

Between the Furrows

A Santa Cruz County Farm Bureau Monthly Publication

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Between The Furrows is a monthly publication of the SCCFB. Members receive a subscription as part of their membership investment.

Mary Walter, Editor
Jess Brown, Managing Editor

141 Monte Vista Avenue
Watsonville, California 95076.
(831) 724-1356
sccfb@sbcglobal.net
Website: www.sccfb.com

Santa Cruz County Farm Bureau 106th Annual Meeting

Tom Broz Named "Farmer of the Year"



(L-R) Tom Broz, 2023 Farmer of the Year, celebrates his award with his wife, Constance, and son David.

Tom Broz was selected as the 2023 "Farmer of the Year". Tom has been farming in Santa Cruz County for nearly 30 years. This award is presented annually to the farmer(s) who have contributed beyond their normal farming duties to help the community. The presentation was made during the Farm Bureau's 106th Annual Meeting/Dinner held at the Rodgers House Patio at the Santa Cruz County Fairgrounds in Watsonville on Thursday, June 22nd. The award was presented by the 2022 Farmer of the Year, **Guy George**. The board of directors felt it was appropriate to honor Tom because of his leadership and his role in the community. Tom strongly believes that agriculture in Santa Cruz County, especially in the Pajaro Valley, needs to be protected so that start-up farms can thrive. He and his wife started an agricultural education program, "Farm Discovery", at their Live Earth Farm. Thousands of young students have learned about farming through this program.

He has been engaged with several local organizations and served on the board of directors of those organizations throughout the county.

Dennis Webb, Santa Cruz County Farm Bureau President, served as the Master of Ceremonies. **Jamie Johansson**, President of the California Farm Bureau spoke about "Good Things Happening" in agriculture.

Other activities of the Annual Meeting included the election of the following directors and officers:

All newly elected terms commence on November 1, 2023.

DIRECTORS:

- For 1st term, three-year director: **Sam Lathrop**, Apples
- For 2nd term, three-year director: **Greg Estrada**, Cattle and **Brendan Miele**, Ag Support Industry ■

President's Message



Dennis Webb, President

It's Time To Get Outside Santa Cruz County

Summer has finally arrived! Many of us who work in agriculture are now well into our busy season. Let's remember that summer is also a time for what matters most – people! Summer is a season for fun with your family and friends. Now that we have finally beat the "June gloom" that we experienced so much of this year, it's time to get outside! Santa Cruz County has so much to offer this time of year. Here's what I'm looking forward to doing this summer:

- Grilling local meat and veggies. Now that the weather is nice, why make a mess in the kitchen? In my house, we have been taking food prep out to our patio, where we can enjoy the warm weather while we cook steaks from a local butcher, squash and zucchini from a local

garden or farm, and garlic bread from a local bakery.

- Enjoying local wine and craft beer. When the weather heats up, what better than to enjoy the company of your friends and family with a beverage from a local winery or brewery?
- Berry cobbler with wild (or Watsonville) blackberries. Growing up on the coast north of Davenport, I spent a lot of time crawling around in the brush looking for wild blackberries. In our family, picking wild berries is a tradition. Now that I live in Santa Cruz and have a family of my own, it's a lot harder to find the

President's Message - Continued on Page 5



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**Congratulations to our
2023 Farmer of the Year, Tom Broz**

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Tournament
July 14, 2023**

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ASK THE UC COOPERATIVE EXTENSION

Mark Bolda, County Director, Strawberry & Canberry Farm Advisor, UCCE

Biological Solutions for Agriculture

Q. With a large event concerning biological solutions for agriculture taking place this month in Salinas, could you make a comment regarding the research taking place here? These seem like an interesting thing to be testing.

A. Yes, having worked with these materials for many years, I would be glad to share some observations with you.

To open, I will state that while these technologies in theory offer a lot of promise, we don't want to get over our skis with this because that promise has not yet been realized.

