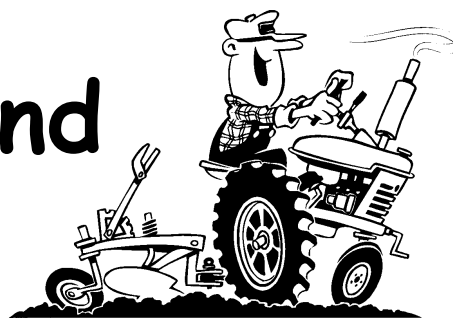


# Cultivating Cumberland

November - 2015 VOL. 20, ISSUE 11



## Inside this issue:

Northeast SARE Grants	1
Food Safety Training	1
Preventive Controls Rule	2
Production Facility Open	3
Beginner Farmer Survey	3
Outstanding Young Farmer Announced	4
Calendar of Important Events	5-8
Regularly Scheduled Meetings	9
Website information	10

<b>Attachments:</b>	
Food Safety Workshop Registration	
Food Safety Workshop Schedule	
USDA Poultry Disease Alert	
NJ Dept. of Ag Premises Registration Form for National Animal Identification System	
The Affordable Care Act	

## Northeast SARE Farmer Grants

Northeast SARE, University of Vermont, Burlington, VT

Northeast SARE offers competitive grants to commercial farmers who want to try something new -- a novel crop or marketing plan, a labor or quality-of-life idea, environmental enhancements or a wide range of other topics that will improve profits, enhance stewardship and strengthen the position of the farm in the community.

Awards are capped at \$15,000.00. Proposals are due November 12th and awards are announced in March.

To get more information on what grant is a perfect fit for you, check out the past grant winners, get ideas for planning your proposal, or to download the grant application visit: [www.nesare.org/Grants](http://www.nesare.org/Grants)

## Better Process Control School

### *Food Safety Training*

November 11-13, 2015

8:30-5:00 pm

\$995 by 10/28; \$1,095. after.

Your canned food products may be vulnerable to contamination. But fear not, attend the 3-day BPCS class to learn how to reduce your susceptibility and minimize your liability. You will learn about:

- Aseptic processing and packaging systems
- Retort operations
- FDA guidelines and regulation compliance
- Thermal processing
- Food plant sanitation
- Container closure evaluations

Class location: Cook Student Center, GH Cook Room, 59 Biel Road, New Brunswick, NJ. For more information visit: [www.cpe.rutgers.edu/courses](http://www.cpe.rutgers.edu/courses)

## Preventive Controls Rule – Mixed-Type Facility

Wes Kline, Ag Agent Cumberland County

Last month I wrote about the Preventive Controls Rule (PC) of the Food Safety Modernization Act (FSMA) and how it relates to Farms. As mentioned, farms with packinghouses are exempt from the Preventive Controls Rule if the farm is packing their own product or if there is a central packinghouse and the owners supply over 50% of the produce packed or held.

Activities that do not fall under the farm definition include manufacturing/processing such as pitting dried fruit, chopping herbs, making snack chips or flours from legumes, and roasting nuts or seeds. The Food and Drug Administration (FDA) will be issuing guidance documents on what falls or does not fall under this definition. There are several other exemptions including: if the activity is subject to a HACCP plan, are dietary supplements, certain alcoholic beverage facilities and activities subject to low-acid canned food regulations, etc.

The operation could be a “Farm mixed-type facility” defined as a farm that also conduct activities outside the farm definition which would require the operation to register with FDA. If the operation is doing “Low-risk on-farm processing” it is exempt as a very small or small business. This means the business grosses less than one million dollars in average annual sales of human food. There is a long list of foods which fall under this category. Refer to <http://www.fda.gov/fsma> for more details. There are other provisions for qualified facilities where the operation needs to register with FDA, but has less strict rules to follow. Refer to the website for more information.

Compliance dates vary depending on the size of operation. Very small businesses (less than \$1 million in annual food sales) – three years; small businesses (business with fewer than 500 full-time equivalent employees) – two years; businesses subject to the pasteurized milk ordinance – two years and all other businesses – one year.

The Preventive Controls Rule is just one provision of FSMA and not the most important for most growers in the region. The final Produce Food Safety Rule will be released at the end of October and will have direct impact on wholesale and some retail growers in the region. It will be discussed in detail in the December newsletter and at winter meetings. One provision of the rule will be training for growers. All growers who must comply with the Produce Rule will need to be trained by a certified trainer and obtain certification for the training. There will be three trainings offered in New Jersey during 2016. The first will be February 11<sup>th</sup> at the New Jersey Agricultural Convention. The other two will be in Central and North Jersey in February and March. These trainings are subsidized through a grant from the Risk Management Agency. Stay tuned for more details after the rule is released.

## Production Facility Open

Tri-Hishtil, LLC, is pleased to announce the opening of their new production facility in Mills River, NC. The international partners of Centro SEIA (Italy), Hishtil (Israel), and Tri-Cal/Tri-Est (USA) have united to create the new entity. The business will focus on grafted vegetable transplant production with a single goal of providing solutions for agriculture. "Tri-Hishtil will do this by delivering grafted plants that will improve disease resistance, enhance the yield and assist in reintroduction of heirloom varieties," said Tri-Hishtil General Manager Bert Lemkes.

Regulations continue to impede farmers' production and ability to effectively control soil borne disease. Grafting technology provides growers with a much needed progressive option for pathogen control and disease resistant crops. Tri-Hishtil feels this is an opportunity to combine cutting edge technology with their global agricultural experience.

Phase one will consist of 2.5 acres (1 metric hectare) of greenhouses, along with a production center where the actual sowing, germination, grafting and healing will take place. Original plants are scheduled to be available for sale in the first quarter of 2016. Grafted watermelon will be the initial item slated for production in the new facility, followed by tomatoes later in the year.

For more information, contact us: Tri-Hishtil, 25 School House Road; Mills River, NC 28759; or by phone at 828-891-6004.

## Beginning Farmer Survey

Meredith Melendez, Ag Agent Mercer County

Anyone that is a part-time producer with no employees but plan to have employees in the coming years to a newer producer with employees who would like to hone their HR skills should take part in this survey. It's a 4 question survey to assess beginning farmer needs for human resources skills.

