



# Mountain Fresh Memo

**To:** Current, Former, & Potential Mountain Fresh Members  
**From:** Mountain Fresh Board of Directors  
**Date:** February 12, 2021  
**Subj:** Application Packet & Member Meeting March 9, 2021

Thank you for your interest in and support of the Mountain Fresh Producers Association. Enclosed is an application, rules, fees and token/insurance requirements for the 2021-22 market season. We will be having our 2021 membership meeting: **March 9, 2021 at 7:00 pm**

## There are 3 ways to attend the meeting on March 9:

- **In person** at the Simon Pearce Building, 255 Glass Drive, Mt. Lake Park
  - We must bring our own chairs.
  - We must stay at least 6 feet apart and wear a mask over the mouth and nose.
  - Only one person per membership may attend in person. If more people want to attend, they may do so online or on the phone (see below)
- **Attend Virtually Online** via Zoom (*you will get an email explaining how to connect*)
- **Call in on the Phone** (*we'll call you with the number when it is set up*)

*Each membership has two votes. If only one person from a membership attends, that person gets two votes.*

**Board of Directors:** There are five board positions to be elected this year. Nominations will be accepted at the meeting. Voting will take place at the meeting, whether you are in-person or virtually online or the phone.

## Insurance Requirements: (See Yellow page)

**All members selling food items of any kind must accept the market tokens. Token information can be found on the Yellow page in this packet.**

**All Members are now required to have their own liability policy. The new insurance requirements for vendors on the Yellow page in this packet.**

If you sell fresh produce, cut herbs, and/or honey and wish to accept **WIC and Senior Farmers Market Nutrition Program (FMNP)** Checks, you must apply and be trained. Contact Cheryl DeBerry to learn more 301-616-1074.

Darlene Terlizzi will again be our **Market Coordinator**. Her cell phone number is 240-285-7420 and her home number is 301-334-9398.

Remember, if you would like to request a **reserved space** for the Oakland market, mark the spot on the application and your application, membership dues and pre-paid season fees must be received by April 1. There are a limited number of reserved spaces. Requesting a reserved space does not ensure you will be assigned a reserved space. **Preference for reserved spaces is given to fresh produce vendors. The market must have more fresh produce vendors than other types of vendors, so not all new, non-farmer vendors can be approved.**

**Remember: The deadline to submit your application to be a member is *April 1, 2021*.**  
**If you wish to request a reserved space(s), application and fees *must* be received by April 1, 2021.**

### 2021 Market Schedule:

Saturdays & Wednesdays	May 29 – October 30	10 am to 1 pm
Corn Roast	September 4	10 am to 1 pm
Autumn Glory Festival	October 13-17	Times TBD

If you have questions or need an additional copy of the application form for the 2021 season, call the Extension Office at 301-334-6968 or visit [www.MountainFresh.org](http://www.MountainFresh.org)

**Mountain Fresh Producers Association  
Membership Meeting  
March 9, 2021, 7:00 pm, Simon Pearce Building OR Online OR Phone**

**Draft Agenda**

1. Review notes from the March 3, 2020 Membership Meeting
2. Treasurer’s Report - 2020 Financial Report & 2021 Proposed Budget Approval
3. Election of Board of Directors
  - a. **These board members were elected last year:** Betty Bolyard, Allen Lilly, Jennifer Burns, Lester Kauffman.
  - b. **The following five board of director seats will be voted on this year (2 year terms):**
  - c. Lori Wall, Katherine Dubansky, Levi Lantz, Faye Harvey, Chip Lee
4. Committee Creation
  - a. Advertising
  - b. Special Days
  - c. Audit
  - d. Quality Assurance
5. Other Business
6. Adjourn

**Proposed Budget:**

	2020 Proposed	2020 Actual 4/1/20 - 2/10/21	2021 Proposed
<i>Income</i>			
Membership	1,750.00	1,500.00	1,650.00
Winter Market App Fees		80.00	400.00
Winter Space Fees	300.00	880.00	1,000.00
Summer Space Fees	5,700.00	5,770.00	6,625.00
Special Days	2,250.00	1,190.00	2,000.00
Donations			
Other Income		5.00	
<b>Income Total</b>	<b>\$ 10,000.00</b>	<b>\$ 9,425.00</b>	<b>\$ 11,675.00</b>
<i>Expenses</i>			
Insurance	300.00	300.00	300.00
Special Days	750.00	0.00	750.00
Dinner	200.00	0.00	200.00
Advertising	3,750.00	2,960.65	3,500.00
Advertising - Winter Mkt		1,361.80	1,275.00
Office Expenses		861.67	500.00
Coordination	3,500.00	3,500.00	3,500.00
Capital Expenses		291.54	500.00
Winter Operating		612.63	200.00
Market Operation	450.00	200.00	300.00
Membership	400.00	250.00	250.00
Other Expenses	650.00	300.00	300.00
<b>Expenses Total</b>	<b>\$ 10,000.00</b>	<b>\$ 10,638.29</b>	<b>\$ 11,575.00</b>
<b>Total Profit/Loss</b>	<b>\$ -</b>	<b>\$ (1,213.29)</b>	<b>\$ 100.00</b>

