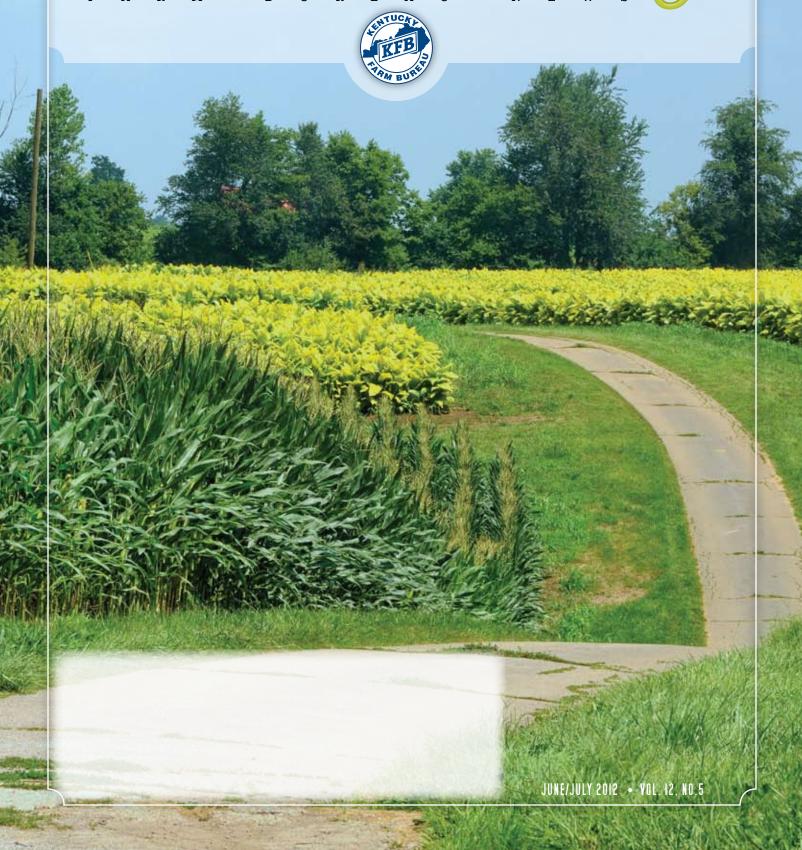
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Member Services Guide

"Faces of Farming" 1

KFB Insurance shines 20 through disasters

AFBF Directors visit Kentucky

27

Cover Photo by Jim Lane www.thephotolane.com

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For rates and information call 1.800.798.2691



mong the many agriculture organizations, KFB has perhaps the greatest responsibility because we represent all types of farmers. Our membership encompasses producers of all the various farm commodities and different sizes of farm operations - from those raising row crops on thousands of acres of Mississippi River bottomland to those with vegetables and bedding plants on a few acres in the Appalachian foothills.



Our policy, which is established each year through a grassroots system involving thousands of these farmers, reflects this diversity.

KFB waves more banners than most of its state colleagues because Kentucky has a very diverse agriculture industry. Agriculture has many faces here; it's fascinating to be a part of it all.

However, there are occasions when it is difficult to appease everyone among such a broad membership. Conflicts can emerge when two or more of the segments disagree on an issue. We see this most often between the livestock/poultry sector and those growing the crops used to feed those animals. Policy that boosts the price for corn or soybeans pleases those raising those crops for the market, but drives up the production cost for those buying feed for cows, hogs or poultry. So we have to strike a balance.

With this issue of KFB News going to all of our members throughout the state, we decided to provide a glimpse of some of the types of farmers here. Our "Faces of Farming" special section features profiles of six Kentucky farmers raising everything from A (alfalfa) to Z (zucchini). We hope you enjoy reading about their lives and the challenges they face in producing our food.

Your membership enables KFB to represent these hard-working farm families in the public policy arena, as well as to provide a number of services that benefit them. We work hard to ensure that farm families are treated fairly in the laws and regulations enacted at the local, state and national levels. We offer ongoing programs for young farmers and farm women. We are very active with leadership development and ag education programs. We offer college scholarship grants. We do marketing and promotional work. (Check our web site for more information about our role and our work.)

Farming is a big business in Kentucky. It requires a big effort to protect the interests of the many faces of Kentucky agriculture. That's what we do at the KFB Federation.

MARK HANEY

PRESIDENT KENTUCKY FARM BUREAU













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comment

"

hese past few months have been very challenging for the entire Kentucky Farm Bureau family, and especially our members who incurred losses from the storms. Every county in the Commonwealth was impacted. While some counties only had a few losses, others had well over a thousand. The impact is truly devastating.



When all is said and done, the March 2 storms will be the largest event in the history

of the Kentucky Farm Bureau Mutual Insurance Company. And then a second major wind and hail storm ripped through Jefferson County and surrounding areas in April, causing significant damage to property and vehicles.

These calamities serve as a reminder that Kentucky Farm Bureau Mutual Insurance Company exists to serve members in times like these. We're proud of our ability to be there for our members when they need us. We have agencies and claim personnel in all 120 counties. We are a community-based organization and our people live and work in the very communities they serve. Many of our people suffered damage and loss, yet they continued to serve our members in their time of need. Kentucky Farm Bureau believes in relationships and the responsibility to help each other.

I traveled Kentucky surveying the damage and impact on our members while also visiting agencies and claim offices. Several things struck me. The magnitude of the damage and breadth of the destruction were incredible. The stories and resolve of our members were inspiring. People that had lost everything continued to reach out and help their neighbors. I also was extremely proud of our people because of their professionalism, dedication and commitment to serving our members, especially considering the circumstances.

These storms also serve as a reminder of the importance of the financial strength of the Kentucky Farm Bureau Mutual Insurance Company. We are strong and that has served us well during these times. It has enabled us to fulfill the promise to our members. It's also a reminder of the importance of continuing to take the steps necessary to maintain that financial strength.

We remain committed to serving our members and getting through these challenges together. We are very thankful for our members and their trust in us. We'll continue to strive to be worthy of it.

BRADLEY R. SMITH

EXECUTIVE VICE PRESIDENT AND CEO

Kentucky Farm Bureau is a voluntary organization of farm families and their allies dedicated to serving as the voice of agriculture by identifying problems, developing solutions and taking actions which will improve net farm income, achieve better economic opportunities and enhance the quality of life for all.

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Automotive stars gather at the Keeneland Concours d'Elegance

acehorses aren't the only thoroughbreds at Keeneland.
Instead, the third weekend of July finds more than a hundred

collector cars on display at the Keeneland Concours d'Elegance held on the grounds of the historic racecourse in Lexington.

