



RIFB Newsletter

Newsletter of the Rhode Island Farm Bureau

July, 2011
Volume 12, Issue 5

FARMERS SCORE AT THE GENERAL ASSEMBLY

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(Cont. P. 3 RIFB Directors)

Lobbyist's will tell you that it's more important to stop bills that hurt their constituents rather than passing bills that help them. Farmers scored on both counts this year. First and foremost because of the lobbying efforts of farmers (more than 50 showed up at the Statehouse during hearings) the Governor's tax proposal to expand and lower the sales tax did not pass. The sales tax was expanded slightly to include non- prescription drugs, limited liability partnerships and tours. The Governor had proposed taxing farm animals, animal feed, seeds, Farm Bureau membership, FFA membership and other items.

On the positive side, the General Assembly passed the bill that will allow plant agriculture in all zones. The bill was introduced by Rep. Naughton in the House and the sister bill was introduced by Senator Sosnowski in the Senate. This bill will allow by right plant agriculture in all zones provided the raising of



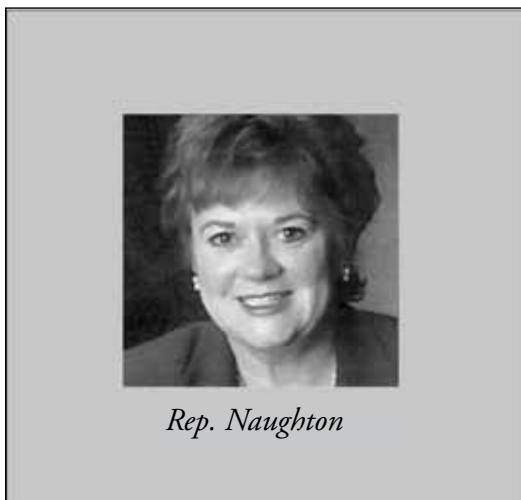
Sen. Sosnowski

such crops does not jeopardize public health and/or safety and wildlife habitat.

Another bill that would streamline the relationship between the Health Dept and RI Division of Agriculture also passed both houses.

Finally a resolution proposed by Rep. Naughton endorsed the new Five Year Strategic Plan for agriculture and recommended that farmers should meet and come up with comprehensive legislation by 2012 that would address issues such as regulations and other laws that affect farming in RI.

For other legislation we tracked see the Legislative Update.



Rep. Naughton

Spend More Time Farming and Less Time Playing Mother Hen to Your Payroll



"We were doing our own payroll and reporting, but keeping track of all the rules, regulations and filing deadlines became much more time consuming than we could afford. It was a relief to get payroll off our shoulders and turn it over to someone who knows all the intricacies of Ag payroll requirements."

Jeff True, True Farms, Inc., Perry, N.Y.

Take the stress out of paydays with full payroll services from Farm Credit East. You'll have no missed deadlines. No worry about when or how to file federal and state payroll taxes.

No more weekly processing or quarterly payroll forms to prepare in your "spare time."

With Farm Credit East, you'll work directly with a payroll expert who knows your account and can answer your questions. Call your local office today.



FARM CREDIT EAST

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A G R I F A X A C C O U N T I N G S E R V I C E S

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
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AGRIPLANNOW

RI Farm Bureau is currently working with Tasc to develop the following plan for RI Farm Bureau Members.

AGRIPLANNOW

AgriPlanNOW is a medical reimbursement program that enables qualified small business owners to deduct 100% of federal, state, and FICA taxes for family medical costs. Each year, Clients average \$4,000 or more in savings. Key to these savings is the ability to declare medical expenses as a business expense rather than a personal deduction.

Based on Section 105 of the Internal Revenue Code, a small business owner who can demonstrate employable interest in the business can become eligible for an employee benefits program. All business filing types are eligible, including sole proprietors, partnerships, C- and S- corporations.

With AgriPlanNOW, a family farmer or any other small business owner can legally deduct 100% of family medical expenses. This includes all health and qualified long-term care insurance premiums, as well as out-of-pocket medical, dental, and vision costs.

Recent health care regulations imposed by the Patient Protection and Affordable Care Act (PPACA) can jeopardize your tax savings if you fail to comply. This Act dramatically affects the management of your medical reimbursement Plan, and will require that you adhere to new regulations and meet strict deadlines. For example, you must now report the cost of health care coverage on your employees' W-2 Forms. You may allow adult children up to age 27 to remain on their parents' health plan. You must provide appropriate paperwork if you hope

to deduct expenses for over-the-counter medicines. These mandates already pose significant challenges to small business owners, and more challenges are on the way!

Don't worry. AgriPlanNOW will protect your tax savings, ensure your compliance with ever-changing regulations, and reduce your workload. Section 105 Plan Administration – 100% deduction of all health insurance premiums, including long-term care and spouse's disability policies, and 100% deduction of all uninsured medical, dental, and vision expenses. Significant reduction of federal, state, and self-employment taxes. Every feature of the program is designed to protect your tax savings. In addition, included in the price are any modifications that may be required to address upcoming regulations.