Most of my work with biological solutions has been with biological fungicides, so I will make the following points regarding them:

The biological fungicides should not be seen as replacements for preplant treatments such as soil fumigation. I have yet to see any one product come even close in efficacy to soil fumigation and so while they could be an interesting element of an Integrated Pest Management program, they should not be used as stand-alone replacement for soil treatments such as fumigation.

People need to be realistic about how long it's going to take to really learn how to use these biological materials. I am working on a farm in Santa Cruz County with USDA microbiologist Nick Lablanc and UCCE Plant Pathologist Yu-Chen Wang studying two promising biological materials to understand not only what these materials do, but also how they do it (in other words what are they doing to the

plant and the surrounding soil) and for our team of three to run more than the one trial a year we are currently doing would be a real strain for us; remember that it's not just the regular injections of material and data collection, but also preparation for each task and getting to and from the test site. All of us are very busy with other things. If there is a big push from the state or a major agency to work more on biologicals, maybe that would change; it's certainly interesting work and we three would get good publications out of it, but I doubt that the deliverables to the farmer would be very large.

Time and time again, my colleagues and I have seen, with certain products and not others, a boost in plant performance (like fruit size and yield), especially early, but never anything like a defense against a disease. It's remarkable that products that are completely different, as in a bacterium or a fungus, have the same outcome on the plant. This common thread in effect on the plant is something we are thinking about and looking at closer; at this point we aren't really interested in enhancement in disease resistance because that has not actually shown itself in the field.

What I have written above is a summary of where we stand currently our research with them on the Central Coast. The principle that these biological solutions should work is very compelling and we are not going to give up anytime soon, but it will take time and effort to really understand them and how they will fit into our farming here. ■

THE WATER NANNY

Coastal Paradise

What more can you ask for; ocean views, great weather, farms, a show boat Governor, Disneyland ... Florida and California have it all; including serial environmental disasters, whether it be fire, floods, or hurricanes. Disasters, like death, are something actuaries fret about, and insurance companies adjust their rates as life changes.

Florida had a recent rash of devastating hurricanes which caused enormous payouts from insurance companies. Most of the national insurers have left the market, leaving coverage to local companies, more than half of which are on the insurance regulators financial watch list for lack of coverage, six companies were forced to liquidate last year. Those that remain, in order to stay solvent, home insurance rates in Florida are about \$6,000 per year, compared to a national average of \$1,700.



In California the FAIR plan was established as an insurance company of last resort following the 1968 riots and brush fires. It is a pool of insurance "backed by all property insurer licensed in California". Its webpage elaborates, the FAIR Plan is a temporary safety net. Many of our ranch homes are covered by FAIR, and it is neither temporary nor cheap.

The California Farm Bureau has been concerned with the rates and insurability of farm properties in rural areas, which may be subject to wild fires. In 2021, the California Insurance Commissioner expanded the FAIR Plan by increasing the coverage limits for ranch buildings, commercial structures and wineries. By mandate, insurance companies cannot drop a fire insurance policy for one year after a devastating inferno. While at the same time, insurance companies can only base their actuarial analysis on past rates of fire damage, not recent community wide conflagrations.

In 2023, the Legislature improved the FAIR plan. *"The FAIR Plan was not meant to be a permanent solution. The goal is to get back into the competitive market where the rates will hopefully be better and the policies will be comprehensive." To the extent that they have reassessed the risk profile of certain areas, "that's also what insurance companies want." "They want to be able to compete and write more policies for businesses."* (AgAlert 5/17/23)

The following week State Farm quit the largest state citing *"historic increases in construction costs outpacing inflation, rapidly growing catastrophe exposure and a challenging reinsurance market."* Allstate paused new policies in November. AIG and Chubb are shrinking their exposure to California after a string historic fires.