The survey responses will be used for a grant proposal focusing on several winter employee management workshops.

The survey can be accessed through the following link:

<https://www.surveymonkey.com/r/HRforFarmers>

## 2016 Outstanding Young Farmer Announced

### NJ Department of Agriculture

Jessica Niederer, a Hopewell Township organic produce and flower farmer, has been chosen as New Jersey's 2016 Outstanding Young Farmer by the New Jersey State Board of Agriculture. Niederer will be presented with her award at the February 2016 New Jersey State Agricultural Convention in Atlantic City.

Jess Niederer is a hard-working, creative farmer who is always willing to help others interested in learning about farming. "She is carrying on her family's proud agricultural tradition and setting the example for both those new to farming and those with farming backgrounds to help keep New Jersey agriculture alive into the future." Niederer grew up on her parents' farm where her father produced soybeans, wheat, straw and her mother ran an eight-stall horse boarding operation. She graduated from Cornell University with a degree in Natural Resources. During her time as a student she traveled throughout the United States and Latin America for her studies. After graduation, she spent two years on a 60-acre organic vegetable farm, first as a greenhouse manager and later as assistant field manager. Finally, Jess came home to become the 13<sup>th</sup> generation of Niederer farmers. "My parents never pointed me in the direction of farming; it was more common to hear them suggest becoming a lawyer or doctor," said Niederer. "After graduating from Cornell, I realized my heart was in farming. I was 25 when I began my own agricultural operation, Chickadee Creek Farm."

After coming back to Hopewell Township in 2010, Niederer leased five acres of land from the family farm for Chickadee Creek Farm on which she started growing her produce on two of the acres. Since then, she has increased production to 17 acres, sells through Community Supported Agriculture, attends five farmers markets and has become a certified organic grower. As well as being a dedicated farmer, Niederer enjoys giving back to the community. In 2014 she was voted the "Local Hero" by *Edible Jersey* readers in the Farm/ Farmer category. To add to her community accomplishments, Niederer also is an active member of the Mercer County Board of Agriculture, teaches classes on organic farming through the Northeast Organic Farming Association of New Jersey and volunteers as an EMT during the slower months.

New Jersey annually recognizes the outstanding achievements of a young farmer who is an upstanding leader, respected agriculturalist and is active in community or faith organizations. The Department of Agriculture is accepting applications now through January 15, 2016 for the year 2017 Outstanding Young Farmer (OYF) Award. Nominees must be farm operators, deriving a minimum of two-thirds of their income from farming and must be between the ages of 21-40, not becoming 41 prior to January 1, 2016. Candidates who have a financial interest in the farm operation (a sole proprietor, partner, or a corporation) will receive higher ranking in the OYF judging process. However, nominees may also include salaried farm managers and employees who are actively involved in policy and management decisions. Submission of a financial statement is not required for state competition.

A panel of five judges reviews each nominee's application based on the following criteria: progress in their agricultural career (50 percent of the total score); soil and water conservation practices (25 percent of the total score); and contribution to his/her community, state and nation (25 percent of the total score).

Any individual or organization can nominate deserving young farmers' names. Persons who have been nominated in the past or previous state winners who did not make it to the National competition can be re-nominated. However, these candidates must still meet the eligibility criteria. Since the first award was presented, eight New Jersey farmers' names have been named National Outstanding Young Farmer: Abbott Lee (1985), James B. Giamarese (1989), Robert Von Thun, Jr. (2001), Jeffrey VanderGroef (2005), H. William Sytsema (2009), Richard Norz (2010), John Melick (2011) and Paul "Duce" Tallamy II (2012).

The OYF program is the oldest farmer recognition program in the United States, with the first group of national winners selected in 1955. The goals of the OYF program are to foster better urban-rural relations through the understanding of farmers' challenges, as well as the appreciation of their contributions and achievements; to bring about a greater interest in farmers/ranchers; and to help build an urban awareness of the farmers' importance and impact on America's economy. The OYF program encourages a greater interest in agriculture through the appreciation of the farmers' contributions and achievements and recognizes local citizens' contributions and encourages better urban-rural relations. The National OYF program is sponsored by Deere & Company, supported by the U.S. Junior Chamber of Commerce and the National Association of County Agriculture Agents (NACAA), and is administered by the Outstanding Farmers of America (OFA) Fraternity. For more information on the state's Outstanding Young Farmer program, visit: [www.nj.gov/agriculture/about/sba/cover.html](http://www.nj.gov/agriculture/about/sba/cover.html) or call Joe Atchison, OYF Program Manager at (609) 984-2223 or email [joe.atchison@ag.state.nj.us](mailto:joe.atchison@ag.state.nj.us).

## **Calendar of Important Events**

➤ Indicates the newly added event since last calendar

### **November 2015**

#### **November 4-6**

**HACCP Plan Development for Food Processors**, Rutgers Cont. Ed, New Brunswick; \$945 by 10/21; \$995 after. For more information visit: [www.cpe.rutgers.edu/food](http://www.cpe.rutgers.edu/food) or call 848-932-9271

#### **November 5**

**Sports Field Managers Association of NJ Fall Field Day**, Drum Point Sports Complex, Brick Twp., NJ; Free Admission. For info call 856-514-3179 or email: [mail@sfmanj.org](mailto:mail@sfmanj.org). Pesticide credits are available.

#### **November 5-7**

**2015 American Agri-Women Convention**, Double Tree by Hilton, Portland, Maine. For more info email: [pam@countysuperspuds.com](mailto:pam@countysuperspuds.com)

#### **November 9-13**

**2015 Irrigation Show & Education Conference**, Long Beach, California. For more information visit: [www.irrigation.org](http://www.irrigation.org)

#### **November 11-13**

**Better Process Control School**, Rutgers Continuing Education, New Brunswick; \$995 by 10/28; \$1,095 after. For more information visit: [www.cpe.rutgers.edu/food](http://www.cpe.rutgers.edu/food) or call 848-932-9271

#### **November 16-18**

**Southeast Strawberry Expo**, Charlotte, N.C. For more information visit: [www.ncstrawberry.com](http://www.ncstrawberry.com)

#### **November 17-18**

**Drone World Expo**, San Jose, Calif. For info visit: [www.droneworldexpo.com](http://www.droneworldexpo.com) or call 203-371-6322.

