Time Banking on the Farm

Local Citizens Supplying Legal Labor For Pennsylvania Farmers

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Tag Words: time banking; illegal labor; community supported agriculture; barter; farming; Bucks County, Pennsylvania.

Summary: Farmers throughout the US rely on the cheap labor of illegal or undocumented workers to harvest their crops. Using a time currency, it is proposed that local citizens supply this agricultural labor; “Time Banking on the Farm”. The concept behind “Time Banking” and how this strengthens communities of individuals that have a myriad of strengths with untapped expertise is discussed. A Time Bank in Bucks County PA was launched in 2013 called Bucks County PA Strong. Since then, time banks of similar names (with the county, state abbreviation and the word strong) was launched in every county in NJ, PA and NY.

Video Link: http://youtu.be/DK3Zksy0LBc

Legal Farm Labor (EC)

American produce is underpriced, in part because farmers and growers rely on illegal immigrant workers, who are paid little and often have poor working conditions. Could farmers who use Time Banking (described later) bring those jobs back to our own communities?

According to the Center for Rural Pennsylvania board of directors, agriculture is an important industry in Pennsylvania, and migrant and seasonal farm workers constitute a significant portion of its labor force. Farmer’s who produce many popular vegetable varieties, specialty and horticultural crops, berries, nuts, and fruit, all require a great deal of labor. Harvesting “specialty crops,” as the federal government refers to anything that is “picked by hand” has been the domain of migrant workers since the turn of the last century (Vitello, 2008).

Each year, approximately 45,000 to 50,000 migrant and seasonal farm workers are employed in Pennsylvania to assist in harvesting the Commonwealth’s fruit, vegetable, and mushroom crops (Snyder et al, 2003). Modern production in many areas of the United States is done by migrants and sometimes illegal laborers. The truth is that farmers depend on migrant farm workers who will quickly and cheaply pick their crop.

It is difficult to envision a realistic scenario for reversing the incorporation of Latino immigrant labor into the U.S. economy. The explosion of the Latino immigrant population has been driven by the rapid creation of hard-to-fill jobs in industries that require large amounts of manual labor (Cornelius, 2010). There is no doubt that Latino immigrants are an essential and integrated feature of both our agricultural production and overall economy. Politicians often call for guest worker programs as mechanisms to both satisfy the demand for labor while controlling immigration to the United States. However, state, local and federal crackdowns on illegal
immigration have broken the supply chain of laborers causing a dilemma for many agricultural operations which require a great deal of labor.

Why Don’t Americans Work on Farms? (ZL)

There have been several initiatives such as Alabama's HB56 that have led to a reduction in farm labor. These work by requiring employers to verify the citizenship of their employees. This drove off illegal workers as well as foreign born citizens because of the fear of harassment. The idea was to open up positions for the great number of citizens currently unemployed. (Hindmen 2010; Mataconis, 2011)

What many farmers found was that after losing the majority of their work force, though they were able to find people willing to do the work, they soon quit. Many people did not expect the amount of labor that was required for the low pay and the lack of benefits. Though many American’s work in labor intensive places such as foundries, they are often given hourly wages and benefits. This is not always the case at farms where workers are sometimes paid according to the number of bushels harvested or low hourly wages without benefits. This seasonal work would also affect unemployment collection. Though the argument is made that immigrant workers are stealing jobs, many farmers are now finding that they have jobs to give and people who simply don't want to do the work. (Hindmen 2010; Mataconis, 2011)

Farm Wages and Hours (EC)

According to the United States Department of Labor, “Any employer in agriculture who did not utilize more than 500 "man days" of agricultural labor in any calendar quarter of the preceding calendar year is exempt from the minimum wage and overtime pay provisions of the FLSA (Fair Labor Standards Act) for the current calendar year. A "man day" is defined as any day during which an employee performs agricultural work for at least one hour.” Basically, farmers who only require labor during the peak of the growing season and for harvest, can choose to pay wages below minimum and are not required to give benefits.

Those who are employed in agriculture as that term is defined in the Act are also exempt from the overtime pay provisions. They do not have to be paid time and one half their regular rates of pay for hours worked in excess of forty per week. The Seasonal Farm Labor Act states, “no seasonal farm worker shall be required to work or be penalized for failure to work on any premises for more than six days in any one week, or more than 48 hours in any one week, or more than ten hours in any one day.”

“Piece work” is a type of employment where a worker is paid a specific fixed “piece rate” for each task performed or unit produced regardless of time. A basket or bushel picked, is worth that particular wage or rate. In other words, workers are given an incentive to work quickly rather than the standard hourly wage system.

Organic vs. Modern Practices and Labor Requirements (ZL)

Traditional farms that use chemical to control nature have a much smaller need for intensive labor. One farmer with a tractor and some attachments can easily manage a large area, especially
if using Genetically Modified Organisms (GMO) such as Roundup Ready Corn from Monsanto. Though most vegetables are not available in Roundup Ready form, these technologies will someday be able to provide immense amounts of food with minimal labor requirements. In addition to GMOs farmers who use modern technologies have available a plethora of petroleum based products which they can use to fertilize their plants and combat weeds and fungi (Monsanto, 2012).

Organic farmers on the other hand replace these modern marvels with physical labor and cultural practices aimed at sustainability. While cultural practices such as crop rotation, drip line irrigation, and contour plowing help, the major aspect of organic farming is hard and long physical labor. For the issue of Time Banks this is of concern. While the difference for a quart of organic vs non-organic strawberries in a grocery store may only be a dollar, the difference in time spent producing those strawberries is immense (Duram, 2005).

This difference between hours of labor is of tremendous concern when Time Banking comes into play. This is why the majority of time banks either do not have products and produce for trade, or they use an alternative form of currency in order to place a type of monetary value on things. For a farmer who uses chemicals the amount of labor for the season might rack up to only a few hours. However on an organic farm, hours are spent every day tending to those natural events that are not controlled by chemicals. The question then arises of how one would ascribe hours to the farmer based on their services. Is it necessarily proper that an organic farmer who spends hours each day weeding be rewarded as such when they are putting a product very similar to the non organic farmer who puts in much less time? While consumer choice certainly comes into play, it would have to be something that members of the community agree upon.

**What is Time Banking?** (EC)

Contrary to barter which trades goods or services based on monetary value, Time banking involves a system of reciprocal service exchange that uses units of time as currency (See appendix for history and issues of barter). Time bank credits earn no interest and have no equivalent monetary value, and exchange of hours through a time bank are tax-exempt. Time Bank services are considered charitable acts informally traded among members of a group. Everyone’s skills, whether they are a medical professional or a house painter, are worth one “time dollar” per hour. It is up to the members to join, earn and exchange credits, all on their own time. The philosophy of modern time banking organizations is based on 5 principles: everyone in the community is an asset, work may be beyond a monetary price, reciprocity in helping local community members, social networks are beneficial, and a respect for all.

The Time Banking movement is a loosely connected and multifaceted network of Time Banks and Time Banking projects that apply Co-Production principles across the country, as well as internationally. The growth of that movement has been projected as part of the strategic planning process, and provides the overall context for TimeBanks USA’s strategic action.

TimeBanks USA was founded in 1995 and its central office is located in Washington D.C. The mission of TimeBanks is to nurture and expand a movement that promotes equality and builds caring community economies through inclusive exchange of time and talent. TimeBanks
USA is working with leaders across the United States and internationally to strengthen and rebuild community, and use TimeBanks to achieve wide-ranging goals such as social justice, bridges between diverse communities, and local ecological sustainability.

Different Time Banks focus on solving different issues facing their communities. A sense of localism and specialization is one reason why Time Banking has become so popular among smaller groups. Specialization of new Time Banks to solve new problems is what keeps the system functioning and successful.

