



CONTACT US

AGRICULTURE

1ST QUARTER NEWSLETTER
JAN-FEB-MARCH 2026

MESSAGE FROM THE DIRECTOR



Happy New Year to all Cheers to a great start to January 2026.

As we welcome the new year, many are wondering what winter has in store. Will we see snow this season? It's always an intriguing question—one some even turn to the 2026 Farmer's Almanac to ponder. Snow often falls nearby, with the Carolinas to our south, the Appalachians to our west, and the Mid-Atlantic to our north seeing their share. Yet we frequently miss the perfect overlap of cold air and moisture needed for a true blanket of white snow.

Regardless, agriculture and the city will be ready and prepping for a big spring season. Strawberries are waiting for their time to bloom and provide another plentiful berry crop. I know berry season helps set the stage for the on-farm experience. From picking your own to eating fresh local strawberries at our local restaurants.

We can't wait—but first up are New Year's Day, Valentine's Day, the Excellence in Agriculture Banquet, and many other special winter days. Of particular interest to many is the annual Excellence in Agriculture Banquet. This event has taken place since 1966, when the community first came together to recognize Mr. W. Clark Fleming. Most recently, the community honored Mr. Jason Dawley and his family at last year's banquet.

"The mission of the Virginia Beach Excellence in Agriculture Committee is to establish a community award to recognize an individual, family or group for their agricultural accomplishments."

Join us for a wonderful evening at the Creeds Ruritan Complex to enjoy a delicious, locally prepared dinner and celebrate with our agricultural community. This special event offers a great opportunity to come together for good food and great company. This year's event will be held on **Thursday, March 19, 2026.**

For more information or to inquire about the event, please contact us in the Agriculture Department.

I wish you all a wonderful 2026 and hope to see you at the banquet.

PS: Cheers to our equine community and all things equine related for 2026 is the Year of the Horse.

The Year of the Horse in 2026 is characterized as the Year of the Fire Horse, beginning on February 4, 2026, and lasting until February 7, 2027.

This year symbolizes high energy, adventure, ambition, and freedom. People born in this year are believed to be optimistic, intelligent, and full of passion.

The Horse is the seventh animal in the Chinese zodiac, and the element associated with 2026 is Fire, making it the Red Fire Horse.

DAVID TRIMMER, DIRECTOR

DIRECTOR'S OFFICE

757-385-5775

CATHY ROGERS, ADMINISTRATIVE SPECIALIST II
KOLBY SNOW, AGRICULTURE INTERN

AGRICULTURAL RESERVE PROGRAM

757-385-8637

JENNY MCPHERSON, RURAL COMMUNITY
COORDINATOR

SARAH GRIMSTEAD COTTEN, ARP COORDINATOR

FARMERS MARKET

757-385-4388

KEN THOMS, MARKET SUPERVISOR
KRISTI MICHAEL, PROGRAM EDUCATOR
BRENNIA SMITH, OFFICE ASSISTANT II

VIRGINIA COOPERATIVE EXTENSION

757-385-4769

ASHTON HOLLIDAY-GOULART, HORTICULTURE
AGENT

ROY FLANAGAN III, AGRICULTURE AGENT
DESMYN OWENS, 4-H YOUTH
DEVELOPMENT AGENT

KAREN MUNDEN, FAMILY & CONSUMER
SCIENCES AGENT
TAMMY MAS, ADMINISTRATIVE ASSISTANT
SUE DOYLE, ADMINISTRATIVE ASSISTANT

MASTER GARDENER'S HELP DESK

757-385-8156

FEDERAL PROGRAMS

FAMILY AND NUTRITION PROGRAMS

757-385-4769

LAUREL WILCOX, FCS SNAP-ED, SENIOR NEF

VIRGINIA DARE SOIL & WATER CONSERVATION DISTRICT

757-385-4775

KATHLEEN SULLIVAN, DISTRICT MANAGER
CORY HOAR, CONSERVATION SPECIALIST





Efforts to Preserve Local Farmland Increase While State and National Farmland Acres Decline

Agriculture is Virginia's number one private industry, but it faces many challenges. According to the 2022 Census of Agriculture data, Virginia is trending with the nation in terms of fewer farms and less farm acreage than in 2017, when the previous census was conducted. In 2022, there were 38,995 farms in the Commonwealth compared to 43,225 in 2017.

