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# VB City of Virginia Beach Agriculture

2449 Princess Anne Road  
Building 14, Municipal Center  
Virginia Beach, VA 23456



## MESSAGE FROM THE DIRECTOR

Greetings to everyone and welcome to July as we kickoff our summer newsletter. I am penning this column on June 18th as a look ahead to what is going on with agriculture for the upcoming months. Today happens to be starting off 80 degrees and sunny with the upcoming week looking like mid to high 80's and sunny. I sure hope Mother Nature is reading my column and gives our land a once a week drink of rain water to help the crops out. One extreme or another it seems like. It is what it is, and we make the best of it.

I hope you had the opportunity to read the article I wrote for the *Princess Anne Independent News* on May 24th, Volume 5, Issue 11. I am thankful for John Doucette for providing me the opportunity to add to his very well-done local paper. In that issue I liked the cartoon illustration by Rick Friday of the load an American Farmer is dealing with. The cartoon speaks for itself! The focus of the column I wrote was about strawberries, the strawberry season, the Pungo Strawberry Festival, 4-H Show and Sale event, Agriculture Reserve Program, which all tie into the economic impact of agriculture to our community and farmers. Spring strawberries leads to summer fruits and vegetables and rolling along at the same time is planting season for corn, soybeans, then the harvesting begins for winter wheat. The fields are being worked and planted so patience is needed for sharing the road with equipment throughout the southern part of the City.

The Farm to Library program kicked off in June and will run through summer. This summer time program has four libraries in action: Central Library, Bayside, Kempsville, and North Great Neck. The program is a great way for the Farmers to interact and sell ag products to locals who may not have easy access to our farm stands. Let's all strive to get the word out and support our local agriculture industry. Nothing better then eating locally grown food.

Also, don't forget it is Hoe Down Season at the Farmers Market on Friday evenings. Come out early and dine at the Princess Anne Grill.

Best to all of you, be safe, god bless you and enjoy the summer.

VB Strong! David

### Director's Office

757-385-5775

### David Trimmer, Director

Jenny McPherson, Rural  
Community Coordinator

Jody Davis, Administrative  
Specialist

### Rural Programs

757-385-8697

Julia Hillegass, ARP Coordinator

### Farmers Market

757-385-4388

Erica Lane, Market Supervisor

Terri Belkov, Program Educator

Patricia Rovito, Office Assistant

Thurman Stevenson, Operations  
Assistant

### Va Beach Cooperative Extension

757-385-4769

Roy Flanagan, Agriculture Agent

Sarah Farley, 4-H Youth Dev. Agent

Karen Munden, Family &  
Consumer Science Agent

Andrea Davis, Horticulture Agent

Shelbi Schultz, Administrative  
Assistant

Jill Wright, Administrative Assistant

### Master Gardener Help Desk

757-385-8156

### FEDERAL PROGRAMS

### Family & Nutrition Program

757-385-4769

Bertrille Lomax, FCS SNAP-ED  
Agent

Laurel Wilcox, FCS SNAP-ED,  
Senior PA

Michelle Foster, FCS SNAP-ED, PA

### Virginia Dare Soil & Water Conservation District

757-385-4775

Kathleen Sullivan, District Manager

Cory Hoar, Conservation Specialist

# 36TH ANNUAL PUNGO STRAWBERRY FESTIVAL



ABOVE - COLLIN MORRIS, A JUNIOR AT KELLAM HIGH SCHOOL, DISPLAYS HIS WINNING DESIGN FOR THIS YEAR'S STRAWBERRY FESTIVAL POSTER.

BELOW - JUDY MAHONEY PACE, HONORARY WITCH OF PUNGO WITH TAYLOR.



THE DIGNITARIES ANNOUNCED DURING THE MAY 8TH PRESS CONFERENCE AT THE CULPEPPER BARN IN DOWNTOWN PUNGO.

ABOVE LEFT TO RIGHT - HONORARY WITCH OF PUNGO JUDY MAHONEY PACE, HONORARY MAYOR AND FIRST LADY BOB AND PHOEBE BRASWELL, AND U.S. NAVY CAPT. CHAD VINCELETTE, COMMANDING OFFICER OF NAVAL AIR STATION OCEANA, SERVED AS GRAND MARSHALL IN THE FESTIVAL'S PARADE.



# INDEPENDENCE DAY - FUN FACTS



One of the most widely held misconceptions about the Declaration of Independence is that it was signed on July 4, 1776. In fact, independence was formally declared on July 2, 1776, a date that John Adams believed would be "the most memorable epocha in the history of America." On July 4, 1776, Congress approved the final text of the Declaration. It wasn't signed until August 2, 1776.



No one who signed the Declaration of Independence was born in the United States of America. The United States didn't exist until after the Declaration was signed! However, all but eight of the signers were born in colonies that would become the United States.

In 1777, Congress chose fireworks as a way to celebrate the first anniversary. They were ignited over Philadelphia. The celebration also included bonfires and bells.

What baseball player threw a 4-0 no-hitter against the Boston Red Sox on July 4, 1983?

New York Yankees pitcher Dave Righetti. It was the first no-hitter in 27 years.

In the summer of 1776, when the Declaration was signed, the population of the nation is estimated to have been about 2.5 million.

