Funding for Wetland Restoration and Enhancement Available through NRCS until April 30

West Virginia landowners interested in restoring, enhancing or protecting wetlands may receive funding through the Wetland Reserve Program (WRP).

Landowners must have their applications submitted to their local Natural Resources Conservation Service (NRCS) Service Center by close of business on April 30, 2013 to be considered for funding this ranking period. NRCS will accept applications after April 30, 2013, but they will not be ranked until the next ranking period is announced.

Through WRP, NRCS assists eligible applicants in the restoration, creation, protection, and enhancement of wetlands on their property in a voluntary, environmentally safe and cost-effective manner. Landowners can receive assistance through three WRP program participation options: restoration cost-share agreements, 30-year easements, or permanent easements.

NRCS encourages landowners who are interested in these voluntary programs to contact their local USDA Service Center/NRCS Field Office today to be eligible for the initial funding. Additional information on WRP and other conservation programs is available on the Web at www.wv.nrcs.usda.gov.

Wood County FB Safety Day Program Named as Test Site for Healthy Lifestyle Project

The Wood County Farm Bureau’s Safety Day Program has been chosen as one of five test sites for a Healthy Life Style/Nutritional Program by the Progressive Agriculture Foundation. The event takes place on May 21.

West Virginia was one of nine states identified as having an obesity problem with school-aged children. The program seeks to educate children about healthy eating habits in an effort to help curb the growing obesity epidemic. Healthy lifestyle lessons will enable rural communities to find ways to have a healthier school lunch program for rural youth.

Project sponsors are Novus International, Agrium and Farm Credit.

The test results will be evaluated by the University of Alabama.
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**West Virginia Farm Bureau News**

*The Voice of Agriculture in the Mountain State*

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West Virginia Farm Bureau

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**On the cover**

*Old Red Tractor*

Megan McGee
We Pull the Most When We Pull Together

Charles Wilfong, President, West Virginia Farm Bureau

Membership in Farm Bureau has never been more important than it is today. Since its beginning nearly a century ago, Farm Bureau has been THE organization that has worked to achieve positive progress for farmers and people in rural areas – none of which they could have attained as individuals.

Today, we in agriculture face challenges that would be insurmountable for anyone to confront alone. However, through Farm Bureau, we are able to deal effectively with many issues. West Virginia Farm Bureau is constantly at work, helping farmers to deal with burdensome regulatory concerns. Literally hundreds of pieces of proposed legislation must be sifted through each year to determine the impact on agriculture and on our state. Our accomplishments in this arena are the result of having an involved membership who establishes policies that are clear and relevant, and who personally participate in the legislative process. I also cannot say enough about our exceptional WVFB staff members who have the trust and respect of our legislators as they work to carry out our objectives.

As we look ahead to the future, we know we are going to have to be even more involved. We need more members, willing to work to get the job done. We all have friends and neighbors who should be Farm Bureau members, but presently are not. The impact Farm Bureau can have at the local, state and national level is unmatched by any other organization. Our consistent conservative policies and philosophy have gained the respect of most elected officials. Let’s invest a little time and explain the importance of Farm Bureau to these folks, and encourage them to join us and be a part of our great organization.

April Showers Bring...Taxes

Bob Stallman, President, American Farm Bureau Federation

It’s that time of year again – tax time. Boston threw a tea party to protest it; Shakespeare and Mark Twain have prattled off quotes about it; the Beatles even dedicated a song to it. Nothing brings people together more than rallying against a tax.

While taxes are necessary for a functioning government and society (where would we be without public schools, roads and firemen or police officers), if not reigned in, they can become too much for American families and businesses.

There’s one for you

Taxes should never impede job creation, higher wages and economic investment. But, unfortunately, complex and unjust tax laws have been doing just that.

To get the country back on track, Congress is working to reform the tax code and Congressional leaders say that nothing is off the table, which is good news for farmers and ranchers.

Farm Bureau supports an overhaul of the current federal income tax system. The new tax code should encourage, not penalize, success and promote savings, investment and entrepreneurship. Importantly, it should be fair to farmers and ranchers and other family and small business owners. The tax system should be transparent and simple for Americans to understand.

Nineteen for me

Farmers and ranchers work in a world of uncertainty. From volatile global markets to fluctuating operating expenses, from Mother Nature’s many moods to disease...
By the time you are reading this article the dust will be settling from the 81st Legislature, and people from all walks will be offering their assessment on lawmakers’ efforts. To date (March 20, day 36 of the 60-day Regular Session) one thousand five hundred and ninety-eight bills have been introduced. The last day to introduce bills is March 25, and the total will likely approach 2000, with approximately 10% of the bills being passed and signed into law. Look for details in next month’s column.

