Win this Quilt!

You could be the proud owner of this beautiful hand-made quilt featuring a variety of tractors and farm scenes, and help out the WVFB Young Farmers and Ranchers. Or, if you prefer something with a little more “oomph,” you can choose a Remington 870 shotgun if your ticket number is chosen! Winners will be announced at the 2014 Annual Meeting in November.

Tickets for this raffle can be obtained from Eric Thomason, Field Services Representative, or from any YF&R member. For more information, contact Eric at 800.398.4630, x. 309 or erict@wvfarm.org.

Correction

WVFB was contacted by Congressman Nick Rahall’s office in response to phone calls the Congressman has been receiving regarding proposed changes to the Clean Water Act definition of “waters of the U.S.”

The Congressman’s office has informed WVFB that Mr. Rahall has signed the Collins Schrader letter, which was circulated in the U.S. House of Representatives and then sent to the EPA. The letter opposes the agency’s attempt to increase its jurisdiction and circumvent Congress and the U.S. Supreme Court with its claim that all waters are connected and therefore are waters of the U.S.

WVFB regrets the error.

Articles for NewsBytes must be submitted by the 15th of the month prior to publication. Time-sensitive announcements must be submitted no less than 8 weeks prior to the date of the event. Electronic submissions, including photos, are preferred. Send to joanh@wvfarm.org.
<table>
<thead>
<tr>
<th>Page</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>Tiny Parasite Causes Deadly Illness</td>
</tr>
<tr>
<td>11</td>
<td>New FB Member Benefit - Polaris</td>
</tr>
<tr>
<td>13</td>
<td>Lines to the Ladies</td>
</tr>
<tr>
<td>17</td>
<td>Specialty Trusts</td>
</tr>
<tr>
<td>19</td>
<td>Cutting Regulations</td>
</tr>
<tr>
<td>20</td>
<td>A Fresh Take on Grocery Shopping</td>
</tr>
<tr>
<td>23</td>
<td>Educating the Educators</td>
</tr>
</tbody>
</table>

On the cover

Makin’ Hay
Eric Thomason
Defending Our Values

Charles Wilfong, President, West Virginia Farm Bureau

In June the world observed the 70th anniversary of the massive D-Day landing of Allied Forces on the beaches of Normandy, France. This began the liberation of Western Europe in World War II. This commemoration should be a constant reminder of the ultimate sacrifice that so many have paid, not only at the beaches of Normandy, but all around the world for the sake of freedom and liberty. All of us owe a huge debt of gratitude to our brave and selfless soldiers, past and present, who have defended our freedoms.

Perhaps that is why the actions of some people serving in our government are so frustrating. Our freedoms are under direct attack by agencies such as the EPA and others. Numerous EPA proposals, in the name of environmental protection, would strip away many of our rights and give the federal government more control over our farms and our lives. The outcome of our current battle over the Clean Water Act is just one example. We are also dealing with EPA over Clean Air Act issues that not only threaten electric power generation capabilities but greatly impact agriculture. A climate change report released by EPA earlier this year listed cows as the biggest contributor of methane to the atmosphere as a greenhouse gas! We can only imagine what the EPA has in store for cattle producers to reduce this “emission” from cows.

There are dozens of other rules and regulations we can look forward to as well from EPA and other federal agencies. All of this comes at a time when agriculture is expected to increase production to sustain a world population estimated to rise from the current 7 billion to 9 billion by 2050. Production increases will be very difficult to achieve with ever increasing regulatory control.

Our current situation is a classic example of elections having consequences. We must return to the principles on which our country was founded, and elect leaders who respect those values. We owe that much and more to the soldiers who have fought and the many who gave their lives to defend those beliefs.
Something to Think About

Don Michael, WVFB Director of Governmental Affairs

Last month got off with a great start as my two sons and I made a quick trip to the Great American Ballpark in Cincinnati to watch the Reds upend the Phillies. It was Family Day and quite refreshing to see the family structure alive and well within the confines of the ballpark. One of the first food vendors serving our section had a large “United Dairy Farmers” promo on his carrier, which caused me to smile with agricultural pride, and to reflect on the family structure that thrives within the confines of the agriculture community – a community that is responsible for producing productive, principled citizens as well as food to feed this nation and much of the world.

On Friday the 13th I enjoyed a meal and great fellowship with the Mountaineer Breakfast Group, who meet the second Friday of each month at Parkersburg’s Mountaineer Restaurant. The assembly was championed by Don and Toni Fleming of Wood County as a support group for Senator Donna Boley (R-Pleasants). But it has evolved into so much more – providing a monthly forum for ideas; updates on the local, state and national levels; and a wonderful opportunity to meet with decision-makers “up close so you can look them in the eyes,” as Don Fleming would say. This gathering of twenty-five to thirty-five friends with a common bond (love of state and country) includes Democrats, Republicans and Independents; public servants from both major political parties and all levels of government, with regular participation from Congressional staffers and WV’s Attorney General’s Office; Constitution Advocates and Farm Bureau members from six or more counties; etc. I commend the Mountaineer Breakfast Group for their active involvement and am reminded of a quote from Margaret Mead, noted American cultural anthropologist and featured writer/speaker in the 60’s and 70’s, “Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has.” Perhaps you are a member of an assembly such as the Mountaineer Breakfast Group? Let us know so we can share your story.

Shifting to the political front, the Environmental Protection Agency and U.S. Army Corps of Engineers’ proposed rule regarding the definition of “Waters of the U.S.” and West Virginia’s “Aboveground Storage Tank Act” continue to be the hot topics in state agriculture circles. In fact, I don’t attend a meeting of any kind, agriculture or not, where the topics don’t arise. In all cases great concern is echoed about unintended consequences. In most cases the question is asked, “Where has common sense gone?” Merriam-Webster defines common sense as “the ability to think and behave in a reasonable way and to make good decisions.” Perhaps common sense in government circles should be placed on the “endangered” list before it becomes extinct!

Common sense was shining bright as West Virginia’s Agricultural Education profession – active and retired agriculture teachers, staff and spouses – met at Canaan Valley for a refreshing summer retreat. Details will be forthcoming next month. One side note – The Legislature’s Agriculture and Rural Development Committee will feature Agricultural Education during their August interim study at Bridgeport. Until next time, KEEP SMILING FRIENDS, God bless you and your loved ones, and God bless America.

