



RIFB Newsletter

Newsletter of the Rhode Island Farm Bureau

September, 2011
Volume 12, Issue 6

RELIEF FOR FARMERS DUE TO STORM

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(Cont. P. 3 RIFB Directors)

As of the writing of this article it is still not clear what kind of assistance farmers will get from USDA as a result of the storm. We do have a Presidential Disaster declaration which allows farmers to get low interest loans. But it will take another week or two to find out if we get a Secretarial Disaster which would allow for disaster payments. There is talk about taking vegetables that were flooded off the market. The crop would have to be destroyed and farmers would receive a payment for a portion of the costs of the vegetables. There is \$200,000 available in Emergency Conservation Program funds. These funds can be used to restore land that was washed away. The Farmer Service Agency is also looking for TAP (Tree Assistance Program) funds for tree damage.



NO FARMERS, NO FOOD

Harvest to Hand

This is a reminder about the Harvest to Hand program recently initiated by Farm Family Insurance and American National Insurance Company.

The program is an iPhone app, which means that through your iPhone or iPod Touch, consumers can use the app to locate farmer's markets, local festivals, locally made products, farm-friendly farms, wineries, breweries, local eateries and agri-tourism venues across the USA.

RI Farm Bureau is excited about this new technology and what it can do to help promote buying local. More than 100 million consumers own iPhones, and that number is growing. This is an incredible opportunity to help promote local farms and the agricultural communities that are vital to rural life. Farm Bureau encourages everyone who has a qualified event to register it today on the Harvest to Hand website.

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 assessable to the general public and feature locally produced or grown and harvested products. To get events, agri-tourism venues or farmers markets listed, go to the website www.harvesttohand.com and complete the online form. iPhone users can also find a link there to the app store to download the free app.

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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FarmCreditEast.com

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

GM TO OFFER DISCOUNTS

Starting October 1 RI Farm Bureau members may get a \$500 discount on certain GM products. Stay tuned for more details.

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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FARM WAGES

Recently an issue came up regarding farm wages. Some farmers were under the impression that farmers are exempt from paying minimum wage. They are not. RIGL 28-12-3 states that "Every employer shall pay to each of his or her employees: commencing July 1, 1999 at least the minimum wage" which is now \$7.40 an hour for RI employees. There are no exemptions. If the worker is 14 or 15 they must be paid 75% of the wage. Generally children under 14 cannot work. However there is an exemption for household services and agricultural pursuits.

However, farmers are exempt from paying time and one half for overtime work and Sunday work.

Farmers are exempt from Workers Compensation if they employ fewer than 25 employees and they work less than 13 consecutive weeks. Farmers who employ more than 25 employees and work more than 13 weeks are exempt if they provide health insurance for their employees if the insurance premiums exceed the amount they would pay for worker's compensation.

DEAR NORTHEAST AGRICULTURE LEADERS:

Many of you are involved with assisting farmers with flood damage from recent disasters (Irene and Lee). Over the past two weeks, our loan officers, crop insurance agents and other staff have been reaching out to our customer-members to discuss their individual needs. We have provided guidance to all staff encouraging them to use all of the tools that we have available to assist impacted customers.

As we work with our customers, the following items are the types of

things that we do on a case by case basis (modified on 9-12-2011).

Some customers will need loan payment deferrals.

- Some customers may go "interest only" to help reduce the size of the loan payments for a period of time.
- Some customers may want/need to restructure loans.
- Some customers will be able to make current payments, but will also need new loans because of structural damage.
- For customers in disaster designated counties that have incurred damage, we will waive fees associated with forbearance actions and/or loans to capitalize disaster-related losses.
- There may be some cases, where the farm may need to re-think the future of their operation and consider a new or different approach – our loan officers and financial services staff will work with them to help develop budget information.

• In some cases loan guarantees will be necessary because of loss of income and increased debt load – we will work with the farm and the USDA Farm Service Agency to facilitate these.

• Although not real common, in some cases, we may need to sign off for a farm business to obtain an emergency government loan.

Please keep me informed of any efforts that you are making.