What is an historic fire, how do insurance companies rate a conflagration? Actuaries look at actual loss statistics and use this information to calculate future insurance risk, and premiums. The key is to predict future calamities and charge for the risk of insurance. California has failed to allow insurers the ability to price for this risk, so the companies have left, reducing the pool of insurers in the state.

California is real big on climate change, with most agencies swearing allegiance to global warming, except for the Insurance Commissioner. According to the California Commission on Catastrophic Wildfire Cost and Recovery; *"the science is clear that wildfire severity and the frequency of large fires are increasing due to climate change."* Five of the six largest wildfires in recorded history occurred in 2020 and Seventeen of the twenty most destructive fires in the state's history have taken place since just 2015. (Santa Cruz CZU fire did not make the list, too small) This insurance Commissioner seeks to keep rates down, but allow insurers a profit, based on their actuarial analysis. With only a backward look at rates this is questionable; with our brave new world of greater fire risk that is not feasible. Even *Ecology Law Quarterly* (other articles covered the legal exploitation of cattle by milking and slaughter) noted that California bans any climate informed modes for wildfire insurance. Fire will cause insurance claims, and while we do not want unregulated rates, no carrier will place any new policies without adopting climate informed catastrophe models for setting premiums. Soon there will be no carrier left in the insurance pool, and the FAIR plan will be on its own, good luck. Renew your building insurance this year, while it is available.

"History is just the portrayal of crimes and misfortune. ... All ancient history is no more than accepted fiction" (Voltaire) ■



FAVORITE RECIPES

Yum Yum Berry Pudding

This recipe also comes from the YMCA 1975 edition of "Some of the Nation's Best Cooks Live in Santa Cruz County" and was submitted by Helane Dethlefsen. According to Helane, "this recipe is an old recipe that her family has enjoyed very much over many years. A little different and very simple." A great summer recipe to use and enjoy with our abundance of local berries.

1 cup sugar

1/4 cup butter or margarine

2 cups flour

2 teaspoons baking powder

1/4 teaspoon salt

1 cup milk

2 cups or more black berries or loganberries

1 1/2 cups sugar

2 cups boiling water

Cream the butter and sugar together. Sift dry ingredients and add to the creamed mixture alternating with milk. Pour into a greased, 3 quart baking dish. Mix the berries lightly with sugar and boiling water and pour over the top of the batter. Bake in a moderate oven at 350°F for 45 minutes, or until done. Serve warm or cold with whipped topping. ■

President's Message - Continued from Page 2

time to go out on the ranch and pick blackberries. Luckily, we can still enjoy homemade blackberry cobbler made with local berries grown right here in Santa Cruz County.

- Apple pie made with Santa Cruz County apples. Late in the summer, right about the time the wild blackberries start to disappear, Gravenstein apples are appearing in local orchards! Then comes fall, when the Gravensteins are gone, we get to enjoy the many other apple varieties grown across Aptos, Corralitos and Watsonville.

We are phenomenally lucky to enjoy such a bounty of local produce all summer long here in Santa Cruz County. You may be busier than ever this time of year, but remember to slow down and take advantage of the good weather, good food, and good times shared with good people! ■



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The Santa Cruz County Farm Bureau is a vital part of our community, providing an important voice for the Santa Cruz County and Pajaro Valley agriculture industry. Everyone is eligible to apply for Farm Bureau membership and receive the many benefits and services available. By joining the Santa Cruz County Farm Bureau you help support agriculture in Santa Cruz County and the Pajaro Valley.

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Go to www.cfbf.com and click on the "JOIN" button. No need to log in on this page. Go to the bottom of the page and click on NEVER BEEN A MEMBER to set up a new account.

Questions? Contact the Santa Cruz County Farm Bureau
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"As a farmer, I can count on the Santa Cruz County Farm Bureau to be engaged in our community and to advocate for the issues important for agriculture."

