

University of Maryland Extension

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# Hello, Harford County!

I hope everyone is staying safe and had a great Memorial Day weekend! This marks our third newsletter since the University has closed the Extension offices to the public. As of this time, we will continue teleworking until at least June 26. In the meantime, our Extension faculty and staff are still available to serve your needs. If you need me, please send me an email, text, or a phone call. Tricia Hoopes is also still available for your nutrient Agriculture. (Top Right) European

2020 has certainly been an interesting year thus far; and new for May 2020 is the "murder hornet," or more properly, the Asian giant hornet. We have gotten several calls about this insect thanks to the flurry of attention it has gotten in recent weeks. This is a prime example of irresponsible journalism that seems to be rampant in our society.

The Asian giant hornet (Vespa mandarinia), is native to parts of China, Japan, India, and Sri Lanka. In September of 2019, a nest of Asian giant hornets was discovered on Vancouver Island, British Columbia. The nest and hornets were immediately destroyed. Then in December of 2019 a single, dead specimen was found in Washington State. To date, this single dead specimen is the only known occurrence in the United States. The species is not established nor known to exist anywhere in the United States or Canada outside of this incident.

The Asian giant hornet is a strikingly large hornet, with queens up to 3 inches long. Queens are rarely seen outside of the colony nest; most commonly seen are workers, which are approximately 1.5 inches long. Worker Asian giant hornets are similar in color and size to other wasps and hornets that occur in Maryland, such as the European hornet and the Eastern cicada



The Extension office remains closed to the public until at least June 26

killer (pictured above). Asian giant hornets live in colonies underground. Like other hornets, they feed on sap and are predators of several types of insects.

But how did it get its sinister "murder hornet" nickname (besides clickbait from the NY Times)? For reasons that remain unknown, The Asian giant hornet sometimes switches to a unique "slaughter" behavior where a group of at least three hornets will enter a bee colony, kill all the bees, then feed on the brood. It has been observed that just 20-30 worker Asian giant hornets can kill 25,000 honeybees in only a few hours. In Asia where the Asian honeybee has co-evolved with the giant hornet, honeybees developed a behavior to swarm the Asian giant hornet and beat their wings. The heat and CO<sub>2</sub> generated from the swarm kills the hornet. However, the domesticated European honeybee and other native bees do not exhibit this defensive behavior. If the Asian giant hornet becomes established in the United States, it is likely to impact domesticated and wild bee species in some way and management will likely be required.

For more information, Penn State has an excellent site dedicated to the Asian giant hornet: <a href="https://extension.psu.edu/asian-giant-hornets">https://extension.psu.edu/asian-giant-hornets</a>.

Until next time, -Andy

## Farmers Can Apply for USDA Grants

USDA Farm Service Agency press release

Agricultural producers can now apply for USDA's Coronavirus Food Assistance Program (CFAP), which provides direct payments to offset impacts from the coronavirus pandemic. The application and a payment calculator are now available online, and USDA's Farm Service Agency (FSA) staff members are available via phone, fax and online tools to help producers complete applications. The agency set up a call center in order to simplify how they serve new customers across the nation.

"We know Maryland producers are facing a tough time now, and we are making every effort to provide much needed support as quickly as possible," said Jim Eichhorst, state executive director for FSA in Maryland. "FSA is available over the phone and virtually to walk you through the application process, whether it's the first time you've worked with FSA, or if you know us quite well."

Applications will be accepted through **August 28**, **2020**. Through CFAP, USDA is making available \$16 billion for vital financial assistance to producers of agricultural commodities who have suffered a five-percent-or-greater price decline due to COVID-19 and face additional significant marketing costs as a result of lower demand, surplus production, and disruptions to shipping patterns and the orderly marketing of commodities.

"We also want to remind producers that the program is structured to ensure the availability of funding for all eligible producers who apply," Jim Eichhorst said.

In order to do this, producers will receive 80 percent of their maximum total payment upon approval of the application. The remaining portion of the payment, not to exceed the payment limit, will be paid at a later date nationwide, as funds remain available.

