MARYLAND FB FARM BUREAU

THE OLD LINE
Farmer

May/June 2026

Create your best farm future at marylandfb.org

A Productive Legislative Session for Maryland Farmers

By Tyler Hough

With the 2026 Maryland General Assembly Session coming to a close, the state's agricultural community can reflect on a productive legislative session that yielded several significant victories for farmers.

With over 3,000 bills introduced this year, Maryland Farm Bureau maintained a constant presence in Annapolis, tracking more than 300 pieces of legislation. On priority bills for our organization, we saw supportive bills passed into law while successfully blocking or amending every bill that the Farm Bureau officially opposed.

A highlight of this year's success was an incredible victory for agricultural education with the passage of HB972, the Charles J. Otto Agricultural Education Promise Act. This bill was passed by unanimous vote in the Senate, a near-unanimous 137-1 victory in the House, and signed into law by the Governor with a packed-house in tow.

The final legislation secures $200,000 in the Governor's Budget to be split between the Maryland Agricultural Education Foundation and the Maryland FFA. Named in honor of the late Delegate Charles Otto, a tireless advocate for the industry and former Maryland Farm Bureau staffer, the act ensures his legacy will continue through the support of the next generation of Maryland farmers.

Agricultural education is consistently ranked as a top priority for our members, and this bill's passage was a testament to

CONTINUED ON PAGE 10

PRSRT STD
U.S. POSTAGE
PAID
PHOENIX, AZ
PERMIT NO. 1424

Packed house for the bill signing of HB972 on April 28th, 2026

Also in this issue:

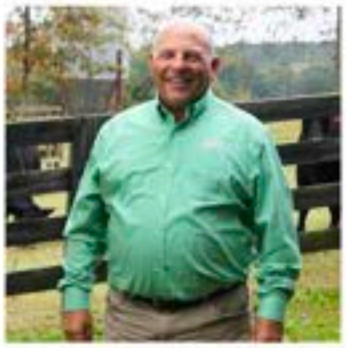
...and more!

The Old Line Farmer
Jeb Burchick, Editor | jburchick@marylandfb.org | (410) 922-3426

The Old Line Farmer, published in Davidsonville, MD, bimonthly, by Maryland Farm Bureau. Periodicals postage paid at Davidsonville, MD and additional offices. Business and Editorial Offices: 3358 Davidsonville Rd, Davidsonville, MD 21035
Any editorial material may be reproduced with credit to this publication.
POSTMASTER: Send address changes to The Old Line Farmer at the office above.
Subscription is included for active, dues-paying members of Maryland Farm Bureau.


BLOOM
Ten Years.
Still Growing.
For 10 years, Bloom has been a trusted fertilizer of choice for Maryland farmers looking to lower their costs, green up crops and replenish their soils. Learn more at bloomsoil.com/farms or reach out at bloom@bloomsoil.com, (202) 765-3292 ext. 109.
Bloom is a recycled Class A Exceptional Quality biosolids product meeting all Maryland and EPA standards for edible crops.
BLOOM
GOOD SOIL,
BETTER EARTH.
BLOOMSOIL.COM
47 20670

Zipline: Weathering the Storm Together



By Zippy Duvall, President of the American Farm Bureau Federation

As we approach Mental Health Awareness Month (May), I've been thinking a lot about the weight so many farmers and ranchers are carrying right now. Farming is rewarding work, but it can also feel overwhelming. Markets shift overnight. Weather can wipe out months of hard work. Costs keep climbing. Too often, the stress builds quietly while we keep pushing forward, because that's just what farmers do.

That's why Farm Bureau continues to invest in resources that support the well-being of farm families and rural communities. And this Mental Health Awareness Month, we're unveiling a new resource dedicated to helping farmers consider how to respond to stress before it reaches a breaking point. It's called the Farm State of Mind Checklist: Weathering the Storm.

The checklist was shaped by the experiences of farmers and ranchers, along with guidance from mental health professionals. It's built around simple, practical reminders that can help people take small steps toward managing stress, preventing burnout, and finding clarity during difficult seasons.

One thing I've learned over the years is that mental health conversations do not have to start with big speeches or perfect answers. Sometimes they start with small actions. That's the idea behind this checklist.

The first reminder is to nourish yourself. Farmers are good at taking care of crops, livestock and equipment, but we are not always good at taking care of our own physical wellbeing. Getting enough rest, staying hydrated, and fueling your body matters.

The checklist also encourages people to move. Physical activity has always helped clear my mind, whether that means walking the farm, working outside, or throwing the ball with my dog, Ziggy.

Another reminder is to unplug. In agriculture, it can feel like there is no off switch. But stepping away from the stress of the farm for even a short time can make a difference.

It also encourages people to pause. That might mean prayer, quiet reflection, or taking a moment to breathe before jumping into the next challenge.

And maybe most importantly, it reminds us to connect and share. For me, that lesson became especially clear after losing my first wife, Bonnie, to cancer. The support of my family, friends, and community helped carry me through some of the hardest days of my life. None of us are meant to weather these storms alone.

I'm so proud of Farm Bureau's work through the Farm State of Mind Alliance, which brings together some of the largest membership organizations serving the farm community nationwide to reduce the stigma around mental health in rural communities and connect farm families with support and resources. One resource available through Farm State of Mind is Togetherall, a 24/7 online peer-to-peer community where farmers and ranchers can talk anonymously with others who understand what they're going through. Farmers can also access counseling support, life coaching and professional consultations through Togetherall. These services are completely free to farm families across the country.

Sometimes the hardest part is taking that first step. That's why I encourage farmers and ranchers to check out Farm State of Mind and sign up for a Togetherall account before hitting a breaking point. Having those resources already at your fingertips can make all the difference on the hard days.

These resources matter because stress in agriculture is real. Unpredictability, financial pressure and isolation can take a toll on farmers and ranchers and their families. And with USDA projecting farm income this year to be $48 billion below the highs we saw in 2022, many farm families are carrying even more financial strain and uncertainty into an already difficult season.

But we know the strength of rural communities is real, too. When farmers check in on one another, share their stories and encourage each other to seek support, it reminds each of us that we are not alone. Sometimes a conversation can make all the difference.

This Mental Health Awareness Month, I encourage you to take a few moments to check in on yourself and the people around you. Share the Farm State of Mind Checklist with a friend or neighbor. Start a conversation. Reach out if someone is struggling. And if you need support yourself, know there are people ready to listen and help. No one should have to weather the storm alone.

Late April Frost Causes Huge Losses for Maryland Farmers

By Jeb Burchick

Mike Heyser walks through a small apple orchard behind his family's farmstand in Silver Spring, Maryland. He stops at a tree, picks a single, tiny bud, and splits it open with his thumbnail. He points to the seeds inside. They are a dull brown. Normally, he remarks, they should be a vibrant white.

It is the color of a harvest that will never happen.