Some of the most famous lines in the Declaration of Independence were inspired by Virginia's Declaration of Rights by George Mason. Mason said: "all men are born equally free and independent." Jefferson's Declaration of Independence said: "We hold these truths to be self-evident, that all men are created equal." Mason listed man's "natural Rights" as "Enjoyment of Life and Liberty, with the Means of acquiring and possessing Property, and pursuing and obtaining Happiness and Safety." Jefferson listed man's "inalienable rights" as "**Life, Liberty, and the Pursuit of Happiness.**"



# #VBStrong

## CONGRATULATIONS TO LAUREL WILCOX, FCS SNAP-ED, SENIOR PA, FOR HER AMAZING ACHIEVEMENTS !!!

The Judy Midkiff Memorial Innovative Teaching Award and Excellence in Action Award were presented to Laurel Wilcox at the Virginia Family Nutrition Program All-State Conference in Roanoke, VA .



Karen Munden, Senior Extension Agent, Family and Consumer Sciences (L) with Laurel Wilcox (R) displaying awards, Judy Midkiff Innovated Teaching Award and (L) Excellence in Action Award at staff meeting.



**Congratulations on the Excellent Job and the Wonderful way you represent Virginia Beach!**

## WHAT'S HAPPENING IN OUR RURAL COMMUNITY

The Virginia Beach Retired Employees Association (VBREA) recently held their summer picnic at the Farmers Market and enjoyed the time to get together and fellowship with each other. During their picnic, they presented a donation for the children's educational programs at the Rural Heritage Center. Thank you, members, of the VBREA for your dedicated years of service and your donation to the Market!

I would like to congratulate Thurman Steverson for completing his first year as our Operations Assistant at the Farmers Market! Thurman keeps the Market looking great and is an essential member of our team that never slows down on special event days. **Thank you, Thurman for all of your hard work!**



*(L-R) Nancy Moore and Pete Leavitt of VBREA, and Jenny McPherson, Thurman Steverson and Erica Lane of Agriculture.*

I did want to share a special tribute to three of the victims of the shooting tragedy that I had worked with for many years: Mary Lou Gayle, LaQuita Brown, and Rich Nettleton. Before Mary Lou and LaQuita started working in the Public Works department, they both worked in the attorney's office and helped prepare legal documents for our Agricultural Reserve Program (ARP) applications. I enjoyed working with them over the years and appreciated their attention to detail to make sure the ARP offer letters, closing packages and easements were always correct. Mary Lou and LaQuita notarized many ARP easements, so I wanted to share their connection with our landowners that have participated in ARP. They both were very sweet ladies and were always willing to help me. I had the pleasure of serving on several committees with Rich and always appreciated his kindness and knowledge that he shared with me and others. He was quite the gentlemen and a great leader. I am grateful I had the chance to work with Mary Lou, LaQuita, and Rich. They all have a special place in my heart. Forever we will be VBStrong.

- Jenny McPherson, Rural Community Coordinator



# AGRICULTURE RESERVE PROGRAM (ARP)

Julia Hillegass, ARP Coordinator  
Office: 757-385-8697 | Fax: 757-385-5684 | Mobile: 757-536-5469  
jhillegass@vbgov.com

## All IPAs are not created equal!

If you want to capture the attention of your favorite Millennial, just tell them you own an IPA. They will probably ask you lots of questions about where your brewery is located, how “hoppy” your IPA is and where they can taste your latest IPA. Then really get their attention when you tell them that your IPA pays you money twice a year!

You can own an IPA by enrolling in the Virginia Beach Agricultural Reserve Program. Our participants are paid by an Installment Purchase Agreement, or IPA. The IPA is straightforward. Once you apply to the program, an initial assessment of your farm based on soils and road frontage determines development potential. That is then supplemented with a fair market appraisal of the farmland. From this information, a fair market offer to purchase the development rights is tendered. A landowner can decide to sell all or a portion of those development rights, saving some for future homes for family members or lots to sell at a later date. The development rights that are purchased by the city are financed through the Installment Purchase Agreement (IPA). The development rights acquired by the city are then in a perpetual agricultural conservation easement. The IPA pays the landowner market interest rates on stripped coupon securities at the time of the agreement for 25 years.



VS.



Those interest payments are made in June and December to participants and are tax free. At maturity (in 25 years) the landowner then receives a one-time payment of the principal amount of the IPA, which is subject to capital gains taxes at that time.

Owners should be aware that after one year of holding their IPA, should they need cash for any reason, the IPA can be traded like any other security. Owners can expect to receive .75 to .90 cents on the dollar depending on their interest rate and time left to maturity. This negotiation is typically handled by your bank and financial advisor, however, we do have a list of willing buyers should the need arise.

So the next time your GenXer or Millennial starts rambling on about their favorite IPA, let them know you know about some IPAs for the long haul that are much more satisfying!

If you have any questions about the program or wish to discuss your options, please contact me at 757-385-8697 or [jhillegass@vbgov.com](mailto:jhillegass@vbgov.com).