# 2021 Vendor Insurance Requirements

The market's insurance provider, Campbell Risk Management, is now requiring that each vendor that sells at the market have their own commercial general liability policy with:

1. \$1 million per occurrence and \$2 million aggregate limit, AND,
2. A blanket additional insured endorsement OR specifically list Mountain Fresh Producers Association as an additional insured.

A "rider" on your homeowner's policy is **not** sufficient.

## If you have such a policy:

Great! You just need to request a "Certificate of Insurance" from your insurance agent to be sent in with your market application. (If they want to mail it directly to us, send it to Mountain Fresh Producers Association, 1916 Maryland Highway, Suite A, Mt. Lake Park, MD 21550). You can also have it emailed to: [mtfreshmarket@gmail.com](mailto:mtfreshmarket@gmail.com)

## If you do not have such a policy:

1. This is what you need to ask your insurance agent:

"I need a commercial general liability policy with a \$1 million per occurrence and \$2 million aggregate limit. The policy should either contain a blanket additional insured endorsement or specifically list Mountain Fresh Producers Association as an additional insured."

2. Once you have your policy, you need to request a "Certificate of Insurance" from your insurance agent to be sent in with your market application or sent directly to us.

**Options for insurance:** Local insurance companies offer these policies. Some of our vendors have them through Farm Family, Nationwide, etc. Some folks inquired with State Farm and they did not offer a policy like this.

Our provider, Campbell Risk Management, offers these policies for the following costs:

1. Annual Sales \$25,000 and below: Cost is \$275
2. Annual Sales over \$25,000: Cost is \$325

# 2021 Food Vendor Token Acceptance Requirements

Danny Poyer will again be running our SNAP/EBT machine and distributing tokens for customers to spend at the market.

**All vendors selling foods must accept the market tokens.** Customers can swipe their credit cards, debit cards, and SNAP/EBT cards at Danny's table. Green \$5 wooden tokens can be used for any products at the market. Red \$1 wooden tokens and blue \$1 plastic tokens can be used for anything edible (the blue plastic ones replace the formerly silver ones. Silver tokens are still accepted!)

Vendors selling fresh produce and/or honey that **accept WIC and Senior FMNP coupons will again hand each customer a receipt** (supplied by us) for each coupon. Customers can exchange those coupons for silver tokens at Danny's table.

You'll turn in your tokens each day using the duplicate form, Danny will hand you your receipt, and you will get paid every two weeks. If you sign up for direct deposit, you get your payments faster (all they need is an email address for direct deposit info to be sent to.)

## Market Buck\$

The Senior Center again has rainbow colored, business-card-sized "Market Buck\$" to distribute to seniors in the county. Those are \$1 each and can be spent on anything edible. There will be a receipt for you to complete with your token receipts each day.

# Mountain Fresh Producers Association 2021 Market Fee Schedule

## Regular Markets

<u>Item</u>	<u>Adult</u>	<u>Youth</u>
<b>Annual Association Membership Dues</b>		
Prior to April 1 .....	\$50.00.....	\$25.00
<b>Oakland Market Fees</b>		
Daily set up fees .....	\$15.00 per day .....	\$10.00 per day
Pre-pay season fees* in lieu of daily fees.....	\$150.00 per season.....	\$75.00 per season
<i>If a reserved space is assigned by the Board, additional fee required **.....</i>		
	\$20.00 per space/season.....	\$10.00 per season

## Special Markets

*<<< Special markets will only happen if allowed by health department regulations >>>*

<u>Item</u>	<u>Adult (not prepaid)</u>	<u>Adult (prepaid)</u>	<u>Youth</u>	<u>Non-Member<sup>†</sup></u>
Corn Roast <sup>†</sup> (Saturday, September 4 market).....	\$20.00 .....	\$10.00 .....	\$10.00 .....	\$50.00
Autumn Glory Festival, October 13-17:				
Wednesday .....	<i>regular market day - no additional fees; no non-members</i>			
Friday.....	\$20.00 .....	\$10.00 .....	\$10.00 .....	\$50.00
Saturday.....	\$20.00 .....	\$10.00 .....	\$10.00 .....	\$50.00
Sunday.....	\$20.00 .....	\$10.00 .....	\$10.00 .....	\$50.00
(Schedule will be worked out at a later date)				