Last month I noted the wonderful opportunity Farm Bureau had to participate in the “WV TEAM Agricultural Education Summit” at Cedar Lakes. Our mission was to brainstorm ideas in charting a course of action to strengthen Agricultural Education in West Virginia. Recently I received a very professional finished product of the TEAM’s efforts – a colorful, slick, gate-fold brochure entitled, The Essentials of a Successful West Virginia Agricultural Education Program. The brochure details 35 essential components to ensure program success through instruction, FFA, supervised agricultural experience, program planning, marketing, partnerships and professional growth. We commend the Agriculture, Food and Natural Resources staff with the WV Department of Education for their efforts in coordinating the project, and appreciate the support given by Dr. James Phares, State Superintendent of Schools, and other leaders within the Department’s Office of Career and Technical Instruction, as well as the Office of Child Nutrition.

Participants at the TEAM Ag Ed experience gained insight into the exciting “Farm to School” initiative spreading across West Virginia. “One of the distinctions of ‘Farm to School’ in West Virginia is that Agricultural Education/FFA programs are encouraged to participate in the program,” says Andrew Pense, Coordinator in the Office of Child Nutrition. “Those that are participating are actually growing produce, becoming registered vendors and selling food to the school(s). Not only are students learning the nuts and bolts of farming, but they get to learn about the business as well.” The Office of Child Nutrition views partnering with Agricultural Education on the “Farm to School” initiative as a natural opportunity to grow future farmers and source fresh local produce for schools—both of which impact local economies throughout our state.

When Ag Ed programs connect with their school’s Food Service Director to provide food, they are connecting their program and students to a large market. Since marketing is often one of the most challenging aspects of starting a business, this initiative provides valuable experience in a challenging arena. “Farm to School” dovetails with the entrepreneurial training agriculture teachers are receiving across the state. The initiative is enhanced by a grant program developed and issued by the Office of Child Nutrition. Grants are for $7,200 with the requirement that a minimum of $2,000 be used as seed money for students to start a growing operation with the goal of having the food served in the school cafeteria.

“Farm to School has a lot of momentum,” said Rick Goff, Executive Director of the Office of Child Nutrition. “The program is designed to bring fresh produce to kids, but it also allows the farmer to direct market on a larger scale within their own community. It’s really exciting on both child nutrition and community development levels.” To date schools in twenty-eight counties have purchased and served locally produced food in their school cafeterias with the economic impact totaling over $270,000. Spearheading the “Farm to School” initiative in West Virginia is
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In talking with farmers and ranchers across the country, they told us that’s what they wanted from their insurance agent, too: Someone with a high level of specialized education. Someone they could trust with a lot of personal information. Someone who understands the business of farming and can help them protect their operations. That’s why the On Your Side® Farm Certification program was created. We understand farmers and ranchers are looking for more than an insurance agent. You want a trusted adviser.

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Nationwide® Agribusiness’ On Your Side Farm Certified agents spend a few days in a classroom immersed in the specific kinds of risks farmers and ranchers face. They study the various policies and endorsements available, and learn specific questions to ask to help our customers get the most from their insurance policies. When those agents advance to Master level certification, we work with them on how to help farmers and ranchers identify potential hazards in their operations and teach them best practices for eliminating or minimizing those hazards.

We’ve always seen ourselves as a long-term partner who wants to work with our customers to help them grow their businesses and protect them for future generations. Nationwide® was created by the Ohio Farm Bureau Federation® and its innovative leaders. Nationwide can offer a deep array of financial solutions for farmers and ranchers, including some of the best farm insurance available in the marketplace today. Financially strong, you can trust us to meet our promises of protection to our customers.

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To locate a Farm Certified agent, visit nationwide.com/WVFB or call Nationwide Agribusiness at 1-800-255-9913.
Chicago Doctor Invents Affordable Hearing Aid
Outperforms Many Higher Priced Hearing Aids

Reported by J. Page

CHICAGO: A local board-certified Ear, Nose, Throat (ENT) physician, Dr. S. Cherukuri, has just shaken up the hearing aid industry with the invention of a medical-grade, affordable hearing aid. This revolutionary hearing aid is designed to help millions of people with hearing loss who cannot afford—or do not wish to pay—the much higher cost of traditional hearing aids.