# FARMERS MARKET SUMMER IS HERE!

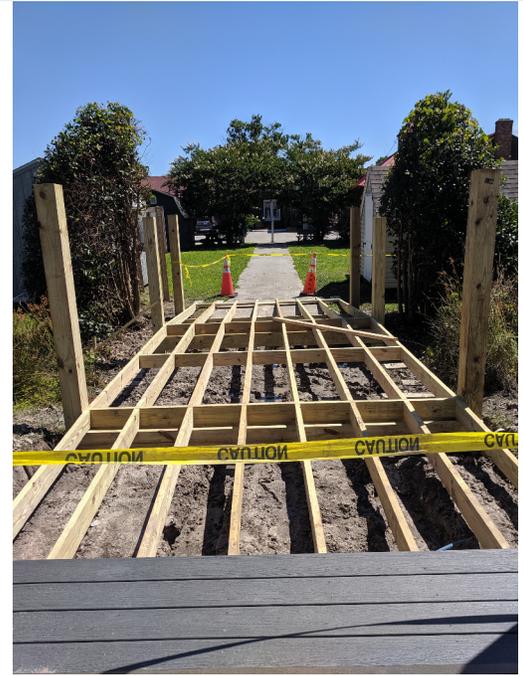


Erica L. Lane, Market Supervisor  
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ellane@vbgov.com

## Come check out the new bridge!

It's easy to spot the new bridge construction at the Farmers Market! Special thanks to Public Works Facility Management Department and Public Works Building Maintenance Department for the improvements on the Farmers Market bridge that joins with the Yoder Café, Amish Bakery, and Amish Furniture Store. We are excited to see the process underway and know community members will appreciate the new look and sturdy design.

A bridge is not only a sturdy design though. A bridge may also be considered two things that make the difference between them smaller. The Virginia Beach Master Gardeners consistently help "Bridge the Gap" of time and resources through their volunteer hours with the Fun on the Farm program and their garden projects at the market: The Kitchen Garden and The Children's Garden. Master Gardener Project Leader, Jessie Basso, and City of Virginia Beach Educational Coordinator and Master Gardener, Terri Belkov, will soon collaborate on greenhouse activities and plant development as part of the educational tours offered at the



Above - Bridge in progress.

Below: Virginia Beach Master Gardeners at Farmers Market



# FARMERS MARKET SUMMER IS HERE!



Erica L. Lane, Market Supervisor  
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Barbara Morrisette, of Season's Best Bakery

Farmers Market. Although the greenhouse is small, it has potential to make a huge impact on educational value for students and the community.

In 2009, John and Barbara Morrisette, current owners of Season's Best Bakery, had a small family run greenhouse business. When they decided to discontinue their greenhouse company, they eagerly donated their greenhouse to the Virginia Beach Master Gardeners. For years, the greenhouse has been used as a much-needed storage shed. When the Morrisette family was told of the new plans to revitalize and clean up the greenhouse, Barbara said, "We're excited to see the greenhouse will be used for educational value. We love to see families enjoy the gardens. Often, they tour the gardens, then stop by Season's Best for a quick and easy dinner option. Both project leaders sharing the greenhouse is a perfect idea! Know what else if a perfect idea? Freezer ready meals! We have them at Season's Best year-round. No, seriously, we are very please to see that the two project leaders will be working in the greenhouse to bring new life to it. Thanks for sharing their plans with us."



Farmers Market



(L) Terri Belkov with Mary Hubbard, at the Rural Heritage Center



(L) The first plant in the greenhouse



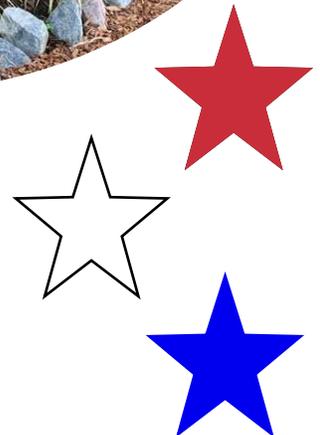
(R) Terri Belkov with Jessie Basso in greenhouse

# FARMERS MARKET RURAL HERITAGE CENTER

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tbelkov@vb.gov.com

**VIRGINIA  
BEACH  
MASTER  
GARDENER'S  
HAVE CREATED  
AN  
EDUCATIONAL  
OASIS -  
LOCATED  
BEHIND  
FARMERS  
MARKET!**

**COME, BRING  
THE FAMILY  
AND ENJOY!**



# FARMERS MARKET RURAL HERITAGE CENTER

Terri Belkov, Program Educator  
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## Want to make a Rain Barrel?

You can at Farmers Market!

Register at <https://www.vbmg.org/register-for-events.html> to make a rain barrel at the VB Farmers Market.

We are at the market making rain barrels every second Saturday at 9 am through October. Come and join this family friendly event.

We share a 10 minute power point about our watershed and water conservation and then we make the rain barrels. You are done within an hour and on the way home.

This 55 gallon sealed rain barrel includes a **free diverter kit** for installation on an existing down spout and the price is \$50.