Producers can download the CFAP application and other eligibility forms from <a href="farmers.gov/cfap">farmers.gov/cfap</a>. Also, on that webpage, producers can find a payment calculator to help identify sales and inventory records needed to apply and calculate potential payments.

Additionally, producers in search of one-on-one support with the CFAP application process can call **(877) 508-8364** to speak directly with a USDA employee ready to offer assistance. This is a good first step before a producer engages the team at the FSA county office at their local USDA Service Center.

### **Applying for Assistance**

Producers of all eligible commodities will apply through their local FSA office. Those who use the online calculator tool will be able to print off a pre-filled CFAP application, sign, and submit to your local FSA office either electronically or via hand delivery. Please contact your local office to determine the preferred method. Find contact information for your local office at farmers.gov/cfap.

Documentation to support the producer's application and certification may be requested after the application is filed. FSA has streamlined the signup process to not require an acreage report at the time of application and a USDA farm number may not be immediately needed.

#### **Additional Commodities**

USDA is also establishing a process for the public to identify additional commodities for potential inclusion in CFAP. Specifically, USDA is looking for data on agricultural commodities, that are not currently eligible for CFAP, that the public believes to have either:

- 1. suffered a five percent-or-greater price decline between mid-January and mid-April as a result of the COVID-19 pandemic,
- 2. shipped but subsequently spoiled due to loss of marketing channel, or
- 3. not left the farm or remained unharvested as mature crops.

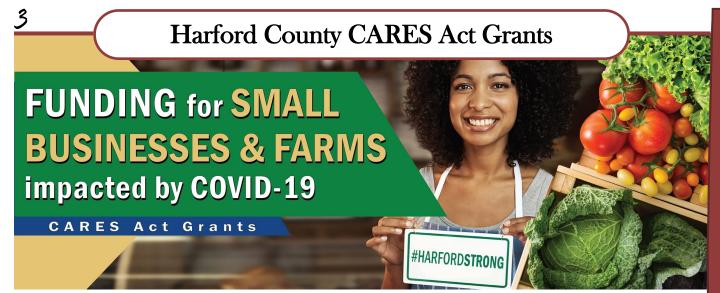
More information about this process is available on <a href="farmers.gov/cfap">farmers.gov/cfap</a>.

To find the latest information on CFAP, visit <u>farmers.gov/cfap</u> or call **(877) 508-8364**.

USDA Service Centers are open for business by phone appointment only, and field work will continue with appropriate social distancing. While program delivery staff will continue to come into the office, they will be working with producers by phone and using online tools whenever possible. All Service Center visitors wishing to conduct business with the FSA, Natural Resources Conservation Service, or any other Service Center agency are required to call their Service Center to schedule a phone appointment. More information can be found at <a href="mailto:farmers.gov/coronavirus">farmers.gov/coronavirus</a>.

USDA is an equal opportunity provider, employer, and lender.





Harford County Government is providing a COVID-19 Small Business Relief Grants— administering federal CARES Act funds established to help small businesses impacted by the recent pandemic. Businesses that have received previous forms of COVID-19 support are still eligible for this grant.

There are two types of relief grants available: \$7,500 for small businesses and \$2,500 for farm businesses. These grants will be offered on a first come, first serve basis, and accurate and complete applications are essential to maintaining your place in the queue.

### **Farm Grant Eligibility**

Harford County will provide grants of \$2,500 to local farm businesses. To qualify, a farm must:

- Be in good standing with the State of Maryland and Harford County and registered with the state, if required to do so by law as of March 9, 2020. Visit <a href="https://dat.maryland.gov/businesses/Pages/">https://dat.maryland.gov/businesses/Pages/</a> Internet-Certificate-of-Status.aspx to obtain certificate of status (Certificate of Good Standing may be provided via screenshot or printed from the webpage – no need to pay for official certificate);
- Be an operating farm in Harford County with 10+ acres used primarily for agriculture and/or zoned for agriculture; and
- Only apply to one of the relief grant programs.
   Applications from businesses submitted for both grants will not be accepted.