#### **November 18-19**

**Pacific Northwest Vegetable Association Conference & Trade Show**, Three Rivers Convention Center, Kennewick, Wash. For more information call 509-585-5460 or visit: [www.pnva.org](http://www.pnva.org)

#### **November 19-20**

**Alabama Fruit and Vegetable Growers Fall Conference**, Clanton Conference & Performing Arts Center, 1850 Lay Dam Rd., Clanton, AL. For more info visit: [www.afvga.aces.edu](http://www.afvga.aces.edu), call 334-707-4923 or email: [thameae@auburn.edu](mailto:thameae@auburn.edu)

### **December 2015**

#### **December 1-2**

**30th Annual Southeast Vegetable & Fruit Expo**, Kingston Plantation Embassy Suites, Myrtle Beach, South Carolina. For more information visit: [www.ncvga.com](http://www.ncvga.com)

#### **December 1-3**

**Agricultural Retailers Association Conference & Expo**, JW Marriott Desert Sprints Resort, 74-855 Country Club Dr., Palm Desert, Calif. For more information contact Brian Reuwee 202-595-1712 or email: [brian@aradc.org](mailto:brian@aradc.org)

**December 1**

**Site Analysis and Design: A Hands-On Workshop**, Rutgers Cont. Ed, New Brunswick, \$225 by 11/17; \$240 after; 9am-3:30 pm. For info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271.

**December 2-4**

**NCAE Ag Employer Labor Forum**, Doubletree Tropicana, 3801 S. Las Vegas Blvd., Las Vegas. For more information contact Meghan 202-629-9320 or email: [Meghan@ncaeonline.org](mailto:Meghan@ncaeonline.org)

**December 2**

**Managing Turfgrass Insects**, Rutgers Cont. Ed, New Brunswick; \$195 by 11/18; \$210 after; 9am-3:30pm. Pesticide credits: 11 credits in 3B; 8 in 8C; 4 in 13 and 10. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271

**December 3-4**

**Practical Food Microbiology**, Rutgers Cont. Ed, New Brunswick; \$795 by 11/19; \$825 after. For more information visit: [www.cpe.rutgers.edu/food](http://www.cpe.rutgers.edu/food) or call 848-932-9271

**December 4 & 11**

**Soil and Plant Relationships**, Rutgers Cont. Ed, New Brunswick; \$295 by 11/20; \$325 after; 9am-3:30pm. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271.

**December 4**

**Snow and Ice Removal**, Rutgers Cont. Ed, New Brunswick; \$195 by 11/20; \$210 after; 8:30am-3:30pm. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271

**December 7-9**

**Washington State Tree Fruit Association Annual Meeting**, Yakima, Washington. For more information visit: [www.wahort.org](http://www.wahort.org) or email Nicole Brunner at [Nicole@wstfa.org](mailto:Nicole@wstfa.org)

**December 7**

**Water Management and Drainage**, Rutgers Cont. Ed, New Brunswick; \$195 by 11/23; \$210 after; 9am-4pm. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271

**December 8-10**

**Great Lakes Fruit, Vegetable and Farm Market EXPO**, Devos Place Conf. Center, Grand Rapids, Mich. For info visit: [www.glexpo.com](http://www.glexpo.com), call Jennifer Dickie 734-677-0503 or email: [jdickie@managedbyamr.com](mailto:jdickie@managedbyamr.com)

**December 8-10**

**Green Expo Turf & Landscape**, Borgata Hotel Casino & Spa, Atlantic City, NJ; Members \$225, non-members \$325 by 11/16. For more information call 973-812-6467 or visit: [www.njturfgrass.org](http://www.njturfgrass.org)

**December 10**

**It's Not the Economy, It's You!**, Rutgers Cont. Ed, New Brunswick; \$195 by 11/23; \$210 after; 9am-3:30pm. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271.

**December 14**

**NJ Fertilizer Recertification Program**, Rutgers Cont. Ed, New Brunswick; \$145. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271.

**December 15-17**

**Integrated Pest Management**, Rutgers Cont. Ed, New Brunswick; \$195 by 12/1; \$210 after for 1 day; \$395 by 12/1; \$430 after for 3 days; 9am-4pm. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call by 848-932-9271. Pesticide credits: (1 day) 5 credits in 3A & 3B and 8 credits in 13. (3 days) 16 credits 3A, 3B and 13.

**December 18**

**Growing Ornamental Plants**, Rutgers Cont. Ed, New Brunswick; \$195 by 12/4; \$210 after, 9am-3:30 pm. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271

**December 21**

**Basics of Turfgrass Management**, Rutgers Cont. Ed., New Brunswick; \$195 by 12/7; \$210 after; 9am-3:30pm. Pesticide credits: 10 in 3B & 2 in CORE. For info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271.

**December 22**

**Common Sense Business and Pricing**, Rutgers Cont. Ed, New Brunswick; \$195 by 12/8; \$210 after; 9am-4pm. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271.

**January 2016****January 4-5**

**Kentucky Fruit and Vegetable Conference**, Embassy Suites Hotel, Lexington, Ky. For more information call John Strang 859-257-5685 or email: [jstrang@uky.edu](mailto:jstrang@uky.edu)

**January 5**

**Pest Management of Ornamental Landscape Plants**, Rutgers Cont. Ed, New Brunswick; \$195 by 12/22; \$210 after; 9am-3:30pm. Pesticide credits: 2 CORE; 8 in 2, 3A, 6B, 8C and PP2. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271.

**January 6-8**

**Illinois Specialty Crops, Agritourism and Organic Conference**, Crowne Plaza Hotel and Conference Center, Springfield, Ill. For more information call 309-557-2107 or email: [cblary@ilfb.org](mailto:cblary@ilfb.org)

**January 8 (1x wk through March 18th)**

**Landscape Plants: Identification, Selection and Application**, Rutgers Cont. Ed, New Brunswick; \$895 by 12/21; \$950 after; 8:30-noon. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271.

**January 7-10**

**SE Regional Fruit & Vegetable Conference & Trade Show**, Savannah, Ga. For more information visit: [www.seregionalconference.com](http://www.seregionalconference.com)

**January 7, 12, 14 & 19**

**Irrigation Systems: Design and Installation**, Rutgers Cont. Ed, New Brunswick; \$695 by 12/21; \$725 after; 9am-4pm. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271.

