

All Around Kentucky

OFFICIAL PUBLICATION OF THE KENTUCKY FARM BUREAU FEDERATION



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Photo courtesy of PGA of America

NBC SPORTS CLOSED ITS RYDER CUP COVERAGE AT VALHALLA GOLF CLUB IN LOUISVILLE WITH SHOTS OF J.B. HOLMES' JOY AFTER SINKING A PUTT TO GIVE THE U.S. ONE OF THE LAST POINTS NEEDED TO BEAT THE EUROPEAN TEAM SINCE 1999. HOLMES - SON OF MAURICE HOLMES, AGENCY MANAGER OF TAYLOR COUNTY FARM BUREAU INSURANCE AGENCY - AND KENNY PERRY OF FRANKLIN COMBINED WITH PARTNERS TO GIVE THE AMERICANS FIVE POINTS IN THE 16 1/2- 11 1/2 VICTORY LAST MONTH. (SEE PERRY PHOTO ON PAGE 19)

Voting is a privilege preserved by action

By Marshall Coyle and David S. Beck
KENTUCKY FARM BUREAU

On Tuesday, Nov. 4, all registered voters in the United States will have the chance to cast ballots for the first new president in eight years.

Kentuckians also will have choices to make in a U.S. Senate campaign, con-

gressional races and state Senate and House elections.

Just a cursory glance at the day's news should remind all Americans just how high the stakes are and the difference we can make just by participating in our unique democratic process.

To help inform voters on issues affecting our member families and all Kentuckians,

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Coyle is retiring as KFB president at annual meeting

By Rachael Kamuf

KENTUCKY FARM BUREAU

After 32 years as a director of Kentucky Farm Bureau – and president since late 2005 – Marshall Coyle is stepping away from his leadership roles with the organization.

Coyle said he made the decision to retire when he realized that his Farm Bureau duties combined with the responsibilities of his Bath County farm had kept him away from his family.

“Being president is a full-time job; I cover a lot of miles every year,” he said. “I have four grandsons who I never see like I

See COYLE, page 4

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Task force looking at Kentucky's 'broken' health care system

Kentucky Farm Bureau has a long tradition of tackling complex issues. As our mission statement explains, we identify problems, develop solutions and then take action. We do this in a systematic fashion that involves the key players and impacts the grassroots.

And of course, the goal is to improve the quality of life for our members.

We're currently utilizing this process to deal with what may be the most difficult challenge we've ever seen - bringing reforms to our health care system.

In recent years, Kentucky Farm Bureau members from Paducah to Pikeville have told me the best thing we could do for them was to find a way to reduce the cost of health insurance.

But the health care problem goes much further.

There's a shortage of family practitioners in rural areas. There's also a serious shortage of specialists in rural areas that forces many to travel long distances to urban areas for services as basic as childbirth or specialized procedures.

KENTUCKY grassroots



MARSHALL COYLE | PRESIDENT | KENTUCKY FARM BUREAU

Emergency rooms are flooded with patients. There's a great need for more immediate care centers and clinics, particularly in rural areas.

The exorbitant cost of malpractice insurance is prompting doctors to locate in surrounding states that have enacted tort reforms.

A staggering 750,000 Kentuckians, including many children, are in the Medicaid program. And an estimated 500,000 more residents do not have health insurance.

The list of problems goes on. It all adds up to this: Our health care system is broken.

Officials from the Kentucky Medical Association, Kentucky Hospital Association and the Center for Excellence in Rural

Health lamented the situation during a recent meeting with a Kentucky Farm Bureau task force I appointed to explore potential solutions. Perhaps the most profound statement came from Dr. Baretta Casey, the award-winning director of the Center for Excellence in Rural Health, who said: "I don't think the problem is the health care . . . it's the system."

Our task force - ably chaired by John Hendricks, Kentucky Farm Bureau's second vice president - has obtained some valuable information and insights during its first two meetings. The complexity of health care issues was evident while our committee examined a myriad of problems and challenges.

We've learned there's no simple solution. Some key elements of what we have learned are:

- Hospitals adjust their rates upward to offset losses from treating people without insurance. Medicaid or Medicare patients comprise up to 75 percent of the patients at some Kentucky hospitals.

- A shortage of health care professionals - especially nurses and pharmacists - is a big concern. The Kentucky Medical Association estimates Kentucky is 2,300 physicians below the national standard and faces a critical shortage in rural areas.

- The cost of malpractice insurance in Kentucky is well above surrounding states, all of whom have adopted some form of tort reform. For specialists such as obstetricians, the cost difference for annual liability coverage can be as high as \$80,000. There is ample evidence that the high cost of malpractice insurance has prompted a good number of doctors to go elsewhere. Moreover, about 60 percent of our medical school graduates leave the state to practice.

See GRASSROOTS, page 5

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Coyle

Continued from page 1
want. While I can, I should slow down and be with those boys."

Nonetheless, the personal ties he has



Photo by Roger Nesbitt

Marshall Coyle has appeared behind many microphones in his 32 years as a Kentucky Farm Bureau leader. Coyle is not seeking re-election as president or director of the organization.

forged since his election as director to represent District 10 in 1976 made the decision difficult. "It didn't come easy," he said. "Some of these people have been my friends for 32 years. That's a long time, but it's time."

A new director and president of the federation board will be elected as called for in

the organization's bylaws when Kentucky Farm Bureau holds its annual meeting in Louisville in December. Elections for the insurance company will be held in March.

University of Kentucky economist Will Snell has worked closely with Coyle on farm-

related topics. His leadership has been invaluable, Snell said, and not just because of the insight and thoughtfulness he brings to discussions.

"When I think of Marshall, four words come to mind: Sincerity; honesty; respect; and integrity. ... He is someone I admire a lot," Snell said. "While I can't emphasize enough what a great leader he has been, even more important, he is a great person."

Snell said Coyle pays attention to details, methodically assesses issues in relation to the economic and political situations of the time and listens carefully to what others have to say.

"In a policy debate setting, Marshall wasn't always the most vocal one but when he spoke, it represented volumes. ... Everyone listened very intently. ... He has a great knack for pulling everything together and keeping everyone on track."