According to TimeBanks USA, work has to be redefined to value whatever it takes to raise healthy children, build strong families, revitalize neighborhoods, make democracy work, advance social justice, and make the planet sustainable. That kind of work needs to be honored, recorded and rewarded. Networks are stronger than individuals. People helping each other reweave communities of support, strength & trust. Community is built upon sinking roots, building trust, creating networks. Special relationships are built on commitment. Currently there are 380 Time Banks registered with TimeBanks USA internationally.

This alternative monetary system was created by Edgar Cahn in the early 1980’s at a time when no dominant approach to solving problems within social services existed. Cahn is an attorney, an economist, a long-time social activist, and a veteran of the 1960s War on Poverty. He believed that one of the major downfalls of many social service organizations was their unwillingness to enroll the help of those people they were trying to help. He called this a deficit based approach to social service, where organizations view the people they were trying to help only in terms of their needs, as opposed to an asset based approach, which focuses on the contributions towards their communities that everyone can make (Cahn, 2000). Cahn hoped that the system "would enable individuals and communities to become more self-sufficient, to insulate themselves from the vagaries of politics and to tap the capacity of individuals who were in effect being relegated to the scrap heap and dismissed as freeloaders" (Cahn, 2000).

Time banks have seen major developments within recent years and have spread globally into a new emerging network. Many companies have developed a business plan which incorporates expansion strategies focused on generating new neighbor to neighbor time bank programs that utilize new training and technical assistance. More and more agencies are realizing the mission-related value of Time Banks. “Initiatives in numerous fields have demonstrated how Time Banks can produce the informal support systems, the extended family, the peer support, and the client engagement that has been a critical missing element for many social service programs” (Cahn, 2000).

Colleges and graduate schools have also begun to take note of the fact that Time Banking and Co-production change the role of staff and professionals from dispensers of scarce services into catalysts who empower and enlist clients (Cahn, 2000). The School of Social Welfare at the State University of New York (Albany) is incorporating the fundamental Co-Production structure into its graduate work for social workers and is accepting Time Dollars as part payment of tuition (Cahn, 2000).
One approach to time banking is employing paid staff to lead or support Time Banks that are building community-of-place by creating informal support systems with win-win exchanges of services and resources, conducting social events and trips, and engaging members in community building projects. Many include a system change dimension that can shift over time and may be a central focus, or quite separate from the work of community-building.

There is a member managed community building system where members manage and administer the Time Bank, taking on different elements of the coordination. These have been made much easier to create and sustain by the application of internet based software used by individual Time Bank members. Modern user friendly, web based Time Banking software can reduce bookkeeping headaches and facilitate exchanges very easily (Cahn, 2000).

**How Do Time Banks Differ from “Bartering”**

**The history of Barter (ZL)**

Bartering has been around and has been used as an exchange system for as long as human history has been recorded. Some of the oldest recorded writings deal with the bartering of beer rations in exchange for work. From the ancient world, to more recent times of exploration and colonization, to the modern barter systems of the past century and today, we see that bartering has been and will remain an important tool to be used either alone or in conjunction with a monetary system.

In ancient times, barter was traditionally used because of the lack of a monetary system. People simply traded what they had. One of the original forms and notions of wealth was cattle. Cattle were used as a durable good that could be kept and saved for a long time, whereas harvested animals were perishable. Very often cattle were exchanged for services or other goods. (PBS, History of Money)

Beer rations were often exchanged for services in ancient societies like Egypt. Some of the earliest writings deal with the appropriate rations for an individual based on their service or job. Beer was very important to the ancient world because it provided a safe and long lasting source of carbohydrates. Water was not potable because waste was often thrown into rivers and would retain harmful bacteria. The fermentation process and development of alcohol killed these bacteria and made the nutritional content of the grains safer for storage. This and the additional benefits provided by alcohol use made it one of the most important items for barter. (HighGravityBrew)

Bartering was not restricted only to ancient times. During the colonial and exploration eras bartering was used because indigenous populations often did not understand or accept european currencies. Explorers and merchants would often trade advanced metal tools and weapons for exotic spices, fabrics, and other commodities. (Kincheloe, 2007)

There are many reasons that the bartering system has been employed. While originally barter may have been used due to the lack of a monetary system, it has been employed more recently as a compliment or addition to the monetary system. Bartering is something that can be done when an individual has a specific skill or service that they could exchange. Instead of exchanging their service for money, they could directly exchange services with another individual. This allows
them to skip the monetary middleman. This could be especially useful when money is unavailable or the currency is unstable.

Bartering has persisted to the present day on an even grander scale. Governments are involved with what is called bilateral trade to a massive extent. Very often countries that share borders will open up to the exchange of goods and services. This is seen in many countries such as between the United States and Canada, as well as Russia and China. These systems are however often backed by currency. The exchange of goods and services is valued based on their fair market worth. Governments trade many types of goods and services ranging from energy and food to national defense. (Oliver, 2010; Canada Action Plan)

A modern and contemporary example of barter is currently being undertaken in Greece, where uncertainty and instability in the economy has led people to return to the barter system. There are many markets and exchanges where people can go to list and find services or goods. People are able to exchange computer repairs for language classes or jewelry. (Lowen, 2012)

**Issues with the barter system** (ZL)

There are several issues with the barter system; some of these are addressed by the use of currency while others are not. One of the greatest issues in terms of barter is the “lack of coincidence of wants”. If you could imagine for a moment that you have something like a horse or tractor for trade, something large that is of high value. It is not very common that somebody not only is in need of a tractor or horse, but has something that you would be interested in bartering for. Perhaps you are interested in acquiring milk, apples, and medicine. It is very unlikely that you will be able to find one person who can provide all of these goods and services. Another issue is addressed in this example: Indivisibility of goods. Perhaps you have a horse for trade but you need to go to three different people to acquire your apples, milk, and medicine. Fortunately for the horse, they are generally used whole. This does however put you in a predicament.

Other issues involved with the barter system revolve around the difficulties of storing wealth, the absence of market derived values, and the chance of unequal exchanges. Barter generally works best when both parties feel they have benefitted. Many of these issues are resolved when a currency system is introduced others are not. (Neha, 2010)

**Currency** (ZL)

It became evident very quickly how a tangible currency could be used and how important it would prove to be. Metal coins as we know them were first created in Lydia, a nation state near Turkey around 600 BCE. The currency system solved many problems that the bartering system had faced. Wealth could be stored easily with a tangible item that was nonperishable. Wealth was no longer restricted in held in the amassing and storage of commodities, it was held in small, easily transportable unit. This unit, sometimes valueless paper money, held value simply because everybody agreed that it did and trusted that other people would do the same. With the development of the free market came common measurements and values for food and other commodities. (PBS, History of Money, 1996; Friedman, 1982)
Currency of course has its own issues. Specifically in a bad economy where people do not have a lot of money. There are certain things which only money can pay for. These are things like fees, taxes, and bills. However, when it comes to private dealings of services and commodities, there is always the option to barter. It has become less socially popular since the fiat money system has become so accepted. (PBS, History of Money, 1996; Friedman, 1982)

Time Banking is more versatile than Barter

Could Time Banking Solve Part of the Problem? (EC)

Statistics from the Bucks County Agricultural Land Preservation Program report Bucks County is home to 934 farms comprising 75,883 acres and ranks 18th out of Pennsylvania’s 67 counties in agricultural production, and generates over $70 million in agricultural products each year. In addition to supporting the local agricultural economy, preservation of farmland provides a sense of identity to locals. The open fields, grazing livestock, historic barns, and fresh food represent our history and will forever continue to define the character of Bucks County. If the majority of the 43,834 unemployed in Bucks County participated in the local exchange of time credits, many of the labor and social welfare problems could be resolved, and preservation of beautiful Bucks County farmland can continue.

Community health would improve if participants earned hours on the farm. Physical exercise could stimulate productiveness, enhance health, and forge a new attitude about working. Those who have never been to or worked on a farm, may find it extremely rewarding working outside or with animals. Interactions between community members at the farm may stimulate common grounds to build and strengthen relationships, and maximize community prosperity.

