have to pay other fees in addition to the origination fee, and some of them can be reduced by bargaining, too.

We warned Mom to be careful of overzealous salesmen. If your reverse mortgage broker or someone working with him or her tries to sell you annuities or other financial products along with the reverse mortgage, your home value can be locked up in products with surrender charges and other restrictions on immediate access. You could find yourself unable to use the money you had borrowed.

We pointed out that the Act prohibits reverse mortgage lenders from requiring the purchase of annuities, insurance or other products in conjunction with the reverse mortgage. It also prohibits reverse mortgage lenders from working with other professionals who are trying to sell financial products. Mom certainly might choose

and even be well advised to purchase other financial products at the time she takes out the reverse mortgage, but she will be able to make the decision without pressure from the reverse mortgage lender or broker.

Since Mom is over 62 and lives in her single-family home, of which she is the only owner, she qualifies to apply for the reverse mortgage. She decides to work with her daughter, Tricia, and explore her options at www.aarp.org/revmort, the reverse mortgage information site of the AARP, and www.reverse.org, the reverse mortgage website for the more detail-oriented researcher she knows her daughter to be.

Several months later, Mom revisits the office to go over her estate plan and revise her will now that Dad has passed away and the reverse mortgage is in place. She is much more relaxed, having paid off her medical bills and fixed up the house. She is able to supplement her income from the reverse mortgage credit line, and is living more comfortably, though still frugally.

She is concerned that her children not be disinherited by the repayment of the loan. But she has discussed the effect of the reverse mortgage on the house equity with them, and they have assured her that their only concern was her welfare. She still felt funny "spending their inheritance," as she put it, but knew that the best gift she could give them was to take care of herself.

**National Safe Tractor and Machinery
Operations Certification Program Training**

by Stan Fultz

**Extension Educator, Agriculture
and Natural Resources, Frederick County**

A tractor and machinery safety training program for youth 14-15 years of age has been planned for Frederick County. The program is a joint effort of Maryland Cooperative Extension, Frederick County Farm Bureau, and the local tractor dealers. The program will be offered from 7 to 9 p.m. on nine consecutive Monday evenings January 26 to March 23. The skills test will be administered March 28th. There is a \$25 registration fee and the registration deadline is January 12th.

This training program will enable young workers

to obtain Hazardous Occupation Order in Agriculture certification, which is required for youth 14 and 15 years of age who wish to work as a hired employee for someone other than a parent or legal guardian, and operate a farm tractor that is 20 hp or greater. It is highly recommended that ALL farm and equipment operating youth attend this program even if they will only be working for a parent.

The program will provide attendees with the necessary 24 hours of instruction, including group discussion, demonstrations, field trips, hands-on activities, independent study, and field assignments. Although the target audience is 14 and 15 year olds, it is available to anyone over the age of 12, however only individuals 14 and older will be able to operate equipment and become certified. Individuals over 15 are also encouraged to attend as are adults who are new tractor operators. Preference, however, will be given to the 14-15 year olds.

To register or to obtain additional information, contact the Frederick County Office of Maryland Cooperative Extension at 301-600-3576. A parent/guardian consent form will need to be completed with registration. This program is open to any youth interested in becoming certified for production agriculture employment, and participants need not be residents of Frederick County. Equal access programs/equal opportunity employers.

**Remembering when the RFD Postman
Sold Postage Stamps at the Mailbox**

by Allan Bandel

There was a time, not so many decades ago, when members of the more rural population of western Howard County eagerly looked forward to the arrival of their friendly RFD postman. Anticipation ran high just to find out what the mail carrier was going to leave in the mailbox this time. During the era before TV, when radio was still king, and when the daily paper was the most relied upon source of local and national news, when the paper was delivered not by a paper carrier, but by the postman, the mailman's arrival was really looked forward to and was often the highlight of the day.

The mailman could also be a great source of local news and neighborhood gossip. His

anticipated arrival became an even more exciting event on those days when we were expecting delivery of a large package of long wished for items that had been ordered out of one of those big thick, interesting and often colorful, mail order catalogues, such as from Sears & Roebuck, or Montgomery Ward.

