



RIFB Newsletter

Newsletter of the Rhode Island Farm Bureau

May, 2011
Volume 12, Issue 3

TAX BATTLE NOT OVER!

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RIFB Board of Directors

William Stamp, Jr. President
Stamp Farms
(401) 294-5576

Tyler Young
Vice President
Young Family Farm
(401) 635-8864

Ray Budziak, Secretary
Budzie's
(401) 821-5219

Jean Helger-Bento, Treasurer
Patchet Brook Tree Farm
(401) 624-4872

Rodney Bailey
Bailey Brook Farm
(401) 884-2862

Stuart (Stook) MacDonald
(401) 294-2492

Lyn Spinella
Brookside Equestrian Ctr
(401) 726-5709

(Cont. P. 2 RIFB Directors)

Despite the fact that Speaker of the House, Rep. Gordon Fox, has stated that he does not support the Governor's budget in its current form (which would place a sales tax on items not currently taxed) and that he does not like sales tax increases, we are far from out of the woods on the budget issue. Senate President Teresa Paiva-Weed has made a similar statement. However, Governor Chafee is still promoting placing taxes on new items in numerous speeches he has given throughout the state. Thus it is still possible that we may see some kind of tax increase unless we keep the pressure on the General Assembly.

Even if you have already written a letter to your Senator or Representative, you should write another letter and you should write to the chairman of the Finance Committee in the House (Helio Melo) and the Senate (Daniel DaPonte). You should also write to House Speaker Gordon Fox and Senate President Teresa Paiva-Weed.

Your letter should contain the following information. The budget of the State of RI has increased 60% over the last 10 years. We have one of the highest unemployment rates in the country and many people have not received a pay raise in years. How can the State justify increasing its budget when most of us have had to reduce our spending? Where are we



supposed to get the extra dollars to pay more taxes, especially in view of the fact gas, home heating oil and food prices are already putting pressure on household budgets? The State will earn more revenue this year than last year without tax increases. It is the expense side of the budget our leaders need to look at. Like us, they should live within their means.

RIACD FIELD TOUR FOR SENATOR WHITEHOUSE AND STAFF

Tuesday, April 25, 2011

Stop 1: Dick Went property, Foster, RI.
Attendees: Dick Went (RIACD), Kate Konschnik & Anna-Marie Laura (Senator's Washington Staff), Chris Modisette (NRCS).

Cont. P2 RIACD Field Tour

DON'T FORGET YOUR BENEFITS

DODGE PROGRAM ENDS

We are no longer offering \$500 rebate on Dodge vehicles. We will have a new incentive program with another major motor vehicle company in May.

DISCOUNTS

Farm Family

- Suburban Propane
- Sears
- T-Mobile
- Grainger
- Choice Hotels
- Hertz Rental Cars
- Over 100,000 companies nationwide
 - Subway
 - Jiffy Lube
 - Hotels
 - Spas
 - Entertainment

(Cont. from P. 1 RIFB Board of Directors)

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Doreen Pezza
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(401) 943-2707

Peter Gavitt
Turf Inc.
(401) 295-8449

Wayne Salisbury
Salisbury Farm
(401) 647-5810

Richard Schartner
Schartner Farm
(401) 885-5510

William Stamp, III
Stamp Farm
(401) 942-7593

James Pagliarini
Central Nurseries
(401) 764-0825

Henry Wright
(401) 397-5759

RIACD FIELD TOUR

(Cont. from P1)

Tour: A walk of Dick's 48-acre woodland property where he is working with NRCS to improve forest health and upland wildlife habitat through a variety of conservation practices to include: Forest Stand Improvement, Upland Wildlife Habitat Management, Forest Trails & Landings, and Conservation Stewardship Practices which include creation of snags, den trees and coarse woody debris on the woodland floor. Dick is also a participant and leader of the RI Coverts Project (RC&D Project) that promotes the education of woodland owners on the importance of creating early successional habitat for the benefit of such species as woodcock, ruffed grouse, New England cottontail and a variety of birds that use scrub-shrub (young forest) habitat.