In the most recent survey in 2024, there were 1.88 million farms in the U.S., down 8 percent from the 2.04 million found in the 2017 Census of Agriculture. According to the American Farm Bureau Federation the U.S. population has more than doubled since 1950, rising from 159 million in 1950 to 340 million in 2023. Preserving agricultural lands is vital to feed not just our community and commonwealth but the world.

The good news is according to Virginia Cooperative Extension in 2024; agriculture had an economic impact of \$178 million just in the City of Virginia Beach. This earmarks why our Agricultural Reserve Program (ARP) is vital to the sustainability of Agriculture, proudly our City's third largest industry. The ARP is also a leading program within our state, by conserving our natural resources, protecting the rural character, and heritage of southern Virginia Beach we are preserving acres one farm at a time. To date, 11,129 total acres were enrolled in the ARP with the addition of 467 acres added last fiscal year. The goal of The Department of Agriculture is to preserve 20,000 acres of farm and forestry lands.

Are you interested in protecting your land? Here is an example to explain how farmland enrolled in the ARP is valued. Perhaps the ARP program can help you.

How does the City determine the value of the property?

The City contracts with an independent real estate appraiser to determine the "Fair Market Value" of the property. This value is established by using comparable sales of property. After the value is determined, the City will offer the difference between the full fair market value and the agricultural value of the property. This is what we call the value of the "development rights." The City pays tax-free interest payments for 25 years on the principal amount and the principal is paid in one lump sum at the end of 25 years

Payment Plan Example:

A 100-acre farm valued at \$10,000/acre would yield a fair market value of \$1,000,000:

\$1,000,000 Fair market value (\$10,000 per acre)
- \$180,000 Agricultural value (\$1,800 per acre) is withheld since the landowner retains ownership of the property

\$ 820,000 Purchase price of the development rights

Compensation for selling the development rights on this farm would be:

\$820,000 at 4.0% interest* = \$ 32,800 tax-free interest paid per year
\$32,800 per year for 25 years = \$ 820,000 total interest paid, tax-free

TOTAL COMPENSATION = \$ 820,000 (total interest payments)
+ \$ 820,000 (lump sum principal payment)
\$1,640,000 TOTAL COMPENSATION

*A floor interest rate is established when the offer letter is sent. At closing, the interest rate that is paid for 25 years is the greater of the floor rate or the current day's market. Semi-annual tax-free interest payments are made on June 1 and December 1 each year, therefore, in this example you would receive \$16,400 in June and another payment of \$16,400 in December.

If you are interested in protecting your pastures, fields, orchards, and trees, please give Sarah Grimstead Cotten, ARP Coordinator, a call at 757-385-8697 or email, sgrimsteadcotten@vbgov.com





Farmers Market January – March 2026

The Farmers Market finished a busy fall season, so I want to thank our staff and our partners for all of their hard work and for doing a great job! I also want to thank our annual and special event sponsors for their participation in 2025 to support the Farmers Market.

I want to welcome back the Princess Anne County Grill. After an extensive remodeling project, the restaurant is once again open for business. Special thanks to our Public Works crews and contractors who made the renovations possible. Stop in to enjoy some of your favorite items on the menu.

We are looking forward to our special events in 2026. Our first event for the 2026 season will be Celebrate Agriculture on March 21st. The Friday Night Hoedown season will start back up again on April 3rd and will run every Friday through October 30th. As a reminder, The Farmers Market is open year-round, so stop in to shop with our merchants. Keep up to date with our activities on www.Facebook.com/VBFarmersMarket.

Wishing everyone a Happy New Year and a successful 2026

Jenny



Spring Field Trips – Fun on the Farm!

Spring is coming, and field trip bookings are open! Groups of 10–90 kids (Pre-K to 5th Grade) from public schools, private, daycares, churches, and homeschool programs are welcome. Every child should know the fundamentals of Agriculture.

**Trips run Monday–Friday, 10 AM–12 Noon,
just \$8 per child.**

**Check out our “Fun on the Farm” flyer and call
757-385-4388 to book or ask questions.**

Let's make learning about agriculture fun and
hands-on!



For students in preschool through 5th grade

FUN on the Farm

Field Trips at the Virginia Beach Farmers Market
An interactive tour to learn about Agriculture and have fun!



\$8 per child

Teachers & parents are free



The Rural Heritage Center tour includes hands-on activities.