### June is National Dairy Month!

While dairy farms in Maryland and across the United
States have been struggling through very tough
economic times, dairy still ranks as the 4th largest
sector of Maryland agriculture based on farm sales. To
celebrate dairy month, check out some local Harford County dairy products at a
farmers market, a farm store, or on Maryland's Best Ice Cream Trail!

Any farm business meeting the eligibility requirements for the Small Business Relief Grant is welcome to apply for that grant. However, businesses may only apply for one of the grants offered - applying for both will jeopardize your opportunity for funding through this grants initiative.

### **Small Business Grant Eligibility**

Harford County will provide grants of \$7,500 each to as many as 2,000 Harford County small businesses. To qualify, a small business must:

- Be a for-profit entity in good standing with the State of Maryland and Harford County and registered with the state, if required to do so by law as of March 9, 2020 Visit <a href="https://dat.maryland.gov/businesses/Pages/Internet-Certificate-of-Status.aspx">https://dat.maryland.gov/businesses/Pages/Internet-Certificate-of-Status.aspx</a> to obtain certificate of status (Certificate of Good Standing may be provided via screenshot or printed from the webpage – no need to pay for official certificate);
- Employ a minimum of two (2) full-time equivalent (FTE) employees who are not owners or part-owners, and a maximum of 50 FTE employees, defined at 30+ hours per week (can be averaged over the year) as of March 9, 2020; and
- Certify that all business affiliates, subsidiaries, and parent company have a combined 2019 revenue of less than \$5 million according to a 2019 tax return or end-of-year fiscal statement,

required upon audit request.

ONLY APPLY TO ONE of the relief grant programs. Applications from businesses submitted for both grants will not be accepted.

### **CFAP Resources**

Paul Goeringer, Legal Specialist University of Maryland

Reposted from the Ag Risk Management Blog

USDA has recently announced a new program to provide assistance to growers and livestock producers who aced price declines and additional marketing costs due to COVID-19. The new Coronavirus Food Assistance Program (CFAP) will begin to signup on May 26 and close on August 28th. See <a href="https://www.farmers.gov/cfap from USDA">https://www.farmers.gov/cfap from USDA</a>.

CFAP will provide support to eligible livestock, wool, dairy, non-specialty crop, and specialty crop producers. The Department of Agricultural and Resource Economics and the University of Maryland Extension has developed resources to assist growers to better understand CFAP. The following resources have been developed:

• Beef Producers Infographic from UME is available here.

- Dairy and Beef Producers: <u>Coronavirus Food</u>
   <u>Assistance Program (CFAP): What Dairy and Beef</u>
   <u>Producers Need to Know</u>, Sarah B. Potts, University
   of Maryland Extension, 2020.
- Dairy Producers Infographic from UME is available here.
- General overview: New Coronavirus Food
   <u>Assistance Program May Provide Relief to Maryland Growers Due to COVID-19 Losses</u>, Paul Goeringer, Department of Agricultural and Resource Economics, 2020.

Make sure you schedule an appointment with your county FSA office or fill out the online application before the end of the signup period. The Harford County FSA office can be reached at (410) 838-3950.

## CFAP: Info For Dairy & Beef Producer's

Sarah Potts, Dairy and Beef Specialist University of Maryland

Background: The USDA CFAP Program has allocated \$16 billion in funds for direct payments to farmers to help with the fallout from the COVID-19 pandemic. The funds are derived from two sources: the Coronavirus Aid Relief and Economic Security (CARES) Act and the Commodity Credit Corporation (CCC) Charter Act. Funds from the CARES Act are meant to help farmers cope with price reductions incurred between mid-January and mid-April while funds from the CCC Charter Act are meant to help farmers cope with market disruptions.

