

BUSINESS & REAL ESTATE



MDRA President Ernie Manzo, a Realtor with Coldwell Banker, presents a check to Joann Blewett to help Harford Habitat for Humanity continue its efforts to build green.

Torri Dietrich, director of ARC Northern Chesapeake Region, thanks MDRA President Ernie Manzo, a Realtor with Coldwell Banker for the donation made to the organization's development program.

Resource conservation goal of farm program

The U.S. Department of Agriculture recently announced that the Natural Resources Conservation Service has begun continuous sign-up for the new Conservation Stewardship Program, with the first application period cutoff scheduled for Sept. 30.

CSP is a voluntary program that encourages agricultural and forestry producers to maintain existing conservation activities.

NRCS Maryland Assistant State Conservationist for Programs Mark Rose encourages farmers and forest land owners who are interested in CSP to visit their local field office as soon as possible to determine if their ag operation and conservation plans could make them eligible for CSP.

Eligible applicants may include individual landowners, operators, legal entities, and Indian tribes. Agricultural and forestry producers must submit applications by Sept. 30, to be considered for funding in the first ranking period.

To apply for the newly revamped CSP, potential participants will be encouraged to use a self-screening checklist first to determine whether the new program is suitable for them or their operation. It will be available on the NRCS Web site at www.nrcs.usda.gov and at NRCS field offices. After self-screening, the producer's current and proposed conservation practices are entered in the Conservation Measurement Tool

(CMT). This tool estimates the level of environmental performance to be achieved by a producer implementing and maintaining conservation activity. The conservation performance estimated by the CMT will be used to rank applications. States will establish ranking pools to rank applications with similar resource concerns, one of the criteria that will be used to rank applications.

States will establish ranking pools to rank applications with similar resource concerns. NRCS field staff also will conduct on-site field verifications of applicants' information obtained from the CMT. Once the potential participant has been field verified and approved for funding, he or she must develop a conservation stewardship plan.

For information about CSP, including eligibility requirements, farmers can visit www.nrcs.usda.gov/new_csp or visit their local NRCS field office.

USDA is finalizing the program's policies and procedures. The CSP interim final rule, published in the Federal Register, is open for public comment through Sept. 28.

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Equal Housing Opportunity logo: A house with a checkmark inside a circle, with the text "EQUAL HOUSING OPPORTUNITY" below it.

Seminar for homebuyers planned Sept. 26 at HCC

A brunch homebuyer seminar will be held at Harford Community College Saturday, Sept. 26, from 9 a.m. to noon.

Led by Diana Hirschhorn of The Hirschhorn Group at Long and Foster Realtors, the discussion will focus on first-time homebuyers as well as trade-up homebuyers.

Among the topics will be the many programs available to first-time homebuyers, including details on the \$8,000 first-time homebuyer tax incentive for 2009, as well as financing options.

Also discussed will be how trade-

up homebuyers can maximize their opportunities on both ends and how they can make this buyers market work even more to their advantage than the sellers market of years past.

Other instructors who are professionals in the fields of lending and title services will also be present to provide insight and answer questions.

Brunch is provided. There is no charge but seating is limited, so anyone with interest in attending should register soon by calling Harford Community College at 443-412-2976 or register online at www.Harford.edu.

Two local people join Tastefully Simple

The following residents have become independent consultants with Tastefully Simple Inc., a national direct-sales company featuring easy-to-prepare food products: Donna Stengel, of Bel Air; and Shelly Belote, of Conowingo.

As consultants, they offer the company's gourmet foods and beverages to guests at home taste-testing parties. Guests receive samples, easy meal ideas, recipes and serving suggestions.

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ANN E. TAYLOR 410-879-3880 office 443-417-6493 cell www.annetaylor.com Ann.Taylor.PcrAgent.com	NEW LISTING FOREST HILL - This is a great chance to own in lovely Edwards Honor one of Harford County's premier communities. The home has 4 BR 3 1/2 BA and a fully finished basement. Other features are a mud room, two-tone heating system, w/d, water filtration system and a two-tone track deck with a hot tub. Come see the amazing view from the deck! Ann Taylor 443-417-6493 (LAF10252)	NEW PRICE JANETTYSVILLE - Over 4000 Fm. Sq. Ft., 5 Bdrms, 3.5 baths, 3 finished levels, 4 Car Garage situated on 1 1/2 Acre Level Corner lot. Custom gourmet kitchen w/ ceramic, granite countertops, pantry and cherry cabinetry. The fl. LL has a fam. rm or recreation area with an in-lane 6th, and private entrance. Now this home at http://www.karenmchugh.com! Call Karen McHugh at 410-952-0834. (RM1310V)	JEFF FINE 4 ALL YOUR REAL ESTATE NEEDS NO ONE WILL WORK HARDER 4 YOU! 410-879-3880 Office 410-299-0084 Cell www.jeff.fine.com Jeff.Fine.PcrAgent.com
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DAWN BEVER-STEWART ENTHUSIASTICALLY WORKING WITH YOU! 410-925-5081 www.dawnbever-stewart.com DawnBever-Stewart.PcrAgent.com	NEW LISTING ABERDEEN \$170,000 WOW what a value! 3 Bed, 2 Bath adorable porch-home colonial with a fenced rear yard, patio and shed. Recently installed hardwood floors in all rooms. Living room and dining rooms. Extra bonus room on heating level could be office. Extra large eat-in kitchen. HWS Warranty-immediate occupancy. This home is just waiting for the new owner. Less than 30 min to I-95. Dawn Bever-Stewart, 410-925-5081 (DB12835)	NEW LISTING 601 EDINSHALL TRAIL, BEL AIR - \$430,000. MARVELOUS AND SPACIOUS! Best describes this 4 bedrm, 2 1/2 bath stacked stone front colonial in Trails Deneagues. Fabulous in-town location, a stone's throw from the MA & PA trail and a cul de sac placement. This home is just a few reasons to come and tour this newly listed property before it is GONE! A gracious two-story hardwood foyer welcomes you, recently installed granite in the kitchen is sure to please the cook and impress your guest! Want room to roam and to entertain family and friends? The 19 x 15 family room with a stacked stone gas fireplace and adjoining sunroom will accommodate all your needs. Outdoor entertaining is a delight on the paved patio with attractive lantern lighting. The master suite in this home is to die for with its generous size, double sized ensuite and spacious master bath. Other extras include fresh paint, newly installed carpet and kitchen flooring. This home is priced to sell, so don't delay - COME SEE AND BE SOLD! Dawn Bever-Stewart, 410-925-5081 (DB88162)	

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