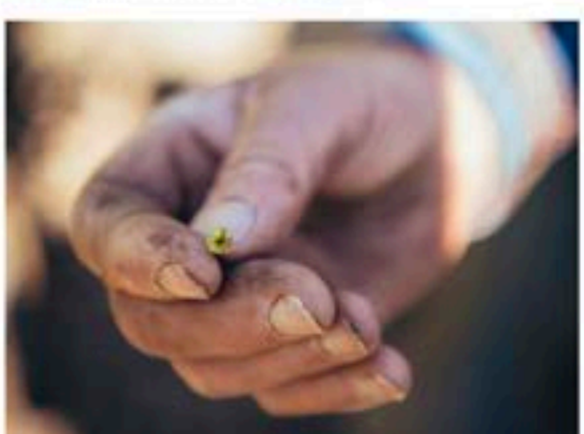
"I've never had anything like this before," says Mike while pulling down a branch to look at the semi-withered buds. "I've never had stuff like this."

An uncharacteristic late frost struck the Mid-Atlantic on April 20th. Many specialty crops had already begun to bud and grow; the combination of the late date and the advanced stage of the plants created a perfect storm for the season's harvest.

Anne Arundel County vineyard owner Tom Croghan remembers the night of the frost well. Some farms can utilize frost fans, which uses wind power to flow warm air over their crops. Tom is fortunate enough to have one of these, but even then, the weather was too cold to have an effect.

"On the night of the 20th, there was just too much cold air, the fans didn't help at all," said Tom. "I came out on the morning of the 21st, and all I saw was dead shoots across the vineyard."

Tom Croghan inspects withered vines at his Anne Arundel County vineyard



A dead apple bud at Heyser Farms

"There was not a vine that was untouched."

At The Vineyards at Dodon, in a normal year, they'd expect to produce about 40 to 45 tons. Due to the frost, they are expecting only 12 to 15 tons. This roughly equates to a loss of 2,000 cases of wine, an incredible economic hit to a small vineyard like theirs.

In the week after the frost, Maryland Farm Bureau sent around an internal survey to assess the damage, and it paints a stark picture. The most common damage estimate reported by farmers was "Around 100%," with over a quarter of affected respondents fearing a total loss of their season's yield.

The survey highlights that specialty crops, particularly grapes, bore the brunt of the damage. Other hard-hit varieties included tree fruits like apples, peaches, and cherries, as well as early vegetables and berries. While farm sizes varied, the majority of respondents were small-scale operations farming between 1 and 50 acres. These growers now face a massive economic hurdle, with individual projected losses ranging from a few hundred dollars to upwards of $500,000, underscoring the severe financial strain this uncharacteristic weather event has placed on the local agricultural community.

Looking ahead, farmers in Maryland are looking for a USDA Secretarial Disaster Declaration. This formal designation is issued when the U.S. Secretary of Agriculture determines that a county has suffered a production loss of at least 30% in a single crop due to a natural disaster. This designation is essential because it serves as the primary mechanism to unlock federal financial assistance that is otherwise unavailable, bridging the gap between state-level recognition and federal resource allocation. Farmers can help move this process along by reporting their losses to their local Farm Service Agency office.

In the short term, growers are pivoting. Mike is planning on planting more winter squash and pumpkins, as well as summer produce. It's too early to say what the apple market will look like. He's also planning to work with a farm in South Carolina to provide peaches and berries to market customers.

CONTINUED ON PAGE 13

Farm Credit and Maryland Farm Bureau Host MANRRS Chapters for Industry Exposure and Career Exploration

Horizon Farm Credit and Maryland Farm Bureau recently hosted members of the University of Maryland Eastern Shore and University of Maryland chapters of Minorities in Agriculture, Natural Resources and Related Sciences (MANRRS) for an immersive educational and networking experience at the Maryland Farm Bureau headquarters on Friday, May 1, 2026.

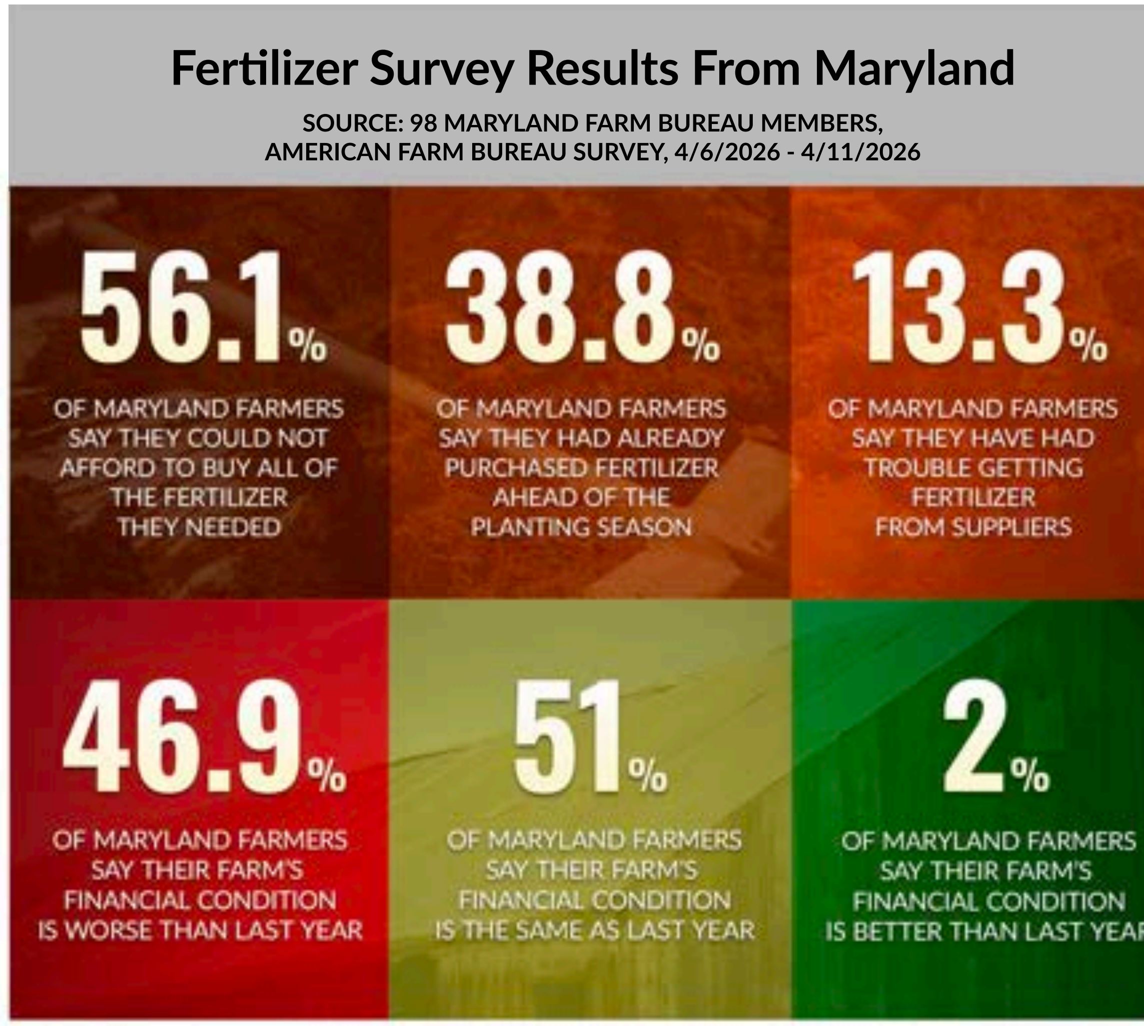
The visit introduced students to career pathways in agriculture and agribusiness while strengthening relationships between students and industry professionals. Highlights of the visit included career exploration discussions and a beginning farmer panel, which featured real-world insights into launching and sustaining an agricultural career. Students also participated in an interactive agricultural entrepreneurship workshop that challenged them to think critically about farm business decision-making, problem solving, and innovation.

