Attention Farm Employers: Affordable Care Act Notification to Employees Deadline is October 1

The federal Affordable Care Act (ACA) requires most farm employers to inform employees about their ability to purchase health insurance coverage through state or federally-administered insurance exchanges. By October 1, 2013, most farm employers must provide each employee with an “Exchange Notice”.

Fact sheets with explanations and information about how to comply with this requirement are available now on the WVFB website at www.wvfarm.org. These fact sheets are purely informational and do not constitute legal advice. If you need legal advice, please see an attorney.

If you do not have internet access, call the state office at 800-398-4630 x. 300, and we will advise you how you can get the information.

Want to Know Where Your Food Comes From? Free Fall Farm Tour in Monongalia County Will Help You Better Understand Agriculture

West Virginia Farm Bureau’s Young Farmer and Rancher Committee is inviting you to learn more about the farms and the farmers who grow your food by attending the Fall Farm Tour, October 5, 2013, in Monongalia County.

Attendees will meet at the Park and Ride at exit 146 on I-79 (below the Pilot truck stop) at 9 AM. The tour will stop at the Joe Hatton, Mike Morris and Kent Leonhardt farms.

There is no cost for the tour. The event will last all day. Don’t worry, lunch is provided free, courtesy of the Young Farmers and Ranchers Committee.

You’ll learn about grazing management; conservation practices through multi-species grazing, fencing and watering; view a large animal feeding facility and see a high tunnel.

If this sounds like a good time to you, call WVFB Field Representative Eric Thomason by Friday, September 27 to make your reservations or ask questions.

Now is the time to better understand the importance of a safe, nutritious food supply, and the farmers who work hard to bring that to you every day. Don’t miss out!

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.
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On the cover
Grandpa’s Barn
Eric Thomason
Membership Equals Influence

Charles Wilfong, President, West Virginia Farm Bureau

The importance of a growing membership in our organization cannot be overstated. It is incumbent upon all of us to encourage our friends and neighbors who are not members to join us in this great association. There are no other groups that have a policy development process that enables individual members to help set the direction of our organization.

Farm Bureau has become a respected entity in Charleston and Washington because we have credible policies that not only address important agricultural issues, but also address many other topics of interest to our members. We have developed the trust and respect of lawmakers, because of the hard work and efforts of so many of our members, and the competent staff who work on our behalf every day.

As an organization, it is our responsibility to provide accurate, timely information to members on the issues of the day. A growing membership helps to get this information out to more people, hopefully securing their help with developing our policy recommendations. And it is critical to the future of Farm Bureau to bring more young people into our organization. Young families today are busier than ever, but we must impress upon them the value of membership in a group that listens to their concerns and works on their behalf to resolve problems that they can’t resolve on their own. Farm Bureau’s intervention on tax issues, state and federal regulations, private property rights, limited government, and other such issues should appeal to people of all age groups.

Let’s ensure that Farm Bureau remains a viable, influential organization that can make a difference. Make a commitment today to bring in at least one new member to Farm Bureau. The impact would be tremendous.

Bringing the Heat to Washington

Bob Stallman, President, American Farm Bureau Federation

If this August felt hotter than in years past, it was likely more than the weather you were experiencing. Farmers and ranchers, who are hot under the collar about congressional inaction, have been turning up the heat during Farm Bureau’s “Bring the Heat” August recess grassroots campaign.

From Yakima, Wash., to Tallahassee, Fla., Farm Bureau members have been telling Congress to pass the farm bill, fix ag labor and pass the waterways bill. Through town hall meetings, congressional district office visits, traditional and social media, emails, phone calls, postcards and even specially made fans with personalized messages, Farm Bureau members across the country have brought the heat to Congress.

Fanning the flame

Just because August recess is complete and members of Congress are back in Washington, it doesn’t mean we should stop bringing the heat on our priority issues. To the contrary, Farm Bureau members should build on our momentum and continue fanning the flame now that Congress is back in session and members are getting down to work.