Dick Went with Kate Konschnik

Dick provided a general discussion of NRCS programs (WHIP, EQIP) and the value of partnerships with Conservation Districts, RC&D Councils to assist with program outreach and implementation.

Stop 2: Ballyduff Farm, Gloucester RI
Attendees: Dick Went (RIACD),

George Carvahlo, State Director, Kate Konschnik & Anna-Marie Laura (Senator's Washington Staff), Chris Modisette (NRCS), Robin Meek, Owner Ballyduff Farm, Polly Hopkins, President RI Sheep Cooperative.

Tour: A tour of a working sheep farm



that is part of the Rhody Warm Project (RC&D project). Robin and Polly were some of the original group that approached NRCS and RC&D about helping with the issue of waste wool. Ultimately, this resulted in the Rhody Warm blanket project which was awarded a Best of RI Award in 2007. Robin is also an NRCS client for her farm and woodlands.

Stop 3: Rain Garden, North Scituate, Gloucester, RI

Attendees: Dick Went (RIACD), George Carvahlo, State Director, Kate Konschnik & Anna-Marie Laura (Senator's Washington Staff), Chris Modisette (NRCS), Gina Demarco (District manager, NRICD)

Tour: A tour of a rain garden established to demonstrate stormwater control as part of the North Scituate Stormwater project.

Cont. P3 RIACD Field Tour

CHOICE HOTELS SUMMER PROMOTION

Stay 2 Times, Earn A Separate Night at Choice Hotels this summer! How?

Book at www.choicehotels.com <mip://07754c50/www.choicehotels.com%20> or dial 1-800-258-2847 and a second stay between May 19th and August 11th, you'll receive enough Choice Privileges® points to redeem a free night at over 1,500 hotels.

Maximum of 2 FREE nights per member. Register at www.choicehotels.com <mip://07754c50/www.choicehotels.com%20> to be eligible for more free nights.

Remember to enter your association's Special Rate ID and your personal Choice Privileges Member ID (00704050) to take advantage of your benefit while earning points.

Terms and condition apply. Go to www.choiceprivileges.com <<http://www.choiceprivileges.com/>> for details.

RIACD FIELD TOUR

(Cont. from P2)

The project focused on working with local businesses in the North Scituate Village to demonstrate methods that local businesses and home-owners could use to control stormwater in the Scituate Reservoir watershed. Demonstration sites include: a rain garden, the use of rain barrels, a pet waste station, and the repair of a site that discharges stormwater to the Regulating Reservoir.



NRICD District manager Gina Demarco (left) discusses a rain garden with George Carvahlo (2nd from right), Kate Konschnik (3rd from right) and Anna-Marie Laura (far left)

Stop 4: Scituate High School Tree Farm, North Scituate, Gloucester, RI

Attendees: Dick Went (RIACD), Kate Konschnik & Anna-Marie Laura (Senator's Washington Staff), Chris Modisette (NRCS), Gina Demarco (District manager, NRICD), Shannon Donovan (2010 Scituate High School & RI Teacher of the Year), and Students from Scituate High School

Tour: Working with the Scituate High School Environmental Science class, the NRICD, in partnership with RI RC&D, RIDEM, and Providence Water, embarked on a semester long project to develop a Forest Stewardship Plan in order to maintain

the school's status as a Certified Tree Farm.

They began in the classroom learning about relevant topics such as tree identification, tools used in the field, wildlife, silviculture, issues with invasive species and the importance of the forest natural ability to provide clean water in the community. Soon the students were out in the field using the tools, delineating and inventorying forest stands, determining property and wetland boundaries, identifying cultural interests and invasive plant species, and planting a tree donated by RIDEM in celebration of Arbor Day.

As one of their first projects, students working with local Boy Scouts developed a trail system with interpretive signs through the Tree Farm. On May 26, 2010 the class hosted a community unveiling of this plan with tours on the property, a public signing of the document by the Town Council President and High School principal and a dedication of their new Tree Farm sign.



Scituate High School Environmental Education Class students at the Tree Farm Dedication Ceremony, May 2010

Cont. P4 RIACD Field Tour

No Farmers, No Food!