Perhaps common sense in government circles should be placed on the ‘endangered’ list before it becomes extinct!
Staying Ahead of the Technology Curve: Insuring Drones

As the use of drones has increased, we realized there was a gap in coverage,” says Brent Van Roekel, Underwriting Director, Nationwide Agribusiness Insurance Co., Des Moines, IA. “Insurance policies farmers and agribusinesses have typically excluded liability coverage for aircraft. To keep up with the technology and with customers’ needs, we needed to address that issue. We want to make sure our customers are covered appropriately.”

Drones are an issue some insurance companies haven’t wanted to tackle. “Some insurance companies indicated they’re not interested in covering drones mostly because of the privacy aspects you might potentially have,” he said. “We recognize that potential exists but, based on the quality of our customers, we feel it’s a smaller risk. We see the use of drones as becoming essential for the ag economy, so we need to be able to provide a solution.”

Nationwide Agribusiness began writing coverage for customers using drones at the end of 2013. “It’s not a separate policy,” Van Roekel explained. “It’s an endorsement we add to the policy we’re already providing for those customers.”

Nationwide Agribusiness is not charging for this added coverage. “Since our customers are mainly using drones for crop scouting, we see this as an extension of their agronomy operation. Our feeling is this is a coverage farmers and ranchers need to fully protect that part of their business,” Van Roekel said. “We essentially built it into the agronomy piece of the coverage and are not charging an additional premium.”

Property insurance would generally include both liability and physical damage coverage on the devices. “The drones we’re seeing in use by farmers and even by agribusinesses, like co-ops, typically cost under $5,000 today, so we’re only offering liability coverage. We’re not getting requests to insure the drone itself,” Van Roekel explained. “Customers have been more interested in the liability piece. Of course, that could change as drones become larger and more expensive.”

As farms, ranches and agribusinesses move toward bigger and more expensive equipment and drone usage expands into areas like fertilizer and chemical application, the price structure could change.

“For the $3,000 drones doing crop scouting today, I don’t see a charge for that in the near future,” Van Roekel said. “As the industry develops and farmers and agribusinesses become more reliant on drones, I think you’ll start to see some additional charges for coverage.”

Nationwide Agribusiness officially rolled out drone coverage in March 2014.

“As with all our coverages, our drone coverage will change as the industry and our customers’ operations change,” Van Roekel said. “We’re trying to stay far enough in front of our customers’ needs so we can help protect their assets and they’re not behind the curve.”

Nationwide, based in Columbus, Ohio, is one of the largest diversified insurance and financial services organizations in the world. The company provides a full range of insurance and financial services, including auto, motorcycle, boat, homeowners, life, farm, commercial insurance, administrative services, annuities, mortgages, mutual funds, pensions, long-term savings plans and health and productivity services. For more information, nationwide.com.

Nationwide, the Nationwide framemark, and On Your Side are registered service marks of Nationwide Mutual Insurance Company.
Scientists scientifically engineered to DEFY GRAVITY

G-Defy Benefits
• Absorb harmful impact
• Stay comfortable & active
• Support & protect your body
• Stand & walk with greater ease

G-DEFY EXTORA II

A Decade of Science in Every Pair
The patented VersoShock® system was developed by Impact Research Technology and is found exclusively in Gravity Defyer® footwear. It absorbs harmful impact relieving discomfort from every step before returning energy that propels you forward. Stay more active on your feet and experience unparalleled comfort and performance.

Feel Weightless
Standing, walking, and running are easier as the VersoShock® system’s energy return makes you feel lighter, like you’re walking on clouds.

“I decided to fulfill a life’s dream and go to China… without my Gravity Defyer® [shoes] this would have been impossible.” – Eleanor W

“After ordering and wearing your Gravity Defyer® [shoes], I have renewed faith that I will be able to continue my passion for senior softball. Thank you.” – Ron B

“I work in a restaurant. Finally found the shoes that don’t kill my legs and feet… Gravity Defyer® shoes are awesome!” – Diana B

TRY A PAIR FREE FOR 30 DAYS!
OR 3 PAYMENTS OF $49.99
PLUS Free Shipping
COUPON CODE: NF9HFT8
Call 1 (800) 429-0039
GravityDefyer.com/NF9HFT8

Once you put on your first pair, you won’t ever want to take them off! We guarantee that they will change your life, or simply return them and pay nothing. Free Returns • Free Exchanges

Extora $149.95
Men • Szs 7-15
Women • Szs 5-11
- WHITE TB9006MWS
- BLACK TB9006MBL

Extora II $149.95
Men • Szs 7-15
Women • Szs 5-11
- WHITE TB9007MWS
- BLACK TB9007MBL

Men • Szs 7.5-15
- WHITE TB9006MWS
- BLACK TB9006MBL

Women • Szs 5-11
- WHITE TB9006MWS
- BLACK TB9006MBL

Calf Skin Leather Upper. Breathable & durable.

AvS® Ventilation System
Cools the foot and circulates air

Reactors Gel
Stabilizes foot bed

Absorbs Shock on Impact

Energy Return
Propels You

40% LESS Harmful Impact than the leading competitor

19% MORE Energy Return than the leading competitor

Shock Absorption Study
HPW Biomechanics, 2012
Shock absorption: Measurement of maximum pressure (KPa).
Energy return: Measurement of energy returned (Joules).

*Offer valid for new customers only. Deferred billing for 30 days from the date shipped and is an option selection during checkout. Credit card authorization required. S&H nonrefundable. See website for details.
Waters of the U.S. Information Meetings Continue - WVFB staff have been traveling across the state, making presentations to inform members about proposed changes to the Clean Water Act. Above, Eric Thomason makes a presentation recently in Lincoln County. The deadline to submit comments has now been extended to October 20. If you have not had a presentation in your county, or want to do another, there is still time. Contact the WVFB office to schedule one today.

**Stalnaker Equipment**
*We take vehicles in on trade*

**Stalnaker Used Cars**
*We take equipment in on trade*

1144 Old Rt. 33, Weston, WV 26452
304-269-2345
www.stalnakerequipment.com
Small snails or slugs seem fairly harmless. Likewise, white-tailed deer are not scary. Both can cause crop damage and often munch on flowers and vegetables but these creatures are not usually ranked high on the wanted list for killing other animals. The dreadful truth is that they are vital links in the life cycle of the meningeal worm, *Parelaphostrongylus tenuis*, a parasite that causes a terrible death to small camelids such as goats, sheep, and alpacas. Moose are highly susceptible as well.