**Registration is required.**





# AGRICULTURE AND NATURAL RESOURCES

Roy D. Flanagan  
Extension Agent

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[RFlanagan@vbgov.com](mailto:RFlanagan@vbgov.com)

## Upcoming Opportunities for the Farmer

### Northeast North Carolina Agriculture Expo

When: July 25, 2019

Time: 7:45 a.m.– noon (ends with a catered lunch)

Where: Roberts Brothers, Inc., 169 N. Gregory Rd., Shawboro, NC 27973

Focus: Corn and Soybeans,

Visit their link for more information - <http://www.ncneagexpo.com/>

PRE-REGISTER WITH CURRITUCK EXTENSION CENTER BY FRIDAY, JULY 19, 2019,  
CALL 252-232-2261

### 2019 Virginia Ag. Expo

When: August 1, 2019 in Glen, VA

The Virginia Ag Expo is the largest agricultural field day held in the Commonwealth of Virginia. As an educational, marketing and social event farmers and agribusiness look forward to the Virginia Ag Expo each year. This year the AG EXPO will be held at Charity Hill Farm, in Ruther Glen, VA. Charity Hill Farm is a diversified farming operation consisting of corn, soybeans, small grains, hay, cover crops along with 2 herds of beef cattle. Part of the cattle production goes to the freezer beef market at farmers markets or direct sales from the farm. Breakfast and lunch will be provided by Virginia food vendors. Attendees will be able to eat any time from 6:30 AM to 2:00 PM.

Over 150 exhibitors and sponsors will have on display all of the most up to date equipment, goods and services for agricultural producers and property owners no matter how large or small. Field tours will also be presented by many of Virginia's top agricultural researchers and Cooperative Extension Agents

#### Charity Hill Farm

9482 Golansville Rd.

Ruther Glen, VA 22546

The Virginia Ag Expo is sponsored by the Virginia Grains Producers Association and the Virginia Soybean Association, in cooperation with the Virginia Cooperative Extension Service.



# AGRICULTURE AND NATURAL RESOURCES

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## Other Meetings of Interest

### SOUTHEAST VIRGINIA CORN & SOYBEAN FIELD DAY

August 2, 2019, 9:00 a.m.-1:00 p.m.

Brickhouse Farms, Chesapeake

### SOUTHEAST VA/ NORTHEAST NC STRAWBERRY PRE-PLANT MEETING

August 6, 2019, 5:30 p.m.-8:30 p.m.

Creeds Ruritan Community Complex, Virginia Beach

### SOUTHEAST VA/ NORTHEAST NC PUMPKIN PRODUCTION FIELD MEETING

August 22, 2019, 4:30 p.m.-7:00 p.m.

Sandy Point Farms, Southampton, VA

For more information on any of these events or carpooling options for any of the out of town meetings, please contact Roy at 757-385-4769 (office), 757-641-1434 (cell), or [royf@vt.edu](mailto:royf@vt.edu) (email)

 **Virginia Cooperative Extension**  
Virginia Tech • Virginia State University





# HORTICULTURE

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[adavis@vbgov.com](mailto:adavis@vbgov.com)

## Healthy Happy Summer

We want the citizens of Virginia Beach to be healthy and happy this summer, so we are offering some events to get you on track. Be it personal or environmental health, we want you to come learn more!

### What's lurking around your lawn and garden?

Look out for those pests that bite and sting this summer! Learn more about these arthropod pests on July 29 in the Advanced Technology Center (ATC), 1800 College Cres. Virginia Beach, VA, in the auditorium at 7:00 p.m. **Free and open to the public.**



### Would you like to learn how to grow your own fresh vegetables?

Great way to consider more options for healthy eating.

Join us on **August 26** and **October 7** to get more information on growing cool season veggies for fall gardens and using raised beds for vegetable gardening, respectively. **These talks are free and open to the public** and will be located in the ATC auditorium at 7:00 p.m.

### Help protect your waterways by installing a rain barrel at home.

Rain barrels not only capture water runoff from your home or other buildings, but they help to reduce runoff from your property into the storm drains.

We hold rain barrel workshops on the second Saturday of each month March-October at the Virginia Beach Farmer's Market where you can learn more about capturing rain water and build your own rain barrel to take home. Don't miss our upcoming events on **July 13, August 10, and September 14**. Registration is required and can be found at <https://www.vbmg.org/register-for-events.html>.





# HORTICULTURE

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## Let your little ones learn about good environmental practice too!

We'll teach them about pollinators and native plants at a workshop in the Children's Garden at the Farmer's Market (3640 Dam Neck Rd.) on **October 5**.

Pre-registration is required at [art2.eventbrite.com](https://art2.eventbrite.com) (registration opens in September).

For more details, visit <https://www.vbmg.org/register-for-events.html>.



## REMEMBER THAT WE'RE ALWAYS HERE TO HELP WITH YOUR HORTICULTURE QUESTIONS.

Stop by our Extension Help Desk in Room 234 of Building 14 in the Virginia Beach Municipal Center or submit your questions via phone (385-8156) or email ([vbmghelp@vbgov.com](mailto:vbmghelp@vbgov.com)). Our VCE Master Gardeners also hold Plant Doctor Clinics on Saturday's throughout the city so you can find a location near you. They are located at the Virginia Beach Farmers Market, Croc's Farmers Market, Shore Drive Farmers Market, Oceana NEX, and Little Creek NEX. Find out more at <https://www.vbmg.org/gardening-help.html>.