Dr. Cherukuri knew that untreated hearing loss could lead to depression, social isolation, anxiety, and symptoms consistent with Alzheimer’s dementia. He could not understand why the cost for hearing aids was so high when the prices on so many consumer electronics like TVs, DVD players, cell phones and digital cameras had fallen.

Since Medicare and most private insurance do not cover the costs of hearing aids, which traditionally run between $2000-$6000 for a pair, many of the doctor’s patients could not afford the expense. Dr. Cherukuri’s goal was to find a reasonable solution that would help with the most common types of hearing loss at an affordable price, not unlike the “one-size-fits-most” reading glasses available at drug stores.

He evaluated numerous hearing devices and sound amplifiers, including those seen on television. Without fail, almost all of these were found to amplify bass/low frequencies (below 1000 Hz) and not useful in amplifying the frequencies related to the human voice.

Inspiration from a surprising source

The doctor’s inspiration to defeat the powers-that-be that kept inexpensive hearing aids out of the hands of the public actually came from a new cell phone he had just purchased. “I felt that if someone could devise an affordable device like an iPhone® for about $200 that could do all sorts of things, I could create a hearing aid at a similar price.”

The high cost of hearing aids is a result of layers of middlemen and expensive unnecessary features. Dr. Cherukuri concluded that it would be possible to develop a medical grade hearing aid without sacrificing the quality of components. The result is the MDHearingAid PRO®, starting well under $200. It has been declared to be the best low-cost hearing aid that amplifies the range of sounds associated with the human voice without overly amplifying background noise.

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West Virginia Farm Bureau News 7
BECAUSE IT’S

"THE RIGHT THING TO DO"

Joan Harman
photos by Eric Thomason
IF FARM BUREAU HAD A
CHEERLEADER, HER NAME
WOULD BE THERESA PERRE.

Nationwide agent Theresa Perre’s support – no, *passion* – for Farm Bureau has its roots in a visit to a family member’s farm when she was a child. It made a lasting impression. Years later, she had an epiphany during a trip to the grocery store. “When I buy eggs,” she mused, “I want to be sure that the next time I come back to the grocery store, they are sitting there on the shelf, nice and shiny in their cartons, ready for me to buy. If we don’t stand up for our farmers, they aren’t going to be there. It’s that simple.” So Perre began offering Farm Bureau memberships to her customers – not for the sake of selling a policy, but because it supports farmers. She simply believes “it’s the right thing to do.”

Theresa Perre has been a Nationwide agent for a little more than a year, having taken over the Erwin Agency, and presently has offices in Hurricane, Cross Lanes and St. Albans, West Virginia. Prior to her work with Nationwide, she spent several years as an insurance agent for a competitor. Originally from New Orleans, Perre fell head-over-heels for a native West Virginian, and was equally smitten with the Mountain State. “I think it’s the greatest place ever,” she says.

Perre admits she’s a city girl, and had to educate herself about farming. She got a catalog from a local farm supply store, and studied it cover to cover, to become familiar with the tools of the trade, so to speak. She asks lots of questions, and takes every educational opportunity to improve her knowledge. “If I’m going to sell it, I have to understand it.” She’s even become more involved as a Farm Bureau member, so that she can better understand her customers’ needs.

Just recently, Perre wrote a policy for some FB members who had never had their property insured as a farm before. Theresa wrote a passionate defense of these folks and their farm. The policyholder, so moved by what Perre wrote, cried.

When asked about the future, Perre is equally passionate. “I just want to be on top of the list,” she states unapologetically. She wants to be a 10-million dollar agency, an ambitious goal for any agent. Apparently, she had enough business after just her first year to qualify for the Nationwide Champions Conference, a significant achievement for any agent, but missed the deadline to register. “That won’t happen again,” she states firmly. “I built the agency on loyalty, honesty and production,” says Perre. She won’t compromise honesty for the sake of making a sale. “We don’t do business that way.”

Perre is helped in her quest by a dedicated staff – not the least of whom is Deloris Harless. Harless worked for the previous owner of the agency, and Theresa insisted Harless stay when she bought the business. “Deloris is my ‘ambassador of good will’. I’d love to clone her, she’s brilliant!” During Harless’ husband’s recent hospital stay, Deloris was relaying the benefits of a Nationwide policy to the waiting room occupants. “Deloris sincerely believes she had something that would benefit these folks. It wasn’t just about making a sale.”