Best regards, Robert A. Smith
Farm Credit East: 518.296.8188





Plan Your Life. In Stages.

Protection • Accumulation • Distribution

Farm Family's life insurance products can help you prepare for **every stage of your life**: affordable term insurance if you're **just starting out**, flexible universal and whole life options tailored for your **growing family**, and annuities with competitive interest rates to help you fund your **retirement years**.

Contact your local Farm Family agent today to find out what coverage is right for you or your family...right now.

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LIFE INSURANCE
AWARENESS MONTH
SEPTEMBER 2011



PRESERVE LIFE'S WONDROUS MOMENTS

Seeing your daughter take her first step, gathering on the couch with a bowl of popcorn for movie night, bear hugs after a long day at work, getting the key to your first home and watching your son cross the stage to receive his diploma. Wondrous moments like these – both small and large – form the patchwork of our lives.

We all want our loved ones to have lives filled with happiness and opportunity. We do almost anything to make that happen, from re-arranging schedules to never miss our children's events to putting in extra time at work to save up for that special family vacation.

You work hard to make sure your loved ones have a comfortable life, one that includes its fair share of wondrous moments. But if you were suddenly out of the picture, would your loved ones have the same opportunities and quality of life?

September is Life Insurance Awareness Month, the perfect time for a life insurance review. Life insurance helps ensure that the lifestyle you've worked so hard to achieve for your loved ones won't come to a halt if something were to happen to you.

Create an enduring financial strategy for your family and start with a fundamental tool: life insurance. Life insurance can do wondrous things for you and your family:

1. Buys time. Allows loved ones to focus on their grief by helping to pay for the funeral and other final expenses.
2. Provides a fresh start. Lets loved ones start with a clean slate by helping to pay off credit card bills, outstanding loans and even the mortgage.
3. Generates income. Helps replace lost income for years to come so that surviving family members can continue to pay for life's necessities.
4. Offers flexibility. Gives a surviving spouse the chance to take time off from work or to switch to a job that offers a more flexible work schedule.
5. Creates opportunities. Can provide funding to start a business, or pay for schooling so surviving family members can train for a new career.
6. Funds the future. Offers a way to fund longer-range goals like a college education for the kids or a secure retirement for a surviving spouse.
7. Leaves a legacy. Gives parents the chance to leave future generations with the legacy of long-term financial security.

LIAM is sponsored by the LIFE Foundation (www.lifehappens.org), a nonprofit organization whose mission is to help Americans make smart insurance-buying decisions, and partnering companies such as Farm Family Life Insurance Company, headquartered in Glenmont, NY and American National Insurance Company, headquartered in Galveston, TX. Don't wait another minute: schedule time to meet with your insurance agent today.



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 MAR- KETS/STANDS FOR RIFB MEMBERS

Some farm stands, including those is farmer's markets, may offer a discount to RI Farm Bureau Members. Pezza Farms, Young Family Farm and Bettencourt 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.

DISASTER RELIEF INFORMATION

Hello, All!

I wanted to give you a quick outline of some of the federal programs available to assist post-Irene. Note: some have FAST turn-arounds (15 days from Irene!), so scan through to see if any apply. You will want to contact the appropriate agency directly. (All are located in the USDA building in Warwick.)

Additional information is also available on the web at the FEMA and FSA websites. (Look for disaster assistance programs.)

I hope everyone has power back on and are starting to get back to normal. Please let me know if I can assist in any way.

NRCS

EWP – Emergency watershed program – will help with debris removal if it is determined to be necessary to protect from loss of real property or life and is harmful to a waterway.

EQUIP – These conservation practices may get damaged in these large storms. This program may help cost share to start again to fix what has been damaged or if a waiver is used and signed by NRCS there may be help but be careful it may use the cost share of practices when first initiated years ago.

Rural Development

There is some money available in the new fiscal year to help schools and health care facilities. There is no specific program to help people who have damage from Tropical Storm Irene.

