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table of CONTENTS

KFB Day at State Fair 6

Livestock Standards
Commission Meeting 9

Ag Feature 10

Roadside
Market Tour 16

Markets 20

Cover photo by Roger Nesbitt

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Kentucky
FARM • BUREAU • NEWS



this issue of "KFB News" has an article about the explosion in "retail agriculture," a new term used to refer to a segment of agriculture that my family proudly has been part of for generations.

"Retail agriculture" includes value-added agriculture and agritourism, but mainly pertains to selling local foods directly to consumers. Direct-to-consumer marketing includes farmers markets, roadside markets, you-pick operations, on-farm stores and Community Supported Agriculture operations.

The 2012 Census of Agriculture likely will reveal phenomenal growth of this segment since the last census five years ago. USDA last year reported a 17 percent increase in the number of farmer's markets and predicted similar growth for this year.

This trend is the result of a confluence of the local foods craze with young, beginning and small-scale farmers who have realized that they can capture a higher margin when they grow farm commodities with a specific market segment in mind. Our article presents a perfect example by reporting how Jeremy and Joanna Hinton developed their business in LaRue County. Thanks to their hard work and innovative approach, Hinton Orchards is one of the "retail agriculture" success stories in Kentucky. I'm pleased that they are among the 108 Kentucky Farm Bureau Certified Roadside Farm Markets.

Although locally-grown food still accounts for just a small share of the overall farm economy, the potential has garnered the attention of policy-makers throughout the nation. There's an effort afoot to include provisions in the farm bill to expand markets for locally-grown foods (via schools and government institutions). American Farm Bureau Federation recently sent out a policy development briefing which among many things posed the question as to whether the organization should identify retail agriculture as an issue area for policy action. Another key question: "Should Farm Bureau work to enhance producer access to additional marketing channels and infrastructure for local and regional food systems?"

As part of a family that operates an orchard and roadside market, I look forward to discussing the "retail agriculture" issues. Meanwhile, the hectic fall market season is fast approaching with a promise of providing further evidence of the value of "retail agriculture."



MARK HANEY

**PRESIDENT
KENTUCKY FARM BUREAU**

CROP INSURANCE INDUSTRY FACING BIG LOSSES

No less an authority than Standard & Poor's is anticipating that the widespread drought could bring losses of more than \$5 billion to crop insurance companies. In turn, that's bad news for the federal government, which backstops the crop insurance companies with payments and reinsurance.

"Insurers with higher concentrations of premiums in the most-affected states, such as Kansas, Illinois, Kentucky, Indiana, Missouri and Tennessee, will see a larger share of the losses," S&P analysts said in a report, which added: "Farmers in the most affected states are expecting one of their worst harvests since the drought in 1988."

Losses among crop insurers will vary depending on how much government and private reinsurance they use, S&P said. The companies can withstand the losses because of capital levels and revenue from other businesses, according to the ratings firm.

"Underwriting losses will be a drag on earnings, but by themselves, will not affect the capital of most insurers that we rate," S&P said. "We do not expect to take any rating actions solely because of crop insurance losses."

Wells Fargo has reinsurance, in which other companies agreed to absorb losses on policies sold by the firm, said Katie Ellis, a company spokeswoman.

She said San Francisco-based Wells Fargo, the

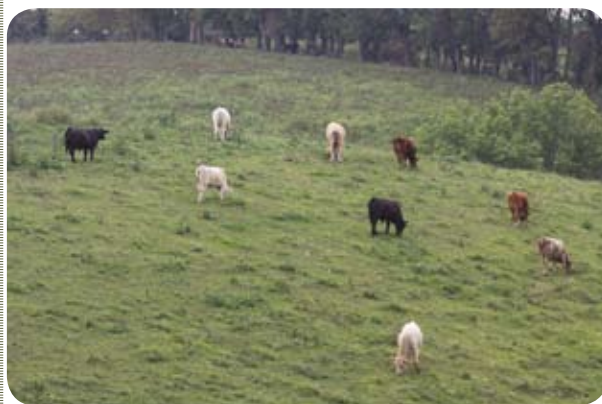
fourth-largest U.S. bank by assets, has spread its risks to limit liabilities from a single event.

Losses this year may rival costs from the 1988 drought and a 1993 flood, said Tom Zacharias, the president of National Crop Insurance Services (NCIS).

