2ND QUARTER NEWSLETTER APR, MAY, JUNE 2022

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www.vbgov.com/agriculture



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MESSAGE FROM THE DIRECTOR

Happy April to all. I trust your spring is coming along nicely. Strawberry season will be here soon, along with other spring vegetables to enjoy. It is a good opportunity for the AG community to send anxious visitors to shop and pick your own strawberries at the local farms. Let's all do our part and help spread the word when the strawberry fields open.

Spring planting season will provide a host of fresh vegetables this summer. Beets, asparagus, cucumbers, just to name a few! Spring crop planting will also kick off with corn, soybeans, and the harvesting of wheat; so be mindful of equipment movement and farmers working in the fields. Spring is a great time of year for farm activity that sets the pace for the agriculture industry and what we all hope is a good farming year.

I trust this newsletter provides you with a snapshot of what is going on from the Agricultural staff perspective. Our goal is to help keep you informed and up to date on agriculture in Virginia Beach.

We all share the focus of the growth and sustainability of agriculture in Virginia Beach, as well as preserving the land, open green space and natural resources associated with the southern part of the city. A lot of localities think and want this also but Virginia Beach lives by this thought process day to day.





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

Real Estate Assessments

Be on the lookout for your reassessment notice, which will contain a new assessment amount that is probably significantly higher than last year's. The Real Estate Assessor's office will hold hearings to review your assessment upon request from March 14 – May 16, 2022. The Board of Equalization will hold hearings based on completed applications submitted by August 30, 2022.

New Land Use Forms

New applications to qualify for land use taxation are also being accepted and are **due by May 1st**.

Contact Lisa Dunaway in the Real Estate Assessor's office at 385-4601 for more information.

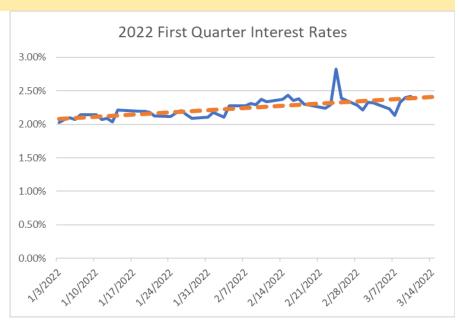
ARP Interest Payments

The next interest payment processing date for current participants will be around June 5, 2022. Keep in mind that payments are processed in batches at USBank in Minnesota and it could take 7-10 business days for your payment to process.

If you need to make any changes to your personal payment information (beneficiaries, mailing address or bank account information) please contact <u>Julia Hillegass</u> at 757-385-8697 as soon as possible to have your request completed no later than May 1st.

Interest Rates

Interest rates for the first quarter of 2022 have remained steady at just above 2.10% for TSTRIPS with a one-day to 2.82% in late February. Investors continue to keep an eye on anticipated rate increases by the Federal Reserve.



WHAT'S HAPPENING IN OUR RURAL COMMUNITY Jenny McPherson, Rural Community Coordinator

Jenny McPherson, Rural Community Coordinator
Office: 757-385-8637 | Fax: 757-385-5684 | Mobile: 757-635-5824
jsmcpher@vbgov.com

Happy Spring everyone! I hope you and your family are doing well and staying healthy.

National Agriculture Day occurs in March each year, usually when everyone starts hitting the fields, so I wanted to thank all of our farm families and those working in the industry for their hard work and dedication. Please see the thank you note at the end of this newsletter we received at the Farmers Market from Beach Municipal that I thought was appropriate to share with you. We kicked off our event season with Celebrate Agriculture on March 19. Special thanks to the 4-H members, staff, and volunteers that joined us that day. Our coloring contest was a big hit with children ages 3-12 years old.



As our farmers start another season, remember to watch out for them as they move their equipment from farm to farm. Please be cautious as you travel our rural roads and respect their space.

The Farmers Market is seeing more visitors as the spring season is underway. The carnival has returned to our front lawn and will remain with us for the month of April. They will be opened on Saturdays and Sundays, as well as every day during Spring Break. Be sure to come out and enjoy a funnel cake or fried Oreo!

Friday Night Hoedowns start on April 1 and run every Friday through October 28. Dust off those dancing boots!

School tours have started again so if you are looking for a hands-on field trip option, look no further than the Farmers Market. If you have a group that is interested in coming to the Rural Heritage Center for a tour, please call our Farmers Market office to reserve a date.



We hope that you will continue to support our local businesses at the Farmers Market as well as our local farmers at their produce stands and markets as they open for the season. Daily and weekly spots are available at the Market for rent by farmers and crafters, so call the office at 385-4388 for more details.

I did want to share news that Linda Skipper of Skipper Farms, one of our long-time merchants at the Farmers Market, passed away on January 23. Linda's service was on February 19. Customers and friends commented that they enjoyed seeing Linda and her smile here at the Market. Linda was always willing to talk with tour groups and show children what fruits and vegetables were in stock. Linda also shared about her family's business many years ago when Virginia Farm Bureau did a film feature on the Farmers Market. Linda will certainly be missed here at the Market. Please keep the Skipper Family in your thoughts and prayers this season.