Planting • Churning butter • Grinding corn

Milk "Beachy" the life-size, fiberglass cow

**Wash clothes with a pitcher pump
and washboard**

See antique tools and machines

**Learn about plants, pollinators and chickens
in the Children's Garden**

**This program aligns with Virginia SOL topics including
insects, vermiculture, plants and farm animals with an
emphasis on life cycles, habitat, recycling and more.**

Learn more: Visit VirginiaBeach.gov/FarmersMarket

"We had a wonderful time on our field trip! The students loved all the activities. Every learning opportunity was partnered with a hands-on aspect and that is something you never see in a field trip. Staff was not only knowledgeable, but completely passionate about everything. We will certainly be back."
~ Kathleen, Virginia Beach Teacher

**Schedule
Today!**

Contact Farmers Market Management Office
farmmrkt@vbgov.com • 757.385.4388



CITY OF VIRGINIA BEACH
Agriculture

VIRGINIA BEACH
**FaRMERS
MARKET**

VIRGINIA BEACH
FARMERS
MARKET

THANK YOU to our 2025 Annual and Special Event Sponsors for their support!
We are looking forward to 2026 together!



We invite you to join us throughout the year. The Farmers Market is open year round so stop by to visit our Merchants:

Beach N' Seafood, Chapman's Flowers, The Country Butcher Shop, Creekmore's Place, Flutterby Soaps, Gilly's Creamery, Holland Produce, Kempsville Florist, Nature's Treasures, Princess Anne County Grill, S & H Produce, Season's Best & Skipper Farms

3640 Dam Neck Road, Virginia Beach | VirginiaBeach.gov/farmersmarket | (757) 385-4388 | @VBFarmersMarket

**2026
EVENTS**

Celebrate Agriculture	Birthday Bash	Strawberry Jamboree	Honey Festival	Apple Extravaganza	Harvest Fair	Fall Festival	Santa's Workshop
3/21	4/18	5/16	6/13	9/19	10/10	11/7	12/5

Craft shows are held from 10 am to 4pm during each event. Vendors who would like more information about participating can contact the Market Office at (757) 385-4388

SAVE the DATE!

Upcoming Agriculture Programs - 2026

FEBRUARY 3

Southeast Virginia
Crop Conference



FEBRUARY 13

Hampton Roads
Fruit & Vegetable
Workshop



MARCH 2-3

Mid-Atlantic
Strawberry
Programs



More information will follow after 1/1/2026 through VCE email.
*If you would like to be added to our email list, please contact
tmas@vbgov.com



Virginia Cooperative Extension is a partnership of Virginia Tech, Virginia State University, the U.S. Department of Agriculture (USDA), and local governments, and is an equal opportunity employer. For the full non-discrimination statement, please visit ext.vt.edu/accessibility.

Roy D. Flanagan III
ANR Extension Agent

Virginia Cooperative Extension
2449 Princess Anne Rd, Bldg 14
Virginia Beach, VA 23456

757-385-4769 royf@vt.edu





4-H YOUTH DEVELOPMENT

Desmyn M. Owens | deowens@vbgov.com | Office: 757-385-4769

NEW YEAR... NEW GOALS... NEW OPPORTUNITIES TO "MAKE THE BEST BETTER"

Happy New Year!

While it's cold outside, we're already planning for Summer 2026 4-H Camp! **Applications are now open for Teen Counselors and Counselors-in-Training (C.I.T.s).** The application deadline is January 16, 2026.

Camp will be held July 13-17, 2026 at Airfield 4-H Center. Spots are open to all interested teens. We are especially seeking more male counselors, and no prior camp experience is required—we provide all training.

This opportunity is **open to teens ages 14-18** and offers leadership development, meaningful connections, and a rewarding camp experience. **Scan the QR code to apply!**



<https://tinyurl.com/59js9src>

THE 4-H HEALTH ROCKS! PROGRAM IS COMING TO VIRGINIA BEACH!

According to a 2024 CDC report, e-cigarettes (vapes) are the most commonly used tobacco product among U.S. middle and high school students. An estimated 1.63 million youth currently use e-cigarettes, and nearly 64% say they want to quit. Vapes can increase anxiety and often contain harmful substances, including nicotine, cancer-causing chemicals, heavy metals, and particles that can damage the lungs (CDC, 2024).

4-H is committed to improving youth health outcomes. 4-Hers pledge their health to better living, and Health Rocks! builds on that promise by promoting healthy decision-making and life skills.





Using 4-H's Positive Youth Development and "Teens as Teachers" models, the program empowers teens to educate peers and families about avoiding tobacco, vaping, alcohol, and drugs—helping youth establish lifelong healthy habits (National 4-H).