Piece rate systems could be established to equate to time credits based on averages. This way all workers are equal and paid the same regardless of their speed or physical strength. Offering these incentive wages is another way to break away from the standard hourly wage system of which there are many drawbacks.

Farmers could then give back to their community at the end of the season by donating all surplus to time bank members, homeless shelters, and food banks. Excess perishable food could be processed and stored by Time Bank members, then distributed to community members in need. In other words, the farmer would be sharing the “fruits of his labor” with the community who supplied it.

The value of time banks, however, goes beyond practical assistance. The mental and physical health benefits of social connection have been proven in vast amounts of research. In his book “Bowling Alone: The Collapse and Revival of American Community,” Robert Putnam writes that joining a group cuts a person’s odds of dying next year by half. It’s as good for you as quitting smoking (Rosenberg, 2011).
Bucks County Agriculture: A Perfect Candidate for Time Banking (EC)

There are many challenges to incorporating farms and farm products into a modern Time Bank system, however, the Bucks County Time Bank is attempting to merge local farms into the Time Bank community with the goal of employing time bank members. Bucks county is the fourth most populous county in Pennsylvania spanning from traditional agricultural areas in the north, to the most populated and industrialized southern or ‘Lower Bucks’ in the south between Philadelphia and Trenton. However, according to the Bureau of Labor Statistics, unemployment continues to hover around 7 percent in Bucks County.

Bucks County has a rich history in agriculture. The majority of the soil in Bucks County is Piedmont and considered fertile and valuable for farming. The decline of the farming industry has brought about a debate over how much of this open space should be preserved, and how much should be zoned for commercial and residential development. A resurgence of local farms supplying fresh food, and the opportunity to work for Time Bank credits, could stimulate enough interest to preserve Bucks County land and generate enough legal labor to keep farmers in business.

Passage of new immigration laws are also a concern for Bucks County growers requiring large amounts of labor for harvesting. Farmers in Bucks County are very hesitant to plant traditional crops if harvesting cannot be accomplished in a timely manner.

Logistics to Getting Time Banking to Work on the Farm

Here we have the farmer with crops that need to be planted and picked. To change from having illegal workers as well as foreign born citizens and seasonal (migrant) farm workers do this work and having local citizens that support the farmer and the mission of providing local food, seems conceptually that it would be an easy transition. How would the farmer approach making such a transition? If the farmer is employing individuals to work on the farm, the farmer has to worry about workers getting injured or hurt on the job. Avoiding lawsuits is a necessary function if the business is to flourish. This is not specific to farming, but any job position in any industry. Normally, the business would have insurance and workers would be covered under “workman’s compensation”. If an employee was hurt, than the insurance would foot the bill, not the farmer or farming business. If someone other than an employee were to work for the farmer, such as a volunteer, then the farmer would be liable for any issues relating to that volunteer. So a farmer would be highly reluctant to have someone just walk onto their farm to “help” plant or pick.

There is such a thing as “volunteer insurance”. Organizations can opt to retain Volunteers Insurance Services (VIS) from insurance companies such as CIMA. Their policy is defined in this link https://docs.google.com/file/d/0BwbzjpogspBgbDEtYW9Tb2FXaGs/edit. In the case of a time bank or a large business, the time bank or business could hold (pay for) the volunteer insurance coverage. According to CIMA, they offer three types of insurances: 1) accident $4.25/yr/volunteer, 2) liability $1.81/volunteer/yr, and 3) excess auto $6.75/volunteer/yr. These rates (effective this upcoming July 2013; rates now are a little lower) are per volunteer - not meaning total membership - meaning the number of volunteers out on a given day. So if the
organization had 100 total members but only 4 of them are out on a day, they'd only need to carry insurance for 4. Additionally, there is a membership fee for the time bank of $140 per year beginning July 2013.

Some time banks associated with TimeBanks USA, such as Central Coast Hour Exchange (CCH), have insurance for their volunteers. This insurance is meant to supplement the individual member’s personal insurance when they are doing something for someone else within that specific time bank. From CCH’s website: “One of the basic premises of Time Banking is that members take responsibility for our own actions when proving a service and take responsibility for verifying that the person we ask to do something for us is qualified to do that service. But accidents happen. Bad things occasionally happen to good people. No one is at fault.

The VIS Volunteer Insurance DOES NOT replace normal insurance nor does it replace due diligence. If you agree to drive someone you MUST have the legally required auto insurance. If you agree to do electrical work for someone you MUST have the legally required license and insurance. If you ask someone to babysit your toddler YOU are responsible for checking references.

What this insurance DOES do is cover the extra costs and deductibles that are not covered by your normal primary insurance. If there is an automobile accident while you are involved in a service (as requester or provider) the excess accident insurance applies after your own insurance is exhausted. For accidental medical coverage, “This insurance does not duplicate benefits payable under any other valid and collectible insurance coverage.” For liability coverage, “This coverage is in excess of and noncontributing with any other valid and collectible insurance you may have.” For automobile accident coverage, “It is important to remember that you must maintain your own auto liability coverage at least equal to the state-required minimums. Also, please remember that this coverage does not apply to any damage to your vehicle.”

However, is “Volunteer Insurance” really needed? Our opinion – no. TimeBanks USA and the local Time Bank is not be held responsible and will not assume any liability for claims, damages, or any other consequences which may arise. The member, by nature of being a member to this community group, agrees to indemnify and hold harmless all parties who facilitate or participate in Time Bank exchanges.

When a member joins a time bank (such as one through TimeBanks USA), they check off a box saying that they agree to the stated terms of service, which reads:

"I understand that TimeBanks USA and my local Time Bank shall have neither liability nor responsibility to any person or entity with respect to loss, damage, or injury caused or alleged to be caused directly or indirectly by information contained on this web site or any other Time Bank resources.

I pledge not to reveal the contents of this site, nor any other documentation provided by my local Time Bank to non-members, especially any personal information provided.
I understand that I will receive messages from other members of my Time Bank through this web site. Notification of such messages will be sent to the email address I have registered with. I also understand that I will receive newsletters, broadcasts and alerts for my Time Bank from my Coordinator(s) through this web site.

I understand that the function of my local Time Bank is to facilitate the exchange of services within the community. It is my responsibility to use the same caution I would in other circumstances to get to know a person, make reference checks, and use my instincts before engaging with another Time Bank participant - especially for babysitting, elder care, and driving. Since any agreements shall be made by and between parties involved in this transaction, TimeBanks USA and my local Time Bank will not be held responsible and will not assume any liability for claims, damages, or any other consequences which may arise from this arrangement.

I hereby agree the duty, responsibility, and liability that is inherent with Time Bank exchanges shall remain as it would be if the parties were not part of any Time Bank. I agree to leave intact the normal remedies and cause-of-action available to these parties in the event of any unforeseen circumstances. I agree to indemnify and hold harmless all parties who facilitate or participate in Time Bank exchanges.

I understand that my local Time Bank may not be incorporated or have legal status as an organization. I agree to abide by the core values, rules, and guidelines provided by TimeBank USA and my local Time Bank for proper and courteous behavior. I pledge to proceed with good intent towards being of service to others in my community and treat others in the Time Bank with the respect and kindness.

Completion of this application may not conclude the process for joining your local Time Bank. An orientation or introduction and/or references may be necessary to finalize your membership. I agree with these terms. *

The farmer being a member of the time bank and the farm worker, being a member of the time bank, should not be held liable in a court of law. So now that the farmer can “receive” services from the community as part of the time bank, what can he “offer” as a member of the time bank?