FARMERS' MARKET DISCOUNTS

As you know, RI Farm Bureau offers discounts at over 150,000 companies nationwide. However, we believe that the best discount we can give our members is a discount on locally grown produce and crops. Discounts would encourage people to Get Fresh and Buy Local!

If you would like to offer a discount to RI Farm Bureau members (no matter what kind of business you have), please let us know. You can write to us by mail, email or call us. We will publish a list of businesses who want to participate in our July newsletter.

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On a drive in the country, a city slicker noticed a farmer lifting a pig up to an apple tree and holding the pig there as it ate one apple after another. "Maybe I don't know what I'm talking about," said the city slicker, "but if you just shook the tree so the apples fell to the ground, wouldn't it save a lot of time?" "Time?" said the farmer. "What does time matter to a pig?"

RIACD FIELD TOUR

(Cont. from P3)



Shannon Donovan with Kate Konschnik & Anna-Marie Laura (Senator's Whitehouse's Washington Staff)

AGRICULTURE DAY

"It's in my mind that Rhode Island can be a model for the rest of the country," stated USDA Under Secretary of Agriculture Edward Avalos, referring to RI agriculture in general. He stated that RI Agriculture was number one in the nation in direct sales to the public as a percent of farm income. This was the first time in the history of Ag Day that RI was visited by a high ranking USDA official. The high point of the day was the unveiling of a Five Year Strategic Plan for the State's agriculture. The plan is unique in that most plans for agriculture are developed by the government, but this plan was developed by the farmers of RI. The purpose of the plan is to strengthen agriculture in the state by treating agriculture as a business and part of the economic development of the state.

The high point for RI Farm Bureau is when Secretary Avalos held up our bumper sticker **No Farmer's No Food** and said "this is what it is all about."

AG DAY IMAGES



Attendees at Ag Day



Jan Eckhart presents Five Year Plan to Governor Chafee



USDA Under Secretary Edward Avalos speaking to the crowd attending Ag Day

QUILT RAFFLE

Allison Jaswell Molis draws winning ticket for the quilt raffle

The winner of the quilt is Anthony Fuoco of Johnston RI. Congratulations!

**WHAT'S ON AMERICA'S DINNER TABLE**

(annual per capita consumption of major foods)

Flour & Cereal Products	191.5 lbs
Fresh Fruits.....	127.1 lbs
Milk	21 gallons
Fats & Oils.....	89.4 lbs
Fresh Vegetables ...	204.6 lbs
Rice.....	20.7 lbs
Poultry	84.5 lbs
Cheese.....	31.25 lbs
Red Meat.....	118.4 lbs
Eggs.....	252

HOW MANY DAYS DO WE HAVE TO WORK TO PAY FOR FOOD AND OTHER NECESSITIES?

Days to work for a family to pay for:

Food	36
Recreation and Clothing Accessories.....	36
State and Local Taxes.....	39
Health & Medical Care...	52
Housing & Household Operation.....	62
Federal Taxes.....	77

IT'S TIME TO PROTECT YOUR PAYCHECK

Take a moment to consider this scenario. Starting tomorrow, you'll no longer be receiving your paycheck. It isn't because you've lost your job; it's because a sudden illness or accident prevents you from showing up to work and earning that paycheck.

Think it can't happen to you? Think again. You have a three in 10 chance that you will be faced with being out of work for three months or more during your career due to a disabling illness or injury, according to the consulting firm Milliman Inc.¹

So, your paycheck has stopped. How would you continue to pay your mortgage or rent, buy groceries and pay your monthly bills? If you answered "dip into savings" or "rely on the government" you may be in for a surprise. Instead, your answer should be: disability insurance. Here's why.

Savings may not cut it. Most people overestimate what they have to cover their expenses if a disabling illness or injury kept them from earning a paycheck. According to a LIFE Foundation survey² half of working Americans say they couldn't make it a month before financial difficulties would set in. And disabling illnesses or injuries often last for months or even years.