"Experiences like this give students the opportunity to connect what they're learning in the classroom to real-world careers in agriculture," said Johanna Rohrer, Member Education & YBS Program Officer at Horizon Farm Credit. "Building financial awareness, expanding professional networks, and engaging directly with industry leaders are critical steps in preparing students for long-term success. Seeing their curiosity and engagement throughout the day was incredibly rewarding, and we're proud to support and invest in the next generation of agricultural leaders."

"We were very happy to work with Horizon Farm Credit to make this event happen. Programs like this give students a better understanding of the possible career paths in the agricultural industry," said Katie Walker, Operations Coordinator at Maryland Farm Bureau. "These students' passion and ambition give me confidence that the future of Maryland agriculture is in good hands."

The event reflected a shared commitment Horizon Farm Credit and the Maryland Farm Bureau to invest in the next generation of agricultural professionals by fostering leadership development, industry understanding, and career readiness.

Nationwide Survey: Most Farmers Can't Afford Fertilizer



An overwhelming majority of America's farmers who responded to a nationwide survey say they cannot afford to purchase enough fertilizer to get them through the year. The percentage who pre-purchased fertilizer varies significantly by region.

Conducted by the American Farm Bureau Federation April 3-11, the survey shows 70% of respondents say fertilizer is so expensive that they will not be able to buy all the fertilizer they need.

More than 5,700 farmers, both Farm Bureau members and non-members, from every state and Puerto Rico took the survey. Farm Bureau economists analyzed the results in the latest Market Intel.

The analysis reveals that almost 8 in 10 farmers in the southern U.S. say they can't afford all needed supplies this year, followed by the Northeast and West at 69% and 66%, respectively, compared to 48% of the farmers in the Midwest.

Just 19% of farmers in the South prebooked fertilizer purchases in advance of planting season. In the Northeast, only 30% of farmers prebooked, followed by 31% in the West, and 67% in the Midwest. Even with higher pre-booking rates, almost one in three Midwestern farmers still report entering the season without securing all of their fertilizer needs.

The conflict in the Middle East sent fertilizer and fuel prices soaring. The closure of the Strait of Hormuz is keeping critical fertilizer supplies and crude oil from reaching global markets, putting a squeeze on supplies around the world.

"Spring planting decisions depend heavily on access to fertilizer and diesel fuel, both of which have been impacted by geopolitical risks that have disrupted global markets," the Market Intel states. "Since the escalation of tensions in the Middle East, nitrogen fertilizer prices have risen more than 30%, while combined fuel and fertilizer costs have increased roughly 20% to 40%. Urea prices have increased by 47% since the end of February, marking the largest month-to-month percentage increase in the price of urea. These increases are occurring when many producers were already facing tight margins for many consecutive years."

Many of the farmers surveyed said they will forego applying fertilizer this spring in hopes that prices will return to an affordable level later in the growing season.

AFBF President Zippy Duvall said, "The skyrocketing cost of fuel and fertilizer is creating more economic hardships for farmers who have already endured years of losses. Without the necessary fertilizers, we'll face lower yields and some farmers will reduce acres altogether, which will impact food and feed supplies. It's too early to know how this will affect food availability and prices in the long run, but it's a warning light that we've shared with leaders in Washington. We look forward to working with them to find solutions so farmers can continue to feed families across America."

According to the survey, 94% of respondents reported their financial situation has worsened or remained the same since last year, while only 6% reported improvement.creased roughly 20% to 40%. Urea prices have increased by 47% since the end of February, marking the largest month-to-month percentage increase in the price of urea. These increases are occurring when many producers were already facing tight margins for many consecutive years."

Linden Hall Farm in Hagerstown | #MemberSpotlight

There's a chance your breakfast this morning may have come straight from Western Maryland.

In Hagerstown, husband and wife team Nicole and Brian Forsythe are used to waking up early (...and we're talking 4:00 AM early).

Before the sun rises in Washington County, the Forsythes are already done milking their holstein and jersey cows. That means they can shift their focus to their egg-laying hens and tend to their orchards after daylight breaks. When late afternoon rolls around, they're back tending to the cows for their second milking of the day – and then rinse and repeat.

The Forsythes are just one farm family in the largely rural Western Maryland, but they are hardly alone. In fact, Washington County is the highest milk producing county in Maryland. Knowing the importance of local agriculture, Brian serves as the president of the Washington County Farm Bureau. Farmers and supporters of agriculture can help strengthen this community by becoming a member of Farm Bureau.

Given the relentless pace of farm life, you might wonder why Brian doesn't take a step back. But for him, the calling is fundamental.

When asked why he continues to farm and what keeps him in the fields and barns, Brian explains it simply:

"It gets in your DNA, and I don't know how to explain it other than that," he says with a smile. "It's just a part of who you are."

#MemberSpotlight

MDA: USDA Designates Nine Maryland Counties as Primary Natural Disaster Areas Following Severe Drought

Due to ongoing dry conditions during the growing season, nine counties in Maryland have received drought disaster designations from the United States Department of Agriculture (USDA). Farmers in the primary designated counties of Allegany, Carroll, Charles, Frederick, Garrett, Howard, Montgomery, Prince George's and Washington are now eligible for certain assistance from the USDA Farm Service Agency (FSA).

This drought disaster assistance includes FSA emergency loans. Provided that eligibility requirements are met, the FSA will assess each emergency loan application individually to consider specific circumstances and needs. Farmers in eligible localities have eight months from the date of the disaster declaration to apply for these emergency loans.

According to the U.S. Drought Monitor, these counties suffered from a drought intensity value during the growing season ranging from severe for eight or more weeks to extreme or exceptional.

For more information on available assistance programs and the application process, please visit the Maryland FSA State Office website at fsa.usda.gov

Finney Elected President of Maryland Ag Council

Vanessa Finney of Lutherville was elected president of the Maryland Agriculture Council Board of Directors during its April 7th board meeting. Having served as vice president during the past year, she replaces outgoing leader, Robert "Robbie" Miller of New Township, PA.

Finney joined the Council board in 2022 and has served on the Sponsorship Committee.

"The Maryland Agriculture Council plays an essential role in promoting our state's number one industry and helping the public understand its value," she said. "We connect people from every part of agriculture — farmers, agribusinesses, educators, students, and policymakers — to advocate for and ensure a strong and vibrant agricultural future for Maryland."

As the incoming president, Finney said her goal is to "strengthen the Council's reach and grow its impact. I want to expand our outreach efforts, build new partnerships, grow student involvement and interest, and continue celebrating Maryland agriculture through initiatives that promote understanding, leadership, and pride in our state's farming heritage."