Tom Broz, Owner
Live Earth Farm
2023 Farmer of the Year

Save the Date

Santa Cruz County Farm Bureau

30th Annual Golf Tournament

Friday, July 14, 2023
Pajaro Valley Golf Club

California State Fair

Friday, July 14, 2023 to Sunday, July 30, 2023
Cal Expo, Sacramento

Santa Cruz County Fair

Wednesday, September 13 to Sunday, September 17, 2023
Santa Cruz County Fairgrounds

Annual Directors' Dinner

Thursday, November 2, 2023
Location to be determined

CFBF Annual Meeting

Saturday, December 2 to Wednesday, December 6, 2023
Reno, NV

Agri-Culture

15th Annual Testicle Festival

Saturday, August 26, 2023
Estrada Deer Camp

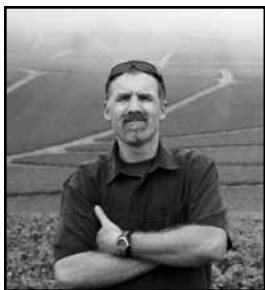
27th Annual Farm Dinner

Saturday, October 21, 2023
Location to be determined

"Kindness is a language the deaf can hear
and the blind can see."

—Mark Twain

AGRICULTURAL WORKERS AND WILDFIRE SMOKE A REMINDER ON PREPARING FOR PROTECTION



Note: This is an update to an article that ran in August of last year on protecting ag workers from wildfire smoke.

The rainstorms and floods we experienced over the winter and early spring could make us briefly forget the coming wildfire season in California. The massive fires that have been raging in Canada and severely impacting air quality for thousands of miles are a reminder that we need to be prepared to protect farmworkers in the event of poor air quality created by wildfire smoke. Preparation starts with reviewing CalOSHA's regulations for protection of employees that work outdoors and may be exposed to such conditions. These requirements fall under Title 8, Section 5141.1 and can be found here: <https://www.dir.ca.gov/dosh/doshreg/Protection-from-Wildfire-Smoke/Wildfire-smoke-emergency-standard.html>

It is important that employees are trained and understand the protections in place for them in the event of poor air quality created by wildfire smoke. This includes understanding health effects of exposure to wildfire smoke, the Air Quality Index (AQI), and how to properly use an N-95 respirator. Employee training resources can be found in English and Spanish from the UC Davis Western Center for Agricultural Health and Safety here: <https://aghealth.ucdavis.edu/wildfires>

When air quality declines due to wildfire smoke, employers should be monitoring AQI in determining when to initiate additional protective measures to protect employees working outdoors. Measures can include moving work to enclosed structures where air is cleaner or filtered, moving employees to areas with a lower AQI, and providing N-95 respirators to employees. The following websites to receive AQI information in our area: www.airnow.gov and <http://air.mbuapcd.org>. Additionally, the weather app on smart cell phones typically contains AQI information.

Because most agricultural activities in our region take place outdoors with very limited options to move employees to indoor work, employers may need to provide their workers with NIOSH approved N-95 respirators, so an important element of being prepared is having a supply of N-95 respirators available. In some previous wildfire emergencies in recent years, due to supply constraints created by the COVID-19 pandemic, the California Department of Food and Agriculture collaborated with the California Office of Emergency Services to make N-95 respirators available to growers, and Agricultural Commissioner Offices throughout impacted regions of the state assisted in distribution. Although severe wildfires in the state could potentially prompt a similar distribution of PPE in the future, the pandemic is over and supply shortages are no longer the issue they were at that time, so it is far better to plan ahead and independently secure adequate N-95 supplies for your operation as soon as possible. ■

Interesting California Trivia

During The Civil War, Californians Marched To Texas To Fight Confederate Rebels

In 1862, the 1,500 men of the "California Column" who volunteered for the Union cause embarked on a march east to push back Confederate rebels from Texas who had crossed over into the territory of New Mexico. On a 900-mile trek to El Paso, Texas, the Californians skirmished with both Confederate rebels and Apache warriors under the command of Cochise. The advance of the California Column caused the Texans to retreat, and the Union forces occupied towns and forts in west Texas to keep them at bay. ■

GRANT DEEDS AND QUITCLAIM DEEDS



The difference between the two forms of deeds most often used in California is significant. Such deeds are frequently used when buying or selling real estate, dissolving a marriage, resolving a boundary dispute, giving up or granting an easement or disposing of property in a probate or

by a will or trust.