The government may not be there for you. According to the National Safety Council, 90 percent of long-term disabilities are a result of an injury or illness not work-related and therefore wouldn't qualify for state-based Workers Compensation programs. And if you were hoping for Social Security disability benefits, know that about 65 percent of those who apply are initially denied, and those who are approved receive an average monthly benefit of just \$1,065, which would leave you with an income barely above the poverty line.

That's why it's important to have disability insurance. Think of it as insurance for your paycheck. It provides replacement income in case an illness or injury prevents you from working, and it helps you make ends meet until you're able to return to work.

TAKE ACTION

Your next step should be to find out if you have disability insurance coverage through work (both long-term insurance and short-term/partial coverage), and if so how much.

Then you need to find out what your disability insurance needs truly are. Use the free, online Disability Insurance Needs Calculator from the LIFE Foundation, at www.protectyourpaycheck.org, to get a snapshot of your situation. Once you have a sense of your need for disability insurance, speak with an expert. With so many options to weigh, an insurance professional will be able to explain the various features of disability insurance policies and help you strike the appropriate balance between the benefits you desire and the money you have to spend.

Most important, seek professional advice from a qualified insurance professional. No matter what your professional situation, think about how you can use disability income insurance to provide peace of mind for you and your family.

This article is provided by Farm Family Life Insurance Company, headquartered in Glenmont, NY. To find a Farm Family agent near you, visit www.farmfamily.com or call 1 (800) THE-FARM (1-800-843-3276).

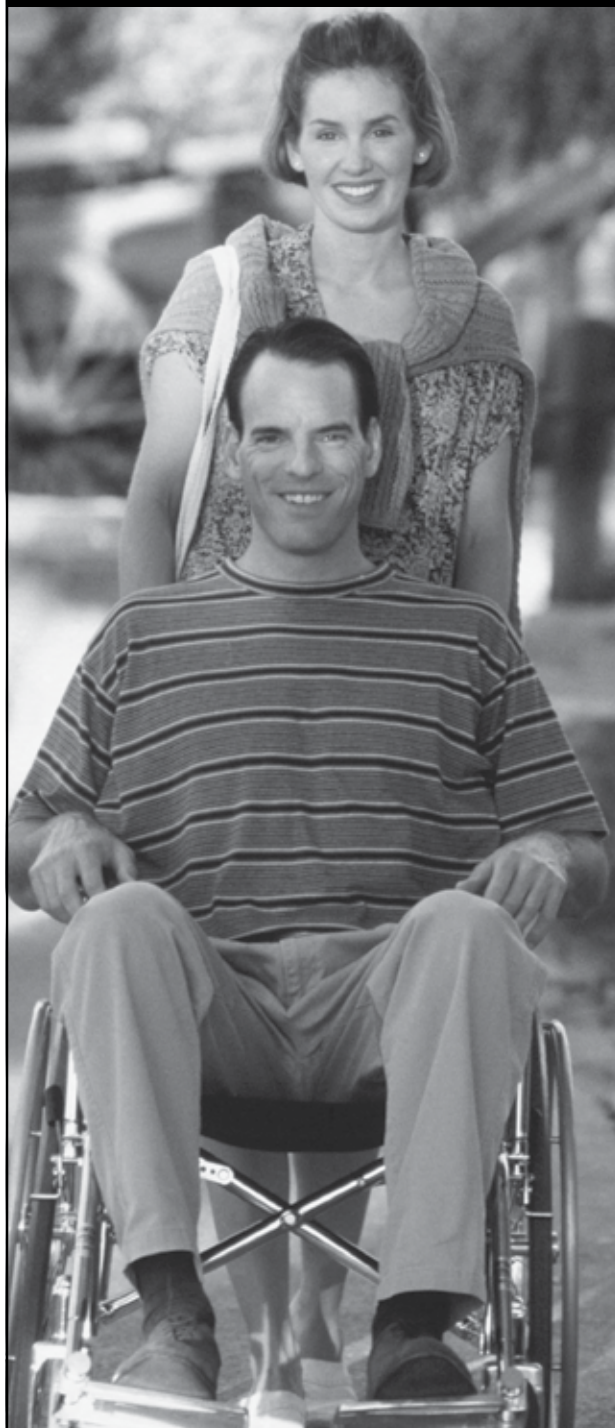
1. The Real Risk of Disability in the United States, Milliman Inc., on behalf of the LIFE Foundation, May 2007.