Finney currently serves as Executive Vice President of the Mid-Atlantic Nursery Trade Show (MANTS) and Administrator for the Baltimore County Farm Bureau.

Productive Session
(Continued from Page 1)

the power of grassroots members coming together to achieve victories. Previous iterations of this bill were introduced in sessions past but never made it out of committee. However, this year when we issued an action alert on this bill, over 350 messages were sent in support of this bill to elected officials. Thanks to those members making their voices heard, more Maryland students will now have the opportunity to learn about the industry that feeds our state.

Operational flexibility was another major theme of the session. HB395 and SB371 addressed a critical bottleneck for poultry and livestock producers, allowing farmers to begin construction on new facilities while working through the often-lengthy CAFO permit process. This change prevents unnecessary delays for producers while still maintaining strict environmental oversight. Further relief for farm diversification came with the passage of HB1071/SB861, which mandates that the state's stormwater regulations finally distinguish agritourism and agricultural accessory uses from heavy commercial development.

The agricultural community also held its ground against several high-stakes proposals that threatened standard operating procedures. A bill seeking to ban neonicotinoid-treated seeds, which are used for the vast majority of corn and soybean acreage in the state, failed to advance. This was cemented in a February hearing on the bill in which real farmers testified to the safety and science on these seeds.

Similarly, the industry navigated a complicated debate over lead ammunition.


Agricultural stakeholders gather in Annapolis

Effective wildlife management, supported by affordable and accessible hunting, is a primary tool for protecting crops and maintaining farm viability. HB1067/SB181 would have proposed a ban on lead ammunition that would significantly increase costs and reduce options for farmers, sportsmen, and families. By making hunting more expensive and difficult, this legislation threatens to worsen crop losses for an industry already facing tight margins and market uncertainty.

While the proposal passed in incredibly different iterations in the House and Senate, it ultimately died in a conference committee over these differences. The grassroots again made their voice heard on this issue, over 170 people wrote their Senator through our action alert in opposition to this bill, making it clear to them that affordable hunting is a vital tool for wildlife management and crop protection.

Economic protections for farmers were also bolstered this year through the passage of an agricultural equipment "lemon law." This legislation provides consumers with a clear path for refunds or replacements if machinery remains defective after a reasonable number of repair attempts. In tandem with this, the state expanded the revenue cap for cottage food businesses to $100,000 and increased tax credits for venison donations, providing small-scale producers and conservation-minded hunters with more financial breathing room.

Environmental policy saw a collaborative approach this session, most notably with the passage of a negotiated solution for managing PFAS in sewage sludge. Additionally, the Farm Bureau successfully secured amendments to wildlife legislation to preserve the use of Black Vulture Depredation Permits, ensuring farmers can continue to protect their livestock from predation.

While the session was largely defined by these gains, some issues remain unresolved. Efforts to restrict solar siting on priority preservation land and bills aimed at protecting landowners from the Maryland Piedmont Reliability Project did not cross the finish line this year.

The strength of the agricultural voice was undeniable throughout the session. Over 550 messages sent through our action alerts to their elected officials, as well as in-person involvement during hearings and our annual Day-In-Annapolis. This is why we were able to get the victories that we did in Annapolis. Moving forward, this level of engagement ensures that as the session concludes, the needs of Maryland's farm families remain a top priority for the state's lawmakers.

Maryland Ag *Fun Fact:*

Every Maryland county has at least one vineyard and most have a winery as well

Our Farmers Are Being Squeezed From Every Direction. Congress Must Act | GUEST COMMENTARY

By Congresswoman April McClain-Delaney (MD-6)

I did not learn about farming from a briefing book. I learned it watching my father, a potato farmer who never talked about margins or global markets, but who carried the weight of every difficult season in the quiet calculations at the kitchen table. Farming is not just a job. It is a constant negotiation with forces beyond your control. And right now, farmers across Western Maryland are facing more of those forces at once than at any point in recent memory.

That is why this moment feels so urgent.

Fertilizer prices are no longer just high. They are destabilizing. I have heard it directly across the district: farmers asking whether they can afford to plant at all, or how much they will need to cut back simply to make the numbers work. Recent analyses show that ongoing trade conflicts and supply chain disruptions have cost American farmers more than $25 billion. Farm bankruptcies have risen 46 percent. Nearly 70 percent of producers report they cannot afford fertilizer at current prices, and 94 percent say their financial situation has worsened. Here in Maryland, families have absorbed an estimated $1,700 in additional costs per household, with more than $4 billion drained from our state's economy.

But fertilizer is only part of the story. Farmers are being squeezed from every direction: higher costs due to tariffs, immigration-related labor shortages, supply chain disruptions, and now cuts to the very USDA programs designed to help them weather exactly these kinds of shocks. At the same time, USDA is moving forward with a major reorganization without Congressional approval, one I strongly believe will cost more in the long run than it saves and will undercut vital services farmers depend on. As experienced civil servants refuse to uproot their lives to relocate, decades of institutional knowledge walk out the door with them. That translates directly into less technical assistance and less support for rural America.

Nowhere is that loss more concrete than at the Beltsville Agricultural Research Center. BARC is one of the crown jewels of American agricultural science. For nearly 100 years, it has helped farmers fight pests and disease, improve nutrition, house our National Bee Lab, and protect natural resources. Its work on the screwworm parasite, currently devastating livestock across the country, is critical to Maryland's dairy farmers right now. And the research conducted there is irreplaceable in ways that are difficult to fully convey. The bees at BARC have been pollinating the same flora for decades. That continuity is the scientific baseline against which all research is measured. If we decommission BARC, we do not just lose a facility. We lose a standard of comparison that cannot simply be rebuilt.

It is for these reasons that I could not in good conscience vote for the Farm Bill. When farmers are left with inadequate resources or remedies in the problems they face, we in Congress have failed to do our jobs. I will keep fighting alongside my colleagues on the House Agriculture Committee to push on the Administration to act in the best interest of our farming families.

The farmers I grew up around, including my father, never asked for special treatment. They wanted predictability. They wanted transparency. They wanted a government that understood the realities of farming and responded when conditions turned against them.

Right now, that system is being tested. Washington must meet this moment with urgency, clarity, and meaningful policy that reflects what is actually at stake, for agriculture, for rural America, and for every American who depends on the food our farmers grow.

--

Representative April McClain-Delaney represents Maryland's Sixth Congressional District in the U.S. House of Representatives. She is the lone Maryland member on the U.S. House Committee on Agriculture.

Views expressed in this guest commentary are those of the author and do not necessarily reflect the official position or policy of the Maryland Farm Bureau.

April Frost Damage (Continued from Page 5)

But as a farmer through and through, it pains Mike to be bringing in produce and not be able to grow his own fruit for his own customers.

"It's just something that I like to do," Mike says with a giggle. "I guess I was born to do it. That's the way it is."

After witnessing the impact of such an extreme weather event, Tom feels a renewed sense of responsibility to the environment. He views these erratic seasons as an environmental red-flag, signalling that farmers should lean further into conservation-minded farming, focusing on practices that promote soil health and help reverse the damage of an uncertain climate.

Both farmers agree that in this turbulent time, it's incredibly incumbent upon consumers to take the time to patronize their local farms. Although they realize that this may not be easy given the circumstances.