Coyle, who attended Morehead State University, did not grow up on a farm. His father was a game warden who farmed on the side. He liked tending crops and beef cattle but had no interest in dairy cows after helping out at his uncle's farm in Ohio. "I knew I wanted to farm, but I didn't want to be milking cows," he once said.

Over the years, Coyle and son Andy have built up a 700-acre beef cattle and tobacco operation in Bath County. Coyle and his wife, Phyllis, also are the parents of a daughter.

Coyle was approached early on to become involved in Kentucky Farm Bureau's young farmer program and was District 10's representative on the state young farmers committee when he was invited to become more active with Bath County Farm Bureau. He joined the local board in 1968 and became president in 1976. He was elected director for District 10 the same year.

Coyle, who also served as mayor of Owingsville from 1982-1986, remained president of Bath County Farm Bureau until he retired last year.

Both Coyle and Snell mentioned the evolution of the tobacco industry in recent decades as a focal point of Coyle's years as a Kentucky Farm Bureau leader. Coyle headed up the tobacco advisory committee for an extended period and helped shape the Master Settlement Agreement and the separate \$10 billion tobacco buyout to assist farmers invest in other farm products, ranging from livestock to produce.

Kentucky sets aside half the money it receives from tobacco companies paying into the settlement fund to expand the state's agricultural base and rural economies. No other tobacco state covered by the settlement specifically reserves money for individual farm-related ventures. Since the

Agriculture Development Fund was established in 2001, Kentucky has earmarked \$265 million for projects.

"It took really effective leadership by Kentucky Farm Bureau to pull it off," Snell said. "Farmers in other states cannot take advantage of that seed money and financing. Marshall has good reason to be proud of that accomplishment."

Coyle said hard work and dedication by many individuals and national and state political leaders were needed to bring about the buyout and terms of the master settlement agreement. "There were many, many people who did not think we could do this. It took all of us pulling together to make it happen."

Passage of the new federal farm bill this summer consumed Coyle and other agriculture leaders for more than a year. "It was very challenging," he said. "And I'm not sure that in the current economic climate we could do it or find the support for the tobacco legislation Kentucky farmers needed. It was hard enough then."

In the last year or so, Coyle has been emphasizing animal safety and farmers' role in ensuring safe affordable food reaches the American consumer and worldwide markets.

Said Coyle:

"It is important that we help people who are not farmers understand how we produce food and how we care for our animals. So many people don't understand how important it is to us that we take care of our land and take care of our animals because they take care of us."

Kentucky Farm Bureau's role as an advocate for farmers and consumers is coupled with its responsibilities as the largest property-and-casualty insurer in the state.

"When I was a young farmer," Coyle said, "everybody was excited that we might soon have 100,000 members. Now it's more than 460,000. That shows the important role Kentucky Farm Bureau plays in representing rural agriculture and insurance customers from our largest cities to our smallest towns in Washington and Frankfort."

Kentucky Farm Bureau's growth also has meant an expansion in employment at the State Office and the number of agencies and agents. "I have seen how agriculture has changed and how Kentucky Farm Bureau has changed with it. I think our ability to respond to issues affecting all Kentuckians and to represent their interests has grown with us."

And as much as he is looking forward to watching his grandsons on the baseball diamond and spending more time on the farm with his son, Coyle admits he will miss the almost daily contact with Kentucky Farm Bureau's staff and local members.

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grassroots

Continued from page 3

- The administrative cost for typical health care plans in Kentucky is well above the national average and thus contributes to higher insurance rates.

- Another cost factor is the fragmented system of specialists. This often leads to unnecessary services that add to costs.

- The high volume of emergency room visits, many of which are unnecessary or could have been easily avoided with preventive measures, is another cost factor.

That's just a sampling of what health care industry officials have told the task force. We've decided to provide members with an opportunity to get an overview of the situation by having a conference on health care issues at our annual meeting in December. The conference will feature presentations from experts throughout the system, plus a question-and-answer session.

Meanwhile, the task force will continue to explore avenues for bringing relief to our members with the goal of developing policy to present to the 2010 session of the Kentucky General Assembly.

All Around Kentucky

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by Guy Coalter,
Special Features Writer

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The family cookbook was given to Martha at the time of her first marriage.

In 1749, beautiful seventeen-year-old Martha Dandridge married Daniel Parke Custis. As a wedding gift, the Custis family presented Martha with a family cookbook entitled *Booke of Cookery and Booke of Sweetmeats*.

Handwritten by an unknown hand, there is evidence the recipe book had been in the Custis family for generations. It is quite likely this was a family heirloom dating back to the early 1600s. In all, there were over five hundred classic recipes, dating largely from Elizabethan and Jacobean times, the golden age of English cookery.

Later, Martha Custis became a widow and in 1759 she married Col. George Washington. Washington was to become the Father of our country and its first President. Martha, of course, became our very first, "*First Lady*."

Martha kept and used her family cookbook for over fifty years. In 1799, she presented the book to her granddaughter, Eleanor Parke Custis as a wedding gift when she married Lawrence Lewis.

The cookbook was handed down from mother to daughter until 1892 when the Lewis family presented it to The Historical Society of Pennsylvania where it still resides today.

In 1940, the Society gave permission to historian Marie Kimball to study the manuscript and prepare a cookbook entitled, "*The Martha Washington Cook*

Book." Although now long out-of-print, an Ohio publisher was recently commissioned to reprint a limited edition of this rare and amusing piece of Americana.

Accordingly, a limited number of copies are being made available to the public at this time. Each volume is numbered and when the present printing is exhausted, there is no contract to print more. These cookbooks could very easily become valuable collectors items.



Martha Washington

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Perhaps more interesting for us history buffs is the detailed description of the

kitchen and dining habits in the George Washington household. Martha sat at the head of the table with her husband at her side to the right.

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KFB taking center stage at Southeastern farm expo

Kentucky Farm Bureau will have a strong presence at the 2008 Sunbelt Expo in Moultrie, Ga., this month.

Every year one of the 10 Southeastern states is showcased, and this year it will be Kentucky with a tent in the center of the 100-acre exhibition area that is routinely visited by 250,000 people every year.