**Offering Produce or other Products as Hour Credits**

Farmers, in addition to being able to offer other expertise or activities, obviously could offer their “fruits of the labor” – the produce (or meat, wine, honey, plant, manure, etc) from their farm as “Hour Credits”. How would this work? Firstly, let’s define “Hour Credits”. Tangible items may be thought of in terms of the hours it takes to produce the item. For example, a tree falls down and someone spends 4 hours cutting and splitting the tree into four cords of firewood. Instead of charging a dollar amount per unseasoned cord, they could instead offer one cord as one “hour credit”. How would the farmer determine what the crop of 3000 lettuces would be worth in terms of hour credits? Many man hours went into planting and picking the crop and this time could be appropriately applied in calculating hour credits. More extensive extractions of time could also be applied with regards to soil and seed preparation, land purchase, etc. However, for simplicity purposes, we will use the time to pick the lettuce and the 40 days it took
to grow the lettuce (even though we know that manpower did not supply the sun, fertile soil, and rain). Forty days times 24 hours/day = 960 hours, and it took say 4 workers, 10 hours each (40 hours), to pick the 3000 heads of lettuce. This equates to 1000h/3000 heads of lettuce, or 0.33 hours per head. So, the farmer could offer 3 heads of lettuce as one hour credit.

It would be the responsibility of the farmer or producer of the tangible item to determine what their product would be worth in terms of “Hour Credits”. With more individuals applying time credits to similar products, a going rate would become more or less standard and the producer would have the option of using “market value”.

Growth rate of other crops:

<table>
<thead>
<tr>
<th>Time of Growth/weather</th>
<th>Vegetables (sample)</th>
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| * 1 to 2 `months        | 1. Turnips – 35 to 45 days (cool weather)  
                          2. Lettuce – 40 days (cool weather)  
                          3. Squash – 45 frost free day (summer)  
                          4. Spinach – 40 to 50 days (frost weather) |
| * 2 to 3 `months        | 1. Cucumber – 50 to 70 frost free days (warm weather)  
                          2. Carrots -- 50 to 95 days from seed to harvest (cool weather)  
                          3. Beet – 55 to 70 days to reach harvest (warm weather)  
                          4. Collards – 55 to 75 days (cool weather)  
                          5. Peas – 55 to 80 days from seed to harvest (cool weather)  
                          6. Sweet Corn – 55 to 90 frost free days (warm weather)  
                          7. Beet – 60 to 60 days to harvest (cool weather)  
                          8. Peppers – 70 to 80 days (weather) |
| * 3 to 4 months         | 1. Tomatoes – 60 to 90 days from seedling (warm weather)  
                          2. Eggplant – 60 to 90 days to produce fruit  
                          3. Cabbage – 60 to 90 days (cool weather)  
                          4. Garlic – 60 to 90 days (cool weather)  
                          5. Shallots – 60 to 90 days (cool weather)  
                          6. Broccoli – 70 to 90 days (cool weather)  
                          7. Leeks – 70 to 120 days (cool weather)  
                          8. Melons – 80 to 90 days (warm weather)  
                          9. Beans Fresh – 80 to 100 days to reach harvest (warm weather) green, string, lima exp.  
                          10. Mushrooms – 80 to 120 days  
                          11. Pumpkins – 100 to 115 frost free days depending on the cultivar (warm weather) |
| * 4 to 6 months | 1. Cauliflower -- Heads are ready 50 to 125 days from transplanting (cool weather)  
2. Brussels Sprouts – 90 to 120 days (cool weather)  
3. Sweet potatoes – 100 to 180 days (warm weather)  
4. Celery -- Plants are ready to harvest 90 to 120 days after transplanting (cool weather)  
5. Watermelon – about 120 days (warm weather)  
6. Parsnips – 120 to 180 days (cool weather) |

| * 8 months | 1. Ginger – 8 to 10 months  
2. Asparagus – 3 years, begin harvesting after two to three season of growth. (warm)  
3. Olives – up to 4 years |

It would be up to the farmer to determine the hour credit exchange rate for his/her goods.

Whether time banking would be a good solution to the migrant worker issue It would also be up to the farmer whether he/she sees value in exchanging produce that has a monetary value to one that has value as time.

The important thing to remember, however, is that in order to maintain the TimeBank tax exempt status, one cannot make an equivalency between an hour credit and a regular dollar.

offer or receive items that are valued in and charge the cost of the materials in regular dollars

There are a few issues to consider. The farmer is in business to make money selling his produce. How would the farmer make a profit if he/she were to offer the fruits of labor as hour credits? If the farmer does not need to pay a wage to a farm worker, then

End of season – alternative to plowing it under

Being part of a time bank can create a network within the community for reusable products. This will be a sustainable practice where people must meet the need on the present without affecting the need of others and in future generations. This is where hour credits can play a role in this network. How? Simple time bank not only allow you to shared skills with your neighbors but it will take a further step to create a network of reusable products. Ex, A service offer is announced to help a person clean their garage or a room. During that service there might be belongings that the owner consider not longer desired can be offer to the community if any person needs it. can be seen as the proverb "one’s man trash another ma’s treasure". Also, farms that have animals (produce manure) this can be a service to help collect the manure from certain area of the farm and you will earn hour credits and get some manure for your garden. This will help you save money in purchasing expensive fertilizer. Fertilizer and manure have the same nutrients (nitrogen (as ammonium), phosphorus, potassium, and micronutrients) that can be used directly by plants. This network will help the community, individuals, but as well our ecosystem. Preventing to
waste tons of belongings or products that we might not need by using the 3 R’s (reuse, recycle and reduce) will help our community and most important our ecosystem.

On Tue, Apr 2, 2013 at 8:27 AM, <fagan@rci.rutgers.edu> wrote:

> Email me (today before class tomorrow) what you've written about the Hour credits serving as a database for resources

**Time Banking is Different From Other Farm and Community Concepts**

**Community Supported Agriculture (ZL)**

Community Supported Agriculture (CSA) is a system where people pay money up front to a farmer in order to receive a weekly or sometimes bi-weekly share of produce. The idea is that the people eating the food help assume some of the risk associated with farming, for example if blight wipes out the region’s tomato crops. This helps promote the local economy as well as address issues such as food miles. It can also be a great way to spend some time with friends and family, introduce neighbors, and build the community web. One thing that many CSAs do is offer a price discount in exchange for labor. In this way people can not only be more involved with the growing of the food that they eat, but they can save money. This is another form of barter where labor is exchanged. It also guarantees that work is being performed by legal citizens (Local Harvest CSA, 2012).

**Transition Towns (ZL)**

The Transition Town is a recent phenomenon that has been popping up all over the world. From the US and the UK all the way to Australia, people and communities have been coming closer together, providing services and goods to each other. With the inevitable concern of peak oil and the associated problems, people have been looking to build up their local communities instead of reaching out globally. Transition Towns are like Time Banks on an even wider scale. While not necessarily concerning themselves with Time Hours, they still work around the notion of living, working, and eating, locally.

**Community Action: Launching of the “Time Bank of Bucks County” (JF)**

The person behind the concept of time banking, Edgar Cahn, a professor at the University of the District of Columbia School of Law, is the founder and co-chairperson of TimeBanks USA. TimeBanks USA ……….. Other organizations ………. After reviewing both Time Banks USA
and hOurWorld.org (another time banking organization), it was decided to go with Time Banks USA. It was considerably less expensive to sign up with Time Banks USA (annual costs are based on the number of members) and it required less time up front in terms of commitment to set up the time bank. To start a time bank with hOur world, the organizers (up to 3 people) needed to attend a 2+ day “Immersion Training” in a distant location at a future date at a significant cost of $3000, plus $500 for whatever else (I stopped listening at this point).

The first hurdle came with the name of our bank – originally “Bucks County Time Bank”. A problem arose when the name was “googled” as someone had posted “Bucks County Time Bank” about 10 years ago using OrgSites.com. There was no activity on this site (other than its original posting) and no one ever responded to several phone calls to the telephone number listed on the site. Several attempts over several months to no avail were made to contact both the individuals that may have started this now defunct site and the web hosting service (OrgSites.com). OrgSites appeared to have some connection to a group called “Global Neighborhood” as stated on the footer of the site. A group of that name out of Seattle, WA was contacted (509) 703-7528 and they had no connection to OrgSites/Global Neighborhood organization. It was frustrating to not be able to do anything about this – once something is up on the web, if it is not taken down by the originators, it sits there forever.