"They're going to have a reason not to come," says Mike. "There should be quality fruit there, but maybe just not as much, maybe a little more expensive."

But that should not stop Marylanders from visiting their neighbors. Tom stresses how the farming community is indeed a community. And together, we can make it through this storm together.

Tom summarizes it well with a smile: "It's going to be a tough year for us, we really look forward to the community coming to visit."

Mike Heyser at his orchard in Silver Spring

YF&R Summer Picnic June 6th

This summer, the Maryland Farm Bureau is taking a long-standing tradition and giving it a high-energy upgrade. The 2026 Young Farmers & Ranchers Summer Picnic will take place on Saturday, June 6th and includes a full-scale celebration of agriculture and music, culminating in a sunset concert at Knightongale Farm featuring Maryland's own Luke Borchelt.

For young farmers, the day begins at 10:00 AM with exclusive farm tours across Anne Arundel County. Tours include FAFO Farms, Bowtie Bison, Pherm Brewery, Obligation Stables, and Hopkins Family Farm.

The evening is opening its gates to the entire community and all ages for food and a live performance starting at 6:00 PM. Tickets are available for both the full day event or concert only.

Luke Borchelt is a rising country music star from Anne Arundel County. His viral hits "Every Rain" and "Ocean City" have racked up over 2.5 million streams on Spotify. Borchelt has performed at several classic Maryland venues, including Merriweather Post Pavillion and Country Calling, as well as serving as an opening act for country music superstar, Shaboozey. With deep appreciation for his Chesapeake roots, his music provides the perfect backdrop for an event supporting Maryland farmers.

All proceeds benefit the Maryland Farm Bureau Young Farmers & Ranchers program, providing the leadership training and advocacy needed to support our newest producers. Whether you join for the full day of agricultural exploration or arrive just in time for the all-ages concert, you are helping ensure Maryland's farming legacy remains strong.

Tickets are available now at marylandfb.org.

MDFB Announces 2026 Scholarship Recipients

Maryland Farm Bureau is proud to announce its 2026 scholarship recipients, awarding financial support to five promising students dedicated to academic excellence and the future of the agricultural industry.

Each student will receive a $2,000 scholarship to support their higher education. Three of the awards were granted to students pursuing degrees directly within food, agriculture, or natural resource disciplines, while two were awarded to students pursuing other majors or minoring in an agricultural field.

"Maryland agriculture is only as strong as its next generation," said MDFB President Jamie Raley. "That's why we are honored to support the educational pursuits of these young leaders who are slated to become the future of our industry."

To qualify, students submitted an application which included an essay on addressing the critical balance of environmental and financial sustainability.

2026 Winners:

John Chapple (Talbot County): University of Mississippi
Caroline Clark (Frederick County): University of Maryland, College Park
Caroline Kimball (Caroline County): Virginia Tech
Kyrksen Plano-Faber (Montgomery County): Montgomery College
Elijah Weddle (Washington County): Virginia Tech

MDFB Scholarship Program is made possible through voluntary donations of members and supporters of the Maryland Farm Bureau Foundation.

Traveling this summer?

Save money with exclusive Farm Bureau member benefits!

"I was traveling with the horses. When I was traveling, I took advantage of the hotel discounts and fuel discounts, and that really helped keep me on the road."

Jessie Flores Johnston
Rusted Star Ranch, Worcester County

Maryland Members of Congress Decry Closure of BARC

The U.S. Department of Agriculture and Maryland's congressional delegation are currently at odds following a proposal to decommission the Beltsville Agricultural Research Center (BARC) in Prince George's County.

The USDA's plan involves relocating research programs to various facilities across the country, a move the agency describes as a necessary step to modernize its research footprint. According to the USDA, the BARC site currently includes more than 400 buildings, many of which are outdated or underutilized and require significant investment to address deferred maintenance. The agency contends that transitioning these programs will better connect researchers with regional producers and improve overall operational safety.

In response, Maryland's congressional delegation, including Senators Chris Van Hollen and Angela Alsobrooks along with the entire House delegation – with the exception of Congressman Andy Harris – has formally challenged the proposal.

In an April 27th letter to the USDA, the lawmakers argue that the plan to shutter the facility is illegal, asserting that it violates provisions in the Fiscal Year 2026 Agriculture Appropriations Act which directed the USDA to keep BARC operational. The delegation expressed concerns that the closure would have catastrophic consequences for the nation's food security and the economic health of the Chesapeake Bay watershed, where they estimate $10 billion in agricultural productivity is at stake.

The lawmakers dispute also centers on a lack of transparent data regarding the relocation. The lawmakers criticized the USDA for failing to conduct a formal cost-benefit analysis before announcing the decommissioning. They have requested that the USDA Inspector General review the proposal and compare it to an alternative 2024 Master Plan that would have consolidated operations on the existing site.

As the situation develops, the lawmakers are pressing the USDA for detailed answers regarding the impact on employees and the feasibility of moving long-term research projects without jeopardizing ongoing agricultural advancements.

Aerial view of BARC
Source: Ken Hammond - USDA ARS

In their letter to the USDA, the lawmakers cite Maryland Farm Bureau's opposition to BARC's closure, citing MDFB President Jamie Raley's September 2025 letter to USDA Secretary Rollins on the matter. In his letter, President Raley commends the USDA for exploring efficiencies, but believes that there remains far greater opportunity in strengthening what already exists at BARC rather than dismantling it.

Ground-Breaking of New Grain Transloading Facility at Port of Baltimore

On April 10th, the Helen Delich Bentley Port of Baltimore hosted a groundbreaking for a new grain transloading facility at the Seagirt Marine Terminal. Under a partnership agreement between Ports America Chesapeake and Frey Commodities, the new facility will make it easier for Maryland farmers to get their products to the Port for export worldwide. The facility will encompass four acres, include three grain silos, and be used to facilitate the export of soybeans, corn, wheat, and other agricultural commodities around the world. The facility is expected to be open and operational in August 2026.

"This new partnership with Frey adds transloading capabilities at the Port of Baltimore and creates a more efficient, streamlined supply chain for farmers while strengthening the region's competitive position," said Mark Schmidt, president of Ports America Chesapeake.

Currently, there is no direct transloading facility at the Port of Baltimore to move grain and soybeans from trucks into containers for export shipping operations. Farmers currently need to place their grain into empty shipping containers located offsite, which are then picked up and brought into the Port.

Under the new system, a farm truck will come directly into the Seagirt terminal, deposit its grain onto a conveyor system, which will transport it directly into a silo. Ports America Chesapeake will then remove the grain from the silo when it's ready to ship and place it into containers for export operations.

"Maryland agriculture benefits significantly from expanded export opportunities, and this new transloading facility is a critical step in connecting our grain and soybean producers with the global marketplace," said MDA Secretary Atticks.

PRESCRIPTION SAVINGS!