"It is Kentucky's turn to be in the spotlight," said federation's assistant Organization director Jay McCants, who is heading up the Kentucky Farm Bureau team that planned the "Celebrating Kentucky Agriculture" display and will be on hand to answer questions about farming in the state.

McCants and other Kentucky Farm Bureau representatives will be at the event, which will be held Oct. 14-16. They will be joined by officials from the Governor's Office of Agriculture Policy, University of



Kentucky College of Agriculture and the state Department of Agriculture, all of which also will have displays in the section reserved for the Bluegrass State.

Kentucky's exhibit tent will be bordered by a wooden fence commonly found in the Bluegrass horse country and filled with regional foods, other agricultural products and items that are uniquely Kentucky.

Miniature Louisville Slugger bats will be handed out to visitors, who also will have the opportunity to shoot a few basketball hoops on a goal constructed to highlight Kentucky's prominence in college hoops.

Televisions will be set up for viewing segments of "Bluegrass and Backroads," the Kentucky Farm Bureau television program, and to show images of farming scenes from

throughout the state.

Also in the spotlight will be Loretta Baxter Lyons, a Monroe County farmer who is the first woman to be nominated for the Southeastern Farmer of the Year award.

The winner will be announced at a luncheon that will feature live Bluegrass music and an overview of how Kentucky has revitalized its agriculture economy by investing half of the state's share of the tobacco settlement payout in state, regional and local initiatives to develop new farming opportunities.

Since Kentucky set up the Agriculture Development Fund in 2001, more than \$265 million has been set aside toward ventures to replace tobacco as Kentucky's leading cash crop.

"We will be showing off Kentucky at its best," said McCants, who is also director of Kentucky Farm Bureau's young farmers programs.

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Hurricane Ike will be long remembered

By Lindsey Coblenz, Rachael Kamuf
and Roger Nesbitt

KENTUCKY FARM BUREAU

Kentucky Farm Bureau employees and agency personnel had their work cut out for them after Hurricane Ike blew 75- to 80-mph through the state.

The freak September storm uprooted trees of all sizes and damaged homes, autos, farm buildings and crops and leaving hundreds of thousands households and businesses – including the organization's State Office – without power.

Mike Fisher, Kentucky Farm Bureau Insurance Cos.' vice president of Claims, said the 28,000 damage reports made by members in the first 10 days after the storm demonstrated just how destructive Category 1 hurricane-force winds can be even inland.

The largest catastrophe reported by Kentucky Farm Bureau prior to Sept. 14 resulted in just fewer than 27,000 claims.

"But that was reported over a year's

time," Fisher said. "That puts into context how big this is."

Emergency plans were put into place before the last of Hurricane Ike exited Kentucky.

Roger Simpson and David S. Beck, executive vice presidents of Kentucky Farm Bureau insurance and federation, respectively, said the organizations' quick action meant at least one less worry for policyholders dealing with trees poking through roofs or ready-to-be harvested corn flattened in the fields.

"We knew we could respond quickly, and we did," Simpson said. "Such events and how we react to our members' needs are why people have confidence in Kentucky Farm Bureau."

Beck said: "When we say, 'big on commitment,' it's not just an advertising slogan. The quick action by people throughout the organization proves that we are prepared to handle emergencies as well as day-to-day operations."

The total cost for Kentucky Farm Bureau Insurance Cos.' family-members is still

unknown, but initial reports put the damage at \$60 million to \$70 million. Overall, the year is shaping up to come in second to all-time storm-related losses. The record was set in 2002, when hail pelted 14 counties and caused \$145.4 million in insured losses for policyholders.

Unless there is another weather outbreak, no one expects to match or exceed the 2002 figures this year. Still, Fisher said, "We will still be receiving claims for several months" from the Sept. 14 winds.

Ike's winds further wrung moisture out of crops in its path that were already drying up as the result of a late summer drought as well as blowing over plants and damaging or destroying farm buildings. Final numbers on losses on 2008 fall crops won't be known until after the harvest season, but University of Kentucky ag specialists have estimated that the average statewide will be about 20 percent.

To date, Fisher said insurance claims made for the September winds have ranged from destroyed homes to spoiled food caused by the loss of power, with utilities facing the daunting task of restoring electrical service to more than 600,000 households and busi-

nesses – more than half in the area served by Louisville Gas & Electric Co.

Most of the property and crops losses occurred in counties along the Ohio River, especially in the areas served by the Mayfield, Owensboro, Louisville and Florence district offices.

There were four fatalities, too, including the 10-year-old nephew of Jeneen Wiche, who writes the All Around Kentucky gardening column. He was struck by a tree limb early Sunday afternoon at the family farm in Simpsonville.

Assistance that insurers normally rely on during emergencies was directed toward the Gulf Coast after Hurricane Ike made landfall in Texas. That made it difficult to find independent adjusters and others to backup Kentucky Farm Bureau personnel, however, about 60 outside adjusters were located to help assess losses.

Power outages at a few district offices and agencies made the situation even more difficult, and some employees from unaffected areas were temporarily reassigned to aid the hardest hit regions.

Losses are being handled based on their

See STORM on page 12

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Contact your local KFB agent with any questions.



Excellence in Agriculture entries due by Oct. 31

Staff report

KENTUCKY FARM BUREAU

Young part-time farmers have time to enter the annual Excellence in Agriculture competition, which puts the state winner in line to earn national honors.

The contest, sponsored by Kentucky Farm Bureau, is designed to recognize men and women who have full-time jobs and also are involved in agriculture.

Anyone between the ages of 18 and 35 who are active in farming, agriculture education, extension service or ag-related businesses are eligible to enter.

Judging is based on the entrants' involvement in agriculture, leadership skills and participation in Farm Bureau and civic organizations.

The deadline for applying is Oct. 31.

The state winner, who will be announced

at Kentucky Farm Bureau's annual meeting in December, will receive prizes – including a John Deere Gator courtesy of Farm Credit Services of Mid America – \$500 from the Dodge division of Daimler-Chrysler Corp. and an all-expense paid trip compete against other state's winners at the American Farm Bureau annual meeting that will be held in San Antonio, Texas, in early January.