Take care and hope to see you soon.

Who ever thought you could walk a bunny?

The 4-H Educational Bunnies, Creme and Brulee, took some time out to walk on their leashes as they prepared for their big day at the VB Farmer's Market "Celebrate Agriculture" event on March 19th.

Thank you to Already Been Chewed in Virginia Beach for outfitting them with their harness and leashes.





Creme (I) and Brulee (r) enjoying time outside of the Department of Agriculture, Building 14.







3640 DAM NECK ROAD VIRGINIA BEACH, VA 23453

Jenny McPherson, Rural Community Coordinator Office: 757-385-8637 | Fax: 757-385-5684 | Mobile: 757-635-5824 jsmcpher@vbgov.com

It's always something going on the Farmers Market





The Ham Project begins in January and ends with a ham show and display at the Virginia Beach 4-H Livestock Show and Sale in May. Pictured here are some dedicated volunteers and Department of Agriculture staff re-salted the hams before the approaching weather system on January 20, 2022. The hams are typically reworked and re-salted after 5 days then left to cure for about 49 days.

After that they will be moved to smokehouses.





VIRGINIA BEACH







3640 DAM NECK ROAD VIRGINIA BEACH, VA 23453

Jenny McPherson, Rural Community Coordinator Office: 757-385-8637 | Fax: 757-385-5684 | Mobile: 757-635-5824 jsmcpher@vbgov.com







On the following pages check out the upcoming events at the Farmers Market



2022 HOEDOWN SCHEDULE

FRIDAY NIGHTS, 7-10 PM, RAIN OR SHINE*

Bring a lawn chair or blanket and enjoy free, live, local music!

April

- 1 Timeline
- 8 Dallas Band
- 15 Nashville Tradition Band
- 22 The East Coast Band
- 29 Nashville Tradition Band

May

- 6 Timeline
- 13 The East Coast Band
- 20 Timeline
- 27 Dallas Band

June

- 3 Timeline
- 10 Dallas Band
- 17 The East Coast Band
- 24 Nashville Tradition Band

July

- 1 New City Sound
- 8 The East Coast Band
- 15 Timeline
- 22 The East Coast Band
- 29 Dallas Band

August

- 5 Nashville Tradition Band
- 12 Dallas Band
- 19 Timeline
- 26 Nashville Tradition Band

September

- 2 The East Coast Band
- 9 Dallas Band
- 16 Timeline
- 23 Nashville Tradition Band
- 30 New City Sound

October

- 7 Nashville Tradition Band
- 14 Dallas Band
- 21 Timeline
- 28 The East Coast Band



Like us on Facebook: VB Farmers Market

- SPECIAL THANKS TO OUR SPONSORS -

























































SATURDAY, MAY 14.



Join us for a craft show, children's activities, and music.
Visit with Beekeepers and find some pollinators in our gardens.
Visit the Rural Heritage Center and Educational Gardens with the Master Gardeners.

Special thanks to our event sponsors:

























































CHECK OUT THE FOLLOWING PAGES FOR THE LATEST NEWS FROM



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Roy D. Flanagan, Extension Agent
Office: 757-385-4769 | Fax: 757-385-5684 | Mobile: 757-641-1434
<u>RFlanaga@vbgov.com</u>

Strawberry Season is Right Around the Corner!

Virginia Beach Strawberry Producers - U-Pick/Pre-Pick

Bay Breeze Farm *Pre-pick only*Phone 757-721-3288
1076 Sandbridge Rd
Virginia Beach, VA 23456

Cromwell's Produce Phone 757-721-6226 3116 New Bridge Rd Virginia Beach, VA 23456 Flanagan Farm
Phone 757-426-5585
Princess Anne Rd at
N. Muddy Creek Rd
Virginia Beach, VA 23546

Henley Farm
Phone 757-426-7501
Phone 757-426-6869
3513 Charity Neck Rd
Virginia Beach, VA 23456

Produce
Phone 757-615-4888
1258 Princess Anne Rd
Virginia Beach, VA 23457

Vaughan Farms'

Brookdale Farm Phone 757-721-0558 2060 Vaughan Rd Virginia Beach, VA 23456 **Cullipher Farm Market** Phone 757-721-7456 772 Princess Anne Rd Virginia Beach, VA 23456 The Flip Flop Farmer Phone 757-426-9908 3244 New Bridge Rd Virginia Beach, VA 23456 a a

Farmers Market
Phone 757-385-4388
3640 Dam Neck Rd
Virginia Beach, VA 23453

Virginia Beach

Cindy's Produce Pre-pick only Phone 757-427-2346 2385 Harpers Rd Virginia Beach, VA 23453



Henley's at Pleasant Ridge Phone 757-426-7501 Phone 757-426-6869 Princess Anne Rd at Pleasant Ridge Rd Virginia Beach, VA 23546

Salem Berry Farm Phone 757-818-3156 1763 Salem Rd Virginia Beach, VA 23456



Come out to the local farms or stop by a farm stand to get

Strawberry season in Virginia Beach runs from Mid-April to Mid-June, and when they're gone, they're gone. Weather can have a huge impact on the timing and length of the strawberry season. The cold snap that happened the last week of March provided some of the local farmers with a few sleepless nights since they were checking on their crops. To protect the plants from cold, wind, and the threat of frost, they had to use overhead sprinklers, and/or row covers. Now it's April, and all are looking forward to some warm weather to come and stay to get this season off to a berry good start.