**501(c)(3) Non-Profits: For Autumn Glory Only: ..... Per Day<sup>^</sup>**

Offering items for sale .....	\$20.00
Information only, no sales.....	\$10.00

<sup>^</sup>*To be considered a non-profit vendor, all proceeds must benefit the 501(c)(3) or equivalent non-profit organization. For instance, a person selling items and donating a portion of their profits to a non-profit organization is **NOT considered a non-profit vendor** – this vendor must apply as a commercial vendor.*

\* *Prepaying the season does not entitle vendors to a reserved space.*

\*\* *To be eligible for a reserved space at the Oakland market, annual membership dues and pre-paid season fees must be submitted prior to April 1. Reserved spaces for the Oakland Market will be assigned at the Board's discretion. **Do not pay the reserved space fee until you are approved for a space.***

<sup>†</sup> *Non-Members **may not** set up on regular market days. For corn roast, non-members must follow the same rules of producer-only products (items sold must be handmade by the vendor with no reselling of items)*

# RULES AND REGULATIONS

## MOUNTAIN FRESH PRODUCERS ASSOCIATION

### TAILGATE MARKETS

1. **DEFINITION OF A MARKET:** The Mountain Fresh Tailgate Markets are designated areas where producers may sell directly to the public in accordance with the applicable federal, state and county regulations.
2. **DEFINITION OF A PRODUCER:** A Mountain Fresh Producers Association member who has raised or prepared, in the mountain top area, the items offered for sale.
  - a. **DEFINITION OF A VENDOR** (person physically selling): A producer, a member, a member of his/her family, or an employee.
3. **ITEMS FOR SALE:** Items which can be sold at the Mountain Fresh Tailgate Markets can include fresh vegetables, fruits, berries, cut flowers, dried flowers, herbs, plants, eggs and crafts. Sale of value added or processed foods, which includes, but is not limited to, baked goods, jams and jellies, honey, and maple syrup will be allowed provided they meet all applicable association, county, state, and federal regulations. Flea market type items will not be allowed.
4. **ENFORCEMENT OF RULES:** Occupants of space at the Mountain Fresh Tailgate Markets must, at all times, conform to the rules and regulations of the market as established by the Mountain Fresh Producers Association Board of Directors. The Market Coordinator, or a designated Board member, will collect fees, assign space to producers, and enforce market rules and regulations.
5. **SPACE ALLOCATION:** Reserved spaces, for the Oakland summer Market only, will be assigned at the Board's discretion. To be eligible for a reserved space, membership dues and prepaid season fees must be submitted prior to April 1<sup>st</sup>. All unreserved spaces will be assigned by the Market Coordinator between the hours of 8:30 am and 10:00 am. Members with reserved spaces should notify the Market Coordinator by 8:30 am on the day when space is not going to be used or if they will be late.
6. **SPACE RENTAL FEES:** Space rental fees for the Mountain Fresh Producers Association markets are explained on the Market Fee Schedule. All fees must be paid when space is assigned.
7. **PRICING OF PRODUCTS:** Individual producers will set their own prices. Producers are urged to sell by the piece or by volume rather than by weight. If scales are used, they must have a current inspection sticker from the MDA.
8. **DISPLAYING AND SELLING GOODS:** **THERE WILL BE NO SALES PRIOR TO 10:00 AM.** Goods may be sold directly from trucks. Producers must furnish their own tables, chairs, and other display arrangements. Each producer is responsible for the cleanliness in and around area occupied. At the close of the day, all trash and waste is to be removed by the producer.
9. **SPECIAL MARKET DAYS:** During special market days such as Corn Roast, the 3-day Autumn Glory market, and others designated by the Board, nonmembers will be allowed to set up according to the fees explained on the Market Fee Schedule and conforming to all rules and regulations.
10. **MARKET SCHEDULE IMPORTANT DATES AND TIMES:** Membership year is from April 1<sup>st</sup> to March 31<sup>st</sup>. To be eligible for election to the Board of Directors, membership dues must be paid on or before the first membership meeting of that season. Reservations for special market days must be made at least 15 days prior to the event.
11. **MARKET SLIPS:** All vendors must turn in their completed Market Sales Slip to the Market Coordinator either at the end of the market day or at the beginning of the next market they attend.
12. **FAILURE TO COMPLY WITH MARKET RULES AND REGULATIONS:** Failure to comply with rules and regulations of the Mountain Fresh Tailgate Markets will result in the removal of the offending producer from the market for the day, and may result in the banning of that producer from the market indefinitely.