**January 11**

**Managing Diseases of Ornamental Plants**, Rutgers Cont. Ed, New Brunswick; \$195 by 12/21; \$210 after; 9am-3:30pm. Pesticide credits: 10 in 3A; 8 in 2 and 2 in 10. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271.

**January 15 (1x wk through March 4th)**

**Landscape Design I: The Basics**, Rutgers Cont. Ed, New Brunswick; \$745 by 1/4; \$795 after; 1-4:30 pm. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271.

**January 18-20**

**2016 OPGMA Congress**, Kalahari Resort & Convention Center, Sandusky, Ohio. For more infor-

mation visit: [www.opgma.org](http://www.opgma.org)

**January 19-21**

**Indiana Hort Congress**, Wyndham Indianapolis West, Indianapolis. For info visit: [www.inhortcongress.org](http://www.inhortcongress.org)

**January 19-21**

**Empire State Producers Expo**, Syracuse, N.Y. For info visit: [www.hort.cornell.edu/expo](http://www.hort.cornell.edu/expo)

**January 24-26**

**Wisconsin Fresh Fruit & Vegetable Conference**, Wisconsin Dells, Wisconsin. For more information visit: [www.wiberries.org](http://www.wiberries.org)

**January 27-30**

**Practical Tools and Solutions for Sustaining Family Farms Conference**, Lexington, Ky. Southern Sustainable Agriculture Working Group. For more information visit: [www.ssawg.org](http://www.ssawg.org)

**January 27**

**Organic Turfgrass Management**, Rutgers Cont. Ed, New Brunswick; \$195 by 1/13; \$210 after; 8:30am-3:15pm. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271.

**January 28-29**

**Iowa Fruit and Vegetable Growers Annual Conference**, Ankeny, Iowa. For more information call Adam Hohl 319-316-2650 or email: [info@ifvga.org](mailto:info@ifvga.org)

**January 28**

**Park Management and Liability Issues**, Rutgers Cont. Ed, New Brunswick; \$195 by 1/14; \$210 after; 9am-3:30pm. For more info visit: [www.cpe.rutgers.edu](http://www.cpe.rutgers.edu) or call 848-932-9271.

**January 29-31**

**2016 Georgia Watermelon Convention**, King & Prince Resort, St. Simons, GA. For more information visit: <http://www.georgiawatermelonassociation.org>

**February 2016**

**February 2-4**

**Mid-Atlantic Fruit & Vegetable Convention**, Hershey, PA. For more information visit: [www.mafvc.org](http://www.mafvc.org)

**February 6-12**

**IFTA 59th Annual Conference**, Michigan. For more information visit: [www.ifruittree.org](http://www.ifruittree.org)

**February 9-11**

**New Jersey Agricultural Convention & Trade Show**, Harrah's Convention Center, Atlantic City, NJ. For more information visit: [www.njveggies.org](http://www.njveggies.org)

**February 25-27**

**MOSES Organic Farming Conference**, La Crosse, Wis. For more info visit: [www.mosesorganic.org](http://www.mosesorganic.org)

**March 2016**

**March 2-4**

**2016 North American Raspberry & Blackberry Conference**, Williamsburg, Va. For more information visit: [www.raspberryblackberry.com](http://www.raspberryblackberry.com)



## REGULARLY SCHEDULED MEETINGS

✓ Indicates meeting will be held at RCE of Cumberland County

<p style="text-align: center;">✓</p> <p style="text-align: center;"><b>Pesticide Certification Exam Schedule—Cumberland County</b> 291 Morton Avenue Millville, NJ 08332 (Between Rosenhayn &amp; Carmel)</p> <p style="text-align: center;"><u>2016</u></p> <p style="text-align: center;">Jan 28      Mar 24</p> <p style="text-align: center;">Sept 22      Oct 20</p> <p style="text-align: center;"><b>To Register call 609-984-6614 For directions call 856-451-2800</b></p> <p>*****</p>	<p style="text-align: center;">✓</p> <p style="text-align: center;"><b>Cumberland County Agriculture Development Board</b> Soil Conservation Office 1516 Highway 77 Deerfield Street, NJ 08332</p> <p style="text-align: center;"><u>2015</u></p> <p style="text-align: center;">Nov 18      Dec 9</p> <p style="text-align: center;"><b>Reg. Meetings start at 7 p.m. Call DeAnn at 856-453-2211</b></p> <p>*****</p>	<p style="text-align: center;">✓</p> <p style="text-align: center;"><b>Cumberland County Board Of Agriculture</b> 291 Morton Avenue Millville, NJ 08332 (Between Rosenhayn &amp; Carmel)</p> <p style="text-align: center;"><b>7 pm meetings</b></p> <p style="text-align: center;"><u>2015</u></p> <p style="text-align: center;">Nov 19      Dec 17</p> <p style="text-align: center;"><u>2016</u></p> <p style="text-align: center;">Jan 21      Feb 18      Mar 17 Apr 21      May 19      Sept 15 Oct 20      Nov 17      Dec 15</p> <p style="text-align: center;"><b>For info call Hillary Barile, President 856-453-1192</b></p> <p>*****</p>
---	--	---

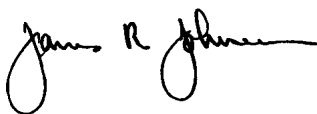
**Cumberland County Improvement Authority (CCIA)  
Pesticide Container Recycling  
9:00 a.m. to 12 Noon**

Cumberland County Solid Waste Complex  
169 Jesse's Bridge Rd. (located off Route 55 Exit 29)  
Deerfield Township, New Jersey

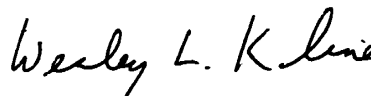
Questions? Call Division of Ag & Natural Resources, NJ Dept. of Ag 609-292-5532

2016 Dates published when received

Sincerely,



James R. Johnson  
Agricultural Agent  
Nursery Management Commercial  
Internet: jjohnson@njaes.rutgers.edu



Wesley L. Kline, Ph.D.  
Agricultural Agent  
Vegetable & Herb Production  
Internet: wkline@njaes.rutgers.edu

**Pesticide User Responsibility:** Use pesticides safely and follow instructions on labels. The user is responsible for the proper use of pesticides, residues on crops, storage and disposal, as well as damages caused by drift.