WAGE PAYMENT & TAX REPORTING – Reduce your workload and stay compliant with new and upcoming regulations. Let AgriPlanNOW manage your wage payment and tax reporting.

HEALTH CARE COST REDUCTION & RECORDS RETENTION SERVICES – Preserve your tax savings with additional education, money-saving opportunities, and other Plan-enhancing tools.

HEALTH CARE REFORM TOOLS – Capitalize on new and future Plan-related regulation changes with our unique tools designed to help you comply.

HEALTH CARE REFORM EDUCATION – Stay on top of the topics that affect your Plan with our continuous updates and education about Healthcare Reform.

Tax Deduction Guarantee – Receive a 100% refund of your enrollment fee if you do not deduct at least \$2,000 in a Plan year.

HARVEST to HAND

**Watch for this
coming soon!**

A New Way to Promote Locally Grown Goods



Farmers Markets

Local Festivals

Pick-Your-Own

Locally Made Products

Family-Friendly Farms

**Wineries, Breweries and
Local Food Eateries**

Seasonal Agritourism Venues

This new iPhone® app will connect consumers to
locally harvested food, agritourism, food festivals and more across America.

Harvest to Hand will be available on the App Store for download in July!



Have a farm, local venue, farmers market or event you'd like to promote?

Go to **www.HarvestToHand.com** today
and follow the easy instructions to "Enter your Information."
Don't wait to get listed!

The app is open to everyone*: the main criteria are that your venue, event or farm must be
accessible to the general public and feature locally grown or produced products.



Brought to you by:

Farm Family group of insurance companies

www.farmfamily.com

American National Property And Casualty Company

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American National Insurance Company

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FAMILY OF COMPANIES

The Farm Family group of insurance companies operates in 13 states in the Northeast and Mid Atlantic regions and includes Farm Family Casualty Insurance Company, United Farm Family Insurance Company and Farm Family Life Insurance Company, all headquartered in Glenmont, NY. Affiliate American National Property And Casualty Company, operates in 34 states across the USA and is headquartered in Springfield, MO. All are subsidiaries of American National Insurance Company headquartered in Galveston, TX.

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* Subject to terms of use at www.harvesttohand.com.

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Free Harvest to Hand iPhone® App supports local agriculture *New app offers new way to find – and promote – locally grown goods*

GLENMONT, N.Y. – Farm Family and American National are bringing rural America’s bounty to consumers’ tables, one farm stand at a time, through a unique, new free iPhone app, now available on the [App Store](#).

Through this easy-to-use app for the iPhone or iPod Touch®, consumers can locate farmers markets, local festivals, locally made products, family-friendly farms, local wineries, breweries and local eateries, and agritourism venues in their town or wherever the road takes them. The venues may be categorized several different ways, and users can map out directions directly from the app wherever they may be located. Harvest to Hand app users can also add venues to their favorites, and share finds with friends and family a number of ways.

“Farm Family and American National are excited about this new technology and what it can do to help promote buying local. Agriculture and successful farm families are so very vital to our rural way of life and to our economy,” said Timothy Walsh, President & CEO of the Farm Family group of insurance companies. “More than 100 million consumers own iPhones, and that number is growing every day as other telecommunications companies offer the iPhone to their subscribers. This is an incredible opportunity to help promote farmers and the agricultural community that we are dedicated to serve.”

Participants do not have to be clients of Farm Family or American National to participate. The main criteria are that the venue, event or farm must be accessible to the general public and feature locally produced or grown and harvested products. If you would like to get your event, agritourism venue or farmers market listed, simply go to www.harvesttohand.com and complete the online form. And if you have an iPhone you can also find a link to the app store to download this free app on this website.

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A Separate Night at
Choice Hotels this
summer! How?

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<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 Privi-
leges® 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 ad-
vantage of your benefit
while earning points.

Terms and condition
apply. Go to www.choiceprivileges.com
<[http://www.choice-](http://www.choiceprivileges.com/)
[privileges.com/](http://www.choiceprivileges.com/)> for
details.

LEGISLATIVE UPDATE FINAL REPORT

As stated on the first page, RI farmers did fairly well at the General Assembly this year. Two bills that favored farmers passed into law. A resolution that supports the Five Year Strategic Plan for Agriculture passed the House. A bill to exempt animal feed from the sales tax passed the Senate for the second year in a row but again failed in the House. There is currently a regulation that exempts animal feed from the sales tax but does not include animals that are just used for fiber and not meat (such as Alpacas). But there is no law that exempts animal feed.

Other bills of interest to farmers: The bill to prohibit tail docking on cattle passed the Senate but died in the House. Farm Bureau did not take a position on this bill. Bills to prohibit or limit outdoor furnaces did not have enough traction to pass committee. The legislature was in no mood this year to cut taxes so all the inheritance tax bills we supported did not get out of their respective Finance committees. Proposals to decrease the Minimum Corporate Tax on smaller businesses and raise it for larger businesses did not get out of committee. Bills supporting URI getting more funds to match USDA funds did not make it.