Our experience was with Meean, one of two alpacas our creative daughter gave us for Christmas. When the inevitable “What do you want for Christmas?” question surfaced, I thought I had her stumped by saying alpacas. Not so. She and her husband found two young males and drove across four states to bring them to us. I fell in love with the alpaca’s cartoon expressions and strange gaits in the first hour. They are such gentle creatures; it makes their lack of resistance to these deadly parasites even harder to bear.

Meningeal worms are tiny roundworms that live in the meninges of deer, that is, in the membranes of the deer’s brain and spinal cord. These parasites don’t hurt the deer; somehow deer have a resistance to them. The worms lay eggs, which travel through the bloodstream to the lungs where they hatch into larvae. The deer coughs them up and swallows them and they leave via the deer feces. The larvae then penetrate the foot of a tiny slug or snail or are eaten with bits of plant matter in the deer manure. They continue life in the snail or slug’s body until something eats the slug or snail or they are excreted in a slimy trail on plants. This process takes about 90 days. Then, the unsuspecting goat or alpaca comes along and eats an infested snail or slug or vegetation that has been slimed and the horror begins.

The larvae migrate to the meninges of the new host and develop by feeding on the nerve tissue of the spinal cord and brain of the animal, hence the nickname “Brain worms.” This reality makes science fiction or thriller movies pale in comparison. It can take weeks to months for symptoms to appear.

*see Parasite, page 10*
Parasite, continued

Fall and early winter are the most likely times for the signs to show.

An unsteady gait is usually the first indicator. Crossed back legs, sitting like a dog, dragging a back foot, and partial paralysis are all early warning signs. Generally, the sooner the meningeal worms are suspected, treatment begins, increasing the chances for survival, but each case varies. As soon as we noticed our alpaca dragging a hind foot, we called a vet and she was there the next day but it was already too late. The nerve damage gets progressively worse: blindness, seizures, and total paralysis can follow. Once the animal is down, there is about a 10 percent chance of survival. Also, once the nerve damage is done, it cannot be repaired. Some owners put infected animals in slings and administer vitamins and other nutritional supplements. We gave a rigorous regime of shots for a painful week before we made the decision to put our pet down.

There are several suggestions on how to prevent meningeal worms. One is to build high fences to keep deer out of the pasture area. A more aggressive approach taken by a local alpaca operation owner was to eradicate the deer population in the area. Guard dogs may help keep the deer away. Some experts say that slugs and snails prefer wet areas, so they advise owners to keep at-risk animals out of wet areas. Guineas, ducks, and geese can be brought in to eat the slugs and snails. Slug bait is a poison available to kill slugs. Our vet, Faye Gooding of Tri-County Veterinary Services in Peterstown, recommended that we give a shot of ivermectin once a month to our surviving alpaca, Julio, perhaps alternating with other products such as Safe-guard to avoid developing a resistance to the deworming medication.

It has been nearly a year since we lost Meean. We learned about this parasite too late to help him. However, his brother gets a shot every 28-30 days and is doing just fine. Education may be the best prevention. Although the real killers are the parasitic worms, we have a new awareness of the pleasant little snail and graceful white-tailed deer and their roles as accessories to barnyard disaster.
New FB Member Benefit Offers Big Savings on Polaris Utility, Sport, All-Terrain and Electric Vehicles

West Virginia Farm Bureau is pleased to announce that a new FB Member Advantage program with Polaris Industries Inc., is available to eligible members effective immediately. The roll-out of the new three-year program with Polaris, the leading manufacturer of off-road vehicles, demonstrates Farm Bureau’s continued investment in exceeding member expectations.

“Our commitment to providing our members with exclusive access to superior, high-quality brands, programs and products remains a priority,” said AFBF President Bob Stallman. “It’s a pleasure to introduce this special purchase program, which will help our members save money on high-quality, all-terrain vehicles that can stand up to rugged use on farms and ranches. This program provides another outstanding example of how it pays to be a member of Farm Bureau,” he added.

Through the new program, eligible Farm Bureau members receive a $300 per unit discount on all Polaris Utility and Sport Vehicles, $200 per unit on all All-Terrain Vehicles and $300 per unit on all GEM Electric Vehicles. Members are eligible for the discounts 30 days after joining a participating Farm Bureau. Discounts are available for the purchase of specified Polaris off-road vehicles without exclusion in states that participate in the Polaris program.

To take advantage of the Polaris program discounts through FB Member Advantage!, members log on to fbverify.com/Polaris where eligibility will be confirmed once a membership number and zip code is entered. A certificate will be made available online that must be printed and taken to the dealership of choice for presentation to the sales person. Certificates expire after 60 days. You can also log on to www.wvfarm.org to reach the FB Member Advantage site.

About Polaris
Polaris is a recognized leader in the powersports industry with annual 2013 sales of $3.8 billion. Polaris designs, engineers, manufactures and markets innovative, high quality off-road vehicles, including all-terrain vehicles and the Polaris RANGER and RZR side-by-side vehicles, snowmobiles, motorcycles and on-road electric/hybrid powered vehicles.

Polaris is among the global sales leaders for both snowmobiles and off-road vehicles and has established a presence in the heavyweight cruiser and touring motorcycle market with the Victory and Indian Motorcycle brands. Additionally, Polaris continues to invest in the global on-road small electric/hybrid powered vehicle industry with Global Electric Motorcars, Goupil Industrie SA, Aixam Mega S.A.S., and internally developed vehicles. Polaris enhances the riding experience with a complete line of Polaris Engineered Parts, Accessories and Apparel, Klim branded apparel and ORV accessories under the Kolpin and Cycle Country brands.

Information about the complete line of Polaris products, apparel and vehicle accessories are available from authorized Polaris dealers or anytime at www.polaris.com.
Financing available for:
- Hunting & fishing properties
- Timber & recreational tracts
- Buying or building a home
- Farms, lots & home sites
- Small or large tracts of land
- Agribusinesses
- And much more!

THIS LAND IS your land

It’s about more than just having a good place to hunt or fish. It’s about freedom. Freedom to spend as much time as you want, doing what you love, on your own land. Whether you’re looking for a place to hunt, fish, or simply want your own piece of land, we know where to begin.

We’ve been financing land and homes in the country for nearly a century. Call us. We’re the experts.