As we near the final push, we should all be in contact with our congressional representatives letting them know that just because summer is over it doesn’t mean the heat has let up. Relying on Farm Bureau determination and perseverance, which has sustained us for 94 years, it’s time to roll up our shirt sleeves and get

see Stallman, page 17
HAPPY TOGETHER –
My wife and I recently had the opportunity to spend a few days in Louisville to enjoy the sites and sounds of the city, including the Kentucky State Fair. We enjoyed some great food and fellowship, experienced our first World’s Championship Horse Show (featuring 1.2 million in prize money), had a delightful excursion on one of our favorite historic river steamboats – Belle of Louisville (oldest of her kind still operating in the USA), etc. But the driving force for our trip was the Happy Together Tour 2013, a baby boomers’ treat of sixties rock music featuring the vocal talents of Flo and Eddie(The Turtles), Chuck Negron(Three Dog Night), Gary Puckett(Gary Puckett & the Union Gap), Mark Lindsay(Paul Revere & the Raiders), and Gary Lewis(Gary Lewis & the Playboys). Boomers from all walks of life were united for one night, “happy together” through their passion for music. In reflecting on the experience, I was reminded of how Farm Bureau is responsible for creating so many “happy together” opportunities throughout the year.

The following Monday I attended the Marshall County Farm Bureau Annual Meeting that offered a striking parallel to our Kentucky experience, with approximately 100 pre-boomers, boomers and post-boomers from various walks uniting not by music, but by their passion for agriculture, for a wonderful evening – “happy together.” Farm Bureau members and guests enjoyed an excellent catered meal, special treat from country comic Uncle Doofus (fictional character played by Tom Butterfield, Pursley, WV) of Booger Hole, updates from various guests, and best of all, exceptional fellowship. It was great to see Edgar Hooper in the crowd. I had the good fortune to get to know Mr. Hooper when he taught Vocational Agriculture and advised the Future Farmers of America at St. Marys. In 1967 he joined the WVU Extension Service, continuing his commitment to serve youth and adults in our state. Ed retired in 2003, having touched countless lives through his distinguished record of service. Thanks Ed, and thanks to all who made me feel right at home for my first annual meeting in Marshall County, including local president and WVFB board member Mike Merinar, Glenn and Patti Crow, Roy Earnest, Delegate Mike Ferro, Joe Komorowski and John McCombs.

Shifting to the political scene, several members of the West Virginia Farm Bureau leadership team recently met with Agriculture Commissioner Walt Helmick and Chief of Staff, Chris Ferro. The two-hour meeting touched on Department initiatives, budget challenges, and legislative priorities, with focus on working together to improve agriculture in West Virginia. Following the meeting Farm Bureau leaders joined House Speaker Tim Miley to discuss agriculture issues and legislative needs relative to the 2014 Regular Session. As the Session approaches, grass roots efforts through the policy development/resolution process will clearly identify our legislative priorities. Based on discussions with members across our state, it would appear those priorities will likely include legislation to protect West Virginia’s longstanding trespass laws, continued funding for predator control, and working against any legislation that would have a negative effect on private property rights.

In closing, let me share one of my favorite summer messages (a message for all seasons) featured on a church marquee in northern WV – “Looking for a lifeguard – Ours walks on water!” Until next time, take care FRIENDS, God bless and KEEP SMILING.
Driving defensively is important for all drivers, but is especially critical for farm machinery operators. According to the National Ag Safety Database, crash fatality rates in the most rural counties are almost double what they are in urban counties.

Here are some more surprising facts about rural driving that come from the database:

- Rural crashes are more frequent, more severe and more likely to result in death than urban crashes
- Tractors are involved in the majority of crashes on roadways
- Tractors are getting faster; some travel up to 45 mph
- Most farmers believe driving their tractors on rural roads is more dangerous now than it was a few years ago

**Stay safe on public roads**

Especially during planting and harvest seasons, more farm vehicles share roadways with other vehicles. That includes planters, combines and other farm equipment moving from one field to another, and trucks and tractors transporting produce or farm supplies.

