



Mountain Fresh Memo

To: Current, Former, & Potential Mountain Fresh Members
From: Mountain Fresh Board of Directors
Date: 30 January 2026
Subj: Application Packet & Member Meeting 3 March 2026

- 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 2026-27 market season. We will be having our 2026 membership meeting: **3 March 2026 at 7:00 pm** Oak Park Church of the Brethren fellowship hall, 110 Church Ln, Oakland, MD 21550
- Remote Access Google Meet joining info:
 Video call link: <https://meet.google.com/wqg-ftvt-rgj>
 Or dial: (US) +1 347-507-7540 PIN: 906 727 757#

Board of Directors: Vacant board positions are to be elected this year. Positions up for election Betty Bolyard, Jennifer Burns, Darryl Glotfelty, and Allen Lilly. Nominations will be accepted in advance and at the meeting. Voting will take place at the meeting.

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

Insurance Requirements: (See Yellow page)

<p><i>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.</i></p>	<p><i>All Members are now required to have their own liability policy. The new insurance requirements for vendors on the Yellow page in this packet.</i></p>
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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 301-334-6968.

Laah Wolford will again be our **Market Coordinator**. Her cell phone number is 240-321-6425.

Remember, if you would like to request a **reserved space** for the Oakland market, mark the spot on your application. **Applications & ONLY Membership Dues must be received by 16 March.** 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.**

2026 Market Schedule:		
Saturdays & Wednesdays	June 3 – October 31	10 am to 1 pm
Customer Appreciation Day	September 12	10 am to 1 pm
Autumn Glory Festival	October 8 - 10	9 am to 4 pm

Note: The board would prefer to use email for communications and document delivery to save money and ensure timely delivery. More than one email address is preferred per membership if possible. If email delivery is not available, please request Paper Documentation on the application form.

If you have questions or need an additional copy of the application form for the 2026 season, call the Extension Office at 301-334-7285 or visit www.MountainFresh.org

**Mountain Fresh Producers Association
Membership Meeting
3 March 2026 7:00 pm, Oak Park Church of the Brethren**

Draft Agenda

1. Review notes from the 4 March 2025 Membership Meeting
 2. Treasurer's Report - 2025 / 2026 Financial Report & 2026 / 2027 Proposed Budget Approval
 3. By-Laws Amendment Approval
 4. Election of Board of Directors
 5. Committee Reports / Creation
 - a. Advertising
 - b. Special Days
 - c. Audit
 - d. Quality Assurance
 6. Other Business
 - a. Appalachian Farm and Food Alliance
 - b. Market Sponsorships
 7. Adjourn
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Application Checklist:

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

Email: mtfreshmarket@gmail.com

Mail to: Mt. 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 \$50 Market Membership Dues (Check made to: Mt. Fresh Producers Assn.)

Deadline: 16 March 2026

2026 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

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.

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

1. Annual Sales \$25,000 and below: Cost is \$285
2. Annual Sales over \$25,001 to 100,000: Cost is \$335

2026 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, including baked goods, jellies, honey, and maple syrup (the blue plastic ones replace the formerly silver ones. Silver tokens are still accepted for the same items!) **Red plastic tokens are valid for ONLY farm products (fresh produce, meats, eggs).**

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 blue 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 or so.

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 2026 Market Fee Schedule

Regular Markets

	Adult	Youth
<i>Annual Association Membership</i>		
Submitted by 16 March	\$50.00	\$25.00
<i>Oakland Market Fees Per Space</i>		
Daily set up fees	\$15.00 per day.....	\$10.00 per day
Pre-pay season fees* by 1 June in lieu of daily fees.....	\$150.00 per season.....	\$75.00 per season
Reserve Space fees by 1 June**	\$20 per season	

Special Markets

	Adult (not prepaid)	Adult (prepaid)	Youth	<u>Non-Member[†]</u>
Customer Appreciation Day [†] (Saturday, 12 September).....	\$15.00	\$0.00.....	\$0.00.....	N/A
Autumn Glory Festival, 7 – 10 October:				
Wednesday	<i>regular market day - no additional fees; no non-members</i>			
Thursday.....	\$15.00	\$0.00.....	\$0.00.....	\$25.00
Friday.....	\$20.00	\$10.00.....	\$10.00	\$50.00
Saturday.....	\$20.00	\$10.00.....	\$10.00	\$50.00

501(c)(3) Non-Profits: For Autumn Glory Only Per Day[^]

Offering items for sale\$20.00

Information only, no sales.....\$10.00

*[^]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 must be submitted by 16 March and pre-paid season fees must be submitted prior to 1 June. 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.**

[†] *Non-Members **may not** set up on regular market days. 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 Market is a **producer-only market** with designated areas where producers may sell directly to the public in accordance with the applicable federal, state and county regulations. Non-Maryland producers are required to comply with Maryland and Garrett County regulations.
2. **DEFINITION OF A PRODUCER:** A Mountain Fresh Producers Association member who has raised or prepared, in the mountaintop 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 that 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. **Questions, complaints or concerns shall be addressed directly with the Market Coordinator on market days.**
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 must be submitted by 16 March and prepaid season fees must be submitted by 1 June. All unreserved spaces will be assigned by the Market Coordinator between the hours of 8:30 am and 10:00am. 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.

***** Please Note if you need to leave the market early we ask that you do not pull your vehicle or form of transportation in any area where the public will be during market hours.** This is for the safety of our customers and the market.
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, 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 1st to March 31st. 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 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 Business Development Department and the Town of Oakland

**Mountain Fresh Producers Association
2026 Membership Application**

*Applications must be received by **16 March 2026** to be considered for membership during the 2026 market season.*

Name(s) _____

Farm or Business Name (optional) _____

Mailing Address _____
Addr City St Zip

Phone _____ Email Address(es) _____

How else do you sell products- other markets, trade shows, festivals, retail stores, etc. _____

How do you market your business- social media, website, etc.? (If applicable, please list your social media handles, and your website address) _____

Additional Comments for Board Consideration – Request for Paper Documents - ___ Yes ___ No _____

Annual Membership Fees – Due by 16 March 2026

	Adult	Child	Total
_____ # Memberships.....	\$50.....	\$25.....	\$_____

Please indicate how many tables you would like to request for the season. After board approval of spaces, you will be invoiced accordingly to prepay your daily fees for the season. Prepaid season fees are due by 1 June 2026.

	Circle Below	Adult	Child
1 Table Prepay Market Season Fees		\$150.....	\$75
2 Tables Prepay Market Season Fees		\$300.....	\$150
3 Tables Prepay Market Season Fees		\$450.....	\$225

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:

*(If approved a fee of \$20 per space will be added to your invoice. Please **DO NOT** send this additional fee at this time.)*

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 Producers 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...



2026 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):