Offices located throughout West Virginia
800.919.FARM
FarmCreditofVirginiass.com

LOANS FOR FARMS, HOMES & LAND.
I’m sure everyone has been busy now that summer is here to stay for a while. Kids are out of school, we’re working in the hayfields or gardens or the too-numerous-to-count other duties we manage daily. I want to update you on several contests and activities that many of you have been handling in your counties.

Agriculture in West Virginia Poster Contest

We received some outstanding posters this year. They have always been good, but this seemed to be an exceptional year for some talented 4th grade artists. The first place winning poster was by Ellie Groves from Fayette County; second place went to Bryn Tronco from Monongalia County and Kate Gorrell from Tyler County won third. Congratulations to those three students and their teachers. And thanks to all the county Women’s Leadership Committees who participated in this year’s contest.

Safety Day Activities

WVFB ranks among the top states holding Safety Day events. County farm bureaus have been busy planning and/or holding their events. The following counties have held or scheduled theirs: Tyler, Taylor, Preston, Monongalia and Grant/Hardy (in May); Wood and Monongalia (in June); and Wetzel scheduled in September. Please let me know if I’ve forgotten any so I can include these in my reports to AFBF.

Photo Contest

Get your cameras out and keep them handy. I want to see even more photos this year at the Annual Meeting – November 7-9, 2014. There are no excuses – the new cameras are digital so unless the battery isn’t charged, you don’t need to worry about film any longer. Also, some of us “dummies” are carrying the “SMART” phones these days that take high resolution pictures. For those who aren’t familiar with the contest or need a refresher – let me give you the 411 on the Photo Contest:

Any current WVFB member can submit one photo in each of the three categories: 1) Farm Bureau Activity; 2) Funny, Comical, or Whimsical; 3) Rural Scene. The photos must be 5x7 only (color or black and white) and be mounted on any color poster board or picture frame matting. Mail them to the state office before the Annual Meeting or bring them with you. All photos must arrive by 5 pm on Friday, November 7th. On Saturday morning during the Annual Meeting, attendees can vote for their favorites and the lucky winners in each category win cash. First place wins $50; second place wins $25; and third place wins $15. Please include your name, address, WVFB membership number, and category on the back of your photo. Rules for the contest are available at the state office or on the website in the near future. If you enjoy taking those rural scene photos, you can enter the photo contest and perhaps see your picture on the cover of WVFB magazine. High resolution digital photos required, and you cannot use a smartphone. The photos can include farm animals but no people please.

Social Networking Info Session

Just want to give you a heads up on just one of the info sessions scheduled for the annual meeting. Joan Harman will be conducting a session entitled, “Social Networking: What is it and how can it help me with our farm operation?” Consider signing up for this info session and surprise your family with what you learn.

Heartfelt Notes

Helen Hardman, Mobile Ag Science Lab Coordinator, retired May 31. Helen put her heart and soul into the lab, traveling all over this state educating our children on the importance of agriculture. We will miss you Helen, but I know we will still see you representing and working hard for Lewis County. God bless you and thanks for making the Mobile Ag Lab dream become a reality!

Now, it saddens me to close with news of the passing of Jeanne Carter’s husband, Ted. Jeanne was a member of the WVFB Women’s Committee for years and some of us have been guests in their beautiful historic home in Wheeling. Please keep her and her family in your thoughts and prayers. Jeanne – we love you and may God continue to bless and give you peace.

Blessings from my home to yours! Pam
PRESENTING A PRIVATE OFFER FOR FARM BUREAU MEMBERS

$500
ON TOP OF MOST CURRENT OFFERS

ON TOP OF MOST CURRENT OFFERS

Leeson’s Import Motors Inc.
320 W. Main St.
Bridgeport, WV 26330
866-533-7667
304-842-5469
www.leasonsarcticcat.com

MARTINSBURG
APPLE VALLEY CHEVROLET
888-701-5680
www.applevalleychevy.com

OAK HILL
KING COAL CHEVROLET CO.
877-852-6185
kingcoalchevy.com

PRINCETON
RAMEY CHEVY PRINCETON
304-425-2134
www.rameycars.com

RANSON
GUY’S BUICK-GMC, INC.
800-401-5459
www.guysgmc.com

You invest your business’ trust in us, so we’re giving loyal Farm Bureau members like you the ultimate return on investment: $500 toward the purchase or lease of nearly any new Chevy vehicle – from Equinox to Express! Plus, if you’re a business owner, purchase or lease any eligible Chevrolet truck or van for business use through GM Business Choice and receive even more great benefits, like a gift card or cash allowances toward vehicle accessories or upfitting.

Claim your $500 Farm Bureau authorization number at fbverify.com/gm and visit gmbusinesschoice.com for Business Choice details.

Offer available through 4/1/17. Available on all 2014 and 2015 Chevrolet, Buick and GMC vehicles. This offer available with all other offers, excluding discounted pricing (employee, dealership employee and supplier pricing). Only customers who have been active members of an eligible Farm Bureau for a minimum of 30 days will be eligible to receive a certificate. Customers can obtain certificates at www.fbverify.com/gm. Farm Bureau and the FB logo are registered service marks of the American Farm Bureau Federation and are used herein under license by General Motors.
It took years to make it a farm... It takes one call to keep it safe.

Call 811. Know what’s below. Call before you dig.

High Pressure Natural Gas Pipelines are Everywhere.
DIG SAFELY!
Please Call 811, the Nationwide Toll Free Number, Before Performing any Tiling or Deep Tilling Operations.
One Call will get all of the underground utilities in the excavation area located/marked and it’s free.

West Virginia Royalty Owners Association
WVROA

We need YOUR help!

Legislation that will take away surface owner’s and mineral owner’s rights has been introduced

HB3151 - introduced by Tim Manchin
HB 616 - introduced by Brooks McCabe

THESE BILLS ATTACK PROPERTY RIGHTS

Stop the “big gas corporation” agenda! JOIN US!
WVROA
PO Box 5010
Fairmont, WV 26555
304-363-0239 - WVaMOA@gmail.com - wvroa.com

Hawaii Four-Island Agricultural Tour
13 days from $1999*

Departs Wednesdays and Fridays in January 2015. Discover the natural wonders and breathtaking scenery as you visit the four main islands of Oahu, Kauai, Maui, and Hawaii. Enjoy sightseeing of all the major highlights plus additional, special sightseeing for those in the Agricultural industry. You will also be accompanied throughout by one of our friendly Polynesian Tour Directors, who add a unique cultural perspective to your tour experience.


Includes: a flower lei aloha greeting, quality hotels, inter-island flights, baggage handling, Polynesian tour director, special events & escorted sightseeing.