It's spring - let's get outside and garden!

Need more information on turf or veggies or trees or anything plant-related? We've got some great classes, events, and publications to help

If it's information on **garden critters** you're seeking, we've got something for you.

Our Gardening Talks series will feature

Bees: The Good, the Bad and the Ugly on April 18 and

Opening a Can of Worms: A Threat to Consider on May 16.

Both talks will be available via Zoom at 7:00 p.m. Links for the Zoom will be available at https://www.vbmg.org/ prior to the event. If you can't make it at the scheduled time, they will be recorded and posted at

https://www.vbmg.org/gardening-talks-and-workshops.html.



ARE YOU LOOKING FOR NEW PLANTS TO ADD TO YOUR LANDSCAPE?

Our annual plant sale is scheduled for

April 30 and May 1

at the Hampton Roads Agricultural Research and Extension Center.

Though the location has changed this year, the great selection of ornamental plants, vegetable plants, decorative container plantings and more will still be stellar.

For more information, visit https://www.vbmg.org/spring-plant-sale.html.





Start planning for that summer heat by building and installing a rain barrel for your home garden.

Our rain barrel workshops are back in-person and scheduled for

April 9, May 21, and June 11

at the Virginia Beach Farmers Market. The make-and-take workshops will be packed with great information, and you'll leave with a ready-to-install rain barrel. Workshops are scheduled each month through October. Pre-registration is required at https://www.vbmg.org/rain-barrels.html.



If you need a little gardening inspiration, visit our Demonstration Gardens throughout the City.

Our gardens are open to the public and give you a chance to see how different plants grow in Tidewater.

Click here to find out more about each garden and where to find them.



Do you have specific gardening questions you'd like answered?

Contact our Master Gardener Help Desk at (757)385-8156 or vbmghelp@vbgov.com.

Additionally, you can visit one of Ask-A-Master Gardener booths at the Virginia Beach Farmers Market or NAS Oceana Exchange; schedules can be found at

https://www.vbmg.org/ask-a-master-gardener.html.

We also have a wealth of knowledge online at our Publications and Educational Resource site.

Search a specific topic and find research-based, scientific information at https://www.pubs.ext.vt.edu/.

Pesticide application training available

For our industry professionals, we want to make sure you are always up to date on the latest in horticulture.

We offer training in pesticide application several times per year. From re-certifications to certification exam prep classes, we want to help you with your pesticide license and staying abreast of new and changing issues.

Our next re-certification classes will be offered **May 18** in Hampton and **June 15** in Chesapeake.

Please check our website

https://virginia-beach.ext.vt.edu/programs/horticulture.html for registration information.

We will also be offering a certification exam prep class in August for *uncertified* applicators who would like to obtain an applicators license. The class will be held **August 9-12** and registration will open in the summer.







Would you like to be a part of the Virginia Cooperative Extension program helping others in Virginia Beach?

If so, we will be having an orientation session for our Extension Master Gardener Volunteer Program on

May 10 at 6:00 p.m.

The session will be offered in-person at Bow Creek Recreation Center and online simultaneously.

- You must attend orientation to learn more about the volunteer application process and requirements.
 - Training classes will be held in the evenings and on weekends this fall.

Learn more about being a

Virginia Cooperative Extension (VCE) Master Gardener volunteer at https://www.vbmg.org/joining-master-gardeners.html.



CLOVER CLIPS

Virginia Beach, VA

4-H Educational Programs Continue to Reach Virginia Beach City Public Schools

Upcoming 4-H Programs

- 4-H Camp Counselor Applications: Happening NOW
- 4-H Camper Registration: Opened March 15
- Ham Project: Hams are hanging. The show will take place at the Livestock Show and Sale in June.
- Livestock Club
 Annual Golf Tourna
 ment Heron Ridge Golf
 Course. Registration starts
 at 11am
- Livestock Show and Sale: June 3 @ Creed's Ruritan Club, 1057 Princess Anne Rd, VA Beach
- Camp Millionaire July 18-22, 2022
- VB 4-H Camp: August 1-5, 2022

What do you know about 4-H In-school Enrichment programs?