**Use of Trade Names:** Trade names are used in this publication with the understanding that no discrimination is intended and no endorsement is implied. In some instances the compound may be sold under different trade names, which may vary as to label.

Have you visited the Cumberland County website for the  
Present and/or past issues of "Cultivating Cumberland"? It's a great  
resource for information and dates.....  
<http://Cumberland.njaes.rutgers.edu/>

Public Notification and Non-discrimination Statement

Rutgers Cooperative Extension is an equal opportunity program provider and employer. Contact your local Extension Office for information regarding special needs or accommodations. Contact the State Extension Director's Office if you have concerns related to discrimination, 848-932-3584.

NONPROFIT ORGANIZATION  
U.S. POSTAGE PAID  
VINELAND, NJ  
PERMIT NO. 186

Cooperative Extension of Cumberland County  
Extension Education Center  
291 Morton Avenue  
Millville, NJ 08332-9791

**RUTGERS**  
New Jersey Agricultural  
Experiment Station

## Program Schedule

9:00 am	<b>Registration</b>
9:30 am	<b>Why is food safety a concern? - Wes Kline</b>
10:00 am	<b>How do you assess food safety in the field? - Meredith Melendez</b>
10:30 am	<b>Post-harvest produce handling for Food Safety - Wes Kline</b>
11:00 am	<b>Worker hygiene a critical issue for safe food. - Meredith Melendez</b>
12:00 pm	<b>Lunch</b>
1:00 pm	<b>Food Safety Modernization Act and how it impacts Growers (FSMA) - Wes Kline</b>
1:30 pm	<b>Audits vs. FSMA - Meredith Melendez</b>
2:00 pm	<b>Good Agricultural Practices vs. Harmonized Audit - Wes Kline</b>
2:30 pm	<b>Role of New Jersey Department of Agriculture in Audits - Chris Kleinguenther</b>
3:00 pm	<b>Where is the risk on the farm for food safety - Meredith Melendez</b>



United States  
Department of  
Agriculture

National Institute  
of Food and  
Agriculture

This material is based upon work **supported by USDA/NIFA under Award #2012-49200-20031 and NJDA/USDA Specialty Crop Block Grant #12-25-B-1685**

## Registration Form

Please Send in with Payment

Name

Address

Telephone

Email address

Cost: \$50.00 per person

**RETURN registration with payment by November 25<sup>th</sup>. No confirmation notices will be sent.**

**Mail to:**

Food Safety Certification Workshop  
Rutgers Cooperative Extension-Cumberland Co.  
291 Morton Avenue, Millville, NJ 08332

Makes checks payable to: **CC Board of Ag Research Account**

**Questions:** Contact Tammy at 856-451-2800x1

*Cooperating Agencies:* Rutgers, The State University of New Jersey, U.S. Department of Agriculture, and County Boards of Chosen Freeholders. Rutgers Cooperative Extension, a unit of the Rutgers New Jersey Agricultural Experiment Station, is an equal opportunity program provider and employer.

---

## Why you should attend:

### Topics of Interest:

- Audits vs. Food Safety Modernization Act
- Why is Food Safety a Concern
- Assessing Food Safety in the Field
- Worker Hygiene issues



### Details

**Date:** Wednesday, December 2, 2015

**Place:** Rutgers Cooperative Extension,  
291 Morton Ave., Millville, NJ

**Cost:** \$50 per person  
Includes lunch and materials Pre-  
registration required by Nov. 25, 2015.

Please make checks payable to:  
**Cumberland County Board of Ag Research  
Account**

## Directions

856-451-2800

### From the North:

1. Take the NJ Turnpike to Exit 7
2. Take 295 South to Exit 26 (Rt. 42 S)
3. Proceed South on Rt. 42 to Rt. 55 South
4. Proceed South on Rt. 55 for about 29 miles
5. Take Exit 29 to Rt. 552 West (left turn)
6. Go approximately 3 miles into Carmel
7. Turn right at the stop light onto Morton Ave.
8. Go 1 – 1 ½ miles North on Morton Ave.
9. The Extension Center is on the left (brownstone & cedar-shingled building).

### From the Northeast:

1. Take Garden State Parkway South to Exit 44
2. Go South on Rt. 575 to Rt. 322
3. Turn right (North) onto Rt. 322 and proceed about ¼ mile to the Rt. 40 jughandle at the shopping center (Hamilton Mall)
4. Proceed West on Rt. 40 approximately 7 miles to Rt. 552 (left turn)
5. Proceed West on Rt. 552. After about 12 miles, you must take a right turn onto Sherman Ave. which is still Rt. 552 West
6. You will go through a Vineland residential area, cross Rt. 47, and cross the overpass of Rt. 55
7. At the stop light (~3 miles from the overpass), turn right onto Morton Ave.
8. Go 1 – 1 ½ miles North on Morton Ave.
9. The Ext. Center is on the left (brownstone & cedar-shingled bldg.) There are 2 entrances and a sign on the road in front of the building

### From the South:

1. Take Rt. 55 North to Exit 29
2. Turn left onto Rt. 552 West (Sherman Ave.)
3. Go about 3 miles into Carmel
4. Turn right at the stop light onto Morton Ave.
5. Go 1 – 1 ½ miles North on Morton Ave.
6. The Ext. Center is on the left (brownstone & cedar-shingled building).



## Introduction to Food Safety & Third Party Audits For Beginners

**Wed., December 2, 2015**

**9:00 a.m. – 4:00 p.m.**

Rutgers Cooperative Extension of  
Cumberland County  
291 Morton Avenue  
(County Rt. 634 between Rosenhayn & Carmel)  
Millville, NJ 08332

## The Beginning stages of Third Party Audits

**To register, please fill out and mail  
registration form in this brochure with  
payment by November 25, 2015.**





STATE OF NEW JERSEY  
DEPARTMENT OF AGRICULTURE

**RUTGERS**  
New Jersey Agricultural  
Experiment Station

## Food Safety Workshops December 2015 - March 2016

**December 2 – Introduction to Food Safety & Third Party Audits for Beginners**, Cumberland County Cooperative Extension, 291 Morton Ave., Rosenhayn, NJ; \$50 includes lunch; 9am–4pm. To register call 856-451-2800 x1.