The top prize for the national Excellence in Agriculture Award will be a 2009 Dodge Ram 1500 pickup truck. The winner also will have expenses paid to participate in the American Farm Bureau Young Farmer Leadership Conference in February.

More details on the competition are available at each county Farm Bureau office statewide. Or contact Jay McCants, Kentucky Farm Bureau's director of young farmer programs, for additional information. He can be reached by calling 502-495-5000 or by e-mail at jmcants@kyfb.com.

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A new advanced quartz infrared portable heater, the EdenPURE™, can cut your heating bills by up to 50%.

You have probably heard about the remarkable EdenPURE™ as heard on Paul Harvey News and on television features across the nation.

The EdenPURE™ can pay for itself in a matter of weeks and then start putting a great deal of extra money in your pocket after that.

A major cause of residential fires in the United States is portable heaters. But the EdenPURE™ cannot cause a fire. That is because the quartz infrared heating element never gets to a temperature that can ignite anything.

The outside of the EdenPURE™ only gets warm to the touch so that it will not burn children or pets. Pets can sleep on it when it is operating without harm.

The advanced space-age EdenPURE™ Quartz Infrared Portable Heater also heats the room evenly, wall-to-wall and floor-to-ceiling. And, as you know, portable heaters only heat an area a few feet around the heater.

Unlike other heating sources, the EdenPURE™ cannot put poisonous carbon monoxide into a room or any type of fumes or any type of harmful radiation.

Q. What is the origin of this amazing heating element in the EdenPURE™?

A. This advanced heating element was discovered accidentally by a man named John Jones.

Q. What advantages does infrared quartz tube heating source have over other heating source products?

A. John Jones designed his heating source around the three most important consumer benefits: economy, comfort, and safety.

In the EdenPURE™ system, electricity is used to generate infrared light which, in turn, creates a very safe heat.

After a great deal of research and development, very efficient infrared heat chambers were developed that utilize three unique patented solid copper heat exchangers in one EdenPURE™ heater.

Q. How can a person cut their heating bill by up to 50% with the EdenPURE™?

A. The EdenPURE™ will heat a room in minutes. Therefore, you can turn the heat down in your house to as low as 50 degrees, but the room you are occupying, which has the EdenPURE™, will be warm and comfortable. The EdenPURE™ is portable. When you move to another room, it will

Never be cold again



Cannot start a fire; a child or animal can touch or sit on it without harm



quickly heat that room also. This can drastically cut heating bills, in some instances, by up to 50%.

The EdenPURE™ comes in 2 models. GEN3 Model 500 heats a room up to 300 square feet and GEN3 Model 1000 heats a room up to 1,000 square feet.

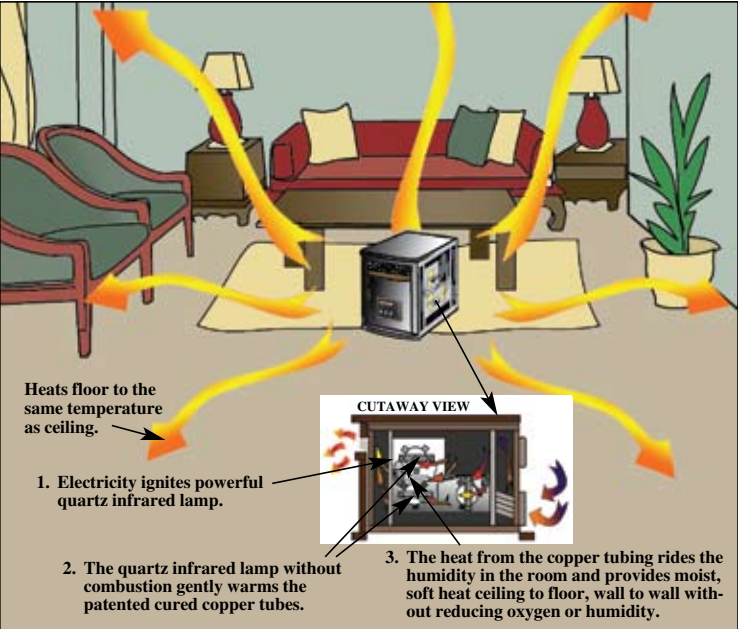
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The EdenPURE™ will pay for itself in weeks. It will put a great deal of extra money in a users pocket. Because of today's spiraling gas, oil, propane, and other energy costs,

the EdenPURE™ will provide even greater savings as the time goes by.

Readers who wish can obtain the EdenPURE™ Quartz Infrared Portable Heater at a \$75 discount if they order in the next 10 days. Please see the Special Reader's Discount Coupon on this page. For those readers ordering after 10 days from the date of this publication, we reserve the right to either accept or reject order requests at the discounted price.

How it works:



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The price of the EdenPURE™ GEN3 Model 500 is \$372 plus \$17 shipping for a total of \$389 delivered. The GEN3 Model 1000 is \$472 plus \$27 shipping and handling for a total of \$499 delivered. People reading this publication get a \$75 discount with this coupon and pay only \$297 delivered for the GEN3 Model 500 and \$397 delivered for the GEN3 Model 1000 if you order within 10 days. The EdenPURE™ comes in the decorator color of black with burled wood accent which goes with any decor. There is a strict limit of 3 units at the discount price - no exceptions please.

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• To order by phone, call TOLL FREE 1-800-588-5608 Ext. EPH8185. Place your order by using your credit card. Operators are on duty 24 hours, 7 days.

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☐ I am ordering past 10 days of the date of this publication, therefore I pay shipping and handling and full price totaling \$389 for GEN3 Model 500 and \$499 for GEN3 Model 1000.

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Cumberland Gap park opens Wilderness Road to tourists

By Herb Sparrow

SPECIAL TO KENTUCKY FARM BUREAU

There's the gap, right down there," said Scott Teodorski, a national park ranger and naturalist at Cumberland Gap National Historical Park. "If you go 100 miles in that direction (pointing right) and 100 miles in that (pointing left), there is no other way to get through the mountains."