To help ensure your safety:

1. Display the Slow Moving Vehicle (SMV) emblem on all off-road vehicles.
2. Make sure emblems are in good condition and properly mounted.
3. Use proper vehicle lighting.
4. Use flashers anytime you use public roads. The American Society of Agricultural Engineers (ASAE) recommends 2 flashing amber lights, mounted at least 42 inches high, in both the front and rear.
5. Comply with your state laws. For headlights and tail lights:
   - Most state laws require using headlights 30 minutes before sunset, until 30 minutes after sunrise.
   - Also use headlights whenever insufficient light or unfavorable weather conditions exist. ASAE recommends 2 headlights on the front, at the same level, positioned as far apart as possible. They also recommend 1 rear-left and 1 rear-right red tail light mounted as far apart as possible, and 2 red reflectors visible from the rear.
6. Inspect hitches to verify they are sturdy and properly mounted before towing equipment or using wagons.
7. Always use safety chains, if equipped.

*To locate a Nationwide Agribusiness Farm Certified Agent call 1-800-255-9913 or visit nationwide.com/WVFBA.*
The Importance of Advance Directives

Paul L. Hicks

Because of the attention to the Terry Schiavo case in Florida a few years back, there has been a renewed interest in Advance Directives. While Advance Directives are known by different names, the term Advance Directives generally refers to documents in three categories: Medical Powers of Attorney; Living Wills; and Financial Powers of Attorney. Often these days we combine the Medical Power of Attorney and Living Will into one document. The Combined Medical Power of Attorney/Living Will and Financial Power of Attorney are the documents that allow you to control your life and determine who will handle your affairs should you become incapacitated. These Advance Directives extend your individual autonomy. Further, without these written directives, you (and your family) may face prolonged, painful, and invasive therapies that would not be what you really wanted or deny you treatment the could have otherwise relieved your pain and provide you comfort.

Living Will

A living will is your written expression of how you want to be treated in certain medical conditions. Depending on state law, this document may permit you to express whether you wish to be given life-sustaining treatments in the event you are terminally ill or injured. You have the ability to decide in advance whether you wish such treatment as being provided nourishment via intravenous and other devices (“tube feeding”), analgesia (pain relief), the use of ventilators, and to give other medical directions that impact the end of life such as a Do Not Resuscitate (DNR) order. A living will applies in situations where the decision to use such treatments may prolong your life for a limited period (with no realistic medical hope of recovery) and not obtaining such treatment would result in your death. Unlike the Medical Power of Attorney, the Living Will does not name someone to make decisions on your behalf; it is a statement of your wishes in regard to end of life treatment. Not only is this important for the treating physician but also can be very helpful and comforting to your family when they are trying to make an important decision about your continued care.

Medical Power of Attorney

A Medical Power of Attorney (also sometimes known as a Durable Power of Attorney for Health Care) allows someone you trust to make healthcare decisions on your behalf if you are unable to do so yourself.

The individual named as your Medical Power of Attorney helps your doctors determine when life-supporting measures should be stopped. If your wish is to not use life-sustaining measures, you can convey this to the person you have selected, and they will be able to express and fulfill your wishes on your behalf. A Medical Power of Attorney only has this responsibility for your healthcare decisions, and cannot make financial or other decisions on your behalf.

Durable Power of Attorney

A Durable Power of Attorney can act on a person’s behalf when that person becomes incapacitated. People who are somehow incapacitated (such as suffering from dementia or senility) and are no longer competent to make their own decisions, need to have someone they trust continue to make financial decisions for them, long after they have lost the capacity to do so. A Durable Power of Attorney appoints that trusted individual to make those decisions and avoids the costly and sometimes painful experience of a Guardianship process (sometimes referred to as “living Probate”). These financial powers of attorney should be very detailed and explicit because courts will construe them to be

see Directives, page 19
When meeting Sam Stewart for the first time, one is immediately put at ease. Sam’s soft southern drawl and relaxed demeanor quickly makes clients feel like an old friend.

The Sam Stewart Nationwide agency is located in Beckley, West Virginia. Sam began his career in a different field, however, spending 19 years in the coal industry with 10 of those in upper management. But he decided one day he’d like to try something different while he was still “young enough to do so”.