A grant deed is a legal conveyancing document that transfers ownership of real property from one person (the grantor) to another person (the grantee). It is recorded by the County Recorder to provide notice to the public. A grant deed includes two implied warranties. By *implied*, we mean the law recognizes and will enforce the warranties even if the words of warranty are not contained in the deed document itself: They are (1) that the grantor owns the property being transferred, and (2) that the property is free from encumbrances (usually financial claims or liens against the property). Grant deeds are used to convey title (fee ownership) to property and to convey easements,

These two implied warranties assure the grantee so they can be confident that they are getting good title to the property being conveyed. So, if the grantor does not really own the property, or if the property is somehow encumbered or “clouded” without disclosure, the grantee can sue the grantor for breach of warranty and rely on the implied warranties (promises) of the grant deed.

A quitclaim deed is another legal conveyancing document that transfers only whatever interest the grantor may have in real property to the grantee but does not include the two implied warranties of the grant deed. Quitclaim deeds are commonly used to release or extinguish an interest in property, such as when a spouse releases their interest in a property to the other spouse in a divorce. They are also commonly used when one person intends to give up an uncertain interest in property.

Because quitclaim deeds do not include implied warranties, the grantee is not automatically guaranteed by the implied

warranties that the grantor has something to convey and is transferring good title to the property. If there are any problems with the title, the grantee will have to sue the grantor to try to get their money back but cannot rely on the implied warranties.

A grant deed and a quitclaim deed differ in the level of protection they provide to the grantee. A grant deed provides much more protection because it includes two implied warranties. A quitclaim deed provides less protection because it does not include any implied warranties. Title companies typically require a grant deed from the seller before they will issue a title insurance policy to the buyer or lender.

In general, it is therefore better to receive a grant deed in any real estate transaction where money is given exchange for a deed to the property. However, sometimes a quitclaim deed is customary and appropriate. For example, a quitclaim deed may be used if the grantee has no reason to be concerned about title to the property being conveyed by a stranger in an arm’s length transaction, such as when a spouse releases their interest in a property to the other spouse in a divorce.

The decision whether a grantee should demand a grant deed or be satisfied with a quitclaim deed should be made on a case-by-case basis. The decision should also include a consideration of whether title insurance is necessary or appropriate. If you are unsure which type of deed to use, you may wish to consult with an attorney. ■

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Santa Cruz County Farm Bureau
Young Farmers & Ranchers
15th Annual

Testicle Festival

Fundraiser Barbeque



"Do they really taste like chicken?"

Saturday, August 26, 2023

Estrada Deer Camp

196 Hazel Dell Rd., Watsonville

3:00 PM – 7:00 PM

Hors d'oeuvres: Rocky Mountain Oysters

All you can eat! (3:00-4:45pm)

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Dinner, Raffle, Live Auction.....4:45 PM



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Santa Cruz County Farm Bureau & Agri-Culture Present

30th Annual Golf Tournament

Friday, July 14, 2023

Pajaro Valley Golf Course

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Between the Furrows

A Santa Cruz County Farm Bureau Monthly Publication

CALENDAR

THURSDAY - JULY 6
Policy & Resource
Committee meeting

THURSDAY - JULY 14
30th Annual Golf Tournament

WEDNESDAY - JULY 28
Focus Agriculture, Session 6
"A Day On The Farm"

THURSDAY - AUGUST 3
Policy & Resource
Committee meeting

FRIDAY - AUGUST 23
Focus Agriculture, Session 7

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