**Sarah Farley**  
4-H Extension Agent  
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## Message from the 4-H Agent

***Thank you to all our partners, 4-H clubs, members, volunteers, and parents who helped put together a successful 2019 Pungo Strawberry Festival and 4-H Livestock Show and Sale.***

This year's Pungo Strawberry Festival was our most involved in recent years with six 4-H club exhibits: Foragers Beekeeping Club, Top Shooters Club, Wave Riders Horse Club, Guardians of the Planet Horticulture Club, Seahorse Riders, and Livestock Club. In addition, the 4-H Camp Counselors had a booth to promote 4-H Camp and play games with youth. A Citywide 4-H Visual Arts Contest was also held with a large percentage of participation from our 4-H Military Clubs. Over 2,200 public visitors entered the 4-H Fun Barn and over 1,000 individuals learned about Agriculture in the North Carolina Agri-Pride Simulator and Southland Dairy Mobile Dairy Classroom.

At the 4-H Livestock Show and Sale, over sixty members of our 4-H Livestock Club exhibited market lambs, hogs, goats, steers, and breeding does. Twenty-seven youth country cured hams and 12 adult hams were exhibited. The auction had a sum total of \$167,807 for the sale of steers, hogs, lambs, goats, and hams.

Thank you to our 4-H supporters!





# 4-H NEWS

**Sarah Farley**  
4-H Extension Agent  
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[SFarley@vbgov.com](mailto:SFarley@vbgov.com)

## Welcome Shelbi Schultz

Please join our department in welcoming Shelbi Schultz as our new Virginia Beach 4-H Administrative Assistant. Her first day was Thursday, May 23 and she will be supporting the 4-H, Horticulture, and Family and Consumer Science programs.

We are thrilled to have her on board!



## Message from Shelbi

Hello All! My name is Shelbi Schultz, I am born and raised in the Virginia Beach area! I have worked at the city for 3 years now and just started in the Agriculture Department last week. Previously, I worked within the Risk Management department at the City of Virginia Beach, handling insurance claims. When I have free time, I enjoy beaching and boating (weather permitting) and spending time with my family. If you have any questions please feel free to contact me at 757-385-8550.

I look forward to meeting each of you!

LEADERSHIP | CITIZENSHIP | LIFE SKILLS

Join the  
Virginia Beach  
4-H  
Teen Club



**CONTACT:**  
SARAH FARLEY | [SFARLEY@VBGOV.COM](mailto:SFARLEY@VBGOV.COM) | 757-385-4769

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**NEW 4-H Teen Club**

**Started by teens for teens, the NEW 4-H Teen Club will meet 2pm on Friday, June 28th at the 4-H Office. Through fun meet ups, community service activities, and youth mentorship, teens ages 13-18 will gain friendships and leadership skills that will last a lifetime. Contact the 4-H Office to learn more, 757-385-4769.**



**Sarah Farley**  
4-H Extension Agent  
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# 4-H NEWS

## Upcoming events in 2019

### YOUTH OPPORTUNITIES

#### Summer 4-H Cloverbud Camp

July 19-21, Airfield 4-H Center

#### Virginia Beach 4-H Junior Camp

July 29-August 2, Airfield 4-H Center

#### District Camp

August 12-16, Airfield 4-H Center

#### State 4-H Shoot

September 13-15, Holiday Lake 4-H Educational Center

#### State Fair of Virginia

September 27-October 6, Doswell, VA

#### Fall Tractor Supply Paper Clover Campaign

October 9-20, Tractor Supply

#### Harvest Fair

October 19, Virginia Beach Farmers Market

### VOLUNTEER OPPORTUNITIES

#### 2019 All Star Interstate Conference

July 18-21, Morgantown, WV

#### Virginia Beach 4-H Volunteer Leaders Association Meeting

September 16, 4-H Office



# 4-H NEWS

**Sarah Farley**  
4-H Extension Agent  
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## Highlights of the 2019 Pungo Strawberry Festival and 4-H Livestock Show and Sale





**Sarah Farley**  
 4-H Extension Agent  
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# 4-H NEWS



Avocado

Scrap Gardening

## Highlights of the 2019 Pungo Strawberry Festival and 4-H Livestock Show and Sale





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# 4-H NEWS



**Highlights of the  
 2019 Pungo  
 Strawberry Festival  
 and 4-H Livestock  
 Show and Sale**





# 4-H NEWS

**Sarah Farley**  
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**Highlights of the  
2019 Pungo  
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Show and Sale**





**Sarah Farley**  
4-H Extension Agent  
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## 99th Virginia State 4-H Congress

held at Virginia Tech on June 24-27, 2019 in Blacksburg, VA

Virginia 4-H State Congress is the premier, statewide annual 4-H event for outstanding 4-H teens and adult volunteer leaders. Its mission is to provide competitive and non-competitive educational experiences to Virginia teens and the adults who work with them, helping them to develop life skills and leadership abilities to become contributing citizens in their communities.



**Reagan Vaughan, 4-H All Star**

4-H All Stars is an honor/service organization. Membership in 4-H All Stars is the highest recognition that a Virginia 4-H'er can achieve. Virginia 4-H All Stars is service oriented, and volunteer operated.

This year Reagan Vaughan was honored as a 4-H All Star. She is a third generation 4-H All Star.

Aiden Holt served as a Delegate in 4-H Congress and interviewed to represent Virginia at National 4-H Congress.