*PPDO. Plus $199 tax/service/government fees. Add-on airfare available.

It’s Time to Plant Your Solar Garden
“How Does Your Solar Grow?”

BEGIN WITH (12) 250/275 WATT PANELS
*Receive a FREE panel for every friend that installs solar!

READY, SET, GROW

(250) WATT MODULES
$13,125

(275) WATT MODULES
$14,500

(250) WATT MODULES
(275) WATT MODULES
$13,125
$14,500

Mountain View Solar
304-258-4733
www.mtvSolar.com

*MUST PURCHASE (12) PANELS TO PARTICIPATE, *MAXIMUM 5 FREE PANELS, *NO CASH VALUE, *ADDITIONAL COST FOR GROUND MOUNT INSTALLS, *EXPIRES AUGUST 15TH 2014

Call for Details!
888-817-9538

Travel with other Farmers!

Call 811, the Nationwide Toll Free Number, Before Performing any Tiling or Deep Tilling Operations.
One Call will get all of the underground utilities in the excavation area located/marked and it’s free.

www.call811.com
www.kindermorgan.com/public_awareness
A sunny Saturday farm tour in Pocahontas County was hosted by the Young Farmers and Ranchers Committee on May 31st. The tour began at the Green Bank National Radio Astronomy Observatory, home of the world’s largest fully steerable telescope.

The group’s first stop was at Allendale Nursery where Charles “Bill” Young gave an informative demonstration on tree grafting. Before leaving, Mr. Young presented each participant with a Greasy Pippin tree to take home. The Greasy Pippin was the late Albert Wilfong’s favorite apple and the original stock for the trees came from the Wilfong Farm.

A barbeque lunch was then served at the home of Charles and Linda Wilfong. Over lunch, Mr. Wilfong talked about his family’s farm and the group enjoyed seeing cattle and sheep grazing in the meadows from the front porch. After lunch, the tour continued to Edray with a visit to Katahdin Farm where Dan and Trudy Lewis run a you-pick blueberry operation. A highlight of this stop was warm, blueberry buckle baked by Mrs. Lewis.

The tour ended in the Little Levels at the Wilkins Farm. Jack and Jonathan Wilkins talked about the family’s cattle business and their efforts at brush control, including dozer work and aerial spraying.
As promised in our last article in this magazine, this and future articles will explore topics that were of interest to your organization’s members after our firm’s presentation on estate planning at the Farm Bureau’s November 2013 annual meeting. In my last article, I discussed wills and trusts: exactly what they are, what they do and how they can help you reach your planning goals. As a follow-up, this article is going to discuss two specialty trusts that are designed to help individuals meet specific estate planning goals.

There are many good reasons for setting up a trust. Trusts can help you provide money for your family well into the future; they can protect against creditors and claims in some instances; and they can help shield family assets in the event a divorce occurs. Traditional trusts offer many benefits, but specialty trusts go a bit further for those who have certain goals in mind. This article will discuss a life insurance trust and a special needs trust. These specialty trusts will not be right for everyone, but they have benefits to offer in the right circumstances.

A life insurance trust is exactly what it sounds like. The trust holds a life insurance policy on your life. When you die, it pays to the benefit of the trust (and ultimately your family as the trust beneficiaries). Why use a life insurance trust, you ask? Well, unlike a life insurance policy held in your own name, a policy owned by a life insurance trust may give you an estate tax advantage. If the policy is owned by the trust (and certain other conditions are met), the proceeds of that policy may not be considered your asset by the Internal Revenue Service, and so it may not be part of your taxable estate. This is an important consideration for people who think they may have a large enough estate to be taxable ($5,340,000 for year 2014). Another advantage of a life insurance trust is that it can provide cash to pay estate taxes or other debts at your death.

A special needs trust, sometimes called a supplemental needs trust, is designed to provide a benefit to a person who is receiving certain government payments, such as Supplemental Security Income (SSI) or Medicaid, which are dependent on that person having very few assets and limited income. The trust is designed to allow the beneficiary to continue receiving those government benefits, while still protecting assets that the person may have. Special needs trusts are most commonly seen in two situations: when a person receives an award (through a lawsuit or otherwise) and a judge orders that a special needs trust be established, or when someone (often a parent) bequeaths assets at their death to someone (often a disabled child) in a special needs trust. There are several requirements to be met for it to be a valid special needs trust, including that the trust be for the sole benefit of the beneficiary. There are special restrictions on what the funds can be spent on, but a special needs trust can be invaluable in helping a person retain their government benefits.

Not everyone’s situation warrants a trust, but specialty trusts have many uses and are very helpful for some people. If you, or anyone in your family, might benefit from a special needs trust or an insurance trust, consider talking with a professional to find out more.

Watch for information in my next article about transfer on death deeds.

Emily R. Lambright is a senior associate in the Charleston office of Bowles Rice LLP. Licensed as a certified public accountant (CPA), she has experience in wills, trusts, estates and business succession planning. For more information, please contact Ms. Lambright at (304) 347-1100.
Quality for Generations

For over 110 years, Morton Buildings has provided dependable products and exceptional service. At Morton, we oversee every aspect of your project to ensure it results in a quality building that you can be proud to own. From garages and horse barns to machine storage and farm shops, Morton Buildings takes your project from concept through completion and stands behind it with the strongest, non-prorated warranty in the industry.


606-324-9745
2520 State Route 5 • Ashland, KY
740-783-2331
40800 Marietta Rd • Caldwell, OH
724-542-7930
615 Valley Kitchen Dr • Mt Pleasant, PA
717-624-3331
3368 York Rd • Gettysburg, PA

800-447-7436 • mortonbuildings.com
Billionaires don’t always say the smartest things, but one of them has a smart idea. At the Forbes Reinventing America Summit, billionaire real estate developer Sam Zell said, “If you want to see the economy go wild just cut all the regulations in half.”

Zell is known for his contrarian views and more often than not has been a successful investor. Cutting regulations is certainly contrary to what generally takes place in Washington. Regulations, especially environmental regulations, just keep piling up and up.

“We’re in a society where we think all risk can be regulated out,” said Zell. “There are just unending interpretations, revisions, legal fees to the sky – when you’re focused on that, you’re not focused on growing and getting new customers.”