Did you know that 4-H has provided SOL related, hands-on programming with Virginia Beach City Public schools for over 20 years? I bet you also didn't know the VA Beach 4-H Agent Jonette Mungo was a classroom teacher prior to becoming a 4-H Agent.

What kind of content does it cover? That is the magic question. 4-H in-school enrichment programs are tailored to the needs of the teacher. If students are having difficulties understanding the scientific process, our SOL

based lessons are specially designed to target those skills. If students need to understand how variables affect an experiment, we can conduct experiments with that focus. The goal is to deliver STEM lessons which directly focus on VA SOLs and improve students soft skills which make cooperative learning possible.



What lessons can 4-H

provide? Sound, Light, Oceans, Plant and Animal Life Cycles, Habitats and Food Webs, Electricity, Moon Phases, Solar System, Rock Cycle and Tectonic Plates, States of Matter, and Jamestown Settlement. 4-H also specializes in helping youth to improve upon their public speaking skills through engaging them in science fair style competitions. A Google Site has been created to provide teachers with resources and classroom materials which accompany this type of 4-H program delivery. It can be viewed by going to https://sites.google.com/vt.edu/vb-4h-education/home You can also follow some of our projects by subscribing to our VA Beach 4-H YouTube Channel. https://www.youtube.com/channel/UCBDOUIrE7nXDWBEV8ltz1KQ

Continued on page 2



Virginia Cooperative Extension

4-H In-School Enrichment is

now working with Three Oaks Elementary 5th Grade Classes

Three Oaks Elementary 5th grade classes are the newest school to sign-up for 4-H In-School Enrichment program delivery. Students and teachers have participated in lessons that give students real world applicable lessons in Sound and Light. Students actively engaged in scientific inquiry as they conduct experiments to test the properties of light energy and sound waves.





Please follow and subscribe to our VA Beach 4-H YouTube Channel to see videos of some of these experiments in action.

Embryology
Three Oaks Elementary 5th grade teacher Kelli Whalen joined 57 other Virginia Beach teachers in participating in the 4-H Embryology Project. This project

introduces students to the life cycle of animals through hatching baby chicks in the classroom. This year 4-H was able to provide six incubators to classrooms who wanted to participate. A total of 58 VA Beach teachers will complete the project with 1,634 students to potentially hatch 67.5 dozen eggs. That's a total of 810 baby chicks that may possibly be born to give students a 21 day hands-on lesson in animal science, agriculture, biology, and engineering. *Baby chicks will be given to local poultry farms for egg and fertilizer production.



Be a 2022 4-H Camp

Contact 4-H Agent, Counselor Jonette Mungo for more information.

Apply Now!!



757-385-4769 or jmungo@vbgov.com



https://forms.gle/E6CvvauyF86AEwzb9



https://forms.gle/aTR4j1QDo5pSgfuX6

Complete your interview when scheduled. Interviews will be scheduled in January and February.

GAMP IS AU



Virginia Cooperative Extension

Virginia Tech • Virginia State University



www.ext.vt.edu .

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HEY, VIRGINIA BEACH!

CAMP REGISTRATION OPENS MARCH 15, 2022

WE WILL BE CAMPING AT FULL CAPACITY!!

4-H SUMMER CAMP 2022!

Experience the fun, create memories and make new friends.

Registration information will be available on our Google Site:

https://sites.google.com/vt.edu/vb-4h-education/4-h-junior-summer-camper-registration

camp/summer-camp-camper-registration

August 1-5, 2022
Southeast VA 4-H Center
Wakefield, VA

Up for something new this summer? Be part of our 4-H Junior Residential Summer Camp designed especially for Virginia Beach youth. You'll spend five days on Airfield Lake taking part in a variety of fun activites. Call 757-385-4769 or email jonetm4@vt.edu for more info.



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Register NOW!



Call or stop by the Virginia Beach Extension Office

Monday - Friday between 9am and 5pm

MARCH 15-JULY 1, 2022

Please call Jonette Mungo @ 757-385-8153

2449 Princess Anne, Building #14 2nd Floor, Virginia Beach

Registration can also be completed online. https://sites.google.com/vt.edu/vb-4h-education/4-h-junior-summer-camp/summer-camp-camper-registration

4-H Camper Registration is now scheduled to open at NOON on March 15, 2022.

\$100 Deposit or \$400 paid in full will hold your child's place at camp. ***NO
REGISTRATIONS WILL BE HONORED UNTIL AFTER MARCH 15 AT 12
NOON.****

Enjoy the Outdoors Again!!

Check out the 4-H center here. https://www.airfieldconference.com/page/4_h-summer-camp/

Virginia Cooperative Extension Virginia Tech · Virginia State University

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VB 4-H Military Clubs Update

JEB Little Creek **Urban Knights** and **Underwater Cloverbuds**



Responsibility and Respect can be taught in many ways.

Top left photo: Morgan C. is teaching a lesson on Respect

Photos on right: **Amari M.** is leading a lesson on Responsibility





The children enjoyed a fun experiment led by club leader Melissa, showing them how to make Alka Seltzer chalk rockets.