**Congratulations!**



(L-R), Sarah Farley, 4-H Extension Agent, with Reagan Vaughan, 4-H All Star and Aiden Holt, 4-H Delegate at the 99th Virginia State 4-H Congress.

Virginia Beach

# 4-H TEEN CLUB



**WHO:** Teens ages 13-18

**WHAT:** Club for teens who want to become more involved in the community and hangout with other teens 😊

**WHEN:** Meet once a month

**WHERE:** Building 14, Courthouse Municipal Center

**NEXT MEETING:** JUNE 28<sup>TH</sup> at 2pm



**Virginia Cooperative Extension**

Virginia Tech • Virginia State University

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If you are a person with a disability and desire any assistive devices, services or other accommodations to participate in this activity, please contact Sarah Farley, Virginia Beach Office at 757-385-4769/TDD\* during business hours of 8 a.m. and 5 p.m. to discuss accommodations 5 days prior to the event. \*TDD number is (800) 828-1120.

# FAMILY AND CONSUMER SCIENCES

Karen Munden, Unit Coordinator, Senior Extension Agent

VA Extension Association of Family and Consumer Sciences |  
NEAFCS President | Virginia Beach Office

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## Protecting Senior's Finances

According to the Consumer Financial Protection Bureau, the federal government received over 180,000 suspicious financial activities claims targeted to senior adults since 2013, one of which, represented more than \$6 billion. The suspicious activities targeted to seniors ranged from scammers, family members, and caregivers. Several of the reasons given why seniors are often targeted include: seniors are hesitant to report mistreatment by a family member, caregiver, or someone they depend on; they may be vulnerable due to grief from the loss of a spouse, family member, friend, or pet; or they might be unfamiliar with managing financial matters. Additional reasons include but are not limited to; the senior may be receiving care from a person with substance abuse, gambling/financial problems, or mental health issues; the senior might be dependent on a family member, caregiver or another person who may pressure them

for money or control of their finances; or they might be lonely and socially isolated.

Some victims are unwilling or unable to acknowledge that financial exploitation has happened to them. Other seniors who know they have been victimized may not report the crime, because they may be embarrassed or ashamed to admit that they have been financially exploited. The senior may fear retaliation from the person who committed the fraud. Seniors may also be reluctant to report a family member, caregiver or other person who may treat them well in other ways. Some seniors may also blame themselves and even believe they deserved what happened to them.

Cautionary steps seniors can take to protect their financial records and identity would be to review their credit report yearly by going to [www.annualcreditreport.com](http://www.annualcreditreport.com). Using the annual credit report website listed, individuals can obtain a FREE credit report from the three credit bureaus (Equifax, Experian, and TransUnion.) Ensure seniors are not providing personal information such as social security and banking information to anyone. Senior's family members could also set-up a fraud alert on their credit report; review credit card and bank statements carefully each month. Also, instruct seniors not to ignore bills from



# FAMILY AND CONSUMER SCIENCES

Karen Munden, Unit Coordinator, Senior Extension Agent

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organizations or companies they may not have conducted business with.

If you believe a senior family member or friend has become a victim of financial abuse, they should contact Adult Protective Services (APS). APS is housed in the Department of Social Services. If you believe a senior is a victim of identity theft, they should contact the Federal Trade Commission (FTC) at 1-877-438-4338 or [identitytheft.gov](http://identitytheft.gov). If the loss involves funds held in a financial institution, such as a bank or credit union, report the problem to the financial institution immediately. If the loss involves credit products, such as a credit card or loan, contact the creditor immediately. You may also inform the family member or friend to contact the police department to report the crime. For additional information and resources, please visit the Consumer Financial Protection Bureau at [www.cfpb.gov](http://www.cfpb.gov).



**MA\$TER**

Family and Consumer Sciences

## Financial Education Volunteer

If you are interested in helping members in your community especially seniors, please consider becoming a Master Financial Education Volunteer (MFEV). During the training you will learn how to instruct financial classes and coach individuals to improve their financial status. The cost for 20-hour training is \$75.00 and will be held on Tuesdays and Wednesdays from 6:00 pm to 9:00 pm from July 9 to 30, 2019. The training be held at Tidewater Community College, Chesapeake 1428 Cedar Rd, Chesapeake, VA 23322. Please register at [www.bankonhr.org](http://www.bankonhr.org). You can also call 757-943-9652 or 757-385-4769 for more information.

# FAMILY AND NUTRITION PROGRAM



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## Building Healthy Meals Together



## Building Know-How



**Kids learn by watching you.** Teach your kids at a young age how to build healthy meals. It's a lesson they'll use for life!

The building blocks of a healthy meal are:

1. Vegetables and fruits, which are packed full of good nutrition that promotes good health. Let your children pick out the fruits and vegetables they want to eat.
2. Proteins to help you build and repair your body. They help you eat smart to play hard. Fuel up on less fatty cuts of meat, beans, or tofu.
3. 100% whole grains are great for digestion and protect your heart. They also help you to feel full since they are usually good sources of fiber. Look on the package for  
"100% whole grain;" **or**  
"100% whole wheat;" **or**  
"whole" listed before the first ingredient on the ingredient list.
4. Low-fat dairy products help your kids maintain strong bones and teeth. Serve low-fat milk at meals or snacks.