Farm Service Agency

NAP- Noninsured Crop disaster

Assistance Program provided financial assistance to producers of non-insurable crops when low yields, loss of inventory occur due to a natural disaster. Must be reported within 15 days of the natural disaster and must be a 50% loss of production.

TAP – Tree assistance Program for Orchardists and Nursery Tree Growers provides financial assistance to qualifying orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes and vines damaged by natural disasters. To be eligible for this program a producer must have a 15% loss of trees, bushes and vines and replace these items within 12 months. There must be insurance in place to be eligible.

ECP – Emergency Conservation Program provides emergency funding and technical assistance for farmers to rehabilitate farmland damaged by natural disasters. Cost share assistance up to 75%.

EFRP – Emergency Forest Restoration Program provides payments to eligible owners of nonindustrial private forests (NIPF) land in order to carry out emergency measures to restore land damaged by a natural disaster. This is a 75% cost share to implement approved emergency forest restoration practices. □

LIP – Livestock Indemnity Program provides benefits for livestock deaths in excess of normal mortality caused by adverse weather such as a hurricane. To be eligible the livestock must have died because of an adverse weather event, reported to FSA within 60 days and have been maintained for commercial use.

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BOOKS FOR FANS OF FARMS & FOOD

Tender: farmers, cooks, eaters; Simple Ways to Enjoy Eating, Cooking and Choosing Our Food

Tamara Murphy

The Dirty Life: A Memoir of Farming, Food, and Love

Kristin Kimball

Put 'em Up! A Comprehensive Home Preserving Guide for the Creative Cook, from Drying and Freezing to Canning and Pickling

Sherri Brooks Vinton

Dirt: The Ecstatic Skin of the Earth

William Bryant Logon

* ANNUAL MEETING

Farmers who attend the business meeting may attend the dinner meeting for free. Associates are welcome to attend but have to pay \$45. Information meeting is at 3:00 pm, Business meeting is at 4:00 pm. Reception at 5:00 pm and Dinner is at 6:00 pm. There will be a silent auction, so donations are welcome.

HARVEST to HAND

A New Way to Promote Locally Grown Goods

Watch for this coming soon!



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.



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

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INTERNS HOSTED BY FARM CREDIT EAST

Farm Credit East, the largest lender to Northeast agriculture, hosted ten interns this summer. The internship provides the participants with first-hand, real world experience in their chosen fields.

Photo caption (pictured from left to right):

Front Row: David Shippee, Nicole Parra, Rashik Khan, Mackenzie Wallace. Back Row: Kenneth Nearhoof, Rex Rodanas, Carolyn Braun, Bryan Murray, Todd Arnold, Lyndi Hall.

Someone You Can Count On When It Counts

Our agents take the time to listen to your concerns, and learn about your goals. And like a trusted friend, they'll be there when you need them most.

For someone you can rely on tomorrow, get to know your Farm Family agent today.

For more information contact:

John T. Howard Agency
780 Victory Highway - Suite 1
West Greenwich, RI 02817
Phone: (401) 397-1050



FF-33 (9/98)





RI Farm Bureau

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Phone: 401-647-3570

Fax: 401-647-0410

Email: rifarm@aol.com

We're on TV
Cox Channel 13
Wednesdays 3:30



**Check us out on
Facebook too!**

Thank a farmer three times a day.

Non Profit Org
US Postage
PAID
Warwick
Permit 630

SURVEY

Please take this survey and either email it to rifarm@aol.com, or send it in to the RI Farm Bureau.

Consumers:

Did you hear any ads about "getting fresh and buying local" on the radio this summer? Yes No

As a result of the ad, were you motivated to go to a local farm stand or farmer's market? Yes No

What was the quality of the ad? Excellent Good Fair Poor

Comments _____

Farmers:

Did you hear any ads about "getting fresh and buying local" on the radio this summer? Yes No

As a result of the ad do you feel your business increased? Yes No

If yes, about how much did your business increase? Greater than 10% 5-10% less than 5% Don't know

What was the quality of the ads? Excellent Good Fair Poor

Should Farm Bureau continue to advertise on radio for farmers of RI? Yes No

Comments _____