Learn more about 4-H Youth Programming and Military Partnerships by going to this website: https://4-hmilitarypartnerships.org/

NAVY CYP CHILD & YOUTH PROGRAMS

NAS Oceana Midway Manor





February 28-March 4, 2022

4-H Youth took part in a Character Counts activity on trustworthiness called "Monument of Value." Youth discussed what trust was and how to earn it. Youth chose a topic or item they viewed as trust and assigned an image to it. Ex: Doctor symbolized by a stethoscope.



Emily, age 8, creating a pair of wings to signify the trust a parent has to have when their child flies unaccompanied.



James, age 7, displayed the ways his family has earned his trust by drawing symbols.





Adrian, age 10, created a car and a hamster. People have to trust the car to protect them in a wreck, and the hamster has to trust its owner to take care of it.

















Craft club has been busy making a lot of fun projects the past few months. When kids use their fingers to manipulate art materials they are developing fine motor skills, building self-esteem, and learning personal expression through their crafts. Here's a photo collage with just a few of their projects.















seahorse Riders 4-11 Club

The Seahorse Riders started the new year off with a bang! In January, we had a productive planning meeting & were excited to see each other since our holiday party in December 2021. At our holiday party we played games, exchanged horse ornament gifts and went caroling. In February, we had fun learning all about the inside of a horse's mouth. We got to practice pulling a horse's tongue out of its mouth to see the condition of their teeth. It was very cool & interesting! Later in February, our president, Kolby, hosted an awesome volunteer event at Forward Motion. We were able to love the horses, and assist with lots of barn chores. We are grateful to Forward Motion for making such a difference. In March, we had our most productive meeting ever. We discussed horse coat colors, markings, and more. We also congratulated many members on taking on new roles & planned out the next several months. We are really looking forward to all of the fun plans ahead!









Thank you

Forward Motion
for hosting us!



Grainia Beach 4-H Top Shooters Club

The Virginia Beach 4-H Top Shooters worked hard over the last month to complete their annual fund-raiser. They partnered with Duck Unlimited to raffle 250 tickets for a 3 piece "Field to Table" Outdoor package. The goal was to help the kids raise funds to purchase additional Archery equipment, and for other important projects. The fundraiser was a success and was a great experiential learning opportunity for club members on goal setting with fundraising. Through this project, the club is now able to put more kids in the Archery, Air Rifle and Air Pistol shooting disciplines. Shown below, the club had fun performing the Grand Prize Drawing, and practicing with the new equipment. A special thanks to Ducks Unlimited for making this program available!







Foragers 4-H Bee Club







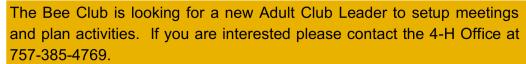
In December, the 4H Foragers inducted the new officers into the club. We had special ceremony to commemorate their induction. After the induction, we celebrated Christmas by having a Potluck with delicious food and desserts followed by a fun white elephant gift exchange. It was a

great way to end the year.

In January, we had a fun event outside our meeting to celebrate Mr. Hodgie's birthday. It was a "bonfire" (but was actually a huge brushfire!). It was on one of the coldest nights in January, but next to the fire, it was nice and cozy. The foragers had the opportunity to socialize, eat together, drink cider, and make s'mores! Due to the

increase in the Omicron virus, our January meeting was a short virtual meeting over Zoom where we shared updates on the club. In February our meeting we will be back in person. We're excited to have our Skill-a-thon; which is similar to the famous gameshow Jeopardy where you answer questions about your Bee Knowledge!!







This club meets the third Tuesday of each month from 6:30-8pm. Please contact the club leaders for more information and meeting locations by emailing them at info@4hforagers.com You can also visit the club website at https://4hforagers.com/



July 18-22, 2022



WHERE KIDS LEARN HOW TO BE RESPONSIBLE FOR THEIR OWN FINANCIAL FUTURES!

Camp Millionaire uses an innovative day camp format to provide rising 7th and 8th graders with the financial decision-making tools they need to achieve financial independence Through fun-filled games, activities, group exercises and a field trip to a credit union, kids learn how to be responsible for their own financial futures.



When:

July 18-22
First Day Registration: 8:45am
Time: 9am-4pm

Where:

Virginia Cooperative Extension Office 2449 Princess Anne Road Municipal Center, Bldg. 14

Cost:

\$65 non-refundable \$80 late registration(after June 3)

Enrollment is on a first come, first serve basis.

Please visit https://tinyurl.com/CampMillionaire2022 to register.

We do a lot of team activities, so it's really important for your child to attend all five days of camp.

Lunches and am/pm snacks will be provided each day.

All students will receive a Camp Millionaire workbook, t-shirt and other materials.