It was decided that the most appropriate thing to do would be to change the name of the bank to “Time Bank of Bucks County”. It was also rationalized that the “Bucks County Bank”, a bona fide banking institution in Bucks County, might not appreciate the similarity in name – as it might lead to confusion with potential legal implications.

Creating a Time Bank in Bucks County, PA (JF)

The “Time Bank of Bucks County” was created on July 21, 2012 with the acceptance of Time Banks USA and the receipt of membership dues. Established was an email account timebankofbuckscounty@gmail.com and a URL for the bank website http://buckscounty.timebanks.org/. The website enables potential members to join and after receiving approval from the coordinator (JF), they can log on and post what they can offer and what they want to receive. The Community Weaver software is quite user friendly and enables members to log in their hours, post their profiles and contact information without much ado. The coordinator need only to confirm their membership and handle questions and problems if they arise. Of course, more involvement by the coordinator and others that chose to take on more of a leadership role is always a possibility. The coordinator participated in a coordinator conference call on March 14, 2013 to learn how to make Time Bank Pot Luck dinners a successful event. Such events are not intended to be money making but community building. Very nice.

A Mission Statement was developed:
MISSION STATEMENT: Bucks County Time Bank aims to bank on each other’s expertise and strengths by providing gifts of time and talent in a pay it forward model. A time currency based on equality as a means of sharing our wealth will seed the empowerment of Bucks County artisans, land stewards, growers, technicians, educators and service providers to maximize the prosperity of our local community and the bounty of the land on which we live. We envision that
the interdependence of the community members will enhance food, home and land security in Bucks County.

A brochure was prepared (JF) – (see appendix):
https://docs.google.com/file/d/0B-CPAiffh26FbFFVTXd2ZjZsV0E/edit?usp=sharing

The logo was developed (see appendix) by both JF and AP featuring a silhouette of a Buck (deer) head with the name of the bank and the statement “The Buck Stops Here”.

**Figuring out the Logistics – Insurance?**

An email was sent to TimeBanksUSA - awaiting reply:
"As the coordinator of the new Time Bank of Bucks County, I have questions regarding why some Time Banks think it necessary to carry volunteer CIMA insurance given the liability, etc disclaimers as stated in the "Terms of Service" when becoming a time bank member?

Can you send me as an attachment any legal stuff and info for members that may not already be on your website regarding 1) accident/liability/auto insurance and 2) the tax exempt status for the members. We are writing an academic googleable paper on time banking so this info is important. Additionally, I'm finding members [such as Farmers] that are reluctant to join for these reasons." Julie

An email was sent to a time bank that got CIMA insurance - waiting reply:
"As the coordinator of the new time bank of Bucks County, I have questions regarding why you think it necessary to carry volunteer CIMA insurance given the liability, etc disclaimers as stated in the "Terms of Service" when becoming a time bank member? I called you earlier today and left a message to call me. A response by email is sufficient/probably preferable.

If you don't mind me asking - How much did the insurance cost and who is footing the bill? (given my group just started and we (I) have no funding).
Julie"

CCHE’s reply:

“Hi Julie,

Juries have decided over and over that an agreement releasing liability is worth considerably less than the paper it is written on. It is an added benefit for your members (if you are asking for a membership donation) and only protects the time bank in that it might decrease the possibility of a lawsuit if an accident happens; it does not protect the time bank from liability. Also that if you do not have non-profit status with the IRS it is a moot point for you anyway.

Our insurance cost for 9 months was approximately $375. CCHE collects a donation of $20 per family. Many of our families have not been able to donate that amount and we don't worry about it. We also collect $50 donation from organizations - same thing though. We have some organizations with absolutely no money and so no donation.
Kay Bolin

**Getting People to Sign Up**

Since the end of Feb 2013, ~ 500 flyers have been personally distributed (about 150 at the Land Ethics Award presentation on Feb 21, 2013, several at the Feb 24 Haycock Firehouse breakfast) to individuals in the community. Information about the time bank was posted on the Topix-Quakertown site, sent it to both the Upper Bucks and Doylestown Cafe freecycle groups, and to the Lehigh Valley and Philadelphia Craigslist. I have posted the flyer in a few locations (Swanns pantry, the Quakertown Laundromat, and Wehrungs Hardware. On March 12, 2013) I went to the Bucks County Bee Association's group meeting (and joined/paid dues as a member) at the Grange and did a little presentation after their main presenter spoke. People seemed pretty excited about the idea. I had suggested that they could offer their services to go to people's homes to help them set up a bee hive. That would foster the increase in the bee population - one of our Haycock Community Wildlife Habitat program's goals. I had a sign-up sheet available and 8 people signed up and I logged them in as members when I returned home. As of March 12, 2013, there are only 20 members (of which 8 came from going to one organization's meeting). So going to an organization and getting the needed information to sign people up is the way to go (handing out flyers is obviously not nearly as productive).

**Posting to the local “Freecycle groups”**

Introducing the
Time Bank of Bucks County
Give & receive services without $ 
It is your time that gets "banked"
No Cost to Join!

Log on to [http://buckscounty.timebanks.org/](http://buckscounty.timebanks.org/) to sign up!

brochure: [https://docs.google.com/file/d/0B-CPAiffh26FbFFVTXd2ZjZsV0E/edit?usp=sharing](https://docs.google.com/file/d/0B-CPAiffh26FbFFVTXd2ZjZsV0E/edit?usp=sharing)

This is legit and secure. I just started this with my students at Rutgers University. Any questions - call me. Also, if you want to help out recruiting members, contact me. The more people we get to sign on, the better and more useful it will be.

Julie
Haycock Township, Upper Bucks, PA

**Email sent to local political leaders**

In this economy, we need to band together - become a community and do what we need to do - help each other. I would like to "sequester" your engagement in the new "Time Bank of Bucks County". We can make our exchange economy work even in the face of financial decline. The
members that join will provide the network of expertise that we need in order to function on a day to day basis.

Please take the "time" (I'm bad) to read about and then hopefully join YOUR time bank. Look up “Bucks County PA Strong”, sign up to be a member, then ask your contacts to join.

I have started this for us. I receive no $ (but personally paid the membership fee to TimeBanks.org). What I will receive is the joy in knowing that I have made a difference in someone's life. Join me in making a difference to our community. I always look forward, try to not succumb to negativity, and turn what's not working around with a beneficial solution. The Time Bank is based on reciprocity - you give your time and expertise and receive your neighbor's time and expertise. Reciprocity is a concept that many in our communities are missing in our "me", fast-paced world. Listen to the video on the website and you'll understand what Time Banking is about. Heck, it's free, you get to meet your neighbors and make new friends, you don't need to shell out cash for that needed repair or job that you don't have time to do, and the network software is secure. As your time bank coordinator, I will be approving your membership (or not approving-have had numerous requests from China - I guess they have a reputation to take what's good - an omen perhaps?). (I have a you tube "Time Banking on the Farm" that I took down then re-uploaded that outsiders have viewed...).

So, do what you need to do - sign up! The Time bank can only be successful if it has members.

I'll be setting up a twitter for the time bank to alert you of offers and needs so you can jump on them. This will be fun!

Dr. Julie M Fagan
Haycock Township, Upper Bucks County resident

Craigslist posting (March 16, 2013) under “barter” in the Lehigh Valley and Philadelphia CL

Do you live in or near Bucks County? Do you need services occasionally -like a plumber or a tutor or assistance from someone/or neighbor to help weed your garden or maybe even someone to go to the movies with? Maybe you have some expertise that you would like to share with your community or would go to the movies with someone that desired companionship. If you have a particular skill (which I'm sure you do), your offering your services to your community would benefit everyone (even your business because people would call you back because they know and trust you when in need of paid services).