FREE
Rx **Drug Card**
Compliments of:

MARYLAND FARM BUREAU

PROGRAM HIGHLIGHTS

Save up to 80% on prescriptions | Free pharmacy coupon card | Discounts on brand & generic drugs
Accepted at over 68,000 pharmacies nationwide | No restrictions & HIPAA compliant

Rx Prescription Savings Coupon
Retail Pharmacy Card

MBR ID: Enter Year & Time
(Example: Year 2021; Time 9:14; Enter ID 2021914)

RxGRP: FBRXMD

RxBIN: 610709

Compliments of: MARYLAND FARM BUREAU

NOTE: This card is being provided to you at NO COST. There are no forms to fill out. Simply take this card into a participating pharmacy with your Rx to qualify for discounts on medications. This card has been pre-activated for immediate use! To obtain information and to print additional cards visit **www.mdfarmbureau.com**

Pharmacy Helpline: **800-223-2146**
Customer Service: **877-321-6755**

This program is not insurance.
This is a point-of-sale discount program.

PARTICIPATING PHARMACIES

CVS/pharmacy, Walmart Pharmacy, Walgreens, Rite Aid, Target Pharmacy, Safeway, Shopko, Albertsons, Kmart pharmacy, Stop&Shop, Giant, Kroger, Sav-on Pharmacy, Shop 'n Save Pharmacy, Dillons, Tom Thumb, Randalls, Weis, Longs Drugs, Smith's Pharmacy, ACME Sav-on Pharmacy, Cub Pharmacy, Vons, Shaw's Osco Pharmacy, Fred Meyer, Pavilions, Bi-Mart

THIS PROGRAM IS NOT INSURANCE.

Market Intel: Tracking Farmer Bridge Assistance Program Payments

By Faith Parum, Ph.D., Economist at American Farm Bureau Federation, and Cameron Castillo, Associate Economist

In December 2025, USDA announced $12 billion in one time bridge payments, with $11 billion set aside for row crop producers in the Farmer Bridge Assistance program (FBA), and the remaining $1 billion reserved for specialty crop and sugar growers in the Assistance for Specialty Crop Farmers (ASCF) program. Given the historic economic losses facing the American agriculture sector, the FBA was designed to serve as an economic bridge for farmers ahead of the Agriculture Risk Coverage and Price Loss Coverage enhancements enacted in the One Big Beautiful Bill Act, which take effect later this year.

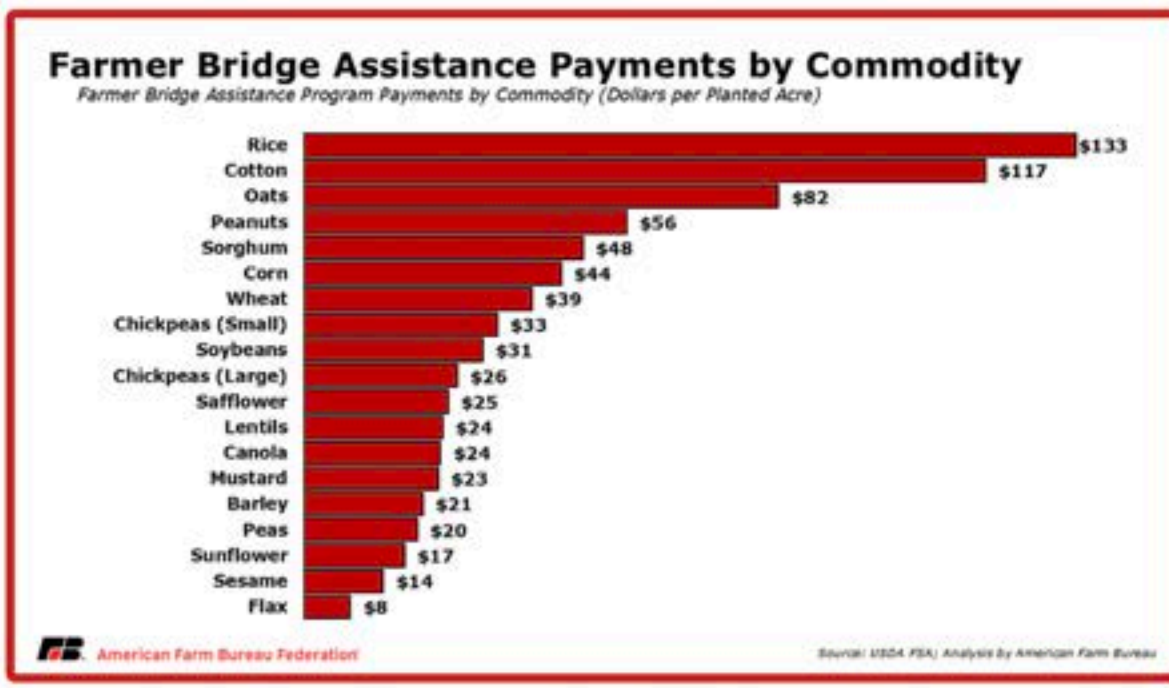
On February 23, USDA opened enrollment for farmers who planted program crops during the 2025 crop year. The deadline to submit a completed FBA payment application to USDA's Farm Service Agency (FSA) was April 17. As of the publication of this Market Intel, nearly $9.6 billion in FBA payments had been disbursed, with nearly 500,000 applications approved by the FSA.

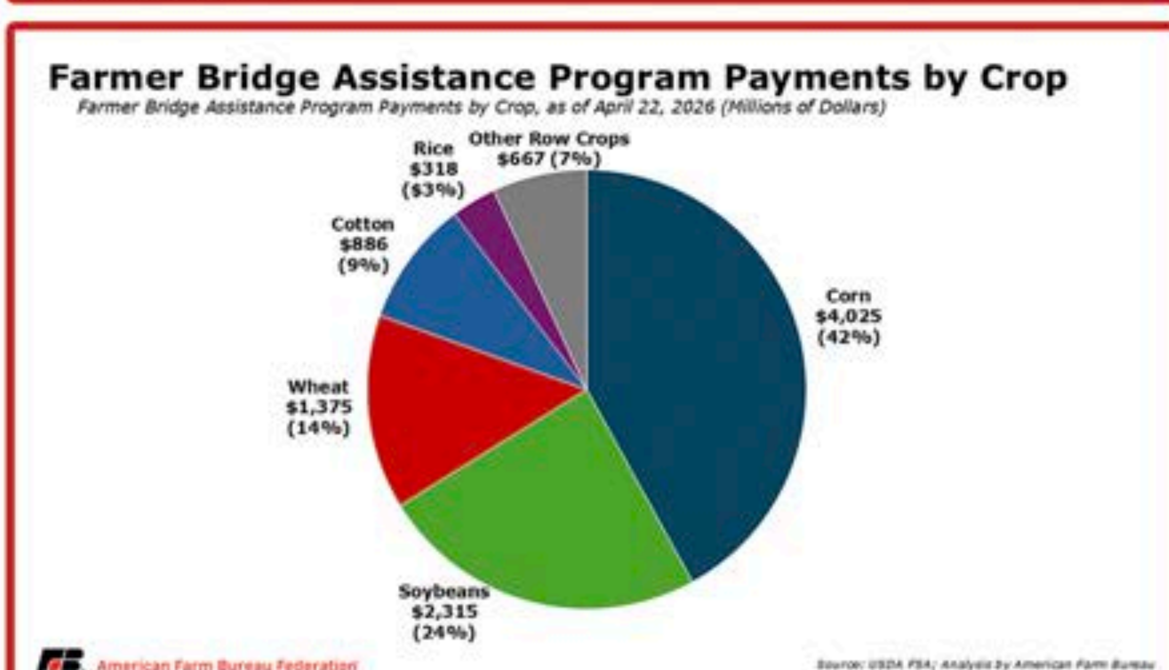
FBA payments are calculated based on a flat, per-acre payment for all acres planted to eligible commodities in 2025. As we discussed in our January 2026 FBA Market Intel, per-acre payment rates were calculated based on FSA-reported planted acres, USDA-Economic Research Service cost-of-production estimates, World Agricultural Supply and Demand Estimates (WASDE) yield and price projections, and economic modeling assumptions.