These thoroughbreds of the highway represent the best in automotive design and heritage. At the 9th annual Concours, the feature car make is Packard, a historic American brand that was favored by movie stars and captains of industry before and after the Depression.

The Concours d'Elegance, essentially a beauty pageant for automobiles in which experts judge cars based on originality and excellence, is the centerpiece of four days of events that raise funds for Kentucky Children's Hospital.

Organizers expect this year's event to be the largest ever, with collector automobiles from across the country and thousands of visitors to the event on the lush lawn of the Keeneland Race Course.

"We're thrilled with the support we have received from Lexington and the surrounding area as more and more people visit the show and surrounding events each year," said Tom Jones, chairman of the Keeneland Concours d'Elegance. "We expect an even bigger year with our 2012 show."



By Dave Howard

Since the first event in 2004, the Keeneland Concours d'Elegance has become a favorite destination in the Bluegrass. The Southeast Tourism Society has judged the Keeneland Concours to be a top 20 event in the 12 Southeastern States for six consecutive years The Kentucky

Travel Industry Association named the Concours as a Kentucky Top 10 Event.

This year, the focus will be Packards, cars that were manufactured from 1899 to 1958 in Detroit and South Bend, Ind. Packards were the top luxury cars of their day, owned by celebrities and captains of industry.

Packards introduced many innovations, including the first production 12-cylinder engine and the first air conditioning in a passenger car.

In addition to American classics and muscle cars, the show will feature an assortment of classic and current foreign sports cars, classic motorcycles as well as an exhibition of historic NASCAR racers.

Some of the collectible cars expected to be on display include:

A 1957 Chevrolet Bel Air convertible with a rain-sensing top and a cigarette-ash evacuation system.

A Muntz Jet sports car designed to compete with the early Corvettes.

A 1948 Nash Ambassador with a conditioned air system.

Following the judges around will be a group of Junior Judges charged with selecting the most "awesome" car in the show. This car receives the coveted Children's Choice Trophy, a bronze sculpture that reflects a child's whimsical nature.

There are more than cars afoot – you might see airplanes, tractors and military vehicles, too. There's also a silent auction

The Keeneland Concours d'Elegance judges scrutinize every detail of each car. Below left, a 1936 Delahaye 135 Competition Court Figoni et Falaschi Coupe will compete for a class award this year. Below right, a 1911 Ann Arbor received last minute attention before judging in last year's event.



By Bill Griffen

By Larry Neuzel

and a chance to win a new Porsche Boxster in the sports car raffle.

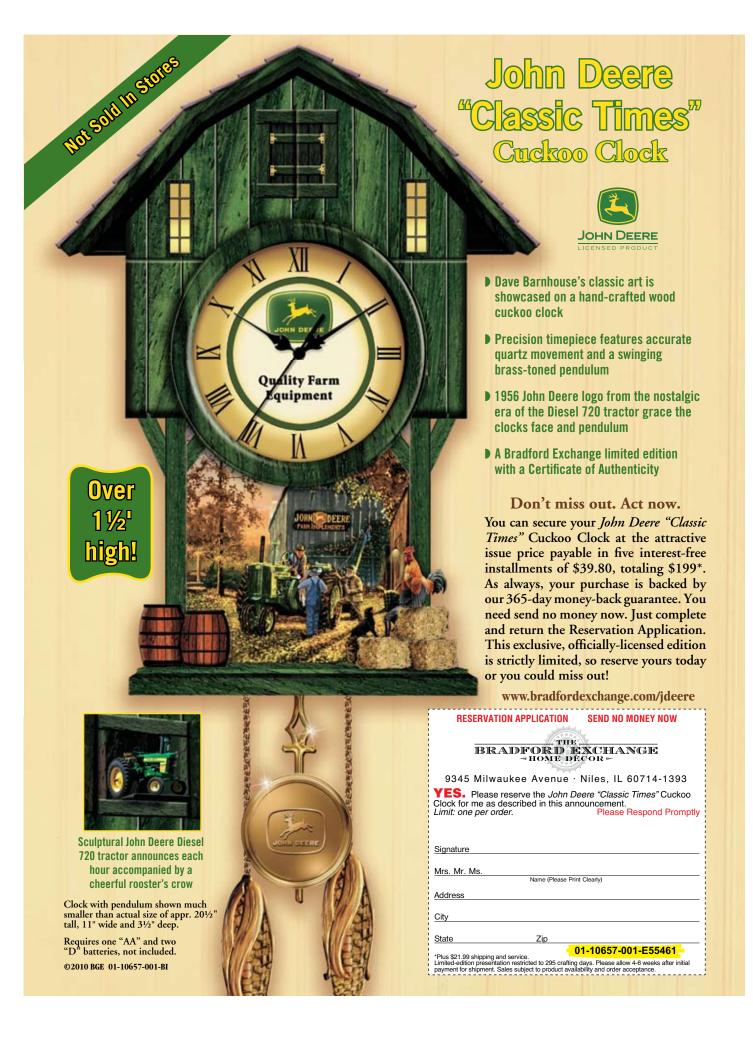
There are activities for all generations, so bring the family and stop in and see some of the cars they don't make like that any more, and help support children's healthcare at the same time.

By Gary Wollenhaupt

Keeneland Concours d'Elegance Events

July 19 Bourbon Tour July 20 Hangar Bash July 21 Keeneland Concours d'Elegance July 22 Keeneland Tour d'Elegance

Admission: \$15 at the gate or pre-purchase tickets online www.keenelandconcours.com 4201 Versailles Road, Lexington, KY 40588



2012 MEMBER BENEFITS GUIDE





Deals for people who like saving money.

(that would be everybody)

Membership in the Kentucky Farm Bureau Federation has its benefits and we're not just talking about supporting Kentucky agriculture or getting a great deal on an insurance policy. Members enjoy discounts, deals, rewards and perks from the Federation's participating retailers and partners. The following pages provide information on how you can enjoy big savings from our various member services programs. Thanks for your membership! For a complete list of benefits go to kyfb.com.



To take advantage of your Kentucky Farm Bureau benefit, remember to enter your **New Special Rate ID 00209600**. To earn **Choice Privileges**® points, book at ChoiceHotels.com and be sure to provide your **Choice Privileges** member number upon check-in.

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BILTMORE

Explore George Vanderbilt's extraordinary home, beautiful gardens, and Antler Hill Village & Winery, nestled on 8,000 acres in the mountains of Asheville, NC. Biltmore is delighted to offer Kentucky Farm Bureau members special discounts on estate admission tickets. Biltmore is a unique 8,000-acre estate nestled in the scenic Blue Ridge Mountains of Western North Carolina. This is the perfect destination for an overnight getaway or a day trip. Start planning your visit today! Go to biltmore.com/farmbureau to make reservations online.