## Kitchen Ideas

- *Your kids love to help you. Give them small jobs to do, and praise their efforts. Their smiles will light up your kitchen!*
- *Relax during mealtimes. Remember to eat slowly and talk to one another. Ask your child what was the best part of their day.*
- *Use smaller plates. Smaller plates can help with portion control, and teach your kids at an early age about portions sizes.*

# FAMILY AND NUTRITION PROGRAM

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*Eat Smart, Move More* at Farmers Markets

## Cucumbers



### Key Points

- ▶ A good source of vitamin K. Contain carotenoids that may be good for health.
- ▶ Choose firm, well-shaped, dark green cucumbers that are heavy for their size.
- ▶ Wash hands with warm water and soap for at least 20 seconds before and after handling fresh fruits and vegetables.
- ▶ Refrigerate cucumbers in a perforated plastic bag up to one week.

### Cucumber Salsa With Homemade Tortilla Chips

Number of servings: 10

#### Ingredients:

- 4 cucumbers, chopped
- 3 tomatoes, chopped
- 1 red onion, chopped
- 1 package (1 ounce) ranch-style dressing mix
- ¼ cup vinegar (more or less depending on how sweet you want it)
- ¼ teaspoon sugar
- ½ pound whole-wheat, 96% nonfat, baked tortillas

#### Directions:

- ▶ In a medium bowl, add cucumbers, tomatoes, and onion.
- ▶ In a smaller bowl, whisk the dressing mix, vinegar, and sugar together.
- ▶ Pour dressing over vegetables and stir well. Refrigerate for about an hour to allow flavors to blend.
- ▶ To make homemade tortilla chips, cut tortillas into wedges. Place on baking sheet and bake at 350°F for 8-10 minutes, until golden brown.

**Per serving:** 94 calories; 1 g fat (trace saturated fat); 3 g protein; 19 g carbohydrate; 3 g dietary fiber; 0 mg cholesterol; 188 mg sodium.

### Cucumber Salad

Number of servings: 2

#### Ingredients:

- 1 cucumber, thinly sliced
- 2 tablespoons nonfat plain yogurt
- 1 tablespoon vinegar
- 1 teaspoon dill weed
- Dash ground black pepper

#### Directions:

- ▶ Add cucumber to salad bowl.
- ▶ In a small bowl, mix together yogurt, vinegar, and dill weed. Pour over cucumber slices.
- ▶ Stir until coated. Chill.

**Per serving:** 30 calories; trace fat (trace saturated fat); 2 g protein; 6 g carbohydrate; 1 g dietary fiber; trace cholesterol; 15 mg sodium.

### Quick Tips

- ▶ Rack up one more veggie during the day by adding finely diced, peeled, and seeded cucumber to chicken, shrimp, or tuna salad. Leave the skin on for more nutrients!
- ▶ Depending on their age, ask children to help clean, peel, or cut up the cucumbers.
- ▶ Clean cucumber and other firm-skinned produce under running tap water while rubbing with your hands or scrubbing with a clean brush.
- ▶ Mix thin slices of cucumber into coleslaw for a cool and healthy addition.

The U.S. Department of Agriculture (USDA) is an equal opportunity provider and employer. This material is partially funded by USDA's Supplemental Nutrition Assistance Program - SNAP which provides nutrition assistance to people with low income. It can help you buy nutritious foods for a better diet. To find out more, contact your county or city Department of Social Services or to locate your county office call toll-free: 1-800-552-3431 (M-F 8:15-5:00, except holidays). By calling your local DSS office, you can get other useful information about services. This material was partially funded by the Expanded Food Nutrition Education Program, USDA, NIFA.

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# FAMILY AND NUTRITION PROGRAM

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*Eat Smart, Move More* at Farmers Markets

## Watermelon



### Key Points

- ▶ High in vitamins A and C and high in lycopene. Contains carotenoids that may be good for health.
- ▶ Choose symmetrical watermelons with dried stems and yellowish undersides that are heavy for their size.
- ▶ Wash hands with warm water and soap for at least 20 seconds before and after handling fresh fruits and vegetables.
- ▶ Store whole watermelons at room temperature. Refrigerate cut watermelons in airtight container for use within five days.

### Quick Tips

- ▶ Puree watermelon and pour into small paper cups and freeze for a healthy snack.
- ▶ Clean watermelon and other firm-skinned produce under running tap water while rubbing with your hands or scrubbing with a clean brush.
- ▶ Add thin slices of watermelon to your favorite sandwich as a substitute for tomatoes.
- ▶ No matter how you slice it, your kids will love watermelon.

### Watermelon Onion Salad

Number of servings: 4

#### Ingredients:

6 cups watermelon, cut into 1-inch cubes  
2 green onions  
1/3 cup red onion  
1/3 cup mint leaves  
1 tablespoon red pepper flakes  
2/3 cup white vinegar  
2 tablespoons vegetable oil  
1 tablespoon chili powder

**Per serving:** 157 calories; 8 g fat (1 g saturated fat); 2 g protein; 22 g carbohydrate; 3 g dietary fiber; 0 mg cholesterol; 28 mg sodium.