Per-acre payment rates are highest for crops that experienced the most severe losses in 2025, such as cotton and rice. More broadly, however, record-low commodity prices and persistently high input costs pushed returns into negative territory across the country. Even where per-acre losses were Even where per-acre losses were smaller and payment rates lower, farmers nationwide continue to face significant financial strain. Additionally, payments from FBA cover only a share of losses that farmers are facing. As a result, all nine principal row crops are forecasted to have negative returns even after accounting for federal assistance.

Corn and soybean acres have received the majority of FBA payments, with corn payments alone accounting for nearly 42% ($3.45 billion) of the program's disbursements. Soybeans ($2.27 billion), wheat ($1.34 billion), cotton ($874 million), and rice ($307 million) round out the top five. Payments made on the program's other eligible row crops total $652 million. These totals are expected to increase as additional applications are processed and approved.

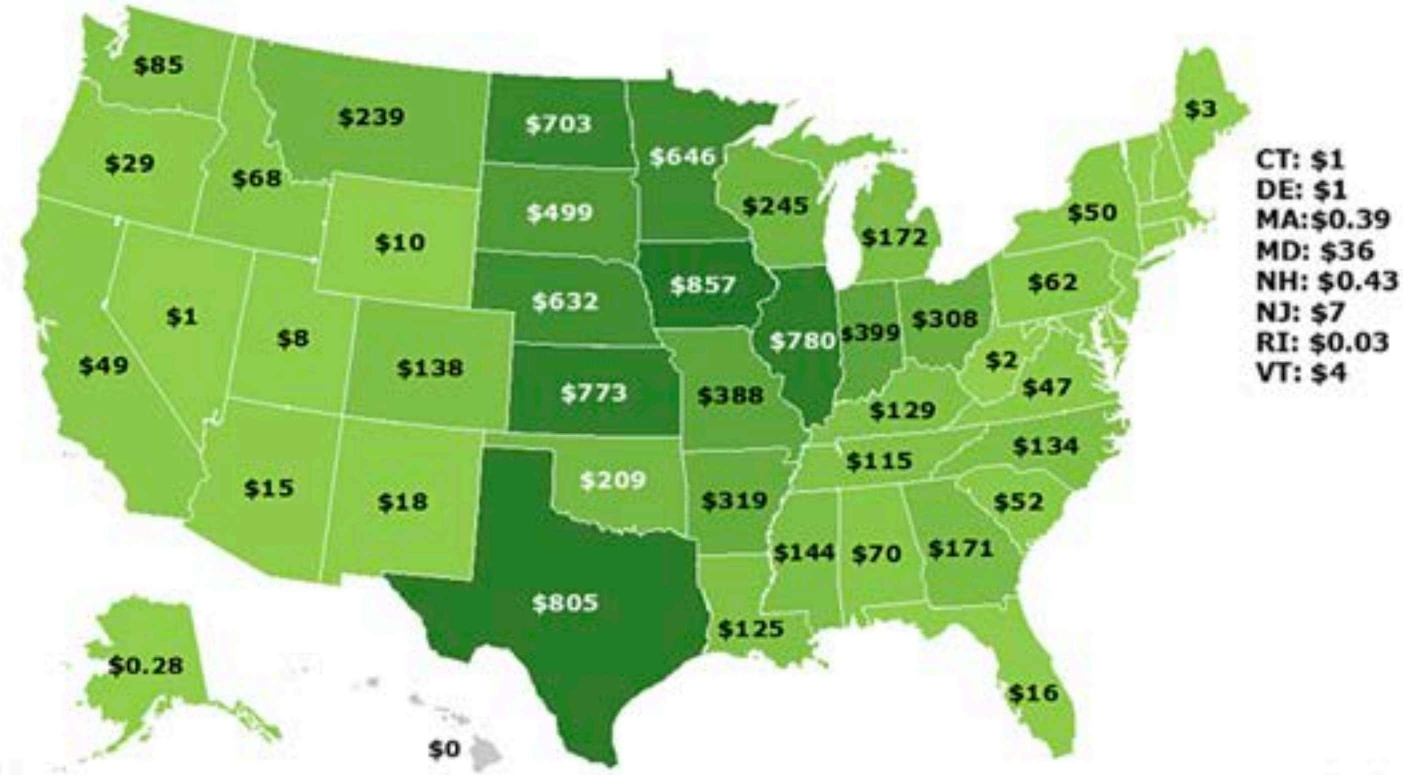
Iowa has received the highest total of FBA payments so far, with farmers in the Hawkeye State receiving $843 million in payments from FSA. Texas and Illinoi s are a close second and third, respectively, with farmers in those states receiving $784 million and $765 million in FBA payments, respectively.





Farmer Bridge Assistance Payments by State

Farmer Bridge Assistance Program Payments by State, as of April 22, 2026 (Millions of Dollars)



American Farm Bureau Federation

Source: USDA FSA; Analysis by American Farm Bureau

It is important to note that specialty crops are not covered commodities under the FBA program, so regions such as the Northeast and Pacific Northwest have received substantially less in payments than producers in the Midwest and South. In addition to the $11 billion allocated for row crop farmers, specialty crop farmers have been allocated a portion of the remaining $1 billion in bridge assistance payments under the Assistance for Specialty Crop Farmers (ASCF) program. Farmers have until April 24 to report 2025 acres to FSA for ASCF payment consideration. While the ASCF program is a welcome step, it represents only a small share of the total economic losses faced by specialty crop farmers.

The Farmer Bridge Assistance program provides some much-needed financial support to row crop farmers facing multiple years of negative or near-breakeven returns due to depressed market prices, high input costs and market volatility. While farm safety net improvements enacted through OBBBA — increased reference prices, enhanced crop insurance premium support, and increased marketing assistance loan rates — will strengthen protection moving forward, FBA is helping farmers bridge the immediate downturn facing the farm economy in 2026. However, with farm finances continuing to worsen and fertilizer and fuel prices rising, additional economic assistance in upcoming legislation is needed to help producers manage mounting pressures and sustain production. That need is further underscored by remaining gaps, as specialty crop and sugar growers continue to face significant uncovered losses and sectors such as alfalfa, aquaculture and timber were not included in the program.

Market Intel, produced by the Farm Bureau economic analysis team, provides market and policy insight and analysis for our farmer and rancher members nationwide, as well as policymakers on Capitol Hill.