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SNAPSHOTS OF KENTUCKY FARMERS

hey milk cows twice a day and spend countless hours making sure their cows are well fed and healthy.

In neatly planted rows, they grow corn, soybeans and wheat; in some cases for as far as you can see.

They raise tens of thousands of chickens in buildings longer

than a football field.

They have tobacco patches, cattle pens, greenhouses, grain bins, tractors, combines, semi trucks, hay balers, bush hogs, barns, storage sheds, miles of fencing, gravel roads and red metal gates.

Their profession requires diverse skills such as agronomist, economist, mechanic, bookkeeper, engineer, veterinarian and heavy machine operator.

They are farmers – some 80,000 strong in Kentucky, with a wide variety of enterprises and demographic profiles.

The average age of a Kentucky farmer is 56. The average size of a Kentucky farm is 164 acres, well below the national average. Small farms are the norm in Kentucky. On most of our farms, someone has an off-farm job.

Kentucky farms come in all shapes, forms and sizes. To the west and southwest you can find huge row crop operations similar to what's common in the Midwestern "farm belt." In the hilly northeast region are small dairy farms similar to what you'd find in Vermont. In between is quite a mix, but most notably the traditional cattle-tobacco operation, the Bluegrass horse farms and the poultry producers who have emerged in western and southern areas.

In this special "Faces of Farming" section, we provide a glimpse of some of the types of farmers common to Kentucky.

From the Mississippi River bottomlands to the Appalachian foothills, farmers are custodians of a multi-billion-dollar industry in Kentucky. Most importantly, they produce our food.

TRIPP AND SHARON FURCHES

ROW CROP FARMIER

Technological advances in the equipment used to grow crops have made it possible for farmers like Tripp Furches to operate on a large amount of land. With two massive combines, several sizes of tractors and trucks, a variety of cultivation implements, huge grain bins, a grain dryer and four fulltime employees, Furches produces corn, soybeans and wheat on 5,000 acres.

While not as big as some, the volume of his typical annual harvest could be processed into enough food to feed thousands.

Farm folks refer to operations like these as the "big boys" of American agriculture. These large-scale row crop operations are common in what's known as the Midwestern "grain belt" – an area that includes Indiana, Illinois, Iowa, Kansas and Nebraska. But in Kentucky, big operations are less numerous, and most lie in the western half of the state where there's more flatland suitable for large-scale row cropping.

Tripp Furches operates on 2,000 acres of his land plus another 3,000 rented acres spread across several farms in three counties. Some of that land is 20 miles away from his home base just west of Murray in Calloway County.

Just like the technology, the development of Furches Farm came in a systemic fashion, with steady progress.

His father started farming in the 1940s after serving in World War II. "My dad was a self-made man," Tripp said proudly. "He started small and gradually built up the operation. He bought a lot of land in the 1970s when the farm economy was good. I joined the operation in 1978, when I was still in high school. I went in (partnership) with him in 1981. I've been managing the operation since the mid-1980s.

"Over the years we gradually expanded, buying rented land.



We added equipment when we could. We've had some of the same landlords for 20 to 30 years. We still look to buy land from them when we can.

"We had about 60 acres of tobacco in the 1990s, but we gave it up in 1998 because it was so labor-intensive. We decided to concentrate solely on the row crops. If you're doing crops, you need several acres to be efficient. Your input costs are high. The whole cost of doing business is high."

Besides growing corn, soybeans and wheat, Furches Farms generates income by drying and storing other farmers' grain. Just behind their office is a cluster of bins with a whopping 500,000-bushel storage capacity. They also "custom farm" about 600 acres for other landowners. Another enterprise involves hauling lime and rock. This sideline business was launched as a means to utilize their grain trucks which were otherwise returning home empty after making deliveries to the grain elevators.

Their business is so active that Tripp's wife, Sharon, works fulltime in the farm office handling a vast amount of record-keeping and other management functions. She pays the bills and the employees, keeps the financial books, maintains an array of production records and handles other daily issues that emerge. This role involves dealing with hundreds of people, including 45 landlords and many of those who come to the farm hoping to sell seed and other inputs.

"I run interference for him (Tripp)," Sharon said with a smile.

Furches Farms offers its employees a health insurance plan plus provides a pickup truck for work and personal use.

A farm business this size requires a multi-million-dollar investment. In equipment alone, Furches Farms has two combines, five large tractors, four small tractors, five tractor-trailer trucks, eight small pickup trucks and a large self-propelled spreader. Then there's the storage bins, the dryer, storage sheds, the office, the land and so on.

One myth about their way of life is that winters are idle time and summer is frenzied. Actually it's the opposite.

"January and February are real busy for us," Tripp explained. "We will be putting our marketing plan together for the year, delivering grain, getting in our seed and fertilizer orders for the season and preparing taxes. Farmers have to file by the last day in February so we're busy getting everything together from the previous year."

Conversely, July and August are "lull" months with the crops developing in the fields and requiring only minimal time and attention

The expansion of their business enabled the couple to build a home just a stone's throw from the farm office (his mother lives in the original farmhouse adjacent to the office) and put their son and daughter through college. Both are very active with farm and civic groups. Sharon served on the local hospital's Board of Directors for eight years, including three as chair, and is still an advocate on health care and education issues.

Tripp and Sharon met in high school through their involvement with FFA. They've been married 31 years. Their daughter, Janna Furches Bell, is a special education teacher in Murray. Their son, Bryan Furches, works for an industrial training company. They have two grandchildren.

GREG HARRIS

TOBACCO & CATTLE FARMIER

Kentucky may be best known for horses, but tobacco and cattle have really been the foundation for agriculture. Before its downturn in the 21st century, tobacco was raised on about 60 percent of the state's farms. Cattle has always been big business. It's bigger than ever now as many who gave up tobacco entered or expanded cattle production. Kentucky, in fact, is the leading cattle state east of the Mississippi River.

The Harris family in northeast Madison County is a prime example of what tobacco and cattle have meant to Kentucky farms. This family, which traces its roots back to when Daniel Boone established Fort Boonesborough, has raised tobacco and beef for three generations on hilly land a few miles south of where the fort was built. Today, the chores on their 300- acre operation are handled by Harold Harris, 87, William Haden Harris, 58, and Greg Harris, 32.

Greg, however, does most of the work and gets most of the income from 13 acres of tobacco and a 100-head cow-calf operation. The three families live within a mile of each other and other relatives reside in the area.

"It's totally a family operation," explained Greg. "We do as much as possible ourselves, although we hire some seasonal labor."