Another appreciated and valuable service that our RFD postman provided was the sale of postage stamps. We simply left the needed cash for him in the mailbox, and he left the stamps for us, saving us a long trip to the post office.

But times have changed, unfortunately. Although today's U.S. Postal Service offers an easy to use program where stamps can be ordered and conveniently delivered to your mailbox, because of occasional reports of theft, I usually elect to take the safe approach and make a special trip to the local post office to conduct this business personally.

An experience at one of our local post offices a few years ago during one of these excursions to purchase stamps reminded me of how convenient and simple this kind of transaction once was, five or six decades ago. The mid-20th century was a much simpler time in Howard County, a time when practically everyone in the neighborhood knew everyone else.

Being nearly a lifelong resident of the area in Howard County where I make my home, I was a little surprised a few years ago by the reception I received when I entered the local post office to purchase a roll of 100 U.S. postage stamps. The clerk, who I had spoken to many times over the years, greeted me and informed me how much I owed for the stamps. When I handed him my personal check, he handed it back and informed me that although my name and address were already imprinted on the check, I must also include my telephone number along the top edge of the check. Not only that, but I had to show him some proper identification, such as a valid Maryland driver's license. I was surprised at these requirements, but tried not to be offended because, after all, he was just doing his job.

But, in spite of the fact that I had lived in this community for more than 60 years and had been in and out of this same post office many times, the clerk did not appear to have the "foggiest" notion, or even cared for that matter, that I was a legitimate long time resident. He inferred that

it was essential that he refer to "all of the above" information in order to be satisfied that I really was who I said I was.

I am certain that 50 years or so ago, the postal clerk working behind this same community post office counter would have recognized everyone in the community, and greeted them on a first name basis. And he or she would have accepted a personal check from most of them without any questions asked.

As I mentioned at the beginning of the story, in my youth when I was growing up on the family farm during the 1940's, even our RFD postman who every day delivered the mail to our mailbox would gladly sell us stamps when we requested them. He knew and trusted the customers along his route, at least most of them anyway.

The RFD postman's sale of stamps to his customers was a much appreciated service back in those days. In contrast to more modern times, it was much more difficult for rural folks to travel to the post office than it is now. Our closest post office was located much further away, and the roads were not that good either. They were much narrower, and they weren't paved.

So, whenever we needed postage stamps, my mother would routinely put some cash, usually a dollar bill, in an old envelope across the back of which she had scribbled her instructions to the postman. She then placed it in the mailbox for him and he would usually leave the appropriate number of postage stamps. (Stamps were obviously a lot less expensive back then than they are today. Most were in the one or two-cent category.) The postman would even make change if necessary. But usually, he would simply accept the dollar and leave a dollar's worth of stamps. Sometimes, he would leave stamps in more than one denomination to arrive at the correct total. It was a very nice, friendly, convenient service that saved us at least a 20-mile round trip into Ellicott City.

On one of those occasions though, something quite out of the ordinary happened. Mother frequently used any handy serviceable envelope in which to place the stamp money. This particular time though, without realizing what kind of envelope that she had selected, she just happened to randomly pick out one of those then rare postage paid envelopes that had come inside a seed catalogue, this one distributed by

the O.M. Scott Seed Company of Marysville, Ohio. She was a frequent patron of mail order seeds from this company.

After the postman had delivered our mail that day, Mother walked out to the mailbox to retrieve the mail and her stamp order. To her surprise and disappointment, she discovered that the envelope was gone and that no stamps had been left. Days went by, and still no stamps were left in the mailbox. By this time, Grandpop Bandel, Mother's 90 year old father-in-law who lived with us, decided that he needed to get into the act. Having a rather short temper, he immediately jumped to the conclusion that our poor (and now very confused) mailman had made off with his daughter-in-law's dollar bill. Mother couldn't imagine that the mailman would ever do such a thing, but she was still mystified about what had happened to that dollar.