In her spare time, or what there is of it, Perre stays involved in her children’s school activities and in their church. She applies the same passion to everything she does, and believes a good work ethic is important for herself as well as for her children. “My philosophy is, have the time to do it right, or have the time to do it again.”

It’s a safe bet that there aren’t many do-overs in Perre’s world.
“Partisanship goes out the door.” It’s a favorite saying of Randolph County Delegate Bill Hartman. And he means it.
Hartman is in his third year of leading the Rural Caucus, a group designed to focus on issues important to the voters in West Virginia’s pastoral counties. The Caucus meets every Thursday at 11:30 in the McManus Conference Room at the State Capitol during the West Virginia legislative session, and is open to all.

“I try to keep politics out of it,” says Hartman. He wants to promote solidarity between parties to accomplish the group’s ultimate goal – looking out for the specific needs of rural West Virginians.

The meetings usually go something like this: Delegates filter in one by one, snagging a box lunch provided by hosts such as West Virginia Farm Bureau, West Virginia Forestry Association, Allegheny Wood Products, Mead-Westvaco or West Virginia Royalty Owners Association. The brief luncheon meeting features a speaker (or two if time allows), whose purpose is to educate the group by providing background information pertaining to issues on the legislative agenda. Legislators can follow up with questions if time allows.

The Rural Caucus took its present shape from casual meetings that began several years ago during heated legislative debates regarding water quality vs. private property rights. West Virginia Farm Bureau, West Virginia Forestry Association, and Mead-Westvaco helped organize these informal sessions, in an effort to provide a thorough understanding of the potential impacts of proposed legislation. Lawmakers liked having the opportunity to learn about and discuss the issues in a more relaxed, informal atmosphere. Providing lunch helped the delegates make more efficient use of their tight schedules. So, the meetings continued, affording the chance for the legislators to explore and deepen their knowledge on other important topics. The focus, however, remained on issues significant to rural areas, as organizers felt that urban concerns already received more than their fair share of attention.

Some key accomplishments of the Rural Caucus include the aforementioned involvement with the Tier 2.5/Antidegradation of Streams legislation to ensure the protection of private property rights; heightened the awareness of oil and gas issues and surface owners’ rights, which aided in the completion of common-sense legislation protecting private property rights; providing a forum to keep legislators abreast of EPA attacks on agriculture, coal and forestry; assisting in the defeat of legislation which would have resulted in a significant increase in insurance premiums; and playing a key role in informing legislators on the benefits of deer farming.

The 2013 session of the West Virginia Legislature has seen attendance at Rural Caucus meetings explode. Average attendance by delegates during this session has been well over forty. Hartman hopes it endures. “I want to continue to make it viable, to offer a service to delegates to keep everyone well-informed,” he states. “We need to promote the common good, and get away from partisanship.”

Above left: Delegate Bill Hartman speaks to a packed house, while Ag Commissioner Walt Helmick waits to address the crowd.
Susan Wilkins, YF&R Vice-chair

I have often talked in this column of how much I admire and look up to the men in my family who have chosen farming as their fulltime profession. Being a farmer can sometimes be a thankless, discouraging job; and I am so proud of my dad, my brother, my grandfathers, and my uncles for their contributions to American agriculture. However, with last month being designated “Women’s History Month”, I am reminded of the great farming women in my family and how proud I am to be one of them.

My paternal grandmother Dorothy Wilkins was born in 1905. My grandmother Wilkins held a deep love for farming and loved nothing better than traveling out to Sinks of Gandy and checking on her cattle. As a girl, she rode on horseback to help on a two day cattle drive to summer pasture in the Sinks. In later years, my grandmother was highly involved with the bookkeeping of the operation.

My maternal grandmother Helen Wilfong was born in 1930. Grandma used to cook three huge meals each day for her husband and family, and the farm hands who lived with them, all while raising three children. Her invaluable contribution to the success of the family farm cannot be overlooked. Even now, Grandma’s kitchen table is where many farming decisions are discussed.

I can’t talk about farm women without talking about my great aunt Ruth. Aunt Ruth just turned 90 years old and I can only hope that I have half her energy when I am 60. Aunt Ruth has been a part of the family farm all her life and you never know where you might find her – running around in her Gator, fixing the fence, tending her chickens, or hoeing her beautiful garden.

My mom was born and raised on a farm and she loved raking hay in the summertime. For my parents’ first date, my dad took her to the stockyards to pick up a load of cattle in his cattle truck. He laughs that if she had been too good to ride in his truck, then he wouldn’t have been interested. She must have passed the test, because they have now been married for 32 years. In addition to working as our county’s 4-H agent, my mom is our farm’s “financial consultant” and bookkeeper.