Stewart initially sold securities for a Nationwide competitor, but jumped at the opportunity to start a “scratch agency” with Nationwide, selling securities and insurance in Beckley. Although the requirements were tough, he rose to the challenge, and did it way under budget. He says it was well worth it and calls Nationwide a great company – “I don’t intend to be anywhere else,” he says. Stewart cites with pride the fact that not too many years ago, prospective homeowners found it extremely difficult to obtain insurance policies because of legal squabbles between insurance companies and the State of West Virginia. However, Nationwide continued to serve customers and write policies in the Mountain State when those other companies retreated until some measure of tort reform was passed by the West Virginia Legislature.

Stewart loves the relationship between Nationwide and Farm Bureau. “It’s been a wonderful thing,” he says. “I look at it this way – you’re supporting a state organization, and giving your customers a significant discount on their policy.” He recognizes, too, the need for the public to understand the process of growing and raising food. “I’ve been around farming,” says Stewart, who recounted tales of helping his grandfather on the farm. “My wife grew up on 70 acres, so she knows what it is to farm, too”. But he finds it troubling that many folks have no idea how their food gets to the table, and likes the fact that the Nationwide-Farm Bureau partnership helps spread the word about agriculture.

When asked what the biggest challenge is to his business, Stewart does not hesitate to say it’s the economy. “Like it or not, in the southern part of the state, everything revolves around coal.” With the current constraints placed against the mining industry, the amount of disposable income is limited. Despite that, Stewart’s agency is second in growth in his district this year.

Sam’s goals for his agency are pretty straightforward. He wants to take care of his clients and help his community. “I want to be the agency that the company wants. I want to take care of my clients, help them plan for retirement and unexpected life events by offering them great products. And I want to help better my community by supporting the schools. Education is important.”

Stewart’s leisure time, what there is of it, is devoted to family. Daughter Jennifer is a physician’s assistant, and son Josh is a corporal with the Beckley Police Department. And the Stewarts recently became grandparents – the proof of which is contained in a video Sam proudly displays from his smartphone.

“Paw Paw” was anxiously looking forward to having baby Lydia over the weekend. Now, how do you top that?
Dr. Joseph Cain Recognized with 2013 Farming Heritage Award

West Virginia Farm Bureau and the West Virginia State Fair presented the eighth annual Farming Heritage Award to Dr. Joseph Cain. Dr. Cain is the fourth generation to operate his 500-plus acre farm, located in Big Bend, West Virginia.

The Farming Heritage Award is sponsored by West Virginia Farm Bureau and the State Fair of West Virginia and is presented to a worthy family who demonstrates a commitment to a rural lifestyle and involvement in their community, and serves as a role model to others in the state of West Virginia.

A ceremony to honor Dr. Cain was held on Thursday, August 15, during “Governor’s Day” at the 2013 State Fair. Dr. Cain received a Natural Stone Sign award, and was also treated to a day at the Fair, including overnight accommodations, free admission, and preferred parking.

Several members of Dr. Cain’s family were present to see him receive the prestigious award. A number of other dignitaries attended as well, including Governor Earl Ray Tomblin; West Virginia Farm Bureau president Charles Wilfong; West Virginia State Fair board chairman Jerry Cook; Commissioner of Agriculture Walt Helmick; West Virginia University president James P. Clements; West Virginia state treasurer John Perdue; West Virginia State Fair manager Marlene Pierson-Joliffe; WVFB board members John Pitsenbarger, Frank Nash, Steve Hannah, Joe Clay, Mike Morris, and David Ash; the WVU Mountaineer and a number of local officials.

Congratulations, Dr. Cain!
Fall is always a busy time of the year as we hurriedly harvest the last of the hay and corn before the threat of frost arrives. Fall also brings with it a flurry of Farm Bureau activity and this year is no exception. On Sunday, September 22nd, the Young Farmer and Rancher Committee will be hosting a picnic for all young farmers (and any other Farm Bureau members interested!) at Carnifex Ferry Battlefield State Park in Summersville. Drinks, meats, and paper goods will be provided. Please bring a dish and join us for an evening of fellowship. We will gather at 4:30 pm at Shelter 2. Families are more than welcome to attend as well! For more information, feel free to contact me at 304-651-8569.