Farmers know that feeling all too well. When they should be focused on growing this season’s crops and tending livestock, their attention is diverted by the Environmental Protection Agency’s “Waters of the U.S.” proposed rule. The rule broadens federal jurisdiction under the Clean Water Act and could extend permit requirements to ditches, small ponds and even depressions in fields that are only wet during a heavy rain. Farms, ranches, businesses and new construction could be affected.

EPA claims the proposed rule is a clarification of which waters fall under its jurisdiction. But in tracing the history of major regulatory acts like the Clean Water Act and Clean Air Act, the words that stand out on EPA’s own timeline are “expanded,” “increased,” “authorized” and “established.”

The Office of Management and Budget reviews pending federal regulations, and it comes as no surprise that EPA has the most regulatory activities under review at the present time.

It is only a natural tendency for federal regulatory agencies to extend their reach by adding more and more regulations to the laws that Congress writes. The last president who really tried to stop them and tackle regulatory overkill was Ronald Reagan. A reduction in regulations was one of the major policy objectives of his 1981 economic recovery program. Deregulation was applied primarily to regulations that restricted economic activity, like price controls on oil and natural gas.

Every administration since Reagan’s, including the Obama administration, has expressed a desire for regulatory reform, but the results have been slow to materialize. Cost-benefit analysis is done on only a fraction of new regulations.

The Competitive Enterprise Institute estimates the annual cost of regulations to be about $1.8 trillion.

On a household basis, regulations cost more than every budget item except housing; that’s more than health care, food, transportation, etc. Cutting regulations in half, as Zell suggests, would indeed cause the economy to go wild.

There are alternatives to regulations that can get the same or better results. The American Farm Bureau Federation advocates market-based solutions and incentives as preferable to government mandates. Incentives have proved successful with conservation efforts. Regulation can also be accomplished without the government through competition, reputation, contracts, insurance and other means.

Sam Zell probably won’t get his wish, but he is correct about the need to throttle back government regulations. They are stifling innovation and economic growth.

Stewart Truelsen, a food and agriculture freelance writer, is a regular contributor to the Focus on Agriculture series.
It’s that time of year again! Farmers markets all across West Virginia are up and running with fresh produce, baked goods, and hand-crafted items. If you are tired of making trips to the grocery store for foods that don’t seem that fresh, try visiting a local farmers market. You will get guaranteed fresh food, and you can help a local farmer.

Recently we visited the Morgantown and Clarksburg Farmers Markets. We found a great variety of vegetables, berries, baked goods, and handmade crafts. The Morgantown Farmers Market was full of both venders and buyers on Saturday morning, and people of all ages were enjoying the sales. Every customer had a smile.

The farmers seemed to appreciate the patrons as well. “This is the best market I’ve been to,” said Jeff Sickler, a local farmer. “They have a volume of people here and we are able to charge fair prices for everyone.”

Farmers seemed to have great relationships with their customers and each other. “You have to enjoy interacting,” said a Morgantown farmer, “we build relationships with people who come every week, and all of the venders help one another.”

At the Clarksburg farmers market, many of the same items were sold. Produce, tapestries, photos, and even dog treats. One vendor said she made gourmet dog treats to sell to pay for her own dog’s vet bills.

We also met Marilyn Blake at the Clarksburg farmers market, who shared the farmers’ struggle of securing a place to sell their goods. She explained that the farmers were moved to several different locations, including parking lots and a parking garage, until they locked in their current location at the Christ Episcopal Church parking lot. In the summer they set up in the parking lot, and during the winter months they sell in a building on the property. Blake explained that after the Clarksburg Farmers Market’s sixth summer, they finally have a place to sell year-round.

With their new permanent location, the Clarksburg farmers are prospering, and doing their best not to waste anything. “We were losing sales before,” said Blake, “you can’t stop produce from growing, and one of the most important aspects of farming is adding value to the things you grow.”

Blake mentioned that the Clarksburg Farmers Market likes to feature musicians, artists, and local crafters as well as new vendors. “We are looking for more all the time,” Blake says.

If you are looking to get into the farmers market business, or just need a break from the shopping cart pushing and self-checkouts of the grocery store, check out a farmers market near you. Meet new friends, purchase quality goods, and support the people who work hard to feed us all.
Below is a list of farmers markets that belong to the West Virginia Farmers Market Association.

Arnettsville Farmers Market
Barbour County Community Garden Market
Berkeley Springs Farmers Market
Bramwell Farmers Market
Breezy Heights Farm, Sinks Grove (on farm market)
Bridgeport Farmers Market
Buckhannon-Upshur Farmers Market
Capitol Market
Charles Town Farmers Market
Central City Farmers Market
Clarksburg Farmers Market
Clay County Farmers Market
Elkins Farmers Market
Fayette County Farmers Market
Gilmer County Farmers Market
Grant County Farmers Market
Inwood Farmers Market
Lewisburg Farmers Market
Lost River Farmers Market
Mineral County Farmers Market
Monroe Farm Market
Morgan’s Grove Market
Morgantown Farmers Market
Mountaineer Country Farmers Market
Parkersburg Downtown Farmers Market
Pleasants Area Farmers Market
Pocahontas County Farmers Market
Putnam Farmers Market
Roane County Farmers Market
Ritchie County Farmers Market
Romney Farmers Market
Salem Farmers Market
Shinnston Farmers Market
Tamarack Farmers Market
Tucker County Farmers Market
Tyler County WV Farmers Market
West Side Farmers Market
Weston Tailgate Market
Wetzel County Farmers Market
Wheeling Farmers Market
The Wild Ramp
Williamson Farmers Market
Wirt County Farmers Market
USFRA Seeks “Faces of Farming and Ranching”

Are you a proud farmer or rancher who is eager to share your stories of continuous involvement?

You could be the next face of agriculture. The U.S. Farmers & Ranchers Alliance (USFRA) is searching for the new “Faces of Farming and Ranching.” Later this year the USFRA will select farmers and ranchers who are proud of what they do and who share their stories on public and social media. Farmers and ranchers who grow and raise an assortment of foods through various methods, on differing scales and across all regions of the country are encouraged to apply.

“We are proud of the improvements our farmers and ranchers are bringing to America’s food supply and we think it’s imperative that they have a strong voice in addressing consumer questions,” said Randy Krotz, chief executive officer at USFRA.

To apply, visit FoodDialogues.com to complete an application entry form and to submit a video no longer than three minutes that shows your operation and your role on the farm/ranch. Entries will be accepted beginning on Thursday, July 10 until Sunday, August 10, 2014 at midnight CT.