2. The Disability Survey conducted by Kelton Research on behalf of the LIFE Foundation, April 2009



Disability INSURANCE
AWARENESS MONTH

The Most Important Part of Your Business is You!



Start Planning for Tomorrow Today!

*If you became sick or injured,
would you be able to draw
income from your business?*

You'd certainly want to be sure that you and your family could pay bills and living expenses. That's why disability income insurance is so important. Your Farm Family agent will help you plan for tomorrow by presenting coverage options that will provide you with peace of mind.

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FF-279 (0510)

Country Living

2012 Photo Calendar Contest



Upload your best shots to our website by July 31

Help us fill Farm Credit East's Country Living 2012 Calendar with lots of fresh images that illustrate life in the country today.

Contest entries

- Planting, timber, irrigation, livestock or harvest scenes
- Industry shots of vineyards, commercial fishing or timber operations, farms, etc.
- Actions shots, in the fields, forests, barns or docks
- Holiday photos
- County fairs, roadside markets and farmer markets
- 4-H or FFA events

Winning photos

14 photos will be selected for a \$100 cash prize each.

Timeline

Submission deadline: July 31, 2011

Winners contacted by: September 30, 2011

Two ways to enter

Send CDs to:
Photo Contest
Farm Credit East
240 South Road
Enfield, CT 06082-4451

On the web:
FarmCreditEast.com/news-and-events



FARM CREDIT EAST



Images will not be returned and each photo submitted comes with full and exclusive rights to print the photo, without credit, in Farm Credit East literature, without further obligation to the photographer or those people who have their persons or items pictured.

A GOOD DEED?

Seems a guy was driving for hours through desolate country when he passed a farmhouse, and before he could react, a cat ran out in front of him and "splat"... he flattened the cat. Out of kindness and consideration, he stopped, turned around and drove back to the farmhouse to notify the occupants. When the housewife came to the door, he said, "Pardon me madame, but I just ran over a cat in front of your house, and assumed that it must belong to you. I know this might be hard to hear, but I wanted to let you know instead of just driving off...." "Not so fast," says she. "How do you know it was our cat? Could you describe him? What does he look like?" The man promptly flopped down on the ground, and said "He looks like this" as he gave his best shot at a dead cat impression. "Oh no, you 'horrible' man," she replied. "I meant, what did he look like 'before' you hit him?" At that, the man got up, covered his eyes with both hands and screamed "Agggghhhh-hhhhhh !!!!!!"

FARM CREDIT EAST ANNOUNCES BOARD CHANGES



ENFIELD, CONN. — Farm Credit East, ACA, a farmer-owned finance cooperative focused on serving Northeast agriculture has announced the results of its annual Board of Director elections and April Board reorganization. Three new directors and one incumbent director were elected to the 2011 Board. At the reorganization meeting the Board of Directors elected Abbott Lee as Chairman of the Board and Richard Janiga to be Vice Chairman. Abbott Lee is founder and owner of Integrity Propagation, LLC, a cranberry nursery in Chatsworth, New Jersey. Richard Janiga is the owner and operator of R+D Janiga Enterprises, a dairy and cash crop farm in East Aurora, New York. Andy Gilbert of Avon Farms, a dairy farm in Potsdam, New York and Matt Beaton, a cranberry grower and owner-operator of Sure-Cran, Inc., a cranberry management company in Wareham, Massachusetts, were elected to serve on the Farm Credit East Executive Committee along with Chairman Lee and Vice Chairman Janiga. At the meeting, the Farm Credit East Board welcomed three new directors and one re-elected director:

- Robert Brown, II of Waterport, N.Y. was reelected to the Board. He is co-owner-operator of Orchard Dale Fruit Company and Brown's Berry Patch.
- Henry L. Huntington is CEO of

Pleasant View Gardens, Inc., a 12-acre wholesale greenhouse operation in Loudon, N.H.

- Samuel G. Conard is from Hillsborough, N.J., where, along with his brother, he owns and operates S.R. Conard & Sons, a 1,300-acre hay and grain farm.