We were standing on the Pinnacle, an overlook 2,240 feet above sea level that provides a sweeping view of the Cumberland Mountains, including the spot where Kentucky, Tennessee and Virginia meet, in addition to a bird's-eye view of the famous opening in the imposing mountain barrier that was the front door to early America's western frontier.

"Most people envision a gap, but it was just wide enough to get through," Teodorski said. "When the pioneers came through, it was old growth forest. Blazing a trail meant marking trees."

Despite the gap's narrow confines, historians estimate that more than 300,000 people immigrated through it from 1780 to 1810 on their way to new homes and lives in Kentucky and beyond on what became known as the Wilderness Trail.

For much of the 20th century, travelers traversed the gap along the asphalt trail of U.S. 25E. That changed in 1996 with the opening of mile-long twin tunnels through the mountains — an engineering marvel that is also worth a trip to the national park.

That enabled the park service to tear up the asphalt and begin the slow process of returning the gap to a natural state closely resembling what the pioneers saw.

Visitors can walk the restored sections from trailheads on each side of the mountain. Teodorski took my wife and me to the Tennessee side, where we trekked through a covered entryway with various imaginative and informative exhibits setting the stage for the trail.

Numerous footprints, from horse shoes to dog prints to human feet - shoed and bare -

are set in the concrete walkway; the sounds of horses, running water and thunder is piped in; text panels are filled with quotes from people who traversed the gap; and large metal silhouettes of buffalo, Indians, hunters and pioneers stand to the side.

"It replicates the traffic that would have been through here," Teodorski said. "When you are standing here, you feel you are ready to embark on a journey."

So we did. Within a few hundred yards, we were walking the same path through trees and dense brush that all those hun-

dreds of thousands of brave pioneers trod, the modern road a vague memory. "This is the Wilderness Road," Teodorski said. "There's the gap. I think this is the best view."

"We tried to not only re-create the route, but replaced the contours. The old road is pretty close to what it was. It definitely feels like being with them."

The national park, which sits in the three states, is more than just the natural break in the forested mountain.

"Cumberland Gap has a lot of stories to tell," Teodorski said. "It is a park because of the gap, but we also have 20,000 acres. There are a lot of natural resources — a lot of people come here to hike, watch birds and camp — and there is a lot of Civil War history here."

The park has 70 miles of trails, most of them open to horses, and eight miles for mountain bikes, and you can see the remains of Civil War earthworks on the twisting, steep road up to the Pinnacle.

There also is an interesting cave tour of Gap Cave, which is often a surprise to visitors. "The cave is a gem," Teodorski said. "People, No. 1, are surprised we have a cave here. Then, when they take a tour, they are surprised at how beautiful it is."

There are no electric lights in the cave, and battery-operated lanterns light the twice-daily tours, which are limited to 15 people each.

**"When you are standing here,
you feel you are ready to
embark on a journey."**

- Scott Teodorski



The park also includes Hensley Settlement, an early 20th century mountain homestead with several original buildings and farmland.

The visitors' center has a small museum with informative displays, dioramas and artifacts that trace the history of the area from prehistoric days to the present.

Two high-definition, closed-captioned, excellently produced films that run no more than 20 minutes provide an overview of the Cumberland Gap and its role in the settlement of Kentucky, including actors portraying Daniel Boone and other pioneers.

The center's gift shop is associated with the respected Southern Highland Artisan Guild and is filled with juried items made by its members, including pottery, jewelry, woodwork, glasswork and paintings. It is an excellent place for Christmas gift shopping.

Guild members also provide regular demonstrations during the summer.

Southern Living magazine recently named Cumberland Gap as one of its top three fall getaways for 2008. Writer Les Thomas wrote that he journeyed the two hours south of Lexington because "I wanted to leave the bustle of the city for a getaway that isn't overrun with tourists."

IF YOU GO

The entrance to the visitor center at Cumberland Gap National Historical Park is off U.S. 25E, just outside Middlesboro and 50 miles south of the Interstate 75 exit at Corbin.

Admission to the center is free, but there are charges for Gap Cave tours (\$8 adults, \$4 children 5 through 12, \$4 seniors with interagency Senior Pass) and Hensley Settlement (\$10 adults, \$5 children 12 and under, \$5 seniors with interagency Senior Pass).

Park gates are open 8 a.m. to dusk year-round. The visitor center is open daily 8 a.m. to 5 p.m. and is closed only on Christmas Day. For more information, call 606-248-2817 or visit www.nps.gov/cuga on the Web.

Photos courtesy of Scott Teodorski

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Storm

Continued from page 8

severity. Uninhabitable homes have been given first priority. For less serious issues, Fisher, said, "We typically ask them if it's something they can do, go ahead and get that minor repair and save the receipt for us."

More than 120 insurance employees volunteered to work a telephone bank, going above and beyond the call of duty to confirm losses with customers.

"We had people so committed to customer service that they came in here to talk with customers when they themselves had no way of knowing when the lights and hot water would be back at their own homes," Simpson said. "And their efforts are appreciated by the members they served and their colleagues."

The State Office and surrounding neighborhoods also lost power during the storm, and corporate contingency manager Dean Gardenhire and his team, consisting of both federation and insurance employees, were ready for the worst.

Initially, LG&E reported about 301,000 of its customers were without electricity on Sunday and that it could be 10 to 14 days before power was back on for everyone. (Nine days later, the company announced normal service had resumed for all its customers.)

"When we had media reports saying it was widespread and it was going to be days, we immediately went into emergency mode," Gardenhire said.

With no electricity, only the data center and emergency lighting were up and running on power from a back-up generator. Data center employees were notified, and by 6 the next morning, 30 staffers had

reported to assemble a customer service desk. More than 30 employees from other departments and electrical contractors also were in the building to assist customers and restore operational services when service was restored.

"Our first priority was to take claims from our policyholders," Gardenhire said.

He said most staffers worked nine to 11 hours before calling it a day, and some put in as many as 13 to 14 hours. Gardenhire said the data center's actions during the emergency provided the necessary resources for smooth communication between other employees and customers. "The response was overwhelmingly positive. ... The level of collaboration was extraordinary."