MEMBER SPOTLIGHTS



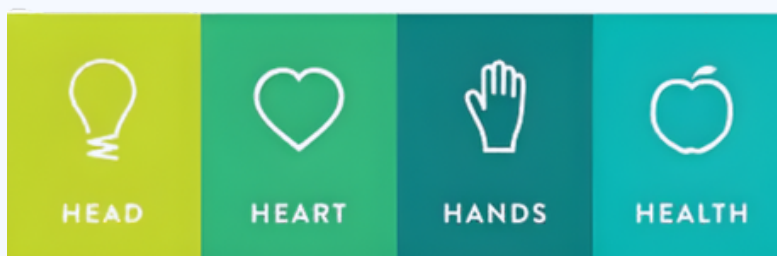
Congratulations to Lily Dawley on being selected to be a Virginia 4-H Livestock Ambassador!

Lily is a member of the Virginia Beach 4-H Craft Club, Livestock Club, and Teen Leadership Club, and she also serves as a Virginia 4-H State All-Star. We look forward to the meaningful contributions she will make to our youth animal science program at the state level.



Congratulations to Leah Gentry on being selected to be a Virginia 4-H Healthy Living Ambassador!

Leah is a member of the Virginia Beach 4-H Livestock Club. We are excited to see the meaningful contributions she will make to our 4-H program at the state level.



PLEDGING OUR HANDS TO LARGER SERVICE...

We hope you had a great holiday season and were able to spend some quality time with your loved ones. Our Virginia Beach 4-H clubs continue to make a positive impact in our community through service projects and initiatives. This holiday season was no exception. Our teen club is currently accepting donations of needed items to stock their care bags.

November/December

- 4-H Craft Club:

Non-Perishable Food Drive to support the Charity Church Food Pantry & Made Christmas Cards for Military Service Members

- 4-H Beekeeping Club:

Non-Perishable Food Drive to benefit the Foodbank of Southeastern Virginia

- 4-H Livestock Club

Canned Food Drive

December/January

- Teen Leadership Club

Collected Necessities and Care Items to make Care Bags to support members of the community who are facing housing crisis.





Ring in the New Year, Happy 2026!

With the new year comes new goals and aspirations, and if you are looking to make gardening easier for yourself you should consider starting the year with a gardening journal, tool maintenance, and garden preparation.

Documentation and Keeping Notes: Making Life Easier for Your Future Self

If you don't already have a gardening journal, I recommend you make one or purchase one. Having a journal to keep your ideas, thoughts, and decisions can make planning easier in the long run. A gardening journal can be helpful in tracking progress, planting dates, weather conditions, and growth patterns. Keeping a log of your observations can help you make predictions and prepare you for the next growing season to adapt to any changes.

Researching and Recording Your Existing Conditions

The first step in planning your gardening year is to ask yourself a few key questions:

- Do you have the tools and space needed to maintain a garden?
- What supplies are essential for success?
- What crops do you want to grow?
- Will you start with seeds or purchase young plants (starts)?



Researching the plants you're interested in and understanding the conditions they require is crucial. You can either select plants suited to your environment or choose the plants you love and learn how to adapt your space to meet their needs.

Researching Plant Materials

Once you've assessed your growing area and decided you're ready to begin, the next step is plant research. Logging details about each plant and how to grow it properly keeps you organized and sets you up for success.

- **Starting from seed:** Record the potting mixes and materials you use, the date you sowed seeds, the number of seeds per plant, light requirements until germination, and the process of hardening seedlings off. Note the expected maturation period for each crop.
- **Starting with plugs or starts:** Track the date of the last frost and when you will be able to transplant plants outdoors. As with seeds, record the maturation period.

Organizing Seed Packets and Plant Information

To keep everything tidy, create a binder with plastic card sleeves. Slip seed packets inside and organize them by year, then alphabetically or in whatever system makes sense to you. This way, you'll have quick access to planting instructions and can easily reference past choices.

Tool Maintenance: Save it for a Cold Day

This is the perfect job for those really cold days when you don't want to be outside. Cleaning and maintaining your tools now can save you time and frustration come spring and summer.

Some important tools to focus on:

- Tillers and mowers
- Hand tools (pruners, shovels, etc.)
- Hoses and irrigation equipment



Thoroughly clean, sharpen the blades, and lubricate the moving parts on any of your lawn care equipment. Your future self will thank you when planting season rolls around, and everything is ready to go.

Extension Programs with Ashton

Ashton and the local Hampton Roads Agents collaborate to host a couple of Pesticide Recertifications and Trainings throughout the year. If you need the information to gain credit for your Pesticide License, please reach out to her to be put on her mailing list!