The women in my family have always been, and continue to be, deeply involved with the family business of farming – just like countless other women. We can never overlook the tremendous contributions farm women make to this industry – whether it is as a fulltime farmer, farm wife, part-time helper, or bookkeeper.

I am extremely thankful that from the time I was small I was encouraged to be an active part of the farm. And I am truly honored and humbled to be able to follow in the footsteps of strong, independent women like my grandmothers, my Aunt Ruth, and my mother.
Deborah Miller, JD, Director of Planned Giving, West Virginia University Foundation, Inc.

Recent passage of the American Taxpayer Relief Act of 2012 has made permanent the $5 million tax-free amount that each person can give to family and friends during lifetime or through their estate without owing any gift or estate taxes. The $5 million base amount will be indexed for inflation each year. For 2013, the tax-free amount is $5,250,000.

Above the tax-free amount, gift/estate taxes of up to 40% are owed on gifts to family members (except spouses) and friends.

For a married couple, if one person’s estate cannot use the full $5.25 million (or the current amount in effect at the time), the balance is “portable” and is available to the surviving spouse to use.

This means that the great majority of Americans do not have to be concerned about those taxes and can give away more during lifetime as well. Previous laws had restricted the total of lifetime giving to family and friends.

As in the past, all assets transferred to a spouse are tax-free, but it may not make sense to “bunch up” significant assets in only one person’s estate. Instead, the use of trusts can assure tax-efficient results, especially for couples with assets in excess of $10.5 million.

Many choose to give portions of their estate to grandchildren and skip the taxation that would occur when a child inherits the funds first. The generation-skipping transfer tax which made doing that an expensive direction earlier is now also effective only after exceeding the $5.25 million level of assets.

As in the past, charitable support can be carried out through a will or revocable trust and earn a tax deduction for the estate.

For lifetime charitable giving, those who are age 70 ½ and older and have funds in IRAs can make direct transfers of up to $100,000 during 2013 to qualified nonprofit organizations. Such transfers avoid income taxes and satisfy the required minimum distribution for 2013.

While estate taxes have become less of an issue, it still makes sense to take the time to set up an estate plan to provide control of the assets in the way you feel is important. The laws that govern what happens when a person dies without a will do not provide the same result.

Although it can take time to establish everything needed for your estate plan, the effort can benefit you during your lifetime through getting financial and medical powers of attorney finalized for use as needed.

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The Hilton Garden Inn in Morgantown will be the location for the 2013 Summer Agriculture Institute for Educators, on June 17 & 18. The Institute, sponsored by the West Virginia Farm Bureau Foundation, WVU Extension Service, and WVU Davis College of Agriculture, Natural Resources and Design, gives teachers the opportunity to learn practical, hands-on applications. They receive teaching materials for their classrooms; learn about nutrition, technology, and careers in agriculture; and can earn graduate or professional credits.

Teachers who have attended past Institutes are encouraged to reapply, as most content is new for 2013. This year’s Institute will wind up with a visit to WVU’s forest, where students will learn about the role trees play in the environment. The registration deadline for the popular seminar is May 10 if lodging is required; May 30 for conference only.

Many county Farm Bureaus are offering scholarships to cover or help defray the cost. Interested teachers should contact the West Virginia Farm Bureau at 800-398-4630 x. 306 for more information on scholarships, or go to www.wvfarm.org, click on the “About Us” tab, click “Leadership” and scroll down to see contact information for your county’s FB officers.

Graduate and professional credits are available through WVU for an additional fee. (Scholarships do not cover the fees for WVU credits).

Letters, fliers and registration forms are sent to all West Virginia schools and board of education offices. To register online, or to download a registration form and brochure, visit the West Virginia Farm Bureau website at www.wvfarm.org.
Stallman, continued

outbreaks, it makes running a farm or ranch challenging under the best of circumstances. Add a complex and burdensome tax code, and the challenge becomes even greater.

To provide a fairer tax system, Farm Bureau supports lowering tax rates for individuals and providing additional relief from the capital gains tax for farmers since they are hit especially hard by the tax. We also advocate repealing the Alternative Minimum Tax. This tax no longer serves its original purpose of preventing tax avoidance by higher income Americans, but instead creates a burden on the middle class. While these measures would significantly help farmers and ranchers, it would benefit many other Americans and small family businesses.