Finalists will be announced by USFRA in early September, and each finalist will be profiled on FoodDialogues.com. The general public will be able to vote for their favorite in late October through early November.

A combination of public votes and USFRA judges’ scores will determine the winners, who will be announced during the week of November 10 at NAFB in Kansas City. Winners will receive a $15,000 stipend to help cover costs at home while they are traveling. They’ll also receive professional media/speaker training and full support from USFRA through their yearlong tenure.

If you would like to share your passion for farming or ranching, and your pride in the agriculture business, apply today!
Summer Ag Institute Educates the Educators

Attendees of this year’s Summer Ag Institute toured school garden projects at two elementary schools; visited a creamery to see how cheese is made; stopped by a lavender farm and ate lunch at an Amish and Mennonite-inspired restaurant and artists community. They also learned about soils, pests, mapmaking and renewable energy. Most of all, these teachers discovered that learning about agriculture is both important and fun!
SAWMILL EXCHANGE
North America’s largest source of used portable sawmills and commercial sawmill equipment. Over 800 ads. Call for a free list or to sell your equipment. 800-459-2148
http://www.sawmillexchange.com

NARO - Appalachian Chapter
National Association of Royalty Owners
Speakers, Networking, Fun!
The Greenbrier Hotel Resort
September 7-9, 2014
1-800-558-0557 Toll Free

NOTICE!
Oil & Gas Royalty Owners 2014 ANNUAL MEETING!

٪ 방문 목적을 달성하는 데 도움이 됩니다. 가구와 장비의 사용을 위한 방법을 제공합니다. 목적으로 보호하는 데 도움이 됩니다.

acmantrailers.com

Organic Fertilizer and Lime
Doubled my hay crop in 1995
67% increase of cattle herd on same acreage
Summer 2013 produced 2 1/2 times more hay
“19 years field proven”
Only costs $14.00 per acre for both
Will not burn!
19-19-19 & pellet lime costs $300+ per acre and they burn!
Reduce your dependence on “foreign oil”
Help the environment with less oil use
Improve miles per gallon
Cut overall costs
American made synthetic oil. Amsoil
www.lubedealer.com/rwbenson
rsbenson2@frontier.com
304-745-4710 after 6 p.m.

Got acreage? Earn extra $$$
Let the pros lease hunting rights to your property
Liability insurance included!
Call for a FREE quote and landowner packet

BaseCampLeasing.com
Toll Free 1-866-309-1507

SAWMILL EXCHANGE
North America’s largest source of used portable sawmills and commercial sawmill equipment. Over 800 ads. Call for a free list or to sell your equipment. 800-459-2148
http://www.sawmillexchange.com

NARO - Appalachian Chapter
National Association of Royalty Owners
Speakers, Networking, Fun!
The Greenbrier Hotel Resort
September 7-9, 2014
1-800-558-0557 Toll Free

Organic Fertilizer and Lime
Doubled my hay crop in 1995
67% increase of cattle herd on same acreage
Summer 2013 produced 2 1/2 times more hay
“19 years field proven”
Only costs $14.00 per acre for both
Will not burn!
19-19-19 & pellet lime costs $300+ per acre and they burn!
Reduce your dependence on “foreign oil”
Help the environment with less oil use
Improve miles per gallon
Cut overall costs
American made synthetic oil. Amsoil
www.lubedealer.com/rwbenson
rsbenson2@frontier.com
304-745-4710 after 6 p.m.

Got acreage? Earn extra $$$
Let the pros lease hunting rights to your property
Liability insurance included!
Call for a FREE quote and landowner packet

BaseCampLeasing.com
Toll Free 1-866-309-1507

SAWMILL EXCHANGE
North America’s largest source of used portable sawmills and commercial sawmill equipment. Over 800 ads. Call for a free list or to sell your equipment. 800-459-2148
http://www.sawmillexchange.com

NARO - Appalachian Chapter
National Association of Royalty Owners
Speakers, Networking, Fun!
The Greenbrier Hotel Resort
September 7-9, 2014
1-800-558-0557 Toll Free

Organic Fertilizer and Lime
Doubled my hay crop in 1995
67% increase of cattle herd on same acreage
Summer 2013 produced 2 1/2 times more hay
“19 years field proven”
Only costs $14.00 per acre for both
Will not burn!
19-19-19 & pellet lime costs $300+ per acre and they burn!
Reduce your dependence on “foreign oil”
Help the environment with less oil use
Improve miles per gallon
Cut overall costs
American made synthetic oil. Amsoil
www.lubedealer.com/rwbenson
rsbenson2@frontier.com
304-745-4710 after 6 p.m.

Got acreage? Earn extra $$$
Let the pros lease hunting rights to your property
Liability insurance included!
Call for a FREE quote and landowner packet

BaseCampLeasing.com
Toll Free 1-866-309-1507

SAWMILL EXCHANGE
North America’s largest source of used portable sawmills and commercial sawmill equipment. Over 800 ads. Call for a free list or to sell your equipment. 800-459-2148
http://www.sawmillexchange.com

NARO - Appalachian Chapter
National Association of Royalty Owners
Speakers, Networking, Fun!
The Greenbrier Hotel Resort
September 7-9, 2014
1-800-558-0557 Toll Free

Organic Fertilizer and Lime
Doubled my hay crop in 1995
67% increase of cattle herd on same acreage
Summer 2013 produced 2 1/2 times more hay
“19 years field proven”
Only costs $14.00 per acre for both
Will not burn!
19-19-19 & pellet lime costs $300+ per acre and they burn!
Reduce your dependence on “foreign oil”
Help the environment with less oil use
Improve miles per gallon
Cut overall costs
American made synthetic oil. Amsoil
www.lubedealer.com/rwbenson
rsbenson2@frontier.com
304-745-4710 after 6 p.m.

Got acreage? Earn extra $$$
Let the pros lease hunting rights to your property
Liability insurance included!
Call for a FREE quote and landowner packet

BaseCampLeasing.com
Toll Free 1-866-309-1507

SAWMILL EXCHANGE
North America’s largest source of used portable sawmills and commercial sawmill equipment. Over 800 ads. Call for a free list or to sell your equipment. 800-459-2148
http://www.sawmillexchange.com

NARO - Appalachian Chapter
National Association of Royalty Owners
Speakers, Networking, Fun!
The Greenbrier Hotel Resort
September 7-9, 2014
1-800-558-0557 Toll Free

Organic Fertilizer and Lime
Doubled my hay crop in 1995
67% increase of cattle herd on same acreage
Summer 2013 produced 2 1/2 times more hay
“19 years field proven”
Only costs $14.00 per acre for both
Will not burn!
19-19-19 & pellet lime costs $300+ per acre and they burn!
Reduce your dependence on “foreign oil”
Help the environment with less oil use
Improve miles per gallon
Cut overall costs
American made synthetic oil. Amsoil
www.lubedealer.com/rwbenson
rsbenson2@frontier.com
304-745-4710 after 6 p.m.