• Laurie K. Griffen of Stillwater, N.Y. is co-owner-operator of Saratoga Sod Farm, Inc., a 600-acre turf grass farm. The Farm Credit East Board includes 14 stockholder-elected directors and three directors who are appointed by the Board to round out the necessary skills and capabilities in the boardroom.

In addition to the recently elected members, the Board also includes: Henry (Hal) Adams, III, Shortsville, N.Y.; Matthew W. Beaton, Wareham, Mass.; Christine E. Fesko, Skaneateles, N.Y.; Benjamin J. Freund, East Canaan, Conn.; Andrew J. Gilbert, Potsdam, N.Y.; June W. Hoefflich, Williamsville, N.Y.; Ann P. Hudson, Suffield, Conn.; Richard P. Janiga, East Aurora, N.Y.; Peggy Jo Jones, Boise, Idaho; Abbott W. Lee, Chatsworth, N.J.; Charles R. Miller, Alexander, N.Y.; Sandra K. Prokop, Middleburgh, N.Y.; and Peter J. Russell, Appleton, N.Y.

Farm Credit East CEO William Lipinski commented on the new Board, "We have a very strong and diverse Board of Directors that share a deep commitment to Farm Credit East's role in supporting and growing Northeast agriculture. I look forward to working with the Board as we take the steps necessary to further strengthen our cooperative."

Farm Credit East extends more than \$4.4 billion in loans and has 19 local offices in its six-state service area. In addition to loans and leases, the organization also offers a full range of agriculturally specific financial services for businesses related to farming, horticulture, forestry and commercial fishing.

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FF-31 (3/96)

Legislative Update 2011

Bill #	Sponsor	Explanation	Committee	Status	RIFB Position
7	Tassoni	Require landscapers to register and carry liability insurance	Corporations	Withdrawn	No position
48	Walaska	Application to alter wetland must be filed electronically and town has 45 days to respond	Environment & Ag	Hearing held	Con
58	Felag	Increase exemption from \$850,000 to \$1.5 million	Finance	Introduced	Pro
458	Ruggerio	Prohibit the docking of tails on cattle	Environment and Ag	Hearing held	No position
5060	Walsh	Eliminate corporate tax on businesses that earn less than \$250,000	Finance	Hearing held	Pro
5237 357	Walsh Sosnowski	Appraise Small Business Property at use value rather than highest use	Small Business	Hearing in House	Pro Our Bill
5210	Walsh Pichardo	Exempt Animal Feed from Tax	Finance	Hearing held in House	Pro Our Bill
5207 626	Walsh Sosnowski	Check-off on Tax Return to preserve farmland.	Finance	Hearing held in House	Pro Our Bill
5209 97	Walsh Felag	Limit the inheritance tax on farms	Finance	Hearing held in House	Pro Our Bill
5208 625	Walsh Sosnowski	Cistern tax credit	Finance	Hearing held in House	Pro Our Bill
5707 158	Naughton Sosnowski	Allow plant ag in all zones	Housing and Municipal Govt	Hearing held in House	Pro Our Bill
5117	Ruggerio	Increase exemption to \$1.5 million	Finance	Hearing held	Pro
14	Sosnowski	Increase funding for URI	Finance	Introduced	Pro
147	O'Neil	Exempt first \$2 million from Estate Tax	Finance	Introduced	Pro
5282	Morgan	Exempt \$5 million from Estate Tax	Finance	Hearing held	Pro
47	Walaska	Restrictions on outdoor boilers	Environ & Ag	Hearing held	Con
5283	Morgan	Exempt first \$850,000 indexed	Finance	Hearing held	Pro
568	Hodgson	Exempt RIFBLT from Prop tax	Finance	Introduced	Pro Our Bill
5783	Flaherty	Ban outdoor water heaters	Municipal Govt	Hearing postponed	Con



RI Farm Bureau

2227 Plainfield Pike Rear
Johnston, RI 02919

Phone: 401-647-3570
Fax: 401-647-0410
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LEGISLATIVE UPDATE INSIDE