Other tax provisions, like the Health Insurance Tax and the Medicare Contribution Tax, also need repealed. The HIT tax will raise insurance costs for farmers and ranchers, making it harder to purchase coverage for themselves, their families and their employees. The Medicare Contribution Tax, which is a tax on unearned income, will especially burden farmers and ranchers since theirs is such a capital-intensive business.

Benjamin Franklin once said that nothing in this world is more certain than death and taxes. While both are inevitable, the federal tax code should be the lesser of the two evils. Making our tax system fair, simple, understandable and non-burdensome is imperative for all Americans.

Michael, continued

the Farm to School Community Development Group which is composed of Mollie Wood, Bekki Leigh, and Andrew Pense of the Department of Education in the Office of Child Nutrition: Jason Hughes of the Department of Education in the Office of Career and Technical Instruction/Agriculture; Allen Arnold of the Collaborative for a 21st Century Appalachia; Tom McConnell of WVU Extension and the Small Farm Center; Jeanie Smith and Cindy Martel of the WV Department of Agriculture and Dale Hawkins of the New Appalachian Farm and Research Center. Keep on the lookout for a “Farm to School” program coming to your town soon.

Delegate Larry Williams, Preston County, is promoting a pilot project that could have major implications for “Farm to School” and beyond. His plan utilizes the Preston County Agricultural Education animal technology program, which has a federally inspected slaughter and processing plant, to spur economic development in the region through the production, processing and marketing of livestock – stay tuned. Until next time, take care FRIENDS, God bless and KEEP SMILING . . . and if you desire to get rich quick, count your blessings!
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Weyerhaeuser facilities in Sutton and Buckhannon are actively purchasing standing timber.

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SUPERIOR SUSTAINABLE SOLUTIONS FOR THE WORLD

Photo: WVU Appalachian Hardwood Center
Mercer County has a new Agriculture Museum, opened in September 2012, thanks in large part to Frank Nash (pictured bottom right) and the Mercer County Farm Bureau. The museum, located in Princeton’s historic district, is situated in the former Railway Express Building, which was built in 1909. Former Princeton City Manager Doug Freeman is credited with saving the building from destruction, with the vision of it being used for something such as this.

Several local businesses and organizations pitched in with donations of cash, labor and supplies to make the museum a reality, including Bill Calfee and American Block; Fredeking-Stafford Construction; Mercer County Commission; and Knights of Columbus.

“I’ve had a dream about doing this for forty years,” said Nash as he demonstrated the use of an antique grindstone, one of the many tools found in the museum. Dozens of such artifacts were donated by local residents. Among the items visitors can see are horse-drawn farm implements; plows; a rug loom and an old-fashioned kitchen, complete with a wood cook stove.

Volunteer staffers will keep the Agriculture Museum open during the same hours as the neighboring Railroad Museum. Spring hours of operation will be Tuesday through Saturday, 1 to 5 p.m., and Sunday, 2 to 5 p.m.
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Sales Incentives Can Help Get You Into the Driver’s Seat - Get Your Best Deal with the Farm Bureau Vehicle Purchase Program!

Now that Memorial Day is just around the corner, auto makers are gearing up to release a number of offers designed to turn new car shoppers into buyers. And just as there are thousands of makes and models of cars to choose from, the incentives come in a wide variety of shapes and sizes.

Between the auto manufacturers and dealers, car buyers can find themselves qualifying for thousands of dollars in cash back incentives that will allow them to build a stronger down payment and possibly move into a higher value car.

If you’re looking to buy or lease a car, new car shoppers will be able to take advantage of flexible leasing deals that offer a choice between a low down payment or low monthly payments to keep out of pocket auto expenses as low as possible.

Special groups get special savings – be sure to ask about these incentives if they apply to you:

Military: Those who are active duty members, part of the reserves, or veterans within one year of discharge, including spouses, of the U.S. Air Force, Army, Navy, Marines and National Guard may be able to enjoy cash rebates of thousands as a gesture of appreciation.

see What, page 24
Safety is Our Goal

David H. Lawson, Wood County Farm Bureau

Wood County Farm Bureau believes that sharing ideas with other county Farm Bureaus is the right thing to do. Why should we all reinvent the wheel?

Many of you know that insurance through Nationwide is a real asset. But, do you know about, and have you used Nationwide Agribusiness’ Farm Safety Video Lending Library?

Wood County Farm Bureau recently used one of their DVDs for a monthly meeting, “Tractor Accidents: It’s Not Gonna Happen To Me.” This is one of the best safety videos I have seen. Need a program for your meeting? Showing these videos is a great idea!