Got acreage? Earn extra $$$
Let the pros lease hunting rights to your property
Liability insurance included!
Call for a FREE quote and landowner packet

BaseCampLeasing.com
Toll Free 1-866-309-1507

SAWMILL EXCHANGE
North America’s largest source of used portable sawmills and commercial sawmill equipment. Over 800 ads. Call for a free list or to sell your equipment. 800-459-2148
http://www.sawmillexchange.com

NARO - Appalachian Chapter
National Association of Royalty Owners
Speakers, Networking, Fun!
The Greenbrier Hotel Resort
September 7-9, 2014
1-800-558-0557 Toll Free

Organic Fertilizer and Lime
Doubled my hay crop in 1995
67% increase of cattle herd on same acreage
Summer 2013 produced 2 1/2 times more hay
“19 years field proven”
Only costs $14.00 per acre for both
Will not burn!
19-19-19 & pellet lime costs $300+ per acre and they burn!
Reduce your dependence on “foreign oil”
Help the environment with less oil use
Improve miles per gallon
Cut overall costs
American made synthetic oil. Amsoil
www.lubedealer.com/rwbenson
rsbenson2@frontier.com
304-745-4710 after 6 p.m.

Got acreage? Earn extra $$$
Let the pros lease hunting rights to your property
Liability insurance included!
Call for a FREE quote and landowner packet

BaseCampLeasing.com
Toll Free 1-866-309-1507
West Virginia Farm Bureau News

No. 1 Selling Tractor In The World!!

Mahindra 3016 / 4WD
16 Series / 28HP
Ideal for specialty/hobby farming, rural lifestyle, equine, home and grounds maintenance/municipal

0% Financing for 84 Months
5 Year Warranty

Mahindra 6110 / 4WD
10 Series / 59HP
Ideal for specialty/hobby farming, grounds maintenance/municipal, material handling, livestock, dairy, rural lifestyle, hay, equine, and home.

D&G Equipment Sales
304-496-8685 • 1-800-681-5670
www.DandGEquipment.com
Augusta, WV • Hrs. M-F 8-5 • Sat.

We Want To Help You......
*Buy the Farm*

Call
Bob Kidwell or Dawn White
1-800-482-8110
Or Visit Us @
www.fnbromney.com

West Virginia Farm Bureau News
Here comes the sun — and the fun of dining al fresco.

When it comes to summer fare, familiar favorites are always welcome, such as burgers on the grill, sandwiches, salad, lemonade and dessert. But if the tried-and-true choices are getting a little too familiar, maybe they need a makeover.

New al fresco favorites

These deliciously doable ideas start with time-saving, quality prepared products, such as Aunt Nellie’s jarred vegetables and READ classic bean salads, that provide real homemade flavors. Here’s how:

- Elevate burgers from basic to sensational with a dollop of Red Cabbage, Onion & Bacon Jam, made with sweet-and-sour red cabbage, sauteed onions and smoky bacon.
- Need a new sandwich inspiration? Mediterranean Bean & Pita-Wiches are a combination of 3 or 4 bean salad, vegetables, olives and feta cheese stuffed into whole grain pita pockets.
- Trade the traditional greens or potato salad for Herbed Beet & Tomato Salad, an updated combo of colorful sweet-tangy pickled beets, garden-fresh yellow tomatoes and herb vinaigrette.
- What’s for dessert? Try Fudgy Beet Brownies, which are made with Harvard beets to keep them extra moist and yummy.
- Lemonade is always a welcome thirst quencher, especially if it’s pink. Here’s the simple secret: Just stir pickled beet liquid into prepared lemonade — it’s pink in a wink.

Cheers to a new twist on favorite al fresco fare. For additional recipes and serving suggestions, visit www.auntnellies.com and www.readsalads.com.
Fudgy Beet Brownies
Prep time: 15 minutes  
Cook time: Per package directions  
Servings: 24 brownies  
1 jar (15.5 ounces) Aunt Nellie’s Harvard Beets, not drained  
1 box dark or milk chocolate brownie mix (for 13-by-9-inch pan)*  
1/4 cup vegetable oil  
2 eggs  
1 cup semi-sweet chocolate chips or chunks  
Confectioners’ sugar (optional)  
Preheat oven to 350°F. Lightly spray bottom of 9-by-13-inch pan with nonstick cooking spray. Place beets in blender or food processor. Puree until smooth; set aside.  
*Note: Package sizes may vary according to brand.

Pink Lemonade
Makes: 2 quarts  
Add 2 to 4 tablespoons pickled beet liquid to 2 quarts prepared lemonade; stir. For deeper pink color add additional beet liquid.

Mediterranean Bean & Pita-Wiches
Prep time: 30 minutes  
Servings: 6  
1 can (15 ounces) READ 3 or 4 Bean Salad  
1/2 cup crumbled feta cheese  
1/2 cup chopped tomatoes  
1/2 cup coarsely chopped baby spinach  
1/4 cup sliced celery  
1/4 cup sliced pitted black or Kalamata olives  
2 tablespoons chopped fresh oregano or basil  
6 whole grain pita pocket halves  
Dressing:  
2 tablespoons reserved bean liquid  
2 tablespoons olive oil  
2 tablespoons fresh lemon juice  
1 clove garlic, minced  
Black pepper, coarsely ground  
Drain bean salad; reserve 2 tablespoons liquid.  
In large bowl, toss together bean salad and next six ingredients.  
For dressing, whisk ingredients together. Add dressing to bean mixture; toss. Fill pita pocket halves with bean mixture.
WE STAND FOR you.

And for doing the little things right.

Farm safety means doing the little things right so that the big things go smoothly. That's why Nationwide Agribusiness, the nation’s number one farm insurer, partners with the West Virginia Farm Bureau Federation*.

United, we value taking the time to teach and learn safety in all aspects

Call 866-670-1765 or visit nationwide.com/wvfb to learn more.