FAMILY AND CONSUMER SCIENCES

Karen Munden, Unit Coordinator, Senior Extension Agent

Immediate Past President, National Extension Association of Family & Consumer Sciences

Office: 757-385-4769 | Fax: 757-385-5684 kmunden@vbgov.com or kmunden@vt.edu



Know Your Rights and Responsibilities with Debt Collection Companies

As the country moves away from the pandemic and Government stimulants, many may be moving into financial difficulties. During these challenging times, financial scams usually increase. If you find yourself in financial difficulties and companies are contacting you about debts, you will want to know your rights and responsibilities when dealing with Debt Collection companies. You would also want to make sure the company is legitimate, and you are not being scammed.

The 1978 Fair Debt Collection Practices Act passed several policies and procedures debt collectors must follow when collecting debts from consumers. The Act specifies a debt collector cannot contact consumers before 8:00 a.m. and after 9:00 p.m. Debt collectors cannot contact consumers at their place of employment without permission. A debt collector must correctly identify themselves and the purpose of their call. If the consumer has retained an attorney, the debt collector must communicate with the attorney and not with the customer. If a customer no longer wants communication from a debt collector, the customer must put it in writing. Thus, the debt collector must cease further contact with the customer except to inform them about the steps that will be taken to resolve the debt.

Further, a debt collector cannot harass, abuse, threaten the customer with obscene or profane language. Debt Collectors must not falsely represent their company, the amount owed, or an illegal status of a debt. A debt collector will be in violations of the Act if they publish a list of consumers who have allegedly refused to pay a debt, except to report the information to the Credit Reporting Bureaus. The Debt Collector cannot falsely indicate that they are an attorney stating that they will take legal actions that are illegal if the customer fails to satisfy the debt.

According to the Consumer Financial Protection Bureau (CFPB), new legislation went into effect in November 2021 regarding debt collection policies entitled "Debt Collection Rule. "The CFPB indicated that the legislation clarifies how debt collectors can contact a customer, the information they can obtain, and the customer's rights. If a debt collector communicates with a customer in writing, the following information must be included: name and mailing information of the debt collector; the name of the creditor to whom the debt is owed, an account number associated with the debt, an itemization of the current amount of the debt that reflects interest, fees, payments, and a particular date that the customer can recognize; the current amount of the debt as of when the validation notice was provided; and information about the customer's

FAMILY AND CONSUMER SCIENCES

Know Your Rights and Responsibilities with Debt Collection Companies - continued

debt collection rights including how to dispute. The written communication must also include a "tear-off" form so that the customer can send information back either to pay or dispute the debt. Thus, if the information is not present when the customer receives a notice, it may not be a legitimate company, and the customer may want to do a little investigation on their own for peace of mind.

Under the 2021 Debt Collection Rule, debt collectors cannot call a customer more than seven times within seven days. This seven-day communication does not apply to text messages, emails, and other types of media sources. Different legislation governs how debt collectors can use media sources to contact customers.

Debt collectors can report delinquent debts to the Credit Bureau 14 days after speaking with a customer by phone, by letter, or by electronic communication if there is no resolution to the debt. In addition, debt collectors can contact customers through social media, but their messages must be private, and only the customer must be able to view the message. The debt collector must identify themselves as a debt collector and provide a method customers can opt out of receiving their communication.

You may want to visit the Consumer Financial Protection Bureau website at www.consumerfinnce.gov for more information about the Debt Collection Rule.

You may also visit the Virginia Cooperative Extension website a twww.ext.vt.edu for more educational materials and resources about family finance, food, nutrition, and physical activity.



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tipsNutrition

Education Series

liven up your meals with vegetables and fruits



10 tips to improve your meals with vegetables and fruits

Discover the many benefits of adding vegetables and fruits to your meals. They are low in fat and calories, while providing fiber and other key nutrients. Most Americans should eat more than 3 cups—and for some, up to 6 cups—of vegetables and fruits each day. Vegetables and fruits don't just add nutrition to meals. They can also add color, flavor, and texture. Explore these creative ways to bring healthy foods to your table.

fire up the grill
Use the grill to cook vegetables and fruits. Try grilling
mushrooms, carrots, peppers, or potatoes on a kabob
skewer. Brush with oil to keep them from drying out. Grilled
fruits like peaches, pineapple, or mangos add great flavor
to a cookout.

expand the flavor of your casseroles
Mix vegetables such as sauteed
onions, peas, pinto beans, or
tomatoes into your favorite dish for
that extra flavor.

planning something Italian?
Add extra vegetables to your pasta dish. Slip some peppers, spinach, red beans, onions, or cherry tomatoes into your traditional tomato sauce. Vegetables provide texture and low-calorie bulk that satisfies.

get creative with your salad
Toss in shredded carrots, strawberries, spinach,
watercress, orange segments, or sweet peas for a
flavorful, fun salad.

salad bars aren't just for salads
Try eating sliced fruit from the salad bar as your
dessert when dining out. This will help you avoid
any baked desserts that are high in calories.