Time Banking involves a system of reciprocal service exchange that uses units of time as currency. Time bank credits earn no interest and have no equivalent monetary value, and exchange of hours through a time bank are tax-exempt (unlike bartering where 2 parties agree to provide items or services worth x dollars). Time Bank services are considered charitable acts informally traded among members of a group. Everyone’s skills, whether they are a lawyer, a house painter or can pick weeds, are worth one “time dollar” per hour. It is up to the members to join, and earn and exchange credits (based on the honor system) by directly interacting with other members (and the software).
Time banking is based on reciprocity - you give your time and expertise and receive your neighbor's time and expertise. A member needs to both earn and spend time – although “debt” and “credit” are allowed, both are capped at 25 hours. This ensures flow of community sharing/reciprocity.

Become a member of the "Time Bank of Bucks County"! Please go to the site http://buckscounty.timebanks.org/ and read the brochure and the member guidelines and then JOIN!.

Letters to the Editor

July 22, 2012
Dear Editor of The Bucks County Herald,
Please consider publishing our letter to the editor below (and attached).
Yours Sincerely,
Edward Caporaso
(908) 752-8829
and Dr. Julie Fagan
(610) 847-2411

I am an aspiring farmer in my senior year at Rutgers University. I am taking an ethics class with Dr. Julie Fagan and we are charged with finding a solution to a problem of our own interest. I am concerned with the practice of hiring illegal laborers in the farming industry and the sustainability of American agriculture. Each year, approximately 45,000 to 50,000 migrant seasonal farm workers are employed in Pennsylvania to assist in harvesting the Commonwealth’s fruit, vegetable, and mushroom crops. Farmers depend on these migrant farm laborers who will quickly and cheaply pick their crop.

Dr Fagan told us about time banking; a concept I never heard about before. We discussed how a time bank could help the local farmer solve some of these labor issues by employing local members of the community which should decrease the dependence on illegal immigrant laborers. So she suggested we start a time bank – for real. Dr. Fagan has since submitted and has had the application accepted for starting what will be called “Bucks County Time Bank”.

The time bank would be beneficial, not only for the farmer, but for all members of the community. It relies on the assets of the community members and it also gives individuals that the community has typically been helping (like those on welfare) an opportunity to give of themselves. Each hour of service is valued as the same (one hour of a lawyer’s consulting time is equal to an hour of providing tutoring or an hour of picking strawberries on the local farm) and the hours are exchanged within a network; they are not one to one (the tutor, lawyer and the strawberry picker do not necessarily interact). So time banking involves a system of reciprocal service exchange that uses units of time as currency. Time bank credits earn no interest and have no equivalent monetary value. The system uses sophisticated software to track an individual’s
hours, and it even allows “borrowing”, etc. It just requires that people sign up – there is no individual membership fee.

The mission of Bucks County Time Bank is “to bank on each other’s strengths by providing gifts of time and talent in a pay it forward model. A time currency based on equality as a means of sharing our wealth will seed the empowerment of Bucks County artisans, land stewards, growers, technicians, educators, professionals, and service providers to maximize the prosperity of our local community and the bounty of the land in which we live. We envision that the interdependence of the community members will enhance food, health, home and land security in Bucks County.”

As a new start up, Dr. Fagan is seeking people who would like to serve on a board and help get the word out to get all those who want to participate in using the time bank. Please contact Dr. Fagan by email at timebankofbuckscounty@gmail.com

Edward Caporaso
Graduating class of 2012, Rutgers University majoring in Agricultural Science, School of Environmental and Biological Science
with
Dr. Julie M. Fagan, Bucks County resident and Professor at Rutgers University.

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To the Editor, The Intelligencer

Zachary Levine

Subject: A New Time Bank for Bucks County
My name is Zachary Levine and I am a senior at Rutgers University in New Brunswick. I am studying Environmental Policy as well as the interactions between plants, animals, and society and am currently taking an Ethics course with Dr. Julie Fagan. As part of our class, students were split up into groups and have been allowed to pick a topic that concerns us and do something about it.

While meeting other students in the class another student and I decided we wanted to do something about strengthening local communities as well as addressing the issues of the legal labor, the economy and food security. We were initially unsure how we could help to address these issues until Dr. Fagan told us about the Idea of Time Banking. Time Banking is a recent phenomenon that reaches back towards historical tendencies. Before and even during the eras of globalization and currency, people would barter. While the currency system and globalization have certainly helped to address many issues, we feel that a return to grass roots and a concentration on the local community are more important than ever. Time Banking addresses some of the specific issues that we have discovered. Very often, and especially in this troubled economy, people have skills and services that they are able to offer or are in need of, however they do not always have the money or clientele with the
available funds to hire them. This is exactly the type of issue that Time Banking addresses. Instead of using hard currency many places have resorted to using Time Hours. Under this model, services are exchanged on an hourly basis. It is basically a barter system where services are rendered equal according to how long they take to perform. Say for example you are a plumber and need your house painted. By exchanging your services to other members for Time Hours, you can eventually save up and have your house painted with no money changing hands. We have become associated with TimeBanks.org. This is an organization that helps people and communities set up their own Time Banks and is an excellent source of information. For more information please visit www.TimeBanks.org or E-mail timebankofbuckscounty@gmail.com

Thank you,  
Zachary Levine (516-698-7341)  
Dr. Julie Fagan (610-847-2411)

References
"Barter System History : Past, Present, and Future." Articlesbase.com,  

"Bilateral Relations: Canada-U.S. Trade and Investment" Canada's Economic Action Plan. 6 December 2011  


"Community Supported Agriculture." - LocalHarvest. 2012.  
<http://www.localharvest.org/csa/>.


Friedman, David "Gold, Paper, Or...Is There a Better Money?" Gold, Paper, Or...Is There a Better Money? Cato Institute, 1982.  

Hindman, Nate C. "Americans Don't Want Farm Work, Despite Economy."
Appendix

brochure: https://docs.google.com/file/d/0B-CPAiffh26FbFFVTXd2ZjZsV0E/edit?usp=sharing
CSA farms in/near Bucks County

**Anchor Run Farm**  
*Vegetables, herbs, berries, flowers and other farm products*  
Dana Hunting and Derek McGeehan  
2578 Second Street Pike  
Wrightstown, PA 18940  
Email: farmers@anchorrunfarm.com  
Phone: 215.598.1519  
WEB: www.anchorrunfarm.com

**Barefoot Gardens**  
*Vegetables, herbs, flowers and eggs*  
We are doing “Market Shares” this year. Sign up for $250, $500, or $750 and receive purchase credit of $280, $570 and $870, respectively, for the farmer’s market season toward purchases made at market. No more weekly boxes, worry about vacation time, or wasted produce that you can’t eat within the week. Please check out our website if you need more info.  
Linda Shanahan and Eric Vander Hyde  
Mailing Address:  
113 Decatur St.  
Doylestown, PA 18901  
Email: ericv@barefootgardens.net  
Phone: 267.629.9349  
WEB: www.barefootgardens.net

**Blooming Glen Farm**  
*Vegetables, herbs, berries, flowers and other farm products*  
On-farm pick-up and Doylestown delivery option available. See website for more details.  
Tom Murtha and Tricia Borneman  
98 Moyer Road  
Perkasie, PA 18944  
Phone: 215.257.2566  
Email: info@bloomingglenfarm.com  
WEB: www.bloomingglenfarm.com

**The Guzikowski Farm (at Big Oak)**  
*Endless Bounty Dynamic CSA*  
Prime Season, Winter, and Custom Group programs  
*Vegetables, herbs, fruit, and other farm products*  
S. Guzikowski  
Big Oak Rd.  
Yardley, PA 19067  
Email: sandygfarm@gmail.com

**Myerov Family Farm**  
*Vegetables, herbs, berries and other farm products*  
Neil Myerov  
306 Elephant Road  
Perkasie 18944  
Phone: 215.421.9413
Palovchak’s Produce
Vegetables, berries, flowers and herbs, chicken eggs
Gail Palovchak
1541 Lower State Road
Doylestown PA 18901
Phone: 215.272.2200
Email: palovchaksproduce@verizon.net
WEB: www.localharvest.org/csa/M28193