Eligibility: All producers who incurred a 5% or greater reduction in commodity prices due to the COVID-19 pandemic are eligible to apply for aid. If more than 75% of an applicant's income is from farming, there are no gross income restrictions. However, if less than 75% of income is derived from non-farming sources, the average adjusted gross income on the applicant's 2016, 2017, and 2018 tax returns must be less than \$900,000. Participation in risk management programs, such as the Dairy Margin Coverage Program, and Small Business Administration (SBA) programs, such as the Paycheck Protection Program (PPP), do not affect a producer's eligibility for CFAP aid.

**Funding Limitations:** Individual producers or farms are eligible for up to \$250,000 of aid. However, if your farm business is structured as a Corporation, Limited Liability Company, Limited Partnership, etc., you may be entitled to a higher limit of up to \$750,000 depending on the number of shareholders who contribute more than 400 hours of labor annually to the farm business.

Applications and Payments: The application period begins on Tuesday, May 26 and goes through August 28, 2020. Producers must call their local Farm Service Agency (FSA) office in order to schedule an appointment to complete the application process. Producers will receive 80% of their payment as soon as their application is completed and processed. The remaining 20% of their payment will be dispersed at a later date, as funds are available.

A payment estimate calculator and other resources will be made available at <a href="https://www.farmers.gov/cfap">https://www.farmers.gov/cfap</a> beginning May 26th to help farmers estimate the amount of aid they should receive.

For Dairy Producers: Dairy producers will receive aid based on production during the first quarter of 2020. Producers will receive \$4.71/cwt from CARES Act funds plus an additional \$1.47/cwt from the CCC Charter Act funds for a total payment of \$6.18/cwt.

Producers will need to report the total amount of milk produced (including any milk dumped or discarded) in January, February, and March 2020. Cull cows sold during the period of January 15 to April 15 can also be reported for payment. These animals should be coded as "Slaughter Cattle: Mature" and producers will receive \$92 per head. If producers raise or sell other cattle from the farm strictly for beef, those can also be reported for additional aid (see the "For Beef Producers" section below for more details).

Dairy CFAP Payment Example: An individual farm applies for CFAP as a Limited Partnership. A brother and sister run the farm together as their full time professions. The farm shipped 1,092,000 lbs of milk during the first quarter (January, February, and March) of 2020. There were also 4 cull cows sold between January 15 and April 15.

This farm should be eligible for up to \$500,000 of CFAP funds because there are two shareholders in the partnership. The farm should expect to receive a payment of \$67,485.60 for their milk production:

CARES Act Funds: \$51,433.20

\$4.71/cwt × 10,920 cwt

CCC Charter Act Funds: \$16,052.40

\$1.47/cwt × 10,920 cwt

They should also receive an additional \$368 (\$92/head  $\times$  4 head) for the cull cows they sold. The total maximum payment this farm can expect would be \$67,853.60. Therefore, an initial payment of \$54,282.88 (80% of \$67,853.60) could be expected.

For Beef Producers: Beef producers are eligible to apply for aid based on the number of cattle marketed between January 15 and April 15, 2020 (CARES Act payments; column 1 in Table 1) and the greatest number of cattle on inventory between April 16 and May 14, 2020 (CCC Charter Act payments; column 2 in Table 1).

Payment rates vary depending on the type of cattle sold or in inventory during these time periods.

Beef CFAP Payment Example: A beef producer applies for aid as an individual. She sold a total of 3 cull cows and 20 feeder cattle (<600 lb) between January 15 and April 15. From April 16 to May 14, she managed 30 cow/calf pairs, 1 mature breeding bull, and 3 feeder cattle (>600 lb) that she intends to finish out and sell as freezer beef.