#### Directions:

- ▶ Cut watermelon in slices, then into 1-inch cubes. Remove seeds and add to large bowl.
- ▶ Cut ends and top off of green onions and chop into small pieces. Add to bowl.
- ▶ Cut the ends off of the red onion and peel off the brown layers. Run under water to remove any dirt. Cut the onion in half lengthwise, and place the flat side on the cutting board. Slice across the onion, from one side to the other, then lay the slices on their sides, and slice from the widest side to the smallest, across the onion. Cut into slices and then into pieces to get 1/3 cup. Add to bowl.
- ▶ Wash and cut mint leaves into small pieces. Add to bowl.
- ▶ In a separate bowl, add red pepper flakes, vinegar, vegetable oil, and chili powder. Stir well.
- ▶ Pour over watermelon mixture, mix well, and serve.

### Watermelon Salsa

Number of servings: 4

#### Ingredients:

3 cups watermelon, cut in bite-size pieces  
1 green bell pepper  
2 tablespoons lime juice  
2 tablespoons fresh cilantro, chopped  
1 green onion, chopped  
1 jalapeno pepper  
1/4 teaspoon garlic powder

#### Directions:

- ▶ In a large bowl, combine the watermelon, green pepper, lime juice, cilantro, green onion, jalapeno, and garlic salt. Mix well and serve.

**Per serving:** 33 calories; 1 g fat (trace saturated fat); 1 g protein; 8 g carbohydrate; 1 g dietary fiber; 0 mg cholesterol; 3 mg sodium.

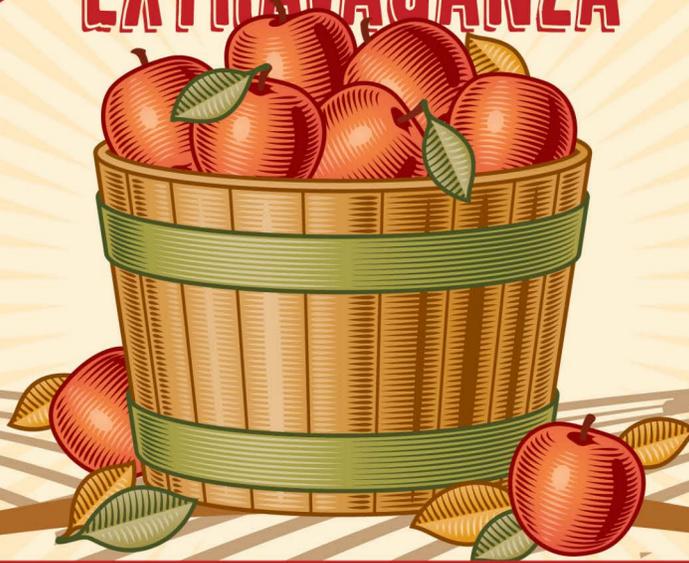
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# APPLE EXTRAVAGANZA



**◀ SATURDAY, SEPT. 21 ▶**  
**→ 10 A.M. TO 4 P.M. ←**

Join us for a craft show, children's activities, and live music.  
 Visit the Rural Heritage Center and Educational Gardens.

***Special thanks to our event sponsors:***



VIRGINIA BEACH

# FARMERS MARKET

## 2019 Hoedown Schedule

Friday Nights 7 - 10p.m.

Rain or Shine\*

Bring a lawn chair or blanket to enjoy free, live, local music.

### APRIL

- 5 Dallas Band
- 12 New City Sound
- 19 The Long & Short of It
- 26 Timeline

### MAY

- 3 Dallas Band
- 10 New City Sound
- 17 The Long & Short of It
- 24 Timeline
- 31 The Mann Act

### JUNE

- 7 Dallas Band
- 14 New City Sound
- 21 The Long & Short of It
- 28 Timeline

### JULY

- 5 New City Sound
- 12 Dallas Band
- 19 The Long & Short of It
- 26 Timeline

### AUGUST

- 2 Dallas Band
- 9 New City Sound
- 16 The Mann Act
- 23 The Long & Short of It
- 30 Timeline

### SEPTEMBER

- 6 Dallas Band
- 13 New City Sound
- 20 The Long & Short of It
- 27 Timeline

### OCTOBER

- 4 Dallas Band
- 11 New City Sound
- 18 The Mann Act
- 25 Timeline



Like us on Facebook: VB Farmers Market

3640 Dam Neck Road  
Virginia Beach, VA 23453  
757-385-4388

\*Management reserves the right to delay or cancel events.

### Special thanks to our sponsors:



VIRGINIA BEACH

# FARMERS MARKET

## 2019 Event Calendar

Craft Show at each Event  
10:00 a.m. - 4:00 p.m.

**Celebrate Agriculture**  
March 23

**Apple Extravaganza**  
September 21

**Farmers Market Birthday Bash**  
April 13

**Harvest Fair**  
October 19

**Strawberry Jamboree**  
May 18

**Fall Festival**  
November 16

**Honey Festival**  
June 22

**Santa's Workshop**  
December 7

### Special Events

VB Master Gardener Plant Sale  
May 4 - 5

### Seasonal Events

Friday Night Hoedowns  
April - October  
7:00 - 10:00p.m.

Special thanks to our Annual Sponsors:



City of  
**VB** Virginia Beach