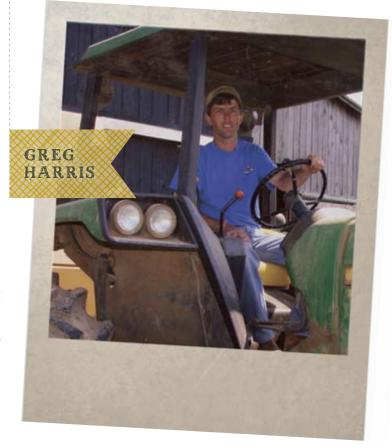
Greg farms fulltime while his wife, Contessa, teaches first grade. His mom, Ruby, babysits their 13-month-old twin daughters. Harold is a spry 87 who still enjoys farm work and does as much as he can. William Haden works at a post office and helps out with the farm operation on the side.

Greg has learned his trade well from his father and grandfather, both of whom are well known in agricultural circles, particularly within the tobacco community. During the course of a tobacco growing season back in the mid-1980s, the Lexington Herald-Leader published a series of articles tracing William Haden's crop. Both have been active with Farm Bureau on the state and local levels.

Back when the federal government had a production and price control program for burley tobacco, the Harris family raised the crop on several farms under leasing agreements. That program was abolished in 2004 through a "quota buyout," meaning that those who stayed in the business could grow all they wanted under no guidelines.

The Harris family grows their burley tobacco under a contract with Philip Morris, the leading cigarette maker. The contract guarantees particular prices according to the grade and quality of their leaf. They have to take their crop to a "receiving station" in Danville, about 40 miles from their farm, where it is assessed and they are paid.

In their cattle business they have what is known as a "cowcalf operation." They raise beef cows that have baby calves. At a certain age they wean and feed those calves and eventually



sell them. The beef cows are not sold until they are too old or unproductive.

Greg also raises corn and hay that is used to feed their cattle.

At one time Kentucky agriculture was dominated by this type of farm operation. Says Greg: "It used to be we were in the 90 percentile of farms. Now we're in the 10 percentile."

While most exited the tobacco business when offered a financial incentive to do so, that didn't mean the industry was through here. There remains a decent profit for those who can turn out a reliable, quality crop. And for many farms like the Harris property, there aren't many options.

"I tell people I couldn't farm without tobacco," Greg said. "Tobacco has kept us going. We don't have a lot of ground or a lot of good ground. But we do have some decent tobacco ground. We just have to be efficient with it."

Tobacco is the most labor-intensive crop grown in Kentucky, requiring countless hours of attention with spring planting, mid-summer cultivation, later summer harvesting and housing in the curing barn, autumn stripping and sorting the leaves in preparation for sale, and transport to the receiving station. Add for the Harris family raising a corn crop, three or four cuttings of hay and attending to the cattle, which includes spring and fall "calving seasons."

Greg also is active in Farm Bureau (he formerly was chairman of the state young farmer committee) and the Madison County Agricultural Development Board. He formerly served on the Farm Service Agency Board which oversees the local administration of federal farm programs.

With the average age of a Kentucky farmer approaching 60 years old, there's some concern about farming's future. Will we have a sufficient number of producers in the years ahead?

Greg Harris says that he, for one, will be there, raising beef cattle and crops.

NANCY BUTLER

POULTRY PRODUCER

Good returns on a small amount of acreage are common characteristics for tobacco and chicken farming. There's one big difference, however: Tobacco is very labor-intensive; growing chickens is not.

Tobacco's downturn and the prevalence of so many small farmers interested in new income sources paved the way for a boom in Kentucky's poultry industry over the past 20 years. Four poultry processors – including giants Tyson and Perdue – are now operating here, contracting with more than 800 farmers in 42 counties. Amazingly, poultry – not tobacco, horses or cattle – is now the top source of farm income in the state.

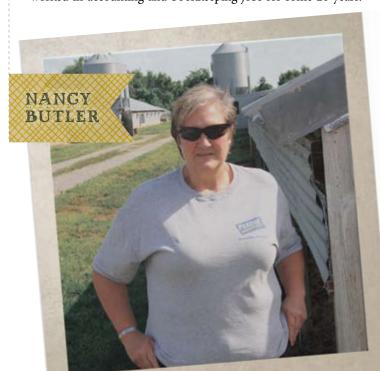
What's known as "broiler" production involves growing the birds from chicks to five-plus pounds in 40-x-500-foot buildings over a six-week period. Most of the state's growers have just a couple of houses, requiring only a few hours a day and leaving room for other work. There are some who devote most of their time to attending to a good number of houses, and others who mix the broiler production in with other farming enterprises.

The small scale has proved to be a good fit for those like Nancy Butler of McLean County. She and her brother, Ronnie Evans, signed up with Perdue in 1996, putting up \$300,000 for two houses that sit on a seven-acre tract near her home.

Nancy's involvement with the chicken business was fueled by her love of rural life. She was raised on the family's 180-acre farm. But as a high school senior, she realized that her career opportunities were elsewhere.

She recalls: "I remember looking out over these fields and thinking 'I need to leave here but I'm going to come back someday."

She went to a small college in western Indiana, worked in Louisville for a year and then moved to eastern Indiana, where she worked in accounting and bookkeeping jobs for some 20 years.



Along the way she met her eventual husband, Jim. When he retired from the military in the early 1990s, they returned to the McLean County farm with young sons Shane and Seth in tow.

"We both wanted to raise our boys on the farm," Nancy said of the decision to pick up stakes. "And Jim's all-country anyway. He loves hunting and fishing."

The return to the farm coincided with Perdue's efforts to recruit growers for its processing plant in Cromwell, which is about 30 miles as the crow flies from Nancy's house.

"I wanted to be a stay-at-home mom, but I also wanted a little something to do around the farm. But I wanted to be more than a gofer," Nancy said. "Ronnie brought up looking into the chicken business with Perdue. We looked at the numbers. It made sense. I realized I could make a living on the farm and raise my kids here."

Under a contractual arrangement, Perdue provides the chicks, feed, bedding, propane gas for the heating system and veterinary services. Nancy, meanwhile, maintains the houses and pays for the utilities.

She and Ronnie check the houses first thing each morning. "We make a couple of rounds throughout the building. We remove the dead ones, check the feeding and watering systems - - just make sure everything is okay and the birds are comfortable. It takes around two hours. In a typical week I'll be up there around 20 hours or so."

Those two buildings, each longer than a football field, turn out a lot of chicken. Nancy says the 250,000 broilers she produces in a year's time would meet the annual consumption of nearly 25,000 people.

Her brother attends to 120 acres of row crops on the family's farm. Nancy and Jim built a house along the eastern edge of the farm, overlooking much of that cropland. The broiler houses are in sight of their driveway, just up a hill behind the house.