Pennypack Farm and Education Center
Vegetables, fruits, herbs
Andy Andrews
685 Mann Road
Horsham, PA 19044
Phone: 215.646.3943
Email: info@pennypackfarm.org
WEB: www.pennypackfarm.org

Roots to River Farm
Vegetables
Amanda Midkiff & Malaika Spencer
3211 N. Sugan Road
New Hope PA 18963
Phone: 215.833.5215
Email: rootstoriverfarm@gmail.com
WEB: rootstoriverfarm.com

Snipes Farm and Education Center
CSA includes vegetables, fruits, herbs
Pick Your Own Apples, Blueberries and Blackberries
Farm to School programs and farm tours
Farm based Summer Day Camp
Susan Snipes-Wells
890 W. Bridge St.
Morrisville, PA 19067
Phone: 215.295.1139, ext. 103
Email: info@snipesfarm.org
WEB: www.snipesfarm.org

Tinicum CSA
Vegetables, fruits and herbs
John Crooke and Stefan Streit
1073 River Road (@ Schneiderwind Farm & Nursery)
Upper Black Eddy, PA 18972
Mailing address:
P.O. Box 189
Erwinna, PA 18920
Phone: (John) 215.630.2172; (Stefan) 507.923.7703
Email: tinicumcsa@gmail.com
WEB: www.tinicumcsa.com

Bucks County Farmers Markets

Doylestown Farmers’ Market
Hamilton & West State Street
Doylestown, PA
Saturdays 7am–noon
Opening in mid April

Langhorne Borough Farmers’ Market
115 West Richardson Ave.
Langhorne, PA
Tuesdays 3–6pm
Opening June 5

Lower Makefield Farmers’ Market
Edgewater and Heackck Rd.
Lower Makefield, PA
Thursdays 3:30–6:30 pm
Opening in June

Ottsville Farmers’ Market at
Linden Hill Gardens
8230 Easton Rd.
Ottsville, PA
(610) 847-1300
Fridays 4–8pm
Opening April 27

Perkasie Farmers’ Market
7th & Market Street
Perkasie, PA
Saturdays 8am–noon
Opening in June

Playwicki Farmers Market
2350 Bridgetown Pike
Feasterville, PA
Wednesdays 3–6pm
Opening in June

Plumstead Grange Farmers’ Market
Rt 611 and Kellers Church Rd.
Plumsteadville, PA  
Saturdays 9am–noon  
Opening June 2

Wrightstown Farmers’ Market  
2203 Second Street Pike  
Wrightstown, PA  
Saturdays 9am–1pm  
Opening May 5

Bucks County Farms  

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1. ACTIVEACRES FARM  
WILLIAM & KARL GUNSER  
881 HIGHLAND ROAD  
NEWTOWN, PA 18940  
215-968-2192

3. BECHDOLTSORCHARD, INC.  
BILL ROWE  
2209 LEITHSVILLE ROAD, ROUTE 412  
HELLERTOWN, PA 18055  
610-838-8522

5. BEECH TREE FARM  
DAVID & PHILIP JOHNSON  
6004 STONEY HILL ROAD  
NEW HOPE, PA 18938  
215-345-4056 OR 215-794-5054

7. BLOOMING GLEN FARM CSA  
TOM MURTHA & TRICIA BORNEMAN  
98 MOYER ROAD  
PERKASIE, PA 18944  
215-257-2566  
WWW.BLOOMINGGLENFARM.COM

9. BOLTON’S FARM MARKET  
1005 ROUTE 113  
SILVERDALE, PA 18962  
215-257-6047

11. BRUMBAUGH’S FARM  
2575 COUNTY LINE ROAD  
TELFORD, PA 18969  
215-723-3508

2. ANCHOR RUN CSA  
DEREK MCGEEHAN & DANA HUNTING  
2578 SECOND STREET PIKE  
WRIGHTSTOWN, PA 18940  
WWW.ANCHORRUNFARM.COM

4. BEDMINSTERORCHARD-FARM  
RANDY & BRETT SADDINGTON  
1024 KELLERS CHURCH ROAD  
BEDMINSTER, PA 18944  
215-795-0303

6. BIRCHWOOD FARM  
MIKE TIERNEY  
428 BROWNSBURG ROAD  
NEWTOWN, PA 18940  
215-598-8633

8. BLUemoon ACRES  
2287 DURHAM RD.  
BUCKINGHAM, PA 18912  
215-794-3093  
HTTP://WWW.BLUEMOONACRES.NET

10. BREEZYMeadows FARM  
PAUL & JOLENE VEZZETTI  
326 SWEETBRIAR ROAD  
PERKASIE, PA 18944  
215-257-0348  
WWW.BREEZYMeadowsFARM.COM