**February 11 – Food Safety Modernization Act Training for Grower Certification**, 2016 NJ Ag Conv. & Trade Show, Harrah's Resort, Atlantic City, NJ. Cost included in convention registration, 9:00 am-4:00 pm.

**February 24 – Food Safety Modernization Act Training for Grower Certification**, Mercer County Cooperative Extension, 930 Spruce St., Trenton, NJ, \$50, 9am – 4pm. To register call 609-989-6830.

**March 2 – Advanced Food Safety & Audit Training**, Cumberland County Cooperative Extension, 291 Morton Ave., Rosenhayn, NJ; \$50 includes lunch; 9:00 am – 4 pm. To register call 856-451-2800 x1.

**March 9 – Blueberry Food Safety Training**, Marucci Center for Blueberry & Cranberry Research & Ext., 125A Lake Oswego Rd., Chatsworth, NJ, \$50 includes lunch; 9:00 am - 4:00 pm. To register call 609-726-1590.

**March 23 – Food Safety Modernization Act Training for Grower Certification**, Snyder Research and Extension Farm, 140 Locust Grove Rd., Pittstown, NJ; \$50 includes lunch; 9:00 am – 4:00 pm. To register call 856-451-2800 x1.

### TOPICS:

- Third Party Audit Standards
- How to develop a food safety plan for your operation
- Produce sampling results from 2015
- Food Safety Modernization Act
- Risk Assessment
- Writing Standard Operating Procedures



United States  
Department of  
Agriculture

National Institute  
of Food and  
Agriculture

This material is based upon work supported by USDA/NIFA under Award Number 2012-49200-20031 and NJDA/USDA Specialty Crop Block Grant #12-25-B-1685





United States  
Department of  
Agriculture

Marketing and  
Regulatory  
Programs

Animal and  
Plant Health  
Inspection  
Service

Veterinary Services  
Mercer Corporate Park  
320 Corporate Blvd  
Robbinsville, NJ  
08691-1501

Telephone:  
609-259-5260

TDD/TTY:  
800-877-8339

Facsimile:  
609-259-2477

e-mail:  
VSNJ@  
aphis.usda.gov

## POULTRY DISEASE ALERT

### AVIAN INFLUENZA "BIRD FLU"

Sept. 22, 2015

To: New Jersey Poultry Owners  
Re: Preparing for Highly Pathogenic Avian Influenza (Bird Flu)

You've likely heard about a deadly new form of avian influenza - almost 50 million birds in the US were killed due to highly pathogenic avian influenza (HPAI) earlier this year. The best defense against any disease is prevention. All NJ poultry owners have a role in preventing or reducing HPAI outbreaks this fall and beyond. We're asking poultry owners to take action to **protect** their birds, to **report** sick birds and unusual mortality, and allow us to **contact** you quickly if HPAI comes to NJ.

**Protect** – safeguard your flock with good biosecurity practices. Biosecurity is a broad term meaning anything done to keep diseases out, from the way your birds are housed to boot-washing stations at the entrance to bird areas and limiting visitor traffic. While producers are responsible for biosecurity on their premises, our veterinarians and animal health technicians can help you fine tune what's needed for your birds. Information on HPAI and biosecurity practices is available on the NJ Department of Agriculture (NJDA) and VS websites:

- [http://www.nj.gov/agriculture/divisions/ah/diseases/avian\\_influenza.html](http://www.nj.gov/agriculture/divisions/ah/diseases/avian_influenza.html)
- [www.aphis.usda.gov](http://www.aphis.usda.gov) - click on *animal health*, then *animal diseases*, and then *avian influenza*.

**Report** - stop disease spread by reporting sick birds to the NJDA or VS. The clinical signs of HPAI and telephone numbers to report sick birds are listed below. Don't debate whether to call – we can send someone to collect samples and test your birds.

**Contact** – We're reaching out to poultry owners (including those who send birds to auctions or advertise sales of poultry and eggs) and asking to them to have flocks registered with NJDA so they can be quickly notified and tested if a NJ flock is infected with HPAI. If your flock is within 6.5 miles of a HPAI positive flock, NJDA or VS will call soon after the infection is found, review ways to increase protection of your birds, and set-up an appointment to test your birds. Non-registered flock owners will be faced with delays in testing and help. Efficiency is lost and there is an increased risk of your flock becoming infected with the virus.

**Register your flock** by completing the enclosed form and send it to NJDA.

**National Animal Identification**  
**New Jersey Department of Agriculture, Division of Animal Health**  
**PO Box 330**  
**Trenton, NJ 08625-0330**

Or fax both sides of the form to the NJDA at **609-671-6413**

If you need another copy of the form, an electronic version is available on the NJDA web site at:

<http://www.state.nj.us/agriculture/pdf/PremiseRegForm.pdf>

While the new bird flu is deadly to birds, the Centers for Disease Control says the risk to people from this flu virus is low. If you have questions or would like a review of your biosecurity plan, call **NJDA at 609-671-6400 or VS at 609-259-5260**. Review your biosecurity, call us if you have sick birds, and register your flock. Thank you for taking action to keep NJ poultry safe from HPAI.

Sincerely,

Michael A. Kornreich, DVM  
Assistant Director District 1  
USDA APHIS Veterinary Services

Enclosure

cc. M. Tamassia, Director NJDA Division of Animal Health  
R. Hitcher, USDA APHIS VS Animal Identification Coordinator





United States Department of Agriculture

# Highly Pathogenic Avian Influenza (HPAI)

## HPAI in Poultry: What To Expect If You Suspect

Highly pathogenic avian influenza (HPAI) is a serious poultry disease that spreads very quickly. With this threat, it's more important than ever for you to keep strict biosecurity measures at your poultry operations and watch your birds closely for any signs of the disease. We need you to quickly report problems in your flocks and work with us to respond. Your help will be vital in protecting the U.S. poultry industry from this deadly disease. The faster we can respond and depopulate sick birds, the faster we can stop the virus from spreading.

Be on the lookout for HPAI. Here's what to watch for, where to report, and what to expect from State and Federal responders if you have a suspected case in your birds.