We also encourage everyone to contribute canned goods for our third annual Harvest for All food drive. We will collect the items during the Annual Meeting in Flatwoods November 8 – 10. The food will be donated to the Mountaineer Food Bank in Gassaway. Harvest for All is a national partnership between Feeding America and the American Farm Bureau Young Farmers and Ranchers. Since 2002, the partnership has seen countless farmers and ranchers across the country donate food, funds, and work hours each year in an effort to create a hunger-free America. More than 50 million people in the United States (or 1 in 6) are food insecure. This includes nearly 17 million children. Over 83 million meal equivalents have been provided to hungry Americans through the Young Farmers and Ranchers’ partnership with Feeding America.

Please bring any food with you to the Annual Meeting. If you do not plan to be at the Annual Meeting but would still like to contribute, contact a Young Farmer committee member and we would be happy to arrange pick up.
New Benefit Allows Members to Receive a 10% Discount on Standard Rates for Select Legal Services from Bowles Rice Attorneys at Law

Financial planning to ensure security for survivors or guard income is a difficult undertaking for families. But, if you are a Farm Bureau member, you can now take advantage of new services offered by Bowles Rice, LLP.

Do you need estate planning? Have you made out a will? Or do you have questions about how tax laws may affect your family or business? Farm Bureau members will now receive 10% off the standard hourly rate for these services through Bowles Rice. A highly-respected statewide law firm, Bowles Rice can guide you through the maze of laws and regulations so that you can make the kind of decisions you need with confidence.

Founded in Charleston, West Virginia in 1920, and now with eight regional offices across four states - five of those offices in West Virginia - Bowles Rice is conveniently located to serve you.

US News & World Report ranked Bowles Rice as “First Tier” in 37 different areas of law in its 2013 Best Law Firms publication. Chambers and Partners, a well-respected global peer ranking organization, listed Bowles Rice among its “Top Ranked” law firms, and stated, “This market leading corporate law firm is praised for providing excellent client service and high-quality business law advice.” And 54 of Bowles Rice lawyers have just been named to the 2014 Edition of Best Lawyers in America®, the oldest and most respected peer-review publication in the legal profession.

Members can get full details and contact information on the “members only” section of the WVFB website, or call the state office at 800-398-4630 x. 300.
It’s time for

Annual Meeting!

Reserve your spot now at the West Virginia Farm Bureau Annual Meeting! This year’s event features a pack of interesting seminars and terrific speakers, chock-full of great information for you, your family and your farm! And don’t miss the opportunity to greet old friends and make new ones! You gotta be there - make your reservations today using the attached brochure! (Note: no other brochures will be mailed to members)

Presenters for this year include:

**Rep. Shelley Moore Capito** has represented the people of West Virginia’s Second Congressional District for fourteen years, and has been an advocate for a range of policies that directly impact her constituents, including energy independence, quality healthcare and the safety and security of our service men and women. She is currently the only woman in West Virginia’s congressional delegation.

Capito serves on the House Financial Services Committee as Chairman of the Subcommittee on Financial Institutions and Consumer Credit. She also sits on the House Committee on Transportation and Infrastructure - the panel which will direct important highway legislation during the 113th Congress.

**Walt Helmick** took office in January 2013 as West Virginia Commissioner of Agriculture. A Webster County native, he earned a B.A. from West Virginia Institute of Technology and is a graduate of the University of Oklahoma Economic Development Institute, Hobart Technical Center, Lincoln Welding School, and Mendenhall School of Auctioneering.

Helmick was appointed to the West Virginia Senate in 1989. During his tenure, he held several leadership positions, including eight years as Chair as of the Finance Committee. He served 24 years on the Senate Agriculture Committee, his longest tenure on any single committee.
Kyle Perry is Director of Leadership Development for the AFBF, where he provides training and resources to develop the leadership potential of Farm Bureau staff and volunteers, and coordinates New Employee Orientation. Kyle holds a bachelor’s degree in Agricultural Education and a master’s degree in Educational Psychology, both from the University of Nebraska.