get in on the stir-frying fun

Try something new! Stir-fry your veggies—like
broccoli, carrots, sugar snap peas, mushrooms, or
green beans—for a quick-and-easy addition to any meal.

add them to your sandwiches
Whether it is a sandwich or wrap,
vegetables make great additions to
both. Try sliced tomatoes, romaine lettuce,
or avocado on your everyday sandwich or
wrap for extra flavor.

be creative with your baked goods

Add apples, bananas, blueberries, or pears to your favorite muffin recipe for a treat.

make a tasty fruit smoothie
For dessert, blend strawberries,
blueberries, or raspberries with
frozen bananas and 100% fruit juice for a
delicious frozen fruit smoothie.



liven up an omelet
Boost the color and flavor of your morning
omelet with vegetables. Simply chop, saute,
and add them to the egg as it cooks. Try combining different
vegetables, such as mushrooms, spinach, onions, or bell
peppers.

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Eat Smart • Move More

Sautéed Asparagus with Lime and Tahini

Prep Time: 5 minutes **Total Time:** 20 minutes





Ingredients

3 tablespoons lime juice2 tablespoons tahini1 garlic clove, minced3 tablespoons olive oil1 pound asparagus, trimmed and chopped

•	1 serving 142.93g
Amount per serving Calories	160
%	6 Daily Value
Total Fat 14g	18%
Saturated Fat 2g	10%
<i>Trans</i> Fat	
Cholesterol Omg	0%
Sodium 5mg	0%
Total Carbohydrate 7g	3%
Dietary Fiber 3g	11%
Total Sugars 2g	
Includes g of Added Sugars	
Protein 4g	
Vitamin D 0mcg	0%
Calcium 40mg	4%
Iron 3mg	15%
Potassium 279mg	6%

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Directions

- In a bowl, whisk together lime juice, tahini, garlic and 2 tablespoons of olive oil.
- Heat the remaining tablespoon of olive oil in a skillet over medium-high heat. Add the asparagus and sauté until it begins to soften and gets slightly browned, about 4-6 minutes.
- Drizzle the tahini mixture on top of asparagus and serve.

Quick Tips

- Use leftover tahini to make hummus.
- This tahini lime sauce would work great as a salad dressing, too.
- Store asparagus upright in a jar of fresh water in the fridge for up to 3 days before using.

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(Recipe adapted from: https://thelemonbowl.com.)

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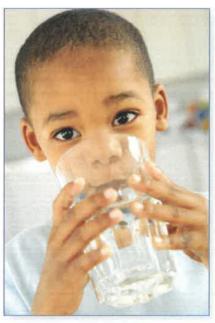
The Virginia Family Nutrition Program

Eat Smart Challenge





Are you interested in joining a 4-week challenge to encourage your students to drink more water and pick better snacks?



- Encourage students to eat more fruits and vegetables and drink more water for 4 weeks at school or at home
- Suggest ways to add more fruits and vegetables and water into their day
- Provide students with a tracker to log their fruit, vegetable, and water intake
- Collect trackers at the end of the 4-weeks
- Report the number of kids who participated and the amount of water and fruits and vegetables they tracked
- Distribute the free insulated snack bags

Join Us! For more information contact:

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Healthy eating has many health and emotional benefits. Students feel better, behave better, and learn better when they are well nourished and properly hydrated.



By completing the challenge, you and each student will receive a free insulated snack bag.





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Eat Smart • Move More

Strawberry Spinach Salad

Prep Time: 5 minutes













Ingredients

1 pound spinach, torn 1 pint strawberries, diced

½ onion, diced

1/4 cup sugar

1/4 cup white distilled vinegar

2 tablespoons canola oil

½ teaspoon Worcestershire sauce

½ teaspoon yellow mustard

1/4 teaspoon paprika

1/4 cup pecans, chopped (optional)

Nutrition Facts

6 servings per container
8 erving size 1 serving (162.74g)
Amount per serving Calories 140

96	Daily Value*
Total Fat 8g	10%
Saturated Fat 0.5g	3%
Trans Fat 0g	
Cholesterol Omg	0%
Sodium 70mg	3%
Total Carbohydrate 16g	6%
Dietary Fiber 3g	11%
Total Sugars 12g	
Includes 8g of Added Sugars	16%
Protein 3g	
Vitamin D 0mcg	0%
Calcium 89mg	6%

*The % Daily Value (DV) tells you how much a nutrient in a serving contributes to a daily diet. 2,000 calories a day is used for general nutrition artispe.

Potassium 534mg

Directions

- For the salad, add spinach and strawberries to a mixing bowl.
- To make the dressing, add onion, sugar, vinegar, oil,
 Worcestershire sauce, mustard, and paprika to a separate bowl. Whisk until sugar is dissolved.
- Drizzle dressing lightly over the salad and toss to coat.
 Sprinkle pecans on top, if using.

Quick Tips

- Always wash produce before cutting.
- Apple cider vinegar may be used in place of white distilled vinegar.
- Use leftover dressing on salad or as a marinade for your favorite protein food.