What transpired next must have been like a scene out of an old fashioned comic opera. Physically, Grandpop Bandel was not a very big man. In fact, he was of a rather diminutive stature. But, he was opinionated and had a determination about him that just wouldn't quit when he thought that he was in the right on an issue. To make up for his small size, he possessed a booming voice and had a reputation for causing any unfortunate opponent who did not know him, to shudder from the effects of his withering tirade. When he met the mailman upon arrival at our mailbox during his normal rounds several days after the dollar bill had gone missing, he did just that, putting on quite a show. "Dancing" around vigorously on his short legs, he waved his arms and shook his hefty walking cane menacingly over his head, all practiced actions designed to achieve the desired intimidating effect.

In contrast, our poor mailman, fortunately, remained calm, for he was a level-headed, kindly (and honest) person who was anxious to get to the bottom of the problem and resolve the unfortunate situation. And he knew Grandpop Bandel well. He knew that it was all an act and that Grandpop wasn't really a violent individual, a person who would deliberately physically injure anyone. To calm down his ostensibly "out-of-control adversary" and possibly prevent him from hurting himself or maybe even having a heart attack, the postman reached into his own pocket and handed over a dollar bill. This action surprised, but pacified Grandpop for the moment

and gave him the temporary satisfaction of having extracted justice.

However, the story was not yet over. A few days after the encounter at the mailbox took place, an envelope arrived from the O.M. Scott Seed Company. When she opened it, Mother found her dollar bill enclosed and a short note of explanation that went something like this, "*We are sincerely sorry that we cannot fill your recent order. We do not sell postage stamps at O.M. Scott. Thus, we are hereby returning your dollar bill. But we do look forward to receiving your future seed orders.*"

What had happened then suddenly became quite clear to her. Without closely examining the envelope that she had chosen for use in placing her order for postage stamps, our RFD postman had not looked closely enough at the envelope and simply assumed that it was a regular piece of outgoing mail. He had therefore routinely tossed it into the mailbag so that it would be sent quickly on to its destination.

It was very considerate though (and honest) of the people at the O.M. Scott Company's office in Ohio to thoughtfully take the time and spend the necessary money for return postage just to get Mother's dollar bill back to her. What is even more amazing is that the dollar bill made it all the way back from Ohio without the benefit of a return address. Mother had signed her instructions to her RFD postman only with her first name, Ina. That, and the Ellicott City postmark was all that was required in those days for the dollar bill to find its way home. As I said, back in those days, the postman knew everyone.

The day following the return of the "lost" dollar bill, to maintain her good conscience and to resolve the misunderstanding that had gotten out of hand, Mother returned the dollar bill to our grateful postman and apologized to him for her father-in-law's embarrassing scene at the mailbox.

After the matter of the "wayward" dollar bill was resolved, Mother finally received her postage stamps. But I never did learn what Grandpop Bandel's final reaction was to this surprising turn of events. One thing was for certain though, he should have accepted a large serving of "humble pie" and apologized to our helpful and very honest RFD mail carrier. I doubt that he went that far though because such action was just not

normally a part of his character. Instead, he probably grumbled about it for awhile, then elaborated (to whoever would listen) on his views about the careless, perhaps irresponsible handling of postage money, about leaving unprotected cash in the mailbox, and especially about the random misuse of a postage-paid self-addressed envelope. I suppose that it was a good lesson for everyone concerned.