Prior to coming to AFBF, Kyle worked for the University of Nebraska as a graduate assistant teaching in the College of Education and Human Sciences. He also has several years of experience working as a facilitator, team leader, and instructional designer for the National FFA Organization.

Barry McGee is an award-winning Christian comedian. He has worked with celebrities such as Lee Greenwood, Ricky Skaggs, Charlie Daniels, and Aaron Neville. He currently does chapel programs for NHRA, IHRA, MRO and NASCAR, and is volunteer shop chaplain for Morgan Shepard.

McGee is a three-time Comedian of the Year with CCMA/ICM (Christian Country Music Association) and two-time Comedian of the Year in Pigeon Forge with Country Gospel Music Association and International Country Gospel Music Association. He has also worked as a platform artist in prisons with Chuck Colson and Prison Fellowship.

...plus sessions on Estate Planning, Cow-Calf production, Farm-to-School, Risk Assessment for Older Farmers and an update from members of the West Virginia Legislature!

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Fired up!

As Farm Bureau members, it is ingrained in us to be actively involved and to fight for what we believe in and what we think will better our profession and our country. We are not ones to rest on our laurels while others do the work. We are also not the types to make a lot of noise about an issue and stop there.

Farmers and ranchers have a lot at stake this congressional session, so we must see our grassroots efforts through to fruition. We have to pass the farm bill. We must fix ag labor. And we have to build up our nation’s waterways infrastructure. The groundwork has been laid on all of these issues. We just need Congress to act.
Two Wetzel County Farm Bureau members were recently honored by West Virginia Governor Earl Ray Tomblin for their accomplishments and promotion of tourism through their trail riding. Robyn Yeager and Jeffrey Dutch Brown were honored during the filming of Best of America by Horseback’s “Gathering at the Farm” in Culpeper, Virginia. Yeager received a special citation from West Virginia’s governor. Tom Seay presented Yeager with the commendation, and went on to tell the group Yeager had ridden with the Best of America TV show on 16 episodes in eight different states in the past six-and-a-half years.

Jeffrey Dutch Brown also has ridden with the show five times in North Carolina, Virginia and Kansas.

The duo has also embarked on several trail trips on their own, including a 125-mile pack trek across the C&O Canal, camping along the outskirts of Antietam Battlefield. They have also ridden in the Blue Ridge Mountains, Blackwater Canyon, Cleveland Metro Parks, Stevensville Battlefield and across the Daniel Boone Trail.

Their latest adventure found them in Fort Scott Kansas for the 17th Annual Echoes of the Trail Cowboy Gathering. During this event they were guests on the beautiful Tucker Ranch located just outside Fort Scott. Riding along with the many herds of horses living on the ranch was one of the highlights for them as were the beautiful open plains.

While in Kansas, Yeager also participated in the Cowboy Poetry contest and although her auditions were lost in cyberspace she was able to perform four of her original pieces during the weekend for the crowd and the auditioning committee. She also had the honor to sing with two nationally known cowboy singer/songwriters and accompany Casey Jackson in a duet on Sunday morning, and read one of her non-cowboy poems during the Sunday Memorial service. Yeager has been invited back to the 2014 echoes to sing and read her poetry.

Yeager and Brown have earned many trail riding accomplishments over the past several years. Jeffrey Dutch Brown earned top honors with his mare, Beauty, in the American Competitive Trail Horse Association and finished 10th nationally. He has also earned his 150 hour (500 miles) AQHA level award and received state recognition from both the WV Senate and WV House of Delegates for his trail riding accomplishments.

Yeager and her horse Zigger have also been recognized for their trail mileage. Yeager has also served as state representative to the American Paint Horse Association, American Trail Horse Association, American Competitive Trail Horse Association and the Backcountry Horsemen. Yeager has earned 1500 hrs. in the saddle on her paint horses and an additional 4600 hours through the American Quarter Horse Association, compiling over 25,000 miles. Robyn currently serves as state chair for the WVFB Equine Committee.