Virginia Beach's Newest Native Seed Library

Ashton, in collaboration with her Master Gardeners, Dr. Laurie Fox at the AREC, and Virginia Native Plant Society – Hampton Roads Chapter has been diligently collecting and packaging native seeds to build a robust stock for her Native Seed Library. Located in Building 14, the library offers community members access to a diverse selection of native seeds along with educational resources about each plant.

The mission of the Native Seed Library is twofold: to provide citizens with the tools and knowledge to grow native species, and to inspire them to contribute back by donating seeds of their own. By encouraging seed sharing and replenishment, the library fosters a cycle of sustainability and community engagement.

Ultimately, Ashton's seed library serves as a hub for connecting people through horticultural education and resource conservation, empowering the community to preserve native plants while cultivating a deeper appreciation for the environment.



Virginia Cooperative Extension Virginia Beach Native Seed Library

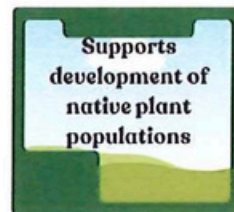
Purpose of the Seed Library



Create
Community



Educate
people about
seed saving



Supports
development of
native plant
populations

Borrow

A seed from the seed
library. 1 packet per
patron per day.

Grow

Plant the seed in
your garden

Return

Harvest seeds from
the plant & return to
the seed library.

TAKE A SEED

Please sign out the seeds in the seed binder. You can take an entire packet.

DONATE A SEED

Bring back seeds to keep our library stocked. You can donate seeds harvested from your plants. Please log donations in the seed binder.



Virginia Cooperative Extension is a partnership of Virginia Tech, Virginia State University, the U.S. Department of Agriculture (USDA), and local governments, and is an equal opportunity employer. For the full non-discrimination statement, please visit ext.vt.edu/accessibility.



Resource Conservation

Create Your Rain Barrel This Year with Virginia Beach Master Gardener Water Stewards!

Use waterwise practices to aid in your summer gardening season by learning how to make a rain barrel. You may ask what a rain barrel is and what purpose it serves. Rain barrels collect rainwater from rooftops during each rain event. The collected water can then be used around the landscape. You can use the collected water to water gardens and lawns, clean garden tools, fill fountains, extinguish campfires, etc. (Penn State Extension, N.D.).

At the Virginia Beach Farmers Market, join the Virginia Beach Master Gardener Water Stewards to construct a 55-gallon sealed rain barrel. Each barrel includes a diverter kit for installation on an existing downspout. At the workshop, additional barrels will be available for purchase.

Gardening Talks and Workshops

Gardening Talks and Workshops is a committee within the Virginia Beach Master Gardeners that plans and hosts a series of lectures for the public each year! These one-hour lectures are offered via Zoom!

You can visit their website for recordings of past gardening talks at: [Gardening Talks and Workshops - VBMG](#).


More information can be found on that website regarding upcoming presentations as well.

VBMG Speakers Bureau


Need a speaker or pre-recorded topic for a presentation? Want to tour some of our gardens? We're here to help.



Garden Tours



Container Gardening



Tree Talks

We offer a long and varied list of topics for your presentation needs that are designed for adult and/or youth audiences.

[Click here for all Topics and to Request a Program](#)

Virginia Beach Master Gardeners 2026 Gardening Talks and Workshops		
Date	Topic	Speaker
1/26/26	Native Trees and Shrubs for Virginia Beach	Nicole Knudson, Lady Fern's Native Plants
2/23/26	Soil Health: The Foundation of a Thriving Ecosystem	Gregg Hammer, Soil Scientist, Virginia Soil Health Coalition
3/07/26	Propagation Workshop - Preregistration required	Deb Henry, VCE VBMG
3/27/26	Ticks and Tick-borne Diseases of Virginia	Holly D. Galf, PhD, ODU, Biological Sciences, or assignee
4/27/26	Stingers, Snakes, and Scars: An ER Doctor's Guide	Dr. Richard Tomasheski
5/18/26	Sip to Heal: The Historical Use of Herbal Teas	Elaina Bright-Mullings VCE VBMG
9/21/26	Fall Gardening at the Historic Francis Land House Come with us as we transition the garden from summer to fall vegetable crops.	Lynn Goodman-Francois VCE VBMG and Jayme Gruden VCE VBMG
10/19/26	Engineering Your Backyard Ecosystem - Tips on How to Build a Wildlife Friendly Backyard	Danielle Bisson, VCE VBMG and Environmental Engineer
11/??/26	Orchids	TBA

2026 Master Financial Education Volunteer Training

Become a Master Financial Educator

Help individuals and families in your community improve their financial well-being!