CALENDAR OF EVENTS - 2008

- Nov 1 **5th Annual Small Farm Conference.** 8:30 a.m. to 4:00 p.m. Univ. Of Md. Eastern Shore, Princess Anne, MD. Contact: Berran Rogers, 410-651-6206.
- Nov 4 **Election Day.** Get out and vote!
- Nov 6 **Small Farm Short Course - Finding the Perfect Farm Enterprise/Marketing What You Produce.** 7:00 p.m. to 9:00 p.m. Howard County Extension Office, Ellicott City, MD. To register, call 410-313-2707.
- Nov 7 **"Tilling the Soil of Opportunity".** 5:00 p.m. to 7:30 p.m. Washington County Agricultural Education Center. Contact: Leslie Hendrickson, 301-791-1504 ext. 21.
- Nov 8 **4th Annual Horse Conference.** 8:00 a.m. to 4:00 p.m. Chesapeake College, Wye Mills, MD. Contact: Kelly Brannan at kbrannan@umd.edu
- Nov 8 **Farmer Education/Resource Day.** 9:00 a.m. to 3:30 p.m. Maryland Cooperative Extension Frederick County, Frederick, MD. Contact: Andy Highland, 301-845-2614.
- Nov 10 **Restaurant-Growers Meeting.** 2:00 p.m., 5th Floor Executive Conference Room, Gateway Building, 6751 Columbia Gateway Drive, Columbia, MD. To register, call Kathy Zimmerman or Jill Joubert at 410-313-6500.
- Nov 13 **Annual Banquet, Howard County Farm Bureau.** 7:00 p.m. Lisbon Volunteer Fire Company Social Hall, Lisbon, MD. Contact: Merhlyn Barnes **no later than Nov. 6, 2008** at 410-489-4465.
- Nov 13 **New Animal Feeding Operation Proposal Public Meeting.** 11:00 a.m. Frederick City Hall Board Room, 101 N. Court Street, Frederick, MD.
- Nov 20 **Small Farm Short Course - Basics of Soil and Plant Fertility.** 7:00 p.m. to 9:00 p.m. Howard County Extension Office, Ellicott City, MD. To register, call 410-313-2707.
- Nov 20 **On-Farm Composting Training.** 9:00 a.m. 3:30 p.m. University of Maryland CMREC, Clarksville Facility. Contact: Jo Mercer, 410-841-5953.
- Nov 25 **Small Farm Short Course - Developing a Pasture System.** 7:00 p.m. to 9:00 p.m. Howard County Extension Office, Ellicott City, MD. To register, call 410-313-2707.
- Nov 25 **Pesticide Applicator Training.** 10:00 a.m. to noon. Room CC, Carroll County Extension Office, Westminster, MD. (410) 386-2760.
- Nov 26 **Pesticide & Voucher Recertification.** 10:00 a.m. to 1:00 p.m. Room CC, Carroll County Extension Office, Westminster, MD. (410) 386-2760.
- Dec 2 **Pesticide Applicator Test.** 10:00 a.m. to noon. Room CC, Carroll County Extension Office, Westminster, MD. (410) 386-2760.
- Dec 2 **Greenhouse Course.** 8:00 a.m. to 3:30 p.m. Talbot Ag Center, Easton, MD. Contact: Shannon Dill, 410-822-1244.
- Dec 4 **Small Farm Short Course - Pasture System Management Hay Evaluation.** 7:00 p.m. to 9:00 p.m. Howard County Extension Office, Ellicott City, MD. To register, call 410-313-2707.

- Dec 4 **Pasture Walk**. Wilnan Farm (Billy and Nancy Horton). 15102 Liberty Road, Mount Airy, MD. 10:00 a.m. to noon. Holstein and Holstein-Cross cows on 90 acres of grass. Contact: Stan Fultz, Frederick County Extension Office. (301) 662-7638.
- Dec 7-10 **Maryland Farm Bureau 93rd Annual Meeting**. The Clarion Resort Hotel, Ocean City, MD. Contact: Merhlyn Barnes at 410-489-4465 before November 1, 2008.
- Dec 11 **Small Farm Short Course - Review of Weeds Commonly Found in Pastures**. 7:00 p.m. to 9:00 p.m. Howard County Extension Office, Ellicott City, MD. To register, call 410-313-2707.
- Dec 16 **Pesticide & Voucher Recertification**. 6:00 p.m. to 9:00 p.m. Room CC, Carroll County Extension Office, Westminster, MD. (410) 386-2760.
- Dec 18 **Small Farm Short Course - Cover Crops, Field and Forage Crops on Small Farms**. 7:00 p.m. to 9:00 p.m. Howard County Extension Office, Ellicott City, MD. To register, call 410-313-2707.