Their next trips will take them across the 72 mile North Bend Rail Trail, down the 80 mile Greenbrier River Trail, across the Allegheny Highlands Trail from Green Spring to Buckhannon, WV, to Big Valley Ranch in Alcova, Wisconsin and then later to Leatherwood Mountains in Ferguson, NC.
exclusive, not inclusive. In other words, if the power is not specifically listed, do not assume your attorney-in-fact has that power.

In conclusion, whenever I meet with estate planning clients that believe they just need a will or possibly a trust, I also discuss their advance directives with them. In fact, I tell them these documents are just as important – if not more important – than their will or trust, and most people do not even think about them. I tell them the will and a trust are important, of course, but they do not take effect until your death. It is the Advance Directives that can come into play during your lifetime and will affect you the most.

For instance, without a Medical Power of Attorney, the law decides who makes medical decisions for you. This is increasingly important to individuals with non-traditional relationships or without close family. Without a Financial Power of Attorney, your loved ones, including your spouse, cannot make decisions on your behalf without going to court and having you legally declared incompetent, at a cost that is probably 10 times more than having the Power of Attorney drafted, not to mention the emotional strain often encountered in Guardian and Conservator hearings. Unfortunately, the first time many people are approached about needing Advance Directives can be in an emergency room of the hospital, which is not the best time to make these decisions.

About the author: Paul Hicks is a tax attorney in the Parkersburg, WV office of Bowles Rice, a regional law firm with offices throughout West Virginia, as well as Kentucky, Pennsylvania and Virginia. Mr. Hicks is admitted to practice in West Virginia, Ohio, Kentucky and South Carolina. He is president of the Mid-Ohio Valley Estate Planning Council and a member of the Board of Directors of the Parkersburg Area Community Foundation. He is an ordained priest in the Episcopal Church, USA, West Virginia Diocese, and a retired Surface Warfare Officer in the United States Navy, with the rank of Lieutenant Commander.
Herbal Formula Eases Farmer’s Aches & Pains

“I keep a jar of Steuart’s Pain Formula by my bed and reach for it at night when my knee pain flares up. It knocks the pain right out,” says Mike Marsden of Mabel, Minn. Marsden’s been using Steuart’s Pain Formula for about 4 years and says he’s constantly recommending it to other people.

Steuart Laboratories originally developed Steuart’s Pain Formula for race horses. Over the years, it has gained a following for treating other animals and humans. The cream contains extract of the herbs comfrey and arnica in a liposome base that penetrates the skin rapidly, says Gary Steuart, who founded the company in 1982. “People now use the product to relieve joint and muscle pain associated with arthritis and injuries,” Steuart says.

Rose Johnson of Hazleton, Iowa, uses Steuart’s Pain Formula to relieve the tissue pain caused by fibromyalgia, a disorder characterized by widespread pain and tenderness in joints, muscles, tendons, and other soft tissues. In addition to pain relief from Steuart’s Pain Formula, she appreciates that the product causes no side effects.

Joel Sloan of Mabel was familiar with Steuart’s Pain Formula because he used it regularly for treating dairy cows with mastitis. “It really helped the cows because it causes a heat action and gets the blood flowing in the udder,” he says.

When Sloan was recovering from hernia surgery several years ago, his bowel and urinary function slowed down. “I rubbed some on my abdomen and in 20 min., I could feel the product working and my bowel and urinary function were restored. The pain was gone.”

Warren Ward of Pemberton, Minn., says his knees ached so terrible at night that he couldn’t get to sleep without taking painkillers. “An orthopedic surgeon told me both my knees were shot, I had bone rubbing on bone, and I needed knee-replacement surgery. Then someone told me about Steuart’s Pain Formula. I started using it and in three days I had no pain in my knees. I went right to sleep at night, and I haven’t taken a pain killer since. “I like Steuart’s product because there’s no odor, it doesn’t stain your clothes, and you don’t feel a thing when you apply it. It’s an excellent product and I know it works,” Ward says.