Since only a few areas in the building had power, the decision was made to close the State Office on Sept. 15, mostly for safety reasons. It was the first time since a record snowfall in 1994 – the year Kentucky Farm Bureau celebrated its 75th anniversary – shut down Louisville and forced the closing of the building. In September, day-to-day operations ceased for one day; the 1994 disruption lasted for a week.

"It becomes dangerous with the power out," Gardenhire said of the situation in September. With many employees contending with power outages and damages at their homes, he said, "most people had enough trouble ... They had their own concerns."

Ironically, the insurance company's board of directors was scheduled to meet that day at the State Office. Many of the directors were on their way to Louisville before the extent of the damage was known.

President Marshall Coyle found an available conference room at one of the few hotels near the building with power to hold the meeting.

"You can guess what topped the agenda," he said.

Supplier discounts available at Bob Hook car dealerships

Staff report
KENTUCKY FARM BUREAU

Bob Hook dealerships in the Louisville area are offering supplier discounts to Kentucky Farm Bureau members. With proof of membership, buyers can receive discounts on all cars, trucks and SUVs sold at Bob Hook Chevrolet on Bardstown Road in Louisville and Bob Hook Chevrolet, Pontiac and GMC in Shelbyville.

"This is another way that being a part of the Kentucky Farm Bureau family can save

members money," said Dwight Greenwell, the organization's director of member services.

The discount includes the \$500 to \$750 private offer for members on more than 75 General Motors Corp. vehicles, said Rick Siers, general manager of the dealership. The amount varies on different vehicles and appears as the price on all invoices as supplier cost.

For more information on the price offer and other special member discounts, contact Greenwell at 502-495-5109 or by e-mail at dgreenwell@kyfb.com.

KFB insurance makes Ward 50 again

Kentucky Farm Bureau Mutual Insurance Cos. has again been named one of the 50 top performing property and casualty insurance companies by Ward Financial Group.

The Cincinnati-based group annually analyzes the financial performance of insurance companies based in the United States and

recognizes top performers.

Kentucky Farm Bureau was named to Ward's "50 Benchmark Group" for achieving outstanding financial results in the areas of safety, consistency and performance over the past five years.

Kentucky Farm Bureau has received this distinction 12 of the last 13 years.

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Slow Down. Stop. Steep. Ahhh, tea.

By Lalie Dick

SPECIAL TO KENTUCKY FARM BUREAU

Shelley Richardson and husband Bruce, owners of the internationally famous Elmwood Inn in Perryville in Boyle County, make my husband and me comfortable in the dining room. Quietly spacious, the 1842 walls are fitted with framed works of blended art and the 19th century table is set for tea with antique lace napkins and china.

The relaxed welcoming makes the "For Sale" sign in the front all the more jarring. "But, why?" we ask.

Shelley sips her Serene Green tea, taking time to respond. No need to rush as the late summer leaves begin to fall. No need to fret.

"It's almost like you don't know what it is, but there is a beautiful gift out there we're going to find," says Shelley, choosing her words with as much care as she and Bruce have infused into their company, Elmwood Inn Fine Teas. They've been selling their

"America's cup of serenity" since 1990.

They still record brisk sales with their teas, but they closed the tea room at Elmwood Inn four years ago and now are ready to enter another chapter in their lives – one that will continue to include what is now a trendy beverage also touted for its medicinal benefits.

"This space has been very useful to us – it's had time to settle, relax," Shelley says. "Sometimes you feel inside that you're coming into another stage. You want to move quickly, but that's what tea teaches – not to move quickly. You can't push the process. First you must get the water to boil, then steep the tea. And even after you pour it, you have to wait for it to cool.

The couple's plans are still taking shape. "We're moving toward another space, another place. Now we have to figure out what that is. ... When we came here a lot of people laughed at us. It takes a great deal of time, money, dedication – but Bruce and I felt called. If you feel that, you move forward and you have a trust in what-

ever (lies ahead)."

Bruce goes to the kitchen, and returns with some of Shelley's homemade blueberry scones and tea – Jasmine and the aroma is heady – with lemon and honey on the side, although Bruce quietly admonishes, "Don't add anything until you've tasted it."

The Richardsons have found there is quite a bit of interest in the property, which they have expanded over the years as they needed additional space for all their business enterprises. "People have even flown in from other countries to look at it," Bruce says.

He is a well known author of books on teas and is considered an expert on the subject, with entities such as msn.com contacting him as an authority for such stories as teahouses expanded beyond historic districts and quaint small towns to trendy neighborhoods in cosmopolitan cities.

He credits his wife for the attention they have received since launching "America's Cup of Serenity" teas in 1990. They now have 12 blends, with Kentucky Blend their No. 1 seller.

"This whole thing came out of (Shelley's) vision and her awareness. I had a job as minister of music for 22 years and choral conductor and did some teaching at Centre College ... quit it all to come work for my wife. ... Neither one of us could have done it by ourselves."

And they have countless pictures to recall their adventures over the last 18 years.

Shelley looks back, but only for a moment in the wafting aroma of many cups of tea, over many photographs taken by Bruce and their son, Benjamin, and the colorful pages of their books, including "A Year of Teas at the Elmwood Inn." In the preface, they wrote that their reason for publishing the book was "not just to share recipes with our readers. The broader purpose is to renew a ritual that helps us all feel a bit more civilized."

The Richardsons started a publishing company, Benjamin Press, when their son was in the sixth grade. He's now graduated from Lindsey Wilson College and does layout, design and photography.

He did the photography for his parents' latest book, "The New Tea Companion, A Guide to Teas Throughout the World."

"No matter where I go in the world," Bruce says, "I see Shelley's books – they're in the kitchens, egg all over them, dog-eared – they are really used."

My husband and I say our good-byes and walk out to our car, past the large "For Sale" sign. We have not sought the asking price. Instead we head back home to savor a cup of tea and recall Shelley's philosophical outlook on life.

"In the stages of life, certain things come at the end of the journey and then the next thing begins.

"You cannot know that unless you are sitting still, being quiet."

For more information about Elmwood Inn Fine Teas, go to www.elmwoodinn.com.