### Know the Warning Signs

- Sudden increase in bird deaths without any clinical signs
- Lack of energy and appetite
- Decrease in egg production
- Soft- or thin-shelled or misshapen eggs
- Swelling of the head, eyelids, comb, wattles, and hocks
- Purple discoloration of the wattles, comb, and legs
- Gasping for air (difficulty breathing)
- Coughing, sneezing, and/or nasal discharge (runny nose)
- Stumbling or falling down
- Diarrhea

### Report It!

If your birds are sick or dying, report it right away. This is one of the most important things you can do to keep HPAI from spreading. Call:

**In New Jersey call**

**NJ Department of Agriculture Division of Animal Health 609-671-6400**

**Emergency after hours number 609-571-0076**

**or Veterinary Services NJ office 609-259-5260**

**after hours, or from states other than New Jersey**

**call the USDA toll free 1-866-536-7593**



USDA file photo

**Complete paralysis**

*HPAI is a deadly disease for poultry. It can infect all types of chickens and turkeys, plus many other kinds of birds. HPAI can strike suddenly and spread fast. It is devastating for poultry industries.*



USDA file photo

**Swelling of the tissue around the eyes and neck**



new jersey  
department of agriculture  
Premises Registration Form  
for the National Animal Identification System

For Department Use Only

U \_\_\_\_\_  
P \_\_\_\_\_

Complete \_\_\_\_\_

**Business/Farm Account Information:**

Business/Farm Name: \_\_\_\_\_

Primary Contact: \_\_\_\_\_  
First Name Middle name Last name

Secondary Contact\*: \_\_\_\_\_  
(\* optional) First Name Middle name Last name

Business/Farm mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ - \_\_\_\_\_ County: \_\_\_\_\_

Phone number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ ext: \_\_\_\_\_ (☐ Business ☐ Home ☐ Cell ☐ Fax ☐ Pager)

Phone number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ ext: \_\_\_\_\_ (☐ Business ☐ Home ☐ Cell ☐ Fax ☐ Pager)

Phone number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ ext: \_\_\_\_\_ (☐ Business ☐ Home ☐ Cell ☐ Fax ☐ Pager)

**Business Type\*:** ☐ Individual ☐ Partnership ☐ Incorporated ☐ Limited Liability Corporation  
(\* check one) ☐ Limited Liability Partnership ☐ Non-profit Organization

**Email:**

E-mail address\*: \_\_\_\_\_  
(\*for confirmation purposes only)

**Premises Information:**

(Primary location where livestock resides, if more than one location and animals are managed separately, apply for multiple premises ID's)

Premises Address: Check if same as business/farm account mailing address ☐

**OR** (if not the same as business/farm mailing address)

Premises Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ - \_\_\_\_\_ County: \_\_\_\_\_

PLEASE COMPLETE THE INFORMATION  
CONTINUED ON THE BACK PAGE

(Contact information will not be sold or given out by NAIS without your prior written consent)



**Premises Type\*:** ☐ Producer Unit/Farm ☐ Clinic ☐ Exhibition ☐ Laboratory

(\* check all)

☐ Market/collection point (\* check all) ☐ Non-producer Participant ☐ Port of Entry  
☐ Quarantine Facility ☐ Rendering ☐ Slaughter plant ☐ Tagging site

**Species at Premises\*:** ☐ Aquaculture ☐ Bovine ☐ Camelid (Llama) ☐ Caprine (Goats)

(\*check all)

☐ Cervids (Deer) ☐ Chickens ☐ Ducks ☐ Emu ☐ Equine ☐ Geese ☐ Guineas  
☐ Ovine ☐ Pheasants ☐ Porcine ☐ Poultry ☐ Quail ☐ Rattites ☐ Turkey  
☐ Other \_\_\_\_\_

**GEO Coordinates\*:** Latitude: \_\_\_\_\_ Longitude: - \_\_\_\_\_

(\* Optional unless premises does not have a 911 compatible address)

---

---

### Additional Secondary Premises Information (optional):

Premises Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ - \_\_\_\_\_ County: \_\_\_\_\_

---

**Premises Type\*:** ☐ Producer Unit/Farm ☐ Clinic ☐ Exhibition ☐ Laboratory ☐ Market/collection point

(\* check all)

☐ Non-producer Participant ☐ Port of Entry ☐ Quarantine Facility ☐ Rendering  
☐ Slaughter plant ☐ Tagging site

**Species at Premises\*:** ☐ Aquaculture ☐ Bovine ☐ Camelid (Llama) ☐ Caprine (Goats)

(\* check all)

☐ Cervids(Deer) ☐ Chickens ☐ Ducks ☐ Emu ☐ Equine ☐ Geese ☐ Guineas  
☐ Ovine ☐ Pheasants ☐ Porcine ☐ Poultry ☐ Quail ☐ Rattites ☐ Turkey  
☐ Other \_\_\_\_\_

**GEO Coordinates\*:** Latitude: \_\_\_\_\_ Longitude: - \_\_\_\_\_

(\* Optional unless premises does not have a 911 compatible address)

---

---

### Authorization to issue National Animal Identification Number for listed Premises

**Please sign circle and below as:**

Premises Owner    Animal Owner    Other Authorized Agent \_\_\_\_\_  
(Circle all that apply) title and agent organization

**Signature\*:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Return forms to: National Animal Identification, New Jersey Department of Agriculture,  
Division of Animal Health, PO Box 330, Trenton, NJ 08625-0330 or FAX: (609)-671-6413  
For questions, contact NAIS support: Phone: 609-671-6400 or e-Mail: [njnais@ag.state.nj.us](mailto:njnais@ag.state.nj.us)  
If you have more than two premises (animal locations) please request additional sheets

# The Affordable Care Act (ACA)

The Affordable Care Act (ACA) was signed into law on March 23, 2010.

It makes health care and health insurance benefits more affordable and available to more people.

This information can help you understand what you need to do and how the ACA can help you and your family.

Because coverage varies from state to state, you must contact your state health department to get more information.



Jorge is an agricultural worker and a single father. His employer does not offer health insurance. ACA will now let him buy health insurance for him and his children.

Jorge and his sons have never had insurance, but just learned that through the ACA, he will be able to buy insurance coverage. He goes to his community health center to get information.