Nancy's also an enthusiastic ambassador for agriculture. She does volunteer work for the 4-H Club and regularly talks to elementary school students about agriculture. She's also active within the poultry industry, formerly serving on the Board of Directors for the Kentucky Poultry Federation. For eight years she was chairperson of the McLean County Agricultural Development Council. She does bookkeeping for the county extension office.

She avidly defends the contemporary system of raising chickens indoors.

"If people didn't need so much chicken we wouldn't have to raise so much," she said with a grin. Turning serious, she pointed to the many advantages of protecting the birds from predators and weather extremes while having access to quality feed.

"It's all about keeping them comfortable," she said, adding that she is constantly looking to upgrade equipment.

"These chickens are my thing," she added. "It's still exciting to me. There's always something new coming out into the industry and issues to stay up on. I watch for the industry trends and the politics affecting us. And my accounting skills come in handy with the recordkeeping part of the business. This works well with my lifestyle."

Returning home has reaffirmed her love of the rural culture.

"This is a community-minded area where people take care of each other," she said of McLean County and, in particular, the county seat of Calhoun, which is only three miles from the farm.

EDDIE GIBSON

DAIRY IFARMIER

By Walt Reichert

Dairy cows eat a lot of feed, produce a lot of milk and deposit a lot of manure. Keeping up with the requirements for feeding and milking the cows -- and disposing of the manure -- is a big job for farmers like Eddie Gibson, who operates Ed Mar dairy farm in Kenton County.

While his 50 Holstein cows are standing in an open-air barn, Gibson turns a wheel on a silo filled with water. The water gushes across the concrete floor flushing out the manure into a lagoon where the water is recaptured and recycled for the next cleaning. The system saves a lot of labor until temperatures dip below freezing and then the barn has to be cleaned with shovel, tractor and scraper.

"When winter comes, we find out how spoiled we are," Gibson said.

Flush cleanup or not, not many non-farmers would consider Gibson and his family spoiled. The Gibsons – Eddie, wife Marcy and six-year-old daughter Maddie -- operate 250 acres on two farms, Ed Mar, near Walton, which belonged to Marcy's grandmother, and the dairy farm Gibson grew up on in nearby Boone County The Gibsons milk 50 cows themselves, hiring labor only to work Wednesday and Sunday evenings and for their once-a-year vacation. They raise all of their replacement heifers (young females that will become milking cows) and grow their own corn and hay for feed on the hilly land. Marcy is a dentist, with a practice in Walton.

Eddie is in the barn by 5 a.m. for the morning milking, which takes about an hour and a half. Then he or Marcy will take Maddie to school. Then it's time to feed. After feeding, Gibson has equipment to maintain or, in spring and summer, hay to cut or crops to plant. And then he's back in the barn at 6 p.m. for the evening milking.

"My day is divided into thirds," Gibson said. "One third milking, one third feeding and one third cleaning up."

The routine, especially of milking, he said can get boring at times, but Gibson has milked all of his life and that is "all I know"

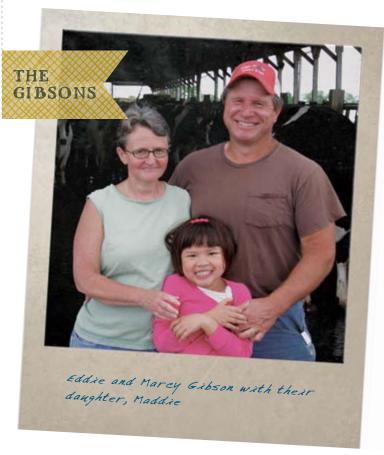
"I don't even think about it," he said. "It's what I do and it's got to be done."

A generation ago, a 50-cow dairy would have been a large operation, but today, in a world where many dairies have 1,000 cows or more, Gibson's operation is small. And, given economies of scale, it's hard to compete with the larger operations.

"It's like comparing the mom-and-pop stores to Wal-Mart," Gibson said. "You just can't compete on price. Hauling costs me more and it costs me more to milk."

The roller coaster ride of milk prices doesn't help either. Last year, milk was selling for around \$24 per hundred pounds. More recently, it's been selling at around \$18. Gibson said for every dollar drop in the price of milk per hundredweight he loses about \$1,000 a month in income.

The pressure from large-farm competition and fluctuating



prices has cut the state's dairy herd more than half in the last decade. In 2002, the state had 1,742 dairies; in 2012 the number is down to 854, according to figures supplied by the Kentucky Dairy Development Council (KDDC). Gibson's dairy is one of only two left in Kenton County. Kentucky, once a leading dairy state, is now a milk-deficit state; the state imports more milk than it produces.

The good news is that the state has added 44 dairies since 2011, said KDDC Executive Director Maury Cox. To help boost the number of dairies, the state has also initiated the Young Dairy Producers Initiative, a premium incentive program in partnership with local dairy cooperatives. Many smaller dairies are also looking at value-added production of items like cheese, butter and bottled milk to capture more profit per cow.

Gibson has been looking at value-added production on Ed Mar farm because he fears it will soon be impossible or exorbitantly expensive to get his milk hauled.

"I have 13 years on my loan, and I don't think anybody's going to be wanting my milk in 13 years," Gibson said.

He has investigated selling bottled milk but has rejected that because of the high start-up costs and stringent regulations. Now he's looking at cheese production as a way of staying competitive.

But that's not an easy route either, Gibson said. It will require expenditures for a cheese making house, equipment and additional labor. And a wave of regulations are involved in cheese processing.

"I'll have to spend a fortune dealing with the start-up costs and regulations," Gibson said. "But if we have success marketing it, it will be OK. Maybe in five years you can come out and do another story on my cheese."

FARM MARKET OPERATORS

When the Gallrein family got out of the dairy business in the 1980s and moved toward growing produce, they didn't face much of a learning curve.

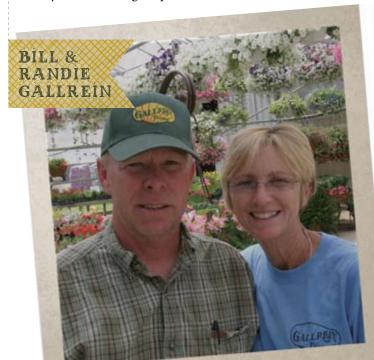
"We first farmed in southwest Jefferson County which had a tradition of truck farming, so we had a mentality of horticulture," said Bill Gallrein Jr.

He and his wife, Randie, now operate Gallrein Farms in eastern Shelby County following the retirement of his mom and dad, William, Sr.and Dolores. Bill and Randie have built one of Kentucky's standout agricultural businesses, with a striking diversity of enterprises.