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Keeton overseeing KFB promotions of farmers' markets

Staff report

KENTUCKY FARM BUREAU

Kara Keeton, a Lexington communications consultant who specializes in agriculture, has been retained to oversee Kentucky Farm Bureau's Certified Roadside Market program.

Keeton will be responsible for promoting the products and activities of markets participating in the program and identifying and researching new and emerging agricultural enterprises.



K E E T O N

Currently, more than 80 farm markets throughout the state have been certified by Kentucky Farm Bureau, which requires that products must be locally produced and other standards be met.

In addition to selling fresh foods, flowers and plants, many of the certified markets also are entertainment venues, offering such attractions as corn mazes and small animal exhibits.

David S. Beck, executive vice president of Kentucky Farm Bureau, said Keeton was selected to manage the program because of her background in public and private agriculture sectors.

"Kara has worked with and for most of the leaders of Kentucky's farm marketing sector and understands both the challenges and potential," he said. "We have been at the forefront of efforts to diversify and expand Kentucky's ag economy, and this represents another major step forward in helping farmers market their products and improve net farm income."

Keeton, a Burkesville native, worked at the Governor's Office of Agricultural Policy and at Alltech, an international animal-health company based in Lexington, before opening her consulting firm in 2006.

One of Keeton's initial priorities for Kentucky Farm Bureau is to visit each of the existing member markets, which receive promotional assistance from Kentucky Farm Bureau through advertising and in brochures listing their operating schedules, products and maps pinpointing their locations.

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KENTUCKY FARM BUREAU



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Health care forum included in annual meeting

By Roger Nesbitt
KENTUCKY FARM BUREAU

A Kentucky Farm Bureau task force charged with developing policy recommendations for health care reforms will hold a conference at the organization's annual meeting in December.

The decision to share its findings and questions raised during discussions was made during a September meeting when health care officials outlined a wide range of problems facing Kentucky.

Representatives from the Kentucky Hospital Association, Kentucky Medical Association and the Center for Excellence in Rural Health cited numerous issues contributing to the high cost of health insurance and lack of competition in the market.

The conference is scheduled for Thursday, Dec. 4, in Louisville as part of Kentucky Farm Bureau's annual meeting and will include presentations from health care industry offi-

cials and a question-and-answer session.

"This conference can serve as a report to our membership," said task force chair-

man John Hendricks, Kentucky Farm Bureau's second vice president.

"It's important that our members understand the complexity of this issue ... that there's no simple solution. It will be valuable for them to hear from these experts."

Kentucky Farm Bureau president Marshall Coyle said at the end of last

month's four-hour meeting that "this has really opened my eyes to the challenges we face. Like everyone else, I knew we had problems with rates and accessibility. But I didn't realize the problems were so complex. This obviously is not something we can rush into with simple resolutions."

The group met with Sarah S. Nicholson, vice president of government relations at the Kentucky Hospital Association; Marshall E.

White III, the Kentucky Medical Association's director of public and government relations; KMA executive vice president Patrick Padgett; Dr. Whitney F. Jones, a professor at the University of Louisville medical school; and Dr. Baretta Casey, director of the Center for Excellence in Rural Health.

The KHA and KMA officials lamented a number

of issues, but emphasized three critical problems: Malpractice insurance costs; a serious shortage of medical professionals, particularly in rural areas; and number of Kentuckians (an estimated 500,000) without health insurance.

'This obviously is not something we can rush into with simple resolutions.'

— President Marshall Coyle
Kentucky Farm Bureau

"I don't think the problem is the health care," Casey said. "It's health care."

Nicholson and White cited tort reform as a key issue for driving down costs and enticing more doctors to practice in Kentucky, with White noting that all the surrounding states have enacted some form of reform that reduced the cost of liability insurance.

He cited a Kentucky obstetrician who relocated to Indiana because liability insurance was costing \$80,000 a year, adding that Kentucky has 2,300 fewer physicians than the national average for its population.

Nicholson said KHA is "very concerned" about the lack of nurses and pharmacists.

Each person who addressed the task force mentioned a serious shortage of specialists in rural areas — a situation that forces some to travel great lengths for services as basic as childbirth.

White brought up another key issue: Administrative costs for the two leading health insurance carriers in Kentucky, saying the expenses are above the national average.

Hendricks asked the KMA officials to cite what they feel should be the top priorities for reform. In order, their reply was tort reform, stabilizing the market and expanding the utilization of wellness programs. Nicholson's recommendation was medical liability reform plus "anything to increase health insurance coverage."

Dr. Casey said another deficiency is a fragmented system of medical specialists that leads to higher costs and often to duplicative and unnecessary services.

"We have placed medicine in silos; have forced patients to visit different silos to obtain care," she said. "We need a team approach; groups working together to treat individual patients. Medical teams would save costs for all entities in the long run and raise the quality of life for patients."

She also called for more primary and community care centers in rural areas. "We need more safety net providers," she said.

The task force is in the process of obtaining more information about health care costs in the state, with the Public Affairs staff assisting with the research.

David S. Beck, Kentucky Farm Bureau Federation's executive vice president and an ex-officio member of the task force, underscored the importance of the mission.

"American Farm Bureau and other states know we are working on this; they are interested in what we are doing," he said.

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Voting

Continued from page 1

Kentucky Farm Bureau again is publishing an election guide listing all 2008 legislative and federal office candidates.

The special section also includes answers to questionnaires covering Farm Bureau policies sent this summer to incumbent Sen. Mitch McConnell and his Democratic challenger, Louisville businessman Bruce Lunsford. A video of the candidates' appearance at a forum where the questions were presented by Kentucky Farm Bureau directors can be viewed at www.kyfb.com and clicking on the video icon.

Kentucky Farm Bureau also sponsored a "Measure the Candidates" session on agriculture policies featuring Democrat David Boswell and Republican Brett Guthrie, who are running for the 2nd District congressional seat. It is the only open congressional race in Kentucky this year, with incumbent U.S. Rep. Ron Lewis's decision not to seek re-election.

The event was hosted by the Hardin County Farm Bureau. Kentucky Farm



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Bureau leaders from throughout the congressional district also participated, outlining issues and asking the candidates their positions on them. A transcript of their written responses to the questions about policies affecting agriculture and health care also is available on the Kentucky Farm Bureau Web site.