Save the Date

2026 Sessions

Held via Zoom every Tuesday & Thursday, 6 –8pm

Cost: \$90 includes Financial Education Toolkit & background check

Winter Session: February 17 - March 19

Spring Session: April 21 - May 21

Fall Session: October 13 – November 12



Training to become a Master Financial Educator Volunteer consists of a minimum of 20 hours of classroom instruction on financial management.

Topics covered in the training sessions include:

- Value clarification
- Financial goal setting
- Financial record keeping
- Credit reports & scores
- Spending plan development
- Credit use and debt management

To learn more about this program or other Extension programs visit: ext.vt.edu/family/mfev.html

To Pre-register:

Please visit the link below or scan the QR Code.

<https://tinyurl.com/2edtf3hy>



Master
Financial
Educators

For additional information or questions about becoming a Master Financial Volunteer contact any of these Virginia Cooperative Extension Offices:

Chesapeake: 757-382-6348 Portsmouth: 757-392-7870

VA Beach: 757-385-4769

Virginia Cooperative Extension is a partnership of Virginia Tech, Virginia State University, the U.S. Department of Agriculture, and local governments. Its programs and employment are open to all, regardless of age, color, disability, sex (including pregnancy), gender, gender identity, genetic information, ethnicity or national origin, political affiliation, race, religion, sexual orientation, or military status, or any other basis protected by law.

If you are a person with a disability and desire any assistive devices, services or other accommodations to participate in this activity, please contact the City of Chesapeake VCE Office at 757-382-6348 during business hours of 8 a.m. and 4:30 p.m. to discuss accommodations 5 days prior to the event. *TDD number is (800) 828-1120.

**Virginia
Cooperative
Extension**
Virginia Tech • Virginia State University



Getting Out of Debt in 2026

In recent years, many families have faced shifting economic conditions. While the cost of everyday essentials has continued to rise, household incomes have largely stayed the same or even declined. As a result, many families now find themselves in “financial crisis mode.” Although it can be challenging to keep up with bills and reduce debt, there are practical strategies that can help families regain control of their finances. Below are several steps individuals can take to begin reducing debt:

Step 1: You must be motivated and be willing to make changes, even difficult ones to decrease household expenses and pay off debt within a set timeframe.

Step 2: Determine the total amount of debt you owe by listing each creditor and the amount owed.

Step 3: Discuss the debt situation with all family members and agree collectively to cut back on spending until the crisis is resolved.

Step 4: Review non-essential subscription services (such as streaming platforms) and decide as a family which ones to cancel.

Step 5: Reduce the reliance on credit cards. Leave them at home and use cash whenever possible. This helps avoid paying interest on purchases. Avoid using credit for everyday consumables like food and gas unless you can pay the balance in full each month. Also, refrain from requesting credit limit increases, as this may provide temporary relief but can worsen financial problems over time.

Step 6: Take a proactive approach by developing a repayment plan. Ignoring debts harms your credit score and can limit future borrowing opportunities. Consider using strategies like the **Debt Avalanche** (paying off high-interest debts first and applying the funds to the next highest interest) or the **Debt Snowball** (paying off the smallest balances first and applying the funds to the next). Also, **Power Pay**, (<https://extension.usu.edu/powerpay>) a free online tool from Utah State University Extension that helps individuals reduce debt through customized repayment plans.

Step 7: Contact your credit card companies to ask whether they can lower your interest rates.

Step 8: If you have fallen behind on payments, contact your creditors to explain your financial situation and work out a repayment plan that fits your budget.

Step 9: If you pursue debt consolidation, be cautious of fees and interest rates. While consolidation may reduce your monthly payment, it often extends the payoff period. If you choose this option, avoid taking on new debt until the consolidation loan is fully repaid.

Step 10: Encourage yourself throughout your financial journey. Being patient, getting out of debt takes time and discipline, but it is achievable. Start with a few of these small steps to begin easing your financial burden and moving toward financial stability.

For additional financial resources visit Virginia Cooperative Extension at www.ext.vt.edu and click on Home, Family, and Finance under the publication tab. You are encouraged to follow VCE Virginia Beach Family and Consumer Sciences on Facebook with the QR Code or link.



<https://www.facebook.com/profile.php?id=61566577606202>