A staff member helps him use the computer to sign into the **Marketplace** using his personal information. There he can look at the different plans. He can see which companies offer the lowest **premium**, the smallest **deductible**, and the best benefits for his families' health care needs. He fills out the application, and learns he is eligible for **tax credits** from the federal government.

Jorge is happy that he and his family can continue to get care at his local community health center and that this insurance will cover health care services, like doctor visits, preventive care, emergency and hospital care, prescriptions and much more!

## Words to Know

- **Marketplace** — A new way to compare and shop for health insurance.
- **Premium** — How much your health insurance will cost. Usually paid every month.
- **Deductible** — The amount you must pay for services before the health insurance will begin to cover the remainder of the costs.
- **Tax Credit** — Credits provided by the federal government in the form of income tax deductions to help you buy insurance coverage. The amount is determined based on income.

## Key Dates

- November 1, 2015: Insurance Enrollment begins
- December 31, 2015: Coverage ends for Marketplace plans purchased for 2015
- January 31, 2016: Last date to buy insurance through the Marketplace





The Martinez family is made up of a mother and father and their three children. They make too much money to qualify for Medicaid, but they are not able to afford insurance. They are happy that Mr. Martinez's employer will now be offering health insurance for his workers and their families.

Recently, they learned their youngest son has diabetes. They want to know how the new law can help them.

They learn that under the new law, health insurance companies can no longer deny coverage to people who have a **pre-existing condition**, like diabetes.

They do not have to worry about benefits running out for their son. The ACA prohibits insurance companies from limiting the amount of benefits a person can receive during their **lifetime**. Their oldest son, who is 22, will also be covered on their insurance until he reaches age 26 through the ACA **young adult coverage** benefit. Now they can all benefit from **preventive health care services**. They will be able to afford insurance for everyone in the family!

Unlike the Martinez family, people who decide not to buy insurance coverage might have to pay a **penalty**.

## Words to Know

- **Pre-existing conditions** — A medical condition that you have before you buy health insurance.
- **Lifetime Limits** — Amount of care your insurance will pay for if you get sick.
- **Young Adult Coverage** — Children under 26 can remain on their parent's plan even if they are married, not living with you, attending school, not financially dependent on you, or are eligible to enroll in their employer's plan.
- **Preventive Care** — Health care services you can get free of charge to keep you healthy like screenings, immunizations, wellness visits, etc.
- **Penalty** — A fee that is paid by people who choose not to buy health insurance.
- **Medicaid expansion** — In some states, Medicaid will expand coverage to include individuals from 19 to 65 with very low incomes, including parents and adults without dependent children.

### You May Not Have to Pay a Penalty If:

- You have very low income and cannot afford the coverage. (You can get help to determine this.)
- Your family income is less than the amount needed to file federal taxes.
- You would qualify under **Medicaid expansion**, but your state has chosen not to expand.





The Jimenez family includes an agricultural father, his wife, and their two daughters. The children were born in the U.S., but the parents were not. They have all been getting health care at their local community health center.

Mr. and Mrs. Jimenez have been wondering how the new law can help them get insurance, but they do not know if their immigration status will prevent them from being eligible for coverage. They go to the local community health center to speak with the outreach worker about the law.

They learn their children qualify to get health insurance under the new law since they are U.S. citizens, but they are not eligible.

The outreach worker helps Mrs. Jimenez with the required paperwork, and after applying through their state Marketplace, the children get insurance coverage under Medicaid. This program offers some free services for kids. For other services, there is a **co-pay** that parents must pay.

Mr. and Mrs. Jimenez are relieved and happy that they will still be able to go to their community health center for health care. They will be eligible for discounted services using a **sliding fee scale**.

## Words to Know

- **Copay** — Payment made by the patient when visiting health care providers.
- **Sliding fee scale** — The way health centers determine how much a patient should pay for services depending on how much money they make. The sliding fee scale considers family income and the number of dependents. The lower the income, the lower the payment.

## What You Will Need for the Marketplace

You can apply for health insurance coverage over the phone, online, or in person. You will need to have the following information handy:

- Income information for everyone who earns money in the family.
- Social security (SS) numbers for each person applying for insurance — you do not need a SS number to ask questions or to fill out an application for someone else.
- Policy numbers for any health insurance you may already have.





Mrs. Garcia has Medicare benefits and she is not sure how the new law will affect her.

For Mrs. Garcia and other Medicare recipients, the new law offers some new things.

- Prescription drugs will be more affordable.
- Preventive services, such as mammograms and colonoscopies, will be offered at lower or no cost.

**Distributed by:**

**Developed by:**



1770 FM 967, Buda, TX 78610  
(512) 312-2700 • 1-800-531-5120  
[www.ncfh.org](http://www.ncfh.org)

**We encourage reproduction and distribution of this tool.**

## Important Information

### About Medicaid

In some states, Medicaid will expand its coverage to more people based on how much money they make. You can find out if your state is expanding Medicaid benefits by visiting [www.Medicaid.gov](http://www.Medicaid.gov). When you apply in the marketplace, you will find out if you can get Medicaid. If you already have Medicaid, you will have to apply through the marketplace every time you renew it.

### If You Already Have Health Insurance...

You do not need to do anything if you are satisfied with your insurance. If you would like to change it, you can go to the marketplace and look at other health insurance plans. If you have insurance through your employer and you choose another insurance, you may have to pay for it without the help of your employer.

### Where to Get More Information

It does not matter what your situation is, you should find out more information about the ACA because chances are, it will benefit you. Talk to your local community health center, library, recreation center, or look online.

[www.healthcare.gov](http://www.healthcare.gov)

[www.ConsumerReports.org](http://www.ConsumerReports.org)

[www.healthreformkff.org](http://www.healthreformkff.org)

[www.ConsumersUnion.org/health](http://www.ConsumersUnion.org/health)

### What Can You Do To Prepare for These Changes?

- Understand all you can about the ACA and learn the Key Words.
- Every state has a Marketplace for you to shop for health insurance. You can find out more details at [www.healthcare.gov](http://www.healthcare.gov) or ask someone at the community health center for help to decide if you are eligible for coverage and what plan is affordable and meets the needs of your family.
- Ask your employer if they will be offering health coverage.
- Write down all your questions and understand where you can get more information about the ACA.
- Be prepared. Get income information for everyone in your family (check stubs, tax returns).