The "Meet the Candidates" forums, Election Guide and Web features are examples of how seriously we at Kentucky Farm Bureau take our responsibilities as voters.

We encourage everyone to learn as much as they can about the people who will be elected to lead Kentucky and our nation into the future.

Voting is a privilege and responsibility that keeps us free. Blood has been and continues to be spilled to safeguard that and other freedoms we are lucky enough to enjoy as Americans. Taking the time and effort to vote helps keep these freedoms intact.

The decision is yours.

(Marshall Coyle is president of Kentucky Farm Bureau, and David S. Beck is executive vice president of the organization.)

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Prepare garden soil this fall for spring planting later

By Jeneen Wiche

SPECIAL TO KENTUCKY FARM BUREAU

Was it the taste of just-picked corn from a friend's backyard plot or watching your neighbor collect fresh vegetables from the small garden behind the garage this summer that has you thinking, "I should do this."

You can. And now is a good time to get a head start on the garden. No more putting it off!

Your first step is choosing a full-sun location. Most produce needs at least six hours of unfiltered sunshine to perform well; the more the better. Once you have identified the spot, you can approach the preparation of the beds in several ways.

Conventional gardens have been a large tilled area with long rows. A series of small beds seems to work better, however, for the

home gardener because they are easier to maintain. The number and size might be determined by space or the gardener's expertise or dreams, but turning the soil, planting, weeding and harvesting is easier in any instance, when dealing with small plots.

Once the beds are established, you can adopt a no-till philosophy that will be healthier for your soil and plants and easi-

er on your back. It also eliminates the spring waiting game; so often spring rains thwart attempts to start working in the dirt.

Annual tilling is hard on soil, which isn't just dirt. It is a living organism, and the more we disturb it the less alive it becomes.

Oxygen, moisture and drainage are vital for plant health so larger aggregate clumps of soil are better than

finely tilled "powder" that easily erodes or becomes compacted.

Conventional tilling does make for easier

planting and allows roots to extend freely through the soil. This effect is short-lived, however. Once rain falls, the soil is pulverized into a smooth crust.

An intricate system of life lies beneath the soil's surface, and tilling may speed up decomposition of organic matter that can be nutritious for plants and displace beneficial earthworms and nematodes.

There are times to till, though, and many gardeners are forced to do so because they have been left with subsoil heavily compacted by construction or just repeated walking in the area. Compacted soils will need to be tilled once or twice and the home gardener likely will need to add organic matter for the life of the garden.

To begin next year's garden, measure out the desired number of beds with stakes and strings to keep everything evenly spaced. You can kill out the turf in several ways: Skim it with a spade; use a conventional total kill herbicide; or put down black plas-

See GARDENING, page 19



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Rachael Kamuf, Director of Publications

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Gardening

Continued from page 18

tic or newspaper and grass clippings.

Once the grass is dead, you can till (your only time unless conditions warrant). An option to a motorized tiller is using a garden fork, spade or broad fork to turn the soil, which does not need to be finely worked.

Follow up with copious amounts of composted manure. As fall and winter progress, the compost will enrich the planting beds. You can give it a flip from time to time or just wait until spring to work it up a bit while adding more compost.

After preparing the beds, do your homework.

Over the next few months, read all you can on home gardening. County Extension Service offices are excellent sources of reference materials with more advice on how to go about starting a home garden and which vegetables and varieties have fared best in different parts of the state. Check out catalogues and garden magazines to make your final selections. Save them for ordering seeds or to take pictures into your local garden center.

And be patient. It will be time to start planting before you know it.

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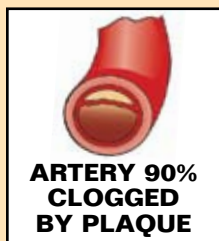
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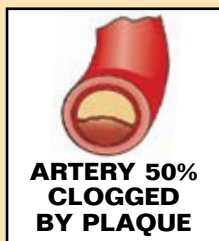
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(By Frank K. Wood)

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(By Frank K. Wood)

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“Foods that ‘EXPLODE’ in Your Bowel!”



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(By Frank K. Wood)

If you suffer from bloating, abdominal cramps, chronic constipation or diarrhea, varicose leg veins, digestive spasms, fatigue, or symptoms of irritable bowel syndrome (IBS), you need *The Complete Guide to Digestive Health*, an informative new book just released to the public by FC&A Medical Publishing® in Peachtree City, Georgia.

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The authors provide many health tips with full explanations.

- ▶ Two-cent colon cleanser!
- ▶ Eat this kind of cereal daily, and help prevent constipation, colon cancer ... even weight gain!
- ▶ Make these simple changes and be rid of gas!
- ▶ Belching and bloating — they could be warning signs of up to 7 hidden health problems.
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- ▶ Sweep artery-clogging cholesterol out of your body with this type of super-absorbent fiber.
- ▶ Put a stop to constipation with as little as one tablespoon a day of this mystery food.

- ▶ Does your digestive system benefit more from savory breads and cereals or from scrumptious fruits and vegetables? The answer may surprise you!
- ▶ Vitamins and minerals may keep you from getting colon cancer, even if this awful killer runs in your family.
- ▶ Drop pounds and ditch heartburn with these good fats.
- ▶ Irritable bowel syndrome? Check here for another common disorder that could be your real problem.
- ▶ Like red meat? You can still lower cancer risks by adding this to your plate.
- ▶ Soothing bedtime drink can help you sleep and relieve digestive problems.
- ▶ One tiny seed protects against constipation and diarrhea; soothes stomachaches; eases indigestion and heartburn; relieves cramps; reduces gas ... plus, it lowers your risk of colon cancer!
- ▶ Heal your body, improve digestion, moisturize skin, help control weight, and it's free.
- ▶ Chew this at every meal for a happy, healthy colon.
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- ▶ Serve safe spuds ... foil-wrapped potato can spell danger.
- ▶ These herbs may actually be better at relieving gas than some commercial products. Find out what they are.
- ▶ What food should you definitely banish from your table if you are subject to intestinal gases? (And that food isn't beans!)

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