Their multi-dimensional farm includes traditional row crop farming (650 acres of corn and soybeans), a 70-head cow-calf operation, hay and straw production for horse farms, whole-sale and retail vegetable production plus 50,000 square feet of greenhouse space with hundreds of species of bedding plants, roses, herbs and perennials. On top of that, it's a popular agritourism destination in the Louisville Metro area. Particularly in the fall, when thousands of school children come to snatch a pumpkin from the patch, pet the animals in the petting zoo and take a hayride.

And then there's the 6,000-square-foot building used for rentals ("We stay booked up most weekends for weddings," Randie said). Coming soon: A 5,500-square-foot market building that will offer local beef, eggs, cheese, baked goods, crafts and other products from local farmers.

"The retail side gets busier and busier," Bill said. "We have lots of the 30-something crowd who bring their kids who may never have petted a pony or a goat or seen a cow up close. They're also looking for produce that's fresh and local."



After exiting the dairy business, the Gallreins expanded their sweet corn production. But sales were strictly wholesale (Kroger was a big customer) until people started coming to the farm hoping to buy some of the 15 varieties of corn. So in the early 90s, the Gallreins started selling sweet corn, green beans, tomatoes, squash and other produce at the farm.

In the mid-90s, they built the first of many greenhouses on the farm and started offering bedding plants. The rental building came about 10 years ago, a nod to demand from customers who wanted to hold events on the farm.

One drawback to their business is that their farm is off the beaten path, several miles from I-64 off a quiet state road, a few miles northeast of Shelbyville. Randie and Bill say their best form of advertising is word of mouth, but they have adapted – with help from employees – to the new media. The farm is on Facebook and has a website, www.gallreinfarms.com.

"Facebook has been great," Randie said. "When we have a lot of something and have a sale or when something comes in fresh, we get on there and our friends know about it immediately. It really helps move stuff."

While the retail side was growing over the last two decades, sales were still concentrated primarily in the spring and fall. Randie and Bill wanted to fill the gap in the seasons with offerings from local farmers. With partial financing through county Agriculture Development Funds, the Gallreins started building a marketplace that would offer, year-round, products from local farmers. Bill said the marketplace is on schedule to open July 1.

"This allows us to offer more products, new things," Bill said. "We'll try to tie together the seasons."

While Gallrein Farms has many employees, Bill Sr., who has a home on the farm, still has a hand in the operation.

"He's a wealth of knowledge," Bill Jr. said. "And he's always checking on the cows. He loves his cows."

Bill and Randie have two children, Justin, a Navy pilot, and Hayley, a registered nurse. Bill said Justin may come home to work on the farm after he retires.

Meanwhile, the Gallreins say keeping up with a multipronged operation is challenging but worth the effort.

Bill and Randie have informally divided up the duties; he takes on the row crops, cattle, hay and growing vegetables; she focuses on retail. But everybody helps everybody else.

"Everybody here has to be flexible," Bill said. "We don't have a typical day, and it's all weather-dependent."

Randie said that while it's challenging to have customers come to the farm, especially schoolchildren, it makes all of their work worthwhile.

"We're blessed with such wonderful customers," Randie said. "When they come and tell you your place is beautiful, when they patronize you and praise you and thank you, then it's all worth it."

THE PIKE FAMILY

ITAIRIMIEIRS

researching sustainable farming operations. Teresa laughs and says that when Winston told her he was going to start farming she told him, "good luck with

By Kara Keeton

Consumer preferences for local foods produced by non-traditional agricultural practices has given rise in Kentucky to operations like Pike Valley Farm in Garrard County. There, Kentucky's largest herd of Belted Galloway cattle can be found grazing on lush pastures overlooking Lake Herrington. (Belted Galloways are a Scottish breed rarely found in the U.S. They are known as "oreo cows" for being black with a white belt encircling the middle of their frame. They are well suited for rough grazing land and raised for quality marbled beef.)

When owners Winton and Teresa Pike purchased their first eight Belted Galloway cattle back in 2005, their goal was to raise fresh pasture-fed beef with a focus on sustainability. Today, as they begin the transition to hand the land and operation over to their children, the Pikes have created a following for their organic, sustainable, pasture fed beef that guarantees that their herd is only going to continue to grow.

It was in the early 2000's when Winston and Teresa decided to move their growing family to Winston's family farm to live, but it wasn't until 2005 that Winston decided to do more on the farm than just live.

"Seven years ago when our youngest biological daughter was born, I took some time off to stay home and help Teresa," said Winston. "It was then I realized I wanted to do something that would allow me to be around home more and I started really looking at farming."

Winston knew he did not want to approach farming in the conventional sense. He had his father's desire to conserve and preserve the land, so he started reading and

that, I will be at the mall," but it wasn't long before the city girl was involved. "I never imagined myself a farmer," laughed Teresa,

"but there we were with our eight cows in the field and

chickens on the back deck. Now it is great to have our

kids, especially Daniel and Josh, show an interest in stepping up and taking over the operations." Tenderness and taste keep customers coming back to the farm, but when Pike Valley Farms first came into the local food scene in 2005, they had to build that customer base. Ironically, it was Teresa, a 23-year vegetarian, who took the lead to market

Pike Valley Farm's beef and poultry products. "When we started all of this I was a vegetarian, and then one day I was watching Winston gather chickens up for the processing, and I thought about the reason I was a vegetarian," explained Teresa. "I

was opposed to the way animals were treated, but here they were out on grass, in the sunshine and fresh air, and they looked happy. My whole reason for being a vegetarian had fallen out from under my feet, so I decided it was time to change. My first meat was a roast beef, and it was amazing."

Teresa's newfound passion for Pike Valley Farm's products made her a natural marketer for their line of organic, grass-fed

beef. She began reaching out to local chefs to gauge the interest in their products, and quickly found they had the opportunity to fill a niche for locally-raised, organic meat products.

"I started realizing what a special product we have when a chef from Louisville called within 30 minutes of me arriving home, after I had delivered products to their restaurant for the first time," said Teresa. "She said it was amazing, and that it tastes so much different than anything they had ever had at the restaurant. That is when I knew we could make this work. We had an organic, locally-raised, lean beef product no one else was offering."

Pike Valley Farms produces products for wholesale customers, retail outlets, and fine restaurants. Individuals can also buy their products direct on the farm and in certain cities, like Columbus, Ohio, where they offer buying clubs.

At least twice a year, Pike Valley Farm opens up their gates for farm tours, allowing customers to come out and see the animals and learn about their farm's organic and sustainability practices.

"We want our customers to know that our standards go beyond the organic certification required by the government," said Teresa. "We care for our animals; we care for the land, and in doing that, we are creating a





fresh, safe product for their families."