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Strawberry

Strawberries should be bright red. The average strawberry has 200 tiny seeds on the outside. The leaf "cap" is removed before eating.

Strawberries are fruit which grow on plants.

Wild strawberries have been known since the times of the Greeks and Romans. The strawberries native to the Americas were bigger than European strawberries.

Strawberries are the most popular of all berries. However, strawberries are not a "true" berry.

California grows 83% of the strawberries grown in the United States.

VARIETIES

There are more than 70 varieties of strawberries. Strawberries are usually available almost year-round, with peak season from April to July.



- Fat free
- Cholesterol free
- Sodium free
- Good source of vitamin C
- Good source of potassium and fiber

USES

Strawberries
are usually eaten
raw. Eat whole
as a great snack.
Add to fruit salads,
smoothies and cereal.
Use as a topping for ice cream,
pancakes or waffles. Strawberry
shortcake is very popular.

Strawberries are grown in Virginia.













This institution is an equal opportunity provider. This material was funded by USDA's Supplemental Nutrition Assistance Program - SNAP. SNAP provides nutrition assistance to people with low income. 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).



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Eat Smart • Move More

Radish and Avocado Toast

Prep Time: 10 minutes
Total Time: 10 minutes









Ingredients

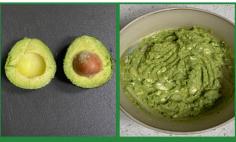
1 avocado

2 ounces reduced fat feta cheese 4 whole grain bread slices, toasted ½ onion, thinly sliced

4 ounces snow peas, thinly sliced 10 radishes, thinly sliced



Directions



 Halve the avocado and scoop the flesh into a mixing bowl.
 Smash the avocado flesh and feta cheese into a creamy mixture.



- 2. Spread the mixture onto the slices of toast.
- 3. Top with onion, snow peas, and radishes.

Quick Tips

- Add juice squeezed from 1 lime for added flavor.
- · For a mild-sweet flavor, use a red onion.
- Florida avocados are generally larger in size than Hass avocados.
- Store the remaining portion of the onion in the refrigerator to use with other recipes, like our Asparagus Scramble.

Nutrition Facts 4 servings per container Serving size 1 serving (125.8g) Amount per serving 180

Calories	100
	% Daily Value*
Total Fat 9g	12%
Saturated Fat 2.5g	13%
Trans Fat 0g	
Cholesterol 10mg	3%
Sodium 270mg	12%
Total Carbohydrate 18g	7%
Dietary Fiber 6g	21%
Total Sugars 4g	
Includes g of Added Sugars	3

	Protein 8g	
	Vitamin D 0mcg	0%
	Calcium 79mg	6%
	Iron 1mg	8%
ı	Potassium 330mg	8%

The % Daily Value (DV) tells you how much a nutrient in a serving contributes to a daily diet. 2,000 calories a day is used for general nutrition arbitice.

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Eat Smart • Move More

Cauliflower Mashed "Potatoes"

Prep Time: 5 minutes

Total Time: 10 minutes







Ingredients

1 head cauliflower, chopped 8 ounces light sour cream 1/4 cup parsley, chopped 1 teaspoon onion powder 1/4 cup breadcrumbs

Nutrition Facts

4 servings per container Serving size 1 serving (221.47g) Amount per serving Calories

140

6%

	% Daily Value
Total Fat 2.5g	3%
Saturated Fat 1g	5%
Trans Fat 0g	
Cholesterol 10mg	3%
Sodium 220mg	10%
Total Carbohydrate	14g 5%
Dietary Fiber 3g	11%

Includes g of Added Sugars			
Protein 7g			
Vitamin D 0mcg	0%		
Calcium 136mg	10%		

Total Sugars

Iron 1mg

Potassium 478mg

*The % Daily Value (DV) tells you how much a nutrient in a serving contributes to a daily diet. 2,000 calories a day is used for general nutrition

Directions

- Boil, steam, or microwave cauliflower until soft. Drain well.
- Place cauliflower in a bowl and mash until smooth.
- Add sour cream, parsley, and onion powder to mashed cauliflower. Stir until well mixed.
- Place mashed cauliflower mixture into a baking dish. Sprinkle with breadcrumbs. Broil for 3-5 minutes or until breadcrumbs begin to brown.

Quick Tips

- You can use 2 16-ounce bags of frozen cauliflower florets in place of a head of fresh cauliflower.
- For a smoother consistency, use a blender or food processor to puree cauliflower, sour cream, parsley, and onion powder before baking.

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(Recipe adapted from North Dakota Extension Service, as listed at: https://www.ag.ndsu.edu.)

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Happy National Agriculture Day!

We wanted to take this opportunity to say thank you for all that you do to serve our community. The strength of our City lies in the passion and energy of the people who work hard every day to make Virginia Beach a safe, prosperous and happy place.

Thank you for being such an integral part of our foundation.

We appreciate you!