This producer should be eligible for up to \$250,000 of aid because she is applying as an individual. The total maximum payment she can expect is calculated as follows:

CARES Act Funds (column 1): \$2,316

\$276 for the 3 cull cows sold: \$92/head × 3 head

\$2,040 for the 20 feeder calves (<600 lb) sold: \$102/head × 20 head

CCC Charter Act Funds (column 2): \$2,112

\$1,980 for the 30 cow/calf pairs: 30 cows + 30 calves =  $60 \text{ head} \times \$33/\text{head}$ 

\$33 for the breeding bull: 1 bull × \$33/head

\$99 for the 3 feeder cattle (>600 lb): 3 head  $\times$  \$33/head

This producer is expected to receive a maximum payment of \$4,428. The initial payment this producer can expect to receive is \$3,542.40 (80% of \$4,428).

For additional information, visit <a href="https://www.farmers.gov/cfap">https://www.farmers.gov/cfap</a> or contact your local FSA office.

For questions, contact Sarah Potts, sbpotts@umd.edu or (301) 432-2767 x324.

Table 1. Payment scheme by cattle class for CARES and CCC Charter Acts.

Class of Cattle	CARES Act Payment (per head) – Sold January 15 to April 15, 2020	CCC Payment (per head) – Highest Inventory April 16 to May 14, 2020
Feeder Cattle (<600 lb)	\$102	\$33
Feeder Cattle (>600 lb)	\$139	\$33
Slaughter Cattle (Fed Cattle)	\$214	\$33
Slaughter Cattle (Mature Cattle)	\$92	\$33
All Other Cattle*	\$102	\$33

<sup>\*</sup>The "All Other Cattle" class excludes those cattle that are intended or raised for dairy purposes.

## Online Sales—Here to Stay

Ginger Myers, Extension Marketing Specialist
University of Maryland

In March 2020, one in three people in the United Sates ordered food on-line with the expectation it would be delivered to their door. The hybridization of both direct and online sales channels has only accelerated as retailers, producers, and food entrepreneurs double down their efforts to capture more sales. Whether you have already pivoted to an e-commerce platform or are still considering building an on-line catalog, here are some important considerations for maximizing your e-commerce efforts.

If you already have an e-commerce platform you may need to make some revisions:

- 1. Consider an open and/or shut time ordering time to manage order volumes.
- 2. Pictures must be very clear to differentiate varieties and the item descriptions should be fairly detailed.
- 3. Inventory management requires timely updates. Selling on-line means rapidly changing inventories.
- Have you activated the "abandon cart" feature on your platform? This feature can remind customers to finish an order with you.
- 5. Does your platform offer a "Reply" feature for scheduling or product questions?
- 6. Are you tracking and charging sales tax where applicable?

Since managing an e-commerce platform comes with a considerable investment in time and resources, here are a few items to consider before committing to one:

 Are you looking for a short-term sales boost to move some inventory, or are you looking to develop a long-term platform for selling direct to consumers?

- 2. What is your expectation level for how long it will take to develop this channel?
- 3. What are the unforeseen logistical consideration? Do you have adequate bandwidth to support posting lots of pictures in your online catalog? Do you or your staff have time to devote to handling ecommerce sales?
- 4. Mobile compatibility is essential as more consumers search and order products on their tablets or smart phones. Select a platform that ensures mobile compatibility and offers you a preview of your site.
- Select a platform that is compatible with your existing website. A third-party hosted platform removes most of the technical support concerns and can have you up and running faster than a selfhosted system.
- Safe and secure credit card or other payment systems is a must using services such as PayPal or Apple Pay. Customers need to know their payment information is safe and secure when ordering through your website.
- 7. Which platform is the easiest to use for your type of business? Consider features such as customer account set-ups, payment options, customer service options, and the cost and fees involved.

Some food businesses may still benefit by simply taking orders and payments over the phone. But for most, e-commerce will become a vital and growing component in their business. The most profound shift in consumer behavior is happening in grocery ecommerce—and this shift is likely to have one of the longest-lasting consequences after we return to the "new normal" for shopping.

### **June Equine Webinars**

Join us on Tuesdays in June at 3:00 pm EST as our educators discuss a variety of horsekeeping topics.