Fortunately, an education bill that would have hurt all of us failed to be voted out of committee in the House after passing the Senate. The bill would have mandated binding arbitration last best offer. Under this proposal, teachers would have to give their final offer to management and management would give their final offer to the teachers. An arbitrator (who would be a retired judge) would then have to choose one proposal over the other.

Almost all the mayors and managers of cities and towns showed up at the State House to protest this plan.

This method takes control over contracts out of the hands of elected officials. In other states where this has been adopted, the teachers almost always win and taxes always go up.

This year 1,318 bills were introduced in the House and 1,102 were introduced in the Senate. RI Farm Bureau sifted through these bills and tracked 37 bills. None of the bills we opposed passed into law. Two of our bills became law and one passed the Senate but not the House.

DAIRY FARMERS, GREEN- HOUSE GROWERS HAVE TO COMPLY WITH NEW EPA RULE

If you store more than 1,320 gallons of "oil" at your facility, you may have to comply with a new EPA Rule: Spill Prevention, Control and Countermeasure rule (SPCC), by November 10 of this year. Oil, for this rule, is defined as petroleum and non-petroleum based products, crude oil, refined products (gasoline, diesel etc), animal fats (including fat in milk) and vegetable oils.

If you store more than 1,320 gallons of these items and there is a reasonable expectation of an "oil" discharge to a waterway or adjoining shoreline, you must implement a site specific SPCC plan to address containment issues to prevent spillage, proactive control to make sure the spill does not enter a waterway and effective countermeasures should a discharge reach a waterway. The most likely farmers in RI to have to comply with this rule are dairy farmers and greenhouse growers (and any other farmer who stores more than 1,300 gallons of "oil").

Cont. P7 New EPA Rule

FARM CREDIT EAST SUPPORTS START-UP AND SMALL FARMS

Farm Credit East, the largest lender to Northeast agriculture, recently released information on its efforts to support young farmers and operators of small farms. The customer-owned financial cooperative provides over \$4.3 billion in loans to its members, including 6,852 small farm loans and 3,139 young farmer loans (under 36 years of age).

DISCOUNT AT FARMER'S MARKETS/STANDS FOR RIFB MEMBERS

Some farm stands, including those in farmer's markets, may offer a discount to RI Farm Bureau Members. Pezza Farms, Young Family Farm and Betten-court Farm (in the Downcity Farmer's Market) currently offer discounts. Others may offer the discount, so you should inquire at your favorite stand. If you are a farmer and wish to offer a discount, please let us know.

Cont. from P6 New EPA Rule

NEW EPA RULE

Some of the things you will need to do is have a written plan to show how you are trying to prevent a spill and what you will do if you get a spill and what you would do if the spill entered a waterway. The EPA has templates on line that you can use provide you store less than 10,000 gallons. If you store more than 10,000 gallons or have the potential to store more than 10,000 gallons, you must have a certified professional engineer approve the plan. Facilities between 1,320 gallons and 10,000 can "self certify" their plans using the on line templates. One of the things you have to do in order to prevent a spill is to have a containment system that will hold the volume of the largest tank at the facility plus two inches of rain.

A "facility" is not necessarily your entire farm. It is possible to have more than one facility on a farm. So if you have a 1,000 tank in one part of the farm and a 1,000 gallon tank at another location on the farm even though you have stored or the potential to store over 1,320 gallons, you may not have to comply with the rule. You could say the Back Forty is one facility and the Home Lot is another facility and would not have to comply with the rule.

For more information go to the EPA web site www.epa.gov/oilspill <[http://](http://www.epa.gov/oilspill)

www.epa.gov/oilspill> or call 1-800-424-9346.

RADIO COMMERCIALS

RI Farm Bureau has several radio commercials on the air and we could use your help. The ads are funded by a grant from the USDA. We need to do a report that addresses the effectiveness of the ads. We would appreciate it if after you hear the ad, you drop us a line and let us know how the ad affected you. We hope it is positive but we will take negative comments too. If you are a farmer, please let us know if you think the ad improved your business. We targeted an increase of business of 10%. Let us know if you think your business increased by as much as 10 % because of the ads. If you are a consumer, please let us know if the ads stimulated you to "Get Fresh and Buy Local". You can email us at albettjr@aol.com or rifarm@aol.com.

FOODIE NEWS

The preferences of foodies, who generally are more discriminating than other consumers, continue to influence the food grown by America's farmers and ranchers. With this trend in mind, we hope you enjoy the Foodie News blog.

Comments are moderated and will not be posted to this blog until approved by the editors.

Listen to Foodiecast, audio reports of Foodie News. <http://www.fb.org/>

Foodie News Blog

Foodie *noun.* an aficionado of food and drink

Subscribe to Foodie News





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Wednesdays 3:30**



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Facebook too!**

Thank a farmer three times a day.

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FINAL LEGISLATIVE UPDATE INSIDE