Steuart’s first product – an udder ointment containing comfrey – was introduced in 1982. Today, the company manufactures and markets more than a dozen herbal and natural-oil healing and pain products for both human and animal use.


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You might have a favorite cookie or brownie recipe — but did you know you could make it even better by adding a simple, familiar ingredient? With a few expert tips from Buddy Valastro, author and star of TLC’s “Cake Boss,” you can take your sweet treats from good to great in no time.

**Start with Quality Ingredients** — When you start with better ingredients, you end up with a better cookie or brownie. Use real butter, high-quality vanilla and great tasting chocolate. Here, Buddy shares some of his favorite recipes that use M&M’S candies to add an extra special touch to family favorites — making them even better.

- **Chill the Dough** — Leaving cookie dough in the refrigerator gives it more body and results in a fuller and better tasting cookie. Plan ahead so you can refrigerate your dough at least one hour — or, even better, overnight.

- **Keep It Uniform** — Use a small ice cream scoop to keep your cookies the same size. This not only helps them look professional, but bake up evenly and consistently.

- **Pans Matter** — Bake cookies on light-colored, non-insulated cookie sheets without sides. Metal pans will cook brownies faster than glass pans, which means cooking times will vary. Start checking your brownies early to test if they’re ready and prevent over baking.

You can find more sweet baking tips and recipes at www.facebook.com/mms.
Ultimate Peanut Butter Brownies
Prep time: 10 to 15 minutes
Bake time: 30 to 40 minutes
Yield: 32 brownies
4 ounces semisweet chocolate
1 cup canola or vegetable oil
2 cups sugar
4 eggs
1 teaspoon vanilla extract
1 1/4 cups all-purpose flour
1 teaspoon baking powder
1 teaspoon salt
2 cups M&M’S Peanut Butter Candies, divided
Preheat oven to 350°F.
Lightly grease a rectangular 13 x 9 x 2-inch pan. In 3-quart saucepan, gently combine the semisweet chocolate and oil over very low heat until melted. Remove from heat and allow to cool. In separate bowl, combine sugar, eggs and vanilla extract until blended. Add in chocolate mixture. Slowly sift in remaining dry ingredients and mix until combined. Fold in 1 1/2 cups candies.
Spread batter into pan. Sprinkle with remaining 1/2 cup candies and press lightly. Bake until brownies begin to pull away from sides of pan, about 30 to 40 minutes.

Simply Sweet Cannoli
Prep time: 20 minutes
Yield: 24
1 cup Snickers Bars, finely chopped
1 1/2 cups part skim milk ricotta
1/3 cup sugar
1/2 teaspoon grated orange zest
1 resealable plastic bag
24 mini cannoli shells, unfilled
1/2 cup M&M’S Chocolate Candies
Combine chopped candy bars with ricotta, sugar and orange zest. Spoon mixture into resealable bag and snip off a 1/2-inch corner. Fill cannoli shells by squeezing in filling from each end. Decorate both ends with chocolate candies.

Amazing M&M’S Cookies
Prep time: 10 to 15 minutes
Chill time: 1 hour to overnight
Bake time: 8 to 14 minutes
Yield: 24 to 30 cookies
1 cup (2 sticks) butter
2/3 cup brown sugar
2/3 cup granulated sugar
1 egg
1 1/2 teaspoons vanilla extract
2 cups flour
1 1/4 teaspoon baking soda
1 teaspoon salt
1 3/4 cups M&M’S Milk Chocolate Candies
Preheat oven to 350°F.
In large bowl, cream butter and both sugars until well blended. Add egg and vanilla extract, and mix to combine. In separate bowl, sift flour, baking soda and salt together. Slowly add dry ingredients into butter mixture and stir until combined.
Fold in candies and chill dough for 1 hour or overnight. Drop dough by rounded tablespoons onto lightly greased tray, about 2 inches apart. Bake for 8 to 10 minutes for chewy cookies, or 12 to 14 minutes for crispy cookies.
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