This is how it works—go to your local Nationwide agent, ask him to contact Kent Fisher (phone 419-571-5349 or e-mail kfisher@nationwide.com). Select the program you want (and maybe an alternate in the event that one is not available), pick the DVD up at the Nationwide agent’s office, and return it to him or her after your program.

Need equipment to show the video? Contact your WVU Extension agent - they usually have the equipment to show the DVD (you will need speakers). This is four for one - 1) the Extension agent can bring additional farming information for your meeting; 2) you have called on a Nationwide agent; 3) you have had an excellent program and 4) most of all, perhaps you have saved a life!

Until your Farm Bureau has a good idea to share - Good Farming, Good Friends and Good SAFETY!

P.S. Ask your Nationwide agent to order a copy of the Video Lending Library Catalog for you.

What, continued

Graduates: Rewards await those who have graduated from four year universities, accredited two year colleges, nursing programs, and graduate or doctorate programs within the past two years. Incentives include cash discounts, special lease or finance offers, low APR, low down payment or deferred payment plans.

Loyalty: The competition for your business is heated and auto makers want to keep drivers in the family. Be sure to ask for loyalty offers which most dealers consider on a case by case basis. Your repeat business is worth a lot to dealers.

Conquest: In this case the competition factor can work in your favor if you inform the dealer of your intention to “jump ship” and switch auto brands. It is quite common to see bonus cash awards of $1,000 being thrown into the deal to get you to change your brand of car.

Snoop around and save
Before you hit the road and visit the showrooms, spend a little time snooping around on the internet. Check out manufacturer’s websites and dealer websites. They will announce the current incentives and help you get an idea of what to expect once you are in the middle of negotiations.

Additional savings for our Members
Consider using Farm Bureau’s Vehicle Purchase Program. This free car buying service allows you to configure your new car to your exact specifications and then see what other car buyers have paid for such a vehicle in your area so you know if you’re getting a good deal. And the nationwide incentives are built in for you!

After you find the make and model and determine the features and options you want most, you can connect with a participating dealer to get your Member savings and enjoy a less stressful car buying experience. See all the details on our website at www.wvfarm.org. Or call 800-398-4630 x. 300 for more information.
Connecting Kids to Nature

Try this activity in a forest—a natural place to learn!

For over 35 years, Project Learning Tree® has used the forest as a “window” to help young people gain an awareness of the world around them and their place within it. Blending a walk in the forest with a fun and engaging PLT activity creates a powerful learning experience for children of all ages. Here's one idea in a series from PLT that introduces the concept of structure and scale.

Activity 61: The Closer You Look

All children, no matter their age, have an idea of what a tree looks like, but many are unfamiliar with the actual structure of a tree. In this activity, children will go outside to take a closer look at trees and their parts.

Doing the Activity

Before your next nature walk or outdoor adventure, have children close their eyes and picture a tree. Ask them to think about its shape, branch arrangement, and trunk and leaf texture. Have them draw a picture of a tree from memory. Next, head outside with a camera or sketchbook to have a closer look. On your walk, locate several different tree species for children to observe. Ask:

- What is the shape of the trunk? Tall, straight, bent, or gnarled?
- What color is the bark? How does it feel? How does it look?
- What shape are the branches and twigs?
- Are there any seeds, flowers, fruits, nuts, or cones on the tree?
- What color and shape are the leaves or needles?
- Where are they located on the tree?
- What is the overall shape of the tree crown?

While outside, consider taking photographs or making sketches to record your observation data. Once your observations are complete, have children draw a second tree picture.

Comparing and contrasting the two drawings. What new details appeared in the second drawing? What characteristics were similar? Use this Sample Graphic Organizer chart to assist with your comparison.

<table>
<thead>
<tr>
<th>Sample Graphic Organizer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Structure</td>
</tr>
<tr>
<td>Trunk shape</td>
</tr>
<tr>
<td>Bark color, texture, look</td>
</tr>
<tr>
<td>Branches—shape, pattern, texture</td>
</tr>
<tr>
<td>Leaves—shape, texture, color</td>
</tr>
<tr>
<td>Leaf attachment</td>
</tr>
<tr>
<td>Seeds, fruits, flowers, nuts, or cones</td>
</tr>
<tr>
<td>Shape of trees</td>
</tr>
<tr>
<td>Plants or animals on tree</td>
</tr>
</tbody>
</table>


WEST VIRGINIA TREE FACT

Trees in the genus Quercus, or oak group, are an important and valuable component of West Virginia's forests and are characterized by a cluster of buds at the ends of their twigs.