## June 2: Interpreting Soil Test Reports: What You Need to Know to Maximize Pasture Performance

Andy Kness, Harford County Extension
Register at https://go.umd.edu/soiltestreports

## June 9: Productive Pastures for Happy Horses, Happy Humans, and a Healthy Environment

Dr. Amy Burk, Extension Horse Specialist
Register at https://go.umd.edu/productivepastures

### **June 16: Nutrient Management for Horse Farms**

Erika Crowl, Baltimore County Extension
Register at https://go.umd.edu/nutmgmnt

#### **June 23: Forage Selection for Horse Pastures**

Dr. Amanda Grev, Extension Forage Specialist
Register at https://go.umd.edu/forageselection

## June 30: Weed Worries? Tips on Controlling Weeds in Horse Pastures

Andy Kness, Harford County Extension
Register at <a href="https://go.umd.edu/weedworries">https://go.umd.edu/weedworries</a>

## **Updated Crop Production Budgets**

Shannon Dill, Principal Agriculture Agent University of Maryland Extension, Talbot County

The University of Maryland Extension has updated <u>extension.umd.edu/grainmarketing</u> site with new input data and spray programs for the 2020 field crop budgets.

### **Crop Budgets**

Cost of production is very important when making decisions related to your farm enterprise and grain marketing. Enterprise budgets provide valuable information regarding individual enterprises on the farm. This tool enables farm managers to make decisions regarding enterprises and plan for the coming production year. An enterprise budget uses farm revenue, variable cost, fixed cost and net income to provide a clear picture of the financial health of each farm enterprise.

The 2020 Maryland enterprise budgets were developed using average yields and estimated input cost based upon producer and farm supplier data. The figures

presented are averages and vary greatly from one farm and region to the other. It is therefore crucial to input actual farm data when completing enterprise budgets for your farm.

### **How to Use University Enterprise Budgets**

The enterprise budgets can be used as a baseline for your operation. Make changes to these budgets to include your production techniques, inputs and overall management. New spray programs were added for herbicide resistant weeds.

The budgets are available electronically in PDF or Excel online at <a href="www.extension.umd.edu/grainmarketing">www.extension.umd.edu/grainmarketing</a>. Use this document as a start or reference to create your crop budgets. If you have problems downloading any of these budgets, contact information is located on the website.

### **Production Cost Per Acre, 2020**

	Corn – No Till	Corn – Conventional	Soybeans	Wheat	Wheat/Double Crop Beans
2020	\$537.74	\$593.58	\$346.51	\$424.80	\$630.50
Increase	-5%	-4%	-5%	-3%	-4%

## Pesticide Container Recycling



The Maryland Department of Agriculture (MDA) is offering the empty plastic pesticide container recycling program in 2020. Triple-rinsed (or equivalent), clean, plastic, pesticide containers will be collected on the scheduled days and times at these nearby sites: Scarboro Landfill in Street and The Mill of Blackhorse in White Hall (for Mill Customers). Dates and times are as follows:

- Scarboro Landfill, 9-3 p.m.: June 5, July 2, August 7, September 4.
- The Mill of Blackhorse, Call (410) 329-6010 or (410) 692-2200 for hours of operation and drop-off instructions.

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Great resources are just a click away!



Natural Resources Back-issues of this publication can be found at: https://extension.umd.edu/news/newsletters/657

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## Dates to remember

- 2 Jun-30 Jun. Equine webinar series. 3 p.m. Free. Register online: https://extension.umd.edu/events/series/6184. Contact Jennifer Reynolds for more information (jenreyn@umd.edu).
- **10 Jun.** Women in Ag Webinar: Invasive Insects. 12 noon. Free, Register online.
- 15 Jun. <u>Harford Ag Grant Applications due.</u> Contact Jason Gallion for more details, jcgallion@harfordcountymd.gov, (410) 638-3511.
- 19 Jun-20 Nov. Food Safety Friday: FSMA "how to" webinars. Various topics. 12 noon. Free. Register online or contact Sarah Everhart for more information, SEverhart@law.umaryland.edu.

### Check out these additional online resources from



**June 2020**