***** 2009 *****

- Jan 16-17 **Future Harvest – CASA's 10th Annual Conference**. "Connect Locally: Food, Farms and Community". NEW Frederick Holiday Inn and Conference Center, Frederick, MD. Marketing, Farming Economics, Grass-Based Systems, Sustainable Hay, Grain, Fruit, Vegetable and Flower Production. For more information, visit www.futureharvestcasa.org.
- Jan 21 **Nutrient Applicator Voucher Training & Recertification**. 7:00 p.m. to 9:00 p.m. Howard County Extension Office, Ellicott City, MD. To register, call 410-313-2707.
- Jan 26-
Mar 23 **National Safe Tractor and Machinery**

Operations Certification Program Training. 7:00 p.m. to 9:00 p.m., nine consecutive Monday evenings. Registration: call MCE Frederick County at 301-600-3576. See announcement elsewhere in this newsletter.

- Feb 10 **Pesticide Applicator Training**. 10:00 a.m. to noon. Room CC, Carroll County Extension Office, Westminster, MD. (410) 386-2760.
- Feb 11 **Pesticide Update or Recertification Class**. 7:00 p.m. to 9:00 p.m. Howard County Extension Office, Ellicott City, MD. To register, call 410-313-2707.
- Feb 17 **Pesticide Applicator Test**. 10:00 a.m. to noon. Room CC, Carroll County Extension Office, Westminster, MD. (410) 386-2760.
- Feb 23 **Pesticide & Voucher Recertification**. 10:00 a.m. to 1:00 p.m. Room CC, Carroll County Extension Office, Westminster, MD. (410) 386-2760.
- Mar 21 **Howard County – Iron Bridge Race Meet**. Pleasant Prospect Farm, 4389 Jennings Chapel Road, Brookeville, Maryland 20833. For more information and photos of prior race meets, please visit our website at www.hcibhounds.com.

[NOTE]: Some 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 Smile About

●It was in late September when two motorists stopped along a rural highway to eat lunch. The crows were especially noisy, prompting a discussion as to whether the varying "caws" emitting from the birds constituted a language.

Over a nearby stone wall a farmer was doing some planting and they asked his opinion.

“Sure, they talk,” said the farmer. “Just had a talk with one of them.”

“You mean to say you talk ‘crow talk’ with them birds?”

“Nope,” the farmer said. “These crows speak English. He flapped down onto a branch on that elm over there and looked down at me and asked, ‘Cawn?’ I looked up at him and said, ‘Nope, beans.’

‘Aw,’ he said, and off he flew.”

And then there was the one about...

●The man who walked over to the garden fence and was shocked at what he saw. He said to his neighboring farmer, “It’s useless sowing seeds two feet deep.”

“I know,” the farmer replied, “but it really annoys the birds.”

— from: *Country Chuckles, Cracks & Knee-Slappers*
Edited by Mike Lessiter

Farmer’s Share of Retail Food Dollar - April, 2008*

Product	Retail Price	Farmer’s Share
Multi-Purpose Flour (5 pounds)	\$2.89	\$1.05
Bread (Wonder, 1 pound loaf)	\$2.79	\$0.21
Wheaties Cereal (General Mills, 15 oz box)	\$4.95	\$0.16
Milk (1 gallon, fat free)	\$4.48	\$1.44
Potatoes (Russet, 10 lbs)	\$3.29	\$0.88
Bacon (1 pound)	\$3.29	\$0.41
Top Sirloin Steak (1 pound)	\$7.99	\$0.85
Eggs (1 dozen, AA Large)	\$3.99	\$1.03
Carrots (Fresh, 2 pounds)	\$1.89	\$0.52
Lettuce (Head, 2 pounds)	\$1.79	\$0.42
Soda (2 liter bottle)	\$1.49	\$0.09

*Retail prices are based on store brand except where noted from Safeway, Washington, D.C.
Source of Information: *Mastering Marketing*, Volume II, Issue I, Fall, 2008.