PHOTOGRAPHY AND POETRY

Some children may not be confident in their drawing abilities or may not take the time necessary to complete field sketches. In lieu of drawing, consider using a camera to collect data. Photography, especially once paired with a story or poem, can deliver a powerful message. Check out this photograph and haiku combination!

The icy branches
On a chilly winter day
Stare right back at me

Hunter Liu, 4th grade student
Sunny Hills Elementary
Classic sweet treats like pound cake are delicious on their own — and with a few simple ingredients, they can be dressed up to make any day more special. These recipes highlight the classic, homemade taste of Sara Lee Pound Cake. The newest addition, Lemon Pound Cake, is made with real lemon juice, so the bright citrus flavor shines through.

- **Lemon Pound Cake Trifle** — Strawberries, blueberries and whipped topping combine with cut-out lemon pound cake shapes to make a show-stopping dessert.
- **Pound Cake French Toast** — Take the flavors of a favorite breakfast and turn them into a mouthwatering dessert the whole family will love.
- **White Chocolate Ganache Lemon Glazed Pound Cake** — This treat may have a fancy name, but it’s easy to make. And it tastes just as great as it looks.
- **Grilled Pound Cake with Berries** — Grilled slices of pound cake topped with fresh berries and lemon Greek yogurt are the perfect way to end a cookout.
- **Grilled Chocolate Peanut Butter Marshmallow Pound Cake Sandwich** — Bring out the kid in everyone with this delicious twist on a fluffernutter sandwich.

You can find more delicious ways to dress up dessert at www.saraleedesserts.com.
**Lemon Pound Cake Trifle**
Prep time: 15 minutes
Makes: 8 servings
1 regular size package (10.75 ounces) Sara Lee Lemon Pound Cake, thawed
3 cups sliced strawberries
3 cups blueberries
1 container (12 ounces) frozen whipped topping, thawed, or whipped cream
Slice frozen pound cake crosswise into 3 layers. Using a star-shaped cookie cutter (or any cookie cutter shape), cut pound cake into star shapes. Cut remaining pound cake into 1-inch pieces or into smaller star shapes.
Place half of the cut-up pound cake pieces on the bottom of a trifle or serving bowl. Place star shapes on side of bowl. Top with half of the fruit and whipped topping; repeat layers. Garnish with small star shapes, if desired. Serve immediately or store in refrigerator, until ready to serve.

**Pound Cake French Toast**
Prep time: 10 minutes
Makes: 6 servings
1 family size package (16 ounces) Sara Lee All Butter Pound Cake, thawed
3 eggs beaten
1/3 cup heavy cream or 1 cup milk
1/2 teaspoon almond extract
1/2 teaspoon vanilla extract
1/4 teaspoon ground cinnamon
1/8 teaspoon ground nutmeg (optional)
1/8 teaspoon salt
3 tablespoons butter or margarine
Powdered sugar (optional)
Slice pound cake into 12 slices, each about 1/2 inch thick. Whisk eggs, cream, extracts and spices in a medium bowl until well blended.
Dip each pound cake slice into egg mixture making sure to coat all sides, shaking off excess batter into bowl. Melt butter in large skillet over medium-high heat. Add pound cake slices to skillet. Cook 1 to 2 minutes per side, or until golden brown. Sprinkle with confectioner’s sugar and top with fresh fruit or maple syrup, if desired.

**White Chocolate Ganache**

**Lemon Glazed Pound Cake**
Prep time: 20 minutes
Makes: 12 servings
1 cup (6 ounces) white chocolate chips
1/4 cup whipping cream
1 tablespoon butter
1 teaspoon grated lemon peel
1 regular size package (10.75 ounces) Sara Lee Lemon Pound Cake, thawed
Place white chocolate chips, whipping cream and butter in a medium microwave-safe bowl. Microwave on high for 1 minute. Stir until chips are melted and mixture is smooth. If needed, heat 10 to 30 seconds more in microwave to melt chips. Stir in lemon peel. Let cool 5 minutes.
Drizzle ganache over pound cake. Refrigerate until ready to serve. Cut into slices to serve. Serve with remaining ganache.

**Variation:** Raspberry Filled White Chocolate Ganache Lemon Glazed Pound Cake — Start by cutting the pound cake in half crosswise down center. Spread with 1/4 cup seedless raspberry jam. Continue with preparing the ganache as directed.
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