Sons Daniel and Josh plan to continue to expand the farm's Belted Galloway operation, as well as the poultry operation. They are also incorporating new enterprises into the operation based upon requests from the customers. In the spring of 2012 they offered community supported agriculture (CSA) shares for the first time, and launched a new dairy shares program for those interested in raw milk.

"It takes a lot of effort to bring new customers to the market, so instead we have focused on adding products, such as our dairy shares and CSA shares, for our existing customers," said Daniel. "We are also looking to the future and considering adding a certified kitchen at the farm. This would allow us create fresh, organic locally-raised value-added products, such as marinated steaks, for our customers with busy schedules wanting more convenient foods to prepare for their families."

The entire Pike family will agree that the ultimate goal for Pike Valley Farm is to continue to make the farm healthier, their animals healthier, and in turn produce a wonderful selection of local, organic, healthy food for their families and their customers.



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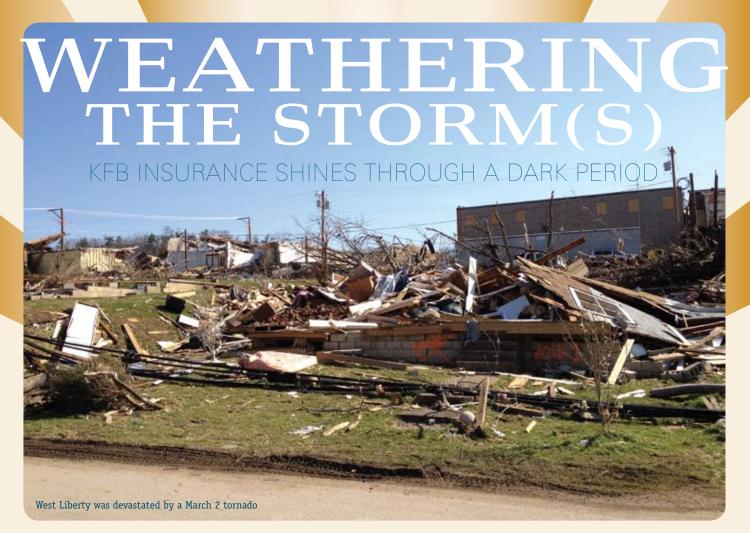
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he company with the slogan "Big on Commitment" has been hard at work meeting the biggest challenge it has ever encountered.

That would be helping tens of thousands of Kentuckians who suffered property losses and damage during two horrendous weather incidents – the March 2 storms across the state and an April 28 hailstorm in the Louisville area. Kentucky Farm Bureau Mutual Insurance Company has responded with a tremendous degree of financial and human resources. The work is not complete; claims continue to come in.

The tornados and severe thunderstorms that swept through most of Kentucky on that infamous Friday, March 2 comprise the worst weather event in terms of dollars in the 69-year history of Kentucky Farm Bureau Mutual Insurance Company. Worse than such disasters as the 1974 tornadoes, the 2009 ice storm and in 2008, Hurricane Ike.

By far.

"It's our worst event - times two," said

Bradley R. Smith, Executive Vice President and CEO of Kentucky Farm Bureau Mutual Insurance Company.

Eight weeks after the tornado outbreak, as the company was still flooded with work in handling that crisis, a second disaster emerged. A hailstorm battered many areas of Louisville and parts of surrounding counties.

Combined, the tornado outbreak and hailstorm events could result in as many as 50,000 processed claims. An enormous number of roofs have been replaced and vehicles repaired. The total amount of claims paid will be in the hundreds of millions of dollars.

The financial blow is tempered somewhat, however, by the positive response about how well the company has served its members. The process has gone well, with a low number of customer complaints.

"I have truly been impressed by how the entire Farm Bureau family came together to handle these challenges," said Smith. "We really pulled together.

Late in the evening on March 2, Greg Youngblood, Vice President, Claims, had

received enough information about the storm outbreak to realize that KFB was facing an emergency of epic proportions.

"Your first thought is to get boots on the ground; to round up as many (claims) adjusters as you can and get them assigned. It's all organization," he said.

KFB has a well planned and organized storm response program. Youngblood and his staff assembled a large team of claims adjusters and dispatched them throughout the state. More than 40 Farm Bureau Insurance adjusters from other states were sent here to help. KFB also secured around 50 independent adjusters from within the state. And the agents and their staff joined in to support the effort.

At the State Office dozens of volunteers operated a phone bank to handle the over-flow of calls, including some forwarded from the busy local agency lines. Among the volunteers were some agency managers whose business was not impacted

Fortunately, none of the many KFB Insurance offices throughout the state were damaged, although several lost power. In tornado-ravaged West Liberty,

the KFB agency office was temporarily moved to the volunteer fire department building.

The company's disaster recovery trailer was dispatched to Morehead to assist the Claims Office there in dealing with an enormous volume of claims from that hard-hit region. Within 90 days of the storms KFB had handled more than 27,000 claims. Incredibly, claims came from every county in the state – all 120 of them!!

"I've never seen this degree of destruction; and it was widespread," said Youngblood.

Temporary claims centers were set up to supplement the 15 District Claims Offices. The offices extended hours and went to six days of operation for several weeks.

"We've had a lot of people work some really long hours," said Youngblood.

Out in the communities Farm Bureau people were helping in many ways, providing food and other necessities, assisting with cleanup work - - even helping victims find hotel rooms and rental vehicles.

Then came the second punch. On Saturday evening, April 28, a severe thunderstorm rolled across Jefferson County with two-inch hail. Thousands and thousands of vehicles and roofs were damaged. A month later, The Louisville Courier-Journal reported that the State Department of Insurance was estimating insured losses at \$175 million.

Three days after the April hailstorm, KFB opened a "hail clinic" (an emergency claims center) in the parking lot of its State Office. A huge tent housed six lanes and two lines of computers where from 15 to 18 processors were stationed. Business was brisk; over a four-week period more than 3,000 cars were assessed at that site and the District Claims Office on Gardiner Lane.

Around 40 independent adjusters – plus two from Mississippi Farm Bureau – were brought in for the hail incident.

Smith said that when he reflects on all that has transpired since March 2, "it really makes me proud to be part of Farm Bureau. We are a big company, but at the same time we are a big family. There are many facets of Farm Bureau, and they all came together to help our members when they needed us. It's truly gratifying to see this come together; to be part of a strong organization that is able to take care of members in need.

"Through all this we've had very few complaints, and many, many people who have expressed their gratitude."



A NEW STATE LAW IS IN EFFECT TO PROTECT HOM-EOWNERS AND INSURANCE COMPANIES FROM UNSCRUPULOUS PRACTICES BY THE SO-CALLED "STORM CHASERS" ROOFING COMPANIES. FOLLOWING IS A SUMMARY OF THE NEW LAW.