*These rules have been written and approved by the Mountain Fresh Producers Association Board of Directors. The Mountain Fresh Tailgate Markets are held in cooperation with the Greater Oakland Business Association, Garrett County Economic Development Department and the Town of Oakland.*

**Mountain Fresh Produce Association  
2021 Membership Application**

*Applications must be received by **April 1, 2021** to be considered for membership during the 2021 market season.*

Name(s) \_\_\_\_\_

Farm or Business Name (optional) \_\_\_\_\_

Mailing Address \_\_\_\_\_  
Addr City St Zip

Phone (daytime) \_\_\_\_\_ (evening) \_\_\_\_\_

Email Address (only give it to us if you wish to use it for communications) \_\_\_\_\_

#	<u>Item</u>	<b>Payment Options</b>		
		<u>Adult</u>	<u>Youth</u>	<u>Total</u>
_____	Membership Fee (before April 1, 2021).....	\$50.....	\$25 .....	_____
_____	Pre pay Oakland Market Season (in lieu of daily market fees*) .....	\$150.....	\$75 .....	_____
	<small>*Daily market fees are \$15/day for adult vendors, \$10/day for youth (per space)</small>			
	<b>Total Paid:</b> .....			_____

Please make checks payable to: **Mountain Fresh Produce Association**  
 c/o Garrett County Extension Office  
 1916 MD Hwy, Suite A  
 Oakland, MD 21550

**Reserved spaces:** First year members are not eligible for a reserved space. Reserved spaces are distributed at the discretion of the board of directors. If you wish to be considered for a reserved space, check here:

**Market Attendance Plan:**

I plan on attending the following days/dates:                      Wednesdays                      Saturdays

June                      July                      August                      September                      October

***Liability Insurance is required. See yellow page.***

**Member Commitment:**

*I have read and understand the rules and regulations of the Mountain Fresh Produce Association and I agree to abide by these rules and regulations at all times if I am approved to sell at the Mountain Fresh Markets. The information above is true to the best of my knowledge.*

\_\_\_\_\_ Signature

\_\_\_\_\_ Date

***Remember to complete the next page...*** 

**2021 Product Plan:**

*(please estimate the percent of each type of item you plan to sell, the total should equal 100%)*

\_\_\_ % Vegetables (Please List):

\_\_\_ % Berries (Please List):

\_\_\_ % Maple Syrup Products (Please List):

\_\_\_ % Jams/Jellies/Jarred Products (Please List):

\_\_\_ % Fruits (Please List):

\_\_\_ % Plants (Please List):

\_\_\_ % Honey Products (Please List):

\_\_\_ % Baked Goods/Candies (Please List):

\_\_\_ % Herbs (Please List):

\_\_\_ % Cut Flowers (Please List):

\_\_\_ % Crafts (Please List):

\_\_\_ % Personal Care (Soap, lotion, etc.) (Please List):

**Note on eggs:** All producer/packers of shell eggs must register with the Maryland Department of Agriculture (MDA) annually. All containers must display the producer/packer number and be labeled appropriately.

\_\_\_ % Eggs (Please List):

**Note on Meats:** The Maryland on-farm processor license is required for producers of farm-raised meats to sell their USDA-slaughtered and processed meat products on the farm premises to individual customers, and/or transport their meats from their (on-farm) freezer storage for sale to restaurants, stores and other retail venues or farmers' markets. NOTE: For farmers' market sales, the Producer-Mobile Farmers Market Unit License is also required. *Copies of all appropriate licenses must be submitted with your application.*

\_\_\_ % Meats (Please List):

\_\_\_ % Specialty/Other (Please List):

# Application Checklist:

- \_\_\_\_\_ Application form
- \_\_\_\_\_ Product plan
- \_\_\_\_\_ Certificate of Insurance requested from your insurer. They can either:

***Email:***

[mtfreshmarket@gmail.com](mailto:mtfreshmarket@gmail.com)

Or ***Mail to:***

Mountain Fresh Producers Assn.  
1916 Maryland Hwy, Suite A  
Oakland, MD 21550

- \_\_\_\_\_ Received the appropriate licenses needed if you sell meats, eggs, baked goods, etc.
- \_\_\_\_\_ Submitted Fees, Check made to Mountain Fresh Producers Assn:  
***(Please do not pay the reserved space fee or special day fees at this time.)***
- \_\_\_\_\_ Market Membership
- \_\_\_\_\_ (Optional) Pre-Pay the market season (per requested space)

***Deadline: April 1, 2021***