Planting the seeds for retirement: A guide for young farmers

The following information is provided by Nationwide®, your approved insurance and financial services company.

As a young or beginning farmer, there's a lot vying for your attention, from building your operation and managing risk to simply making it through the next season. But even though it may be decades away, it's always a good idea to think about and plan for how you want to one day retire.

"Retirement planning isn't about giving up farming. It's about ensuring you have choices and security when the time comes," said George Schein, Technical Director, Nationwide Advanced Consulting Group.

The earlier you start planning for retirement, the more options you'll have down the road. Here are a few actionable steps you can take today to firm up your retirement plans and start taking steps to making them happen.

Start with an end in mind

Successful retirement planning takes intentionality and the right mindset. Schein recommends thinking long-term even when it comes to the immediate steps you need to take to start planning for when and how you want to retire. "It's never too early to start planning for retirement, even if you're just starting out as a farmer or rancher," he said.

To begin forming the foundation of your retirement plan, start by asking yourself key questions like:

- Where do I want to be in 10, 20 or 30 years?
- What kind of life do I envision for myself and my family?

Account for rising costs

Retirement planning is ultimately about preparing for the financial realities of aging. Health and long- term care costs can be significant, and especially in recent years, have risen sharply.

"Many farmers assume their land or farm will be their retirement," Schein notes. "But it's critical to account for rising health care costs, life expectancy and the unexpected. Diversifying your retirement strategy can help you avoid financial strain later."

Explore retirement savings options

Farmers have unique opportunities to save for retirement through plans tailored to the self-employed like individual retirement accounts (IRAs) and Simplified Employee Pensions (SEPs).
Any individual worker can establish an IRA, and there are two primary types:

- Traditional IRA. Contributions are tax-deductible, with a $7,500 annual limit in 2026 (or $8,600 if you're over 50).
- Roth IRA. Contributions are not tax-deductible, but "qualified distributions" — those that meet certain IRS requirements — that (hopefully) include earnings, are tax-free. The contribution limit for a Roth IRA is the same as the traditional IRA, but once an individual's modified adjusted gross income ("MAGI) reaches a certain amount, their ability to contribute to a Roth IRA begins to be phased out and will eventually be completely disallowed once a higher MAGI threshold is reached.

A SEP is a specific sub-type of IRA that in 2026 will allow an individual to invest up to the lesser of (a) 25% of their eligible compensation, or (b) $72,000. Those contributions are based on net self- employment earnings. But unlike a traditional or Roth IRA, you have to be either officially self-employed or an employer to establish an SEP.

"Even small, consistent contributions to a retirement account can grow significantly over time," Schein advises. "The earlier you start, the more you benefit from compound growth."

Maximize off-farm benefits

If you or your spouse have off-farm employment, take full advantage of employer-sponsored benefits like 401(k) plans, employer-provided healthcare and life insurance. "These benefits can complement your farm-based retirement strategy and provide additional security for your family," says Schein.

Enlist a team of trusted advisers

If you're just starting out on your farm, retirement may seem like a far-off concept. But it's never too early to start planning. By shifting your mindset, understanding the costs, exploring savings options and maximizing opportunities, you can plant the seeds for a secure and fulfilling future.

"Retirement planning is about giving yourself choices," Schein said. "It's about ensuring that when the time comes, you can decide what's next, whether that's continuing to farm, passing the operation to the next generation or enjoying the fruits of your labor in a new way."

Get your retirement planning started by contacting your farm's trusted advisors, from your lender and CPA to your financial specialist. Get connected to a financial specialist who can help protect your farm, family and future.

Visit AgInsightCenter.com for more resources and expert tips to help you run a successful business and maintain the safety of your operation.

Member benefits

Our policies offer broad coverage that can be customized to your operation's needs, including your home and contents, outbuildings, livestock, machinery and equipment, as well as your stored commodities and liabilities. We continually update our policies to meet the changing needs of agriculture, with benefits such as:

- **Equipment breakdown** for the systems built into your farm structures (such as a milking parlor or a cold storage facility) and for systems used to maintain your home (such as central air conditioning or a built-in furnace)
- **Rental reimbursement** on your farm equipment damaged by accident
- **Unwarranted allegations of animal cruelty** coverage, which helps cover costs to defend against baseless claims
- **Drone liability** coverage for agricultural uses of unmanned aerial vehicles

Farm Bureau member benefits

We've made being part of the Farm Bureau even better for farmer members. Nationwide offers exclusive membership benefits—at no additional cost—that include coverages specifically tailored to your farm or ranch:

- Accidental death coverage for pets
- Arson and crime information reward
- Coverage for youth organization livestock projects
- Deductible waiver
- Emergency roadside assistance for farm machinery and equipment
- Farm co-insurance waiver
- Fire department service charge
- Identity fraud expense
- Landlord furnishings
- Refrigerated farm personal property

Land As Your Legacy®

Our Land As Your Legacy® program helps provide security to families in the agricultural community so that land and businesses can be preserved within the family for generations to come. At no cost, Land As Your Legacy can help you build a carefully designed transition plan for your family's farm or ranch with 5 key elements:

- Business planning
- Estate planning
- Financial independence planning
- Risk management
- Succession planning

Nationwide®

MARYLAND FB FARM BUREAU

We're here to help protect your next

To learn more, visit nationwide.com/mfb

The Latest From:

OLD LINE Farmer Radio

Maryland Farm Bureau's Podcast

Subscribe on Apple Podcasts

Subscribe on Spotify

Ep. 35 – Maryland Pork Producers

We are joined by the Maryland Pork Producers President Alex Fulton and Executive Coordinator Jennifer Gannon to discuss the State of Maryland's pork industry, wholesale versus retail markets, and livestock shows.

Ep. 34 – MGA Recap with Tyler Hough

We speak with Maryland Farm Bureau's Director of Government Relations, Tyler Hough, about the results of the 2026 Maryland Legislative Session, including ag education funding, hunting bills, and pesticide bans.

Ep. 33 – Delegate Kevin Anderson

Kevin Anderson is a grain farmer from Somerset County and serves as the Maryland State Delegate for District 38A. We speak with him about proceedings in the Environment and Transportation Committee, how to testify in Annapolis, and memories of Delegate Charles Otto.

Ep. 32 – Maryland FFA

We are joined by Maryland FFA President Hailey Pleasents and Vice President Connor Clary to discuss their tenure in leadership, how Farm Bureau members can get involved, and some of their favorite memories.

Calendar/Upcoming Events:

May:

Mon, May 18th
Baltimore County Candidate Forum
Cockeysville
6:00 PM

Tues, May 26th
Caroline County Comissioners Forum
Denton
6:00 PM

June:

Sat, June 6th
Young Farmers & Ranchers Summer Picnic & Luke Borchelt Concert
Davidsonville

Fri, June 12th
Maryland Ag Labor Picnic
Chestertown
4:00 PM

July:

Tues, July 21st
Maryland Ag in the Classroom Educator Workshop
Davidsonville
9:00 AM

Fri, July 24th
Queen Anne's County Farm Bureau Summer Picnic
Sudlersville
5:30 PM

Visit marylandfb.org for event updates, registration, and new events!