12. BUCKINGHAM VALLEY VINEYARDS  
FOREST FAMILY  
1521 ROUTE 413  
BUCKINGHAM, PA 18912
<table>
<thead>
<tr>
<th>Number</th>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
<th>Website</th>
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<tbody>
<tr>
<td>13</td>
<td>Carousel Lavender Farm</td>
<td>5966 Mechanicsville Road, Mechanicsville, PA 18934</td>
<td>917-837-6903</td>
<td><a href="http://www.carouselfarmlavender.com">www.carouselfarmlavender.com</a></td>
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<tr>
<td>17</td>
<td>Ely Farm Products</td>
<td>Dwight Ely, 401 Woodhill Road, Newtown, PA 18940</td>
<td>215-860-0669</td>
<td><a href="http://www.elyfarmproducts.com">www.elyfarmproducts.com</a></td>
</tr>
<tr>
<td>19</td>
<td>Guzikowski Farm</td>
<td>Joseph Guzikowski, 72 Stony Hill Road, Morrisville, PA 19067</td>
<td>215-295-2569</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Harmony Hill Gardens</td>
<td>Lyn Hicks, 1341 Mill Road, Sellersville, PA 18960</td>
<td>215-997-5005</td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>Homestead Hog Farm</td>
<td>Mark &amp; Monica Scheetz, 25 W. Branch Road, Sellersville, PA 18960</td>
<td>215-723-4904</td>
<td><a href="mailto:fivefarm@verizon.net">fivefarm@verizon.net</a></td>
</tr>
<tr>
<td>25</td>
<td>Klaum’s Organic Farm</td>
<td>Kenneth Klaum, 2869 Route 212, Springtown, PA 18081</td>
<td>610-346-7418</td>
<td></td>
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<tr>
<td>27</td>
<td>Lapinski Farm</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>14</td>
<td>Crossing Vineyards &amp; Winery</td>
<td>1853 Wrightstown Road, Washington Crossing, PA 18977</td>
<td>215-493-6500</td>
<td><a href="mailto:info@crossingvineyards.com">info@crossingvineyards.com</a></td>
</tr>
<tr>
<td>16</td>
<td>Eastburn Farm</td>
<td>George &amp; Ginny Eastburn, 1085 Durham Road, Box 57, Pineville, PA 18946</td>
<td>215-598-3396</td>
<td><a href="mailto:ginnyeast@verizon.net">ginnyeast@verizon.net</a></td>
</tr>
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<td>18</td>
<td>Fairview Farm</td>
<td>Timothy &amp; Sharon Ruth, 831 Pineville Road, Pineville, PA 18946</td>
<td>215-598-3257</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Harley’s Harvest</td>
<td>Harley and Kathryn Purvin, 1185 Holicon Road, Pineville, PA 18946</td>
<td>732-469-7838</td>
<td><a href="http://www.harleysharvest.weebly.com">www.harleysharvest.weebly.com</a></td>
</tr>
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<td>22</td>
<td>Hellerick’s Family Farm</td>
<td></td>
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<tr>
<td>24</td>
<td>Ivy Acres Farm</td>
<td>The Gunkel Family, 19 Beverly Hills Drive, Ivyland, PA 18974</td>
<td>215-396-6858</td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>Langhorneborough Farmers’ Market</td>
<td>Terri Little, 115 West Richardson Ave, Langhorne, PA 19047</td>
<td>215-436-7448</td>
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<tr>
<td>No.</td>
<td>Farm Name</td>
<td>Address</td>
<td>Phone</td>
<td>Website</td>
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</tr>
<tr>
<td>28</td>
<td>Lilies &amp; Lavender</td>
<td>729 Limekiln Road, Doylestown, PA 18901</td>
<td>215-345-7282</td>
<td><a href="http://www.liliesandlavender.com">www.liliesandlavender.com</a></td>
</tr>
<tr>
<td>30</td>
<td>Manoff Market Gardens</td>
<td>3157 Comfort Road, Solebury, PA 18963</td>
<td>215-297-8220</td>
<td><a href="http://www.manoffmarketgardens.com">www.manoffmarketgardens.com</a></td>
</tr>
<tr>
<td>32</td>
<td>The Little Farm Store at Meadow Brook Farms</td>
<td>2655 Slifer Valley Road, Riegelsville, PA 18077</td>
<td>610-346-8400</td>
<td><a href="http://www.thelittlefarmstore.com">www.thelittlefarmstore.com</a></td>
</tr>
<tr>
<td>34</td>
<td>Myrov Family Farm CSA</td>
<td>306 Elephant Road, Perkasie, PA 18944</td>
<td>215-249-3145</td>
<td><a href="http://www.myrovfarm.com">www.myrovfarm.com</a></td>
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<tr>
<td>36</td>
<td>Nonesuch Farm Market</td>
<td>4458 York Road 1/4 Mi. S. of RTE. 413</td>
<td>215-794-5201</td>
<td></td>
</tr>
<tr>
<td>38</td>
<td>Walterm. Orlowski, Jr.</td>
<td>2165 Trumbauersville Road, Quakertown, PA 18951</td>
<td>215-536-8859</td>
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<tr>
<td>40</td>
<td>Palovchak’s Produce CSA</td>
<td>1541 Lower State Road, Doylestown, PA 18901</td>
<td>215-272-2200</td>
<td><a href="http://www.localharvest.org">www.localharvest.org</a></td>
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<tr>
<td>42</td>
<td>Peacevalley Winery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number</td>
<td>Farm Name</td>
<td>Address</td>
<td>Phone Numbers</td>
<td>Contact Information</td>
</tr>
<tr>
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<tr>
<td>46.</td>
<td>Plumsteadville Grange Farmers' Market</td>
<td>Rt. 611 &amp; Kellers Church Road</td>
<td>Plumsteadville, PA 18949</td>
<td>215-766-9801</td>
</tr>
<tr>
<td>47.</td>
<td>Rosebank Winery</td>
<td>258 Durham Road</td>
<td>Newtown, PA 18940</td>
<td>215-860-5899</td>
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<tr>
<td>48.</td>
<td>Solly's Farm Market</td>
<td>707 Almshouse Road</td>
<td>Ivyland, PA 18974</td>
<td>215-357-2850</td>
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<tr>
<td>49.</td>
<td>Snyder Farms</td>
<td>Route 313 &amp; 5th Street</td>
<td>Perkasie, PA 18944</td>
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<td>50.</td>
<td>Shadybrook Farm &amp; Agway</td>
<td>931 Stony Hill Road off Rt. 332 at I-95</td>
<td>Yardley, PA 19067</td>
<td>215-968-1670</td>
</tr>
<tr>
<td>51.</td>
<td>Sand Castle Winery</td>
<td>755 River Road</td>
<td>Erwinna, PA 18920</td>
<td>1-800-PA2-WINE (1-800-722-9463)</td>
</tr>
<tr>
<td>52.</td>
<td>William Serwell</td>
<td>917 Cherry Lane, Box 66</td>
<td>Pineville, PA 18946</td>
<td>215-598-3768</td>
</tr>
<tr>
<td>53.</td>
<td>Solly's Farm Market</td>
<td>3325 Creamery Road</td>
<td>New Hope, PA 18938</td>
<td>215-297-8079</td>
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<tr>
<td>54.</td>
<td>Snipes Farm &amp; Education Center</td>
<td>890 W. Bridge Street</td>
<td>Morrisville, PA 19067</td>
<td>215-295-1139</td>
</tr>
<tr>
<td>55.</td>
<td>Penn View Farm</td>
<td>1433 Broad Street at Broad &amp; Middle Rd.</td>
<td>Perkasie, PA 18944</td>
<td>215-249-9128</td>
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<tr>
<td>57.</td>
<td>Rick's Egg Farm</td>
<td>4917 Durham Road</td>
<td>Kintnersville, PA 18930</td>
<td>610-847-5322</td>
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<tr>
<td>58.</td>
<td>Playwicki Farm</td>
<td>2350 Bridgetown Pike</td>
<td>Feasterville, PA 19053</td>
<td>215-357-7300</td>
</tr>
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<td>59.</td>
<td>Snipes Farm &amp; Education Center</td>
<td>Community Supported Agriculture</td>
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</tbody>
</table>
59. SUNNYSLOPE FARM
290 LURGAN ROAD
NEW HOPE, PA 18938
215-598-7838
SUNNYSLOPEPA@AOL.COM

61. TANNERBROTHERS
1070 HATBORO ROAD
IVYLAND, PA 18974
215-357-1716

63. TOHICKONMEADOWS FARM
KEN HERSTINE FAMILY
3547 FARM SCHOOL ROAD
OTTSVILLE, PA 18942
215-795-2385

65. TUJKSWITT FARM
KERRYAN SANOKI
3980 NEW HOPE, ROAD
FURLONG, PA 18925
267-251-3190
WWW.TUJKSWITT.COM

67. UNAMIRIDGE WINERY
JIM JENKS
2144 KUMRY ROAD
QUAKERTOWN, PA 18951
215-804-5445

69. WINDING BROOK FARM
WILLIAM & ROSEMARY GARGES
3014 BRISTOL ROAD
WARRINGTON, PA 18976
215-348-5514 OR 215-343-8880

71. WISGLEN FARM
GLENN WISMER
87 LOG CABIN ROAD
BETWEEN DUBLIN & PLUMSTEADVILLE
PERKASIE, PA 18944
215-766-0675

73. WYCOMBE VINEYARDS
1391 FOREST GROVE ROAD
FURLONG, PA 18925
215-598-WINE

58. THEMARKET AT STYER ORCHARD
1121 WOODBOURNE ROAD
LANGHORNE, PA 19047
215-757-7646
WWW.STYERSMARKET.COM

60. TABORA FARM & ORCHARD
1104 UPPER STUMP ROAD
CHALFONT, PA 18914
215-249-3016
WWW.TABORAFARMANDORCHARD.COM

62. THEMARKET AT DDELVAL COLLEGE
2100 LOWER STATE ROAD
DOYLESTOWN, PA 18901
215-230-7170
WWW.THEMARKETATDELVAL.COM
THEMARKET@DELVAL.EDU

64. TRAUGER’S FARM MARKET
370 ISLAND RD. RT. 611
2 MILES SOUTH OF RIEGELSVILLE
KINTNERSVILLE, PA 18930
610-847-5702
WWW.TRAUGERS.COM

66. TUSSOCK SEDGE FARM
HENRY & CHARLOTTE ROSENBERGER
1239 ROUTE 113, BOX 59
BLOOMING GLEN, PA 18911
215-257-4868
WWW.TUSSOCKSEDGEFARM.COM

70. WINDY SPRINGS FARM
1845 MYERS ROAD
MARKET ON RT. 663 EAST OF TURNPIKE
QUAKERTOWN, PA 18951
215-536-8624
WWW.WINDYSPRINGSFARM.COM

72. WRIGHTSTOWN FARMERS’ MARKET
http://www.buckscounty.org/visitors/farms/FarmFresh2012.pdf
Where They're Located

Tell them you found them in "Fresh from Bucks County Farms!"