"STORM CHASER" RESIDENTIAL ROOFING LEGISLATION

The new law applies <u>only</u> to roofing contracts where the goods or services are expected to be paid by the proceeds of a property and casualty insurance policy.

The law requires residential roofing contractors to give notice to consumers at the time of contracting that the consumer has a right to cancel the contract at any time within 5 days of notification by the insurer that all or any part of the claim or contract is not a covered loss under the insurance policy. (A specific notice and font are required.)

It prohibits a contractor from requiring advance payment from the homeowner until the 5 day cancellation period has expired. If payment has been made, the contractor must make a refund to the homeowner within 10 days after the contract has been cancelled.

If the roofing contractor performs any repair services authorized by the owner, including emergency repairs or those repairs otherwise necessary to prevent further damage to the premises, the contractor is entitled to collect a "reasonable and customary" amount for the services performed.

The law prohibits a contractor from offering to pay or rebate all or any portion of an insurance deductible or claims proceeds, from granting an allowance or discount, or from paying any form of compensation in excess of \$100 including a bonus, coupon, credit, gift, prize, or referral fee.

The law forbids the contractor from representing, negotiating, or advertising to represent or negotiate on behalf of the homeowner, on any insurance claim in connection with roof repair or replacement.

The law does not preclude a contractor from providing an estimate for repair or replacement or from conferring with an insurance company representative about damage to the property after a claim has been submitted by the homeowner. (The law doesn't apply to public adjusters.)

A "hail clinic" was set up in the parking lot of KFB's State Office in Louisville, with six lanes available. Thousands of claims were processed there.



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ETHAN

thanol is saving Americans a considerable amount of money, according to research conducted by economics professors at the University of Wisconsin and Iowa State University.

"The surge in ethanol production in recent years has essentially added 10 percent to the volume of fuel available for gasoline powered cars and in so doing it has allowed the U.S. to switch from being a major importer of finished gasoline to a major exporter of both gasoline and ethanol," researchers Xiaodong Du and Dermot J. Hayes explain.

In 2011, they estimated, the average effect across the country was a savings of \$1.09 per gallon. The regional impact ranged from 73 cents a gallon in the Gulf Coast to \$1.69 a gallon in the Midwest.

From January 2000 to December 2011, the growth in ethanol production reduced wholesale gasoline prices by 29 cents a gallon on average across all regions, the researchers said. The larger impact in 2011 was attributed to increasing ethanol production and higher crude oil prices.

This research further refutes the argument that corn-based ethanol is hurting consumers. The key argument has been that because of ethanol, American farmers can't keep up with demand for corn and therefore prices have soared, contributing to higher food costs. While that may be a factor, research shows a small food cost hike is more than offset by fuel cost savings.



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KFB TV **PROGRAM** NOMINATED FOR EMMYS

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Bluegrass & Backroads, a 30-minute television program that explores the agricultural, cultural, historical and artistic stories unique to the state, has been nominated for four Emmy® Awards by The National Academy of Television Arts and Sciences (NATAS). The program received a nomination in the Best Magazine Program category and had three stories nominated for Best Magazine Feature/Segment.

Bluegrass & Backroads is a weekly program aired regionally on the Kentucky Educational Television (KET) networks, and nationally via satellite on RFD-TV through Dish Network, DirecTV and several major cable outlets. Bob Shrader and Matt Hilton make up KFB's two-man video production team and are responsible for writing, filming, interviewing, hosting, directing and editing each show. The duo is now busy filming the 10th season.

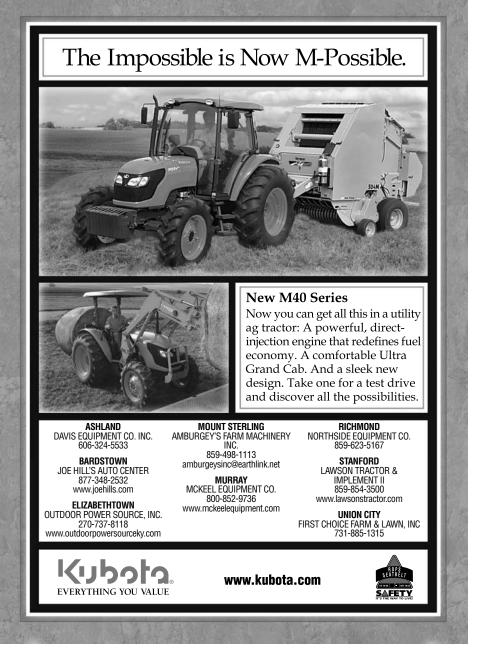
KFB initiated the program to promote agriculture and to underscore its commitment to the state by broadcasting positive stories about Kentucky people, businesses, arts and events.

"After producing television shows for more than 40 years, I can honestly say that Bluegrass & Backroads is probably one of the most unique and enjoyable programs I have ever had the pleasure to shoot and edit," said Shrader.

The Ohio Valley Chapter of NATAS will unveil the official winners of the coveted Emmy® Awards on July 28. In 2009, the program won two Emmys® - one for Best Magazine and one for Best Photography.

For a complete list of the stations and schedule on which Bluegrass & Backroads airs, or to view the Emmy®-nominated segments and other episodes streaming online, visit bluegrassandbackroads.com.





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AFBF Board visits Kentucky

he American Farm Bureau Federation Board of Directors held a meeting in Kentucky for the first time ever as part of a new tradition in which the group visits a state for its June meetings. KFB President Mark

Haney, who serves on the board, had issued an invitation for the group to visit Kentucky.

While in the Bluegrass State the AFBF leaders spent a Sunday taking a bus tour to various agricultural-related sites, including the Spencer County farm of KFB

Director Scott Travis. From his home farm in the Salt River bottomland on the western edge of Spencer County, Travis spoke about his involvement with KFB and his farm operation. A long-time burley tobacco producer, Travis went to the trouble of lining up various tobacco equipment to use as props for explaining what's involved with growing and selling the crop.

Travis also spoke about his row crop operation which involves thousands of acres from several locations, including one field 23 miles and two counties away from his homeplace.

The visitors had





to be gratified to hear the Kentucky farmer relate what Farm Bureau means to him. "It's one of the best things to happen to me," Travis said of his 2006 election to the KFB Board of Directors. "Farm Bureau is always there for farmers. They represent us well and keep us informed about what's going on and the challenges we face."

TOP: KFB Director Scott Travis spoke to the group about his farm operation and his involvement with the organization.

MIDDLE: The AFBF Directors toured Central Kentucky, beginning with a stop at Scott Travis' farm in Spencer County.

BOTTOM: The AFBF leaders checked out some tobacco equipment during their visit.



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