In spite of the depth and far-reaching impact of the drought, NCIS says farmers should have no worries regarding their crop insurance policy's ability to pay. "In order to be approved to sell crop insurance, companies must have adequate surplus and reinsurance at their disposal so that even if a catastrophe of this magnitude strikes, and then one strikes again the next year, the company is still capable of paying indemnities on the policies they sell," said Zacharias.

The industry has 5,000 claims adjusters and 15,000 agents and had paid out \$822 million in claims as of mid-August. This year, farmers have invested more than \$3.9 billion to purchase more than 1.1 million crop insurance policies, with \$110 billion in liability protection, according to NCIS, a non-profit trade group representing crop insurance companies.

Federal crop insurance dates to the Dust Bowl droughts of the 1930s. The program and subsidies have been dramatically boosted as Congress decided to use the program to avoid disaster payments which had become common.



The drought has ravaged Kentucky's corn crop and forced cattle producers to feed hay or use marginal pastureland.



Many women who work in a wide range of careers find it beneficial to join organizations that focus on professional development and that can help them advance in their chosen field. Women in agriculture are no different. Many are turning to Farm Bureau Women's Leadership Programs for professional development opportunities.

"A goal of the Farm Bureau Women's Leadership Committee is to empower women to use their enthusiasm, dedication and talent to change perceptions about agriculture, family farms and ranches and the roles of women," explains Terry Gilbert, chair of the committee and a farmer from Boyle County, Kentucky.

The WLC coordinates educational programs such as Food Check-Out Week in addition to offering leadership development programs open to all Farm Bureau women.

Clearly, opportunities abound for women involved in agriculture today. Many of those opportunities center around helping people understand where food comes from and how it is grown or produced on family farms and ranches.

A recently concluded national study of 70 land-grant universities found that undergraduate women enrolled in agriculture programs outnumber undergraduate men by more than 2,900 students. The increase in undergraduate women studying agriculture is a relatively new trend. As recently as 2004, men outnumbered women by more than 1,400 students. By 2008, the number of undergraduate women and undergraduate men enrolled in agriculture academic areas was about equal.

This growth in undergraduate women studying agriculture tracks closely with an overall increase in women farmers tracked by the Agriculture Department. The department's most recent Census of Agriculture revealed that the number of women farm operators increased by 19 percent (to 1,008,943) between 2002 and 2007.

It seems likely that we'll be hearing more from women about food and farming down the road.



CYNDIE SIREKIS

DIRECTOR OF NEWS SERVICES

AFBF

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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Front row, Cindy Lynn, Miss Kentucky Jessica Casebolt and winning bidder Dr. Mark Lynn show off the champion ham from Scott Hams as part of a celebratory group that included (back row from left) Louisville Mayor Steve Fischer, KFB Second VP Fritz Giesecke, Agriculture Commissioner James Comer, KFB First VP Eddie Melton, Governor Steve Beshear, KFB President Mark Haney, June Scott, KFB Commodity Division Director Mike Tobin,, Leslie Scott and KFB Executive VP David S. Beck.

KFB DAY AT STATE FAIR

A sellout crowd, a large group of political leaders and another hefty price for the prized pork made KFB's 49th annual Country Ham Breakfast a huge success. Nearly 1,600 people were on hand to hear some top political officials speak and watch as Dr. Mark Lynn & Associates of Louisville offered up the winning bid of \$300,000 for the 17.62-pound ham produced by Scott Hams of Greenville.

Dr. Lynn said the charitable donation would be given to the University of Louisville, Visually Impaired Preschool Services and Eastern Area Community Ministries. KFB has now helped raise more than \$6.5 million for local charities, educational and philanthropic groups through the 49-year history of the auction.

Louisville Mayor Steve Fischer, Governor Steve Beshear, U.S. Senators Mitch McConnell and Rand Paul and Agriculture Commissioner James Comer were the guest speakers. This marked the first ham breakfast for Fischer, who succeeded current Lieutenant Governor Jerry Abramson as mayor of Kentucky's largest city. Abramson was among a sizeable group of state officials in attendance. Congressmen Brett Guthrie and John Yarmuth also attended.

Fischer offered a welcome to Louisville and spoke about several local foods initiatives supported by his administration. He affirmed a knowledge of agriculture's importance to Kentucky, as well as to the Louisville metro area. He also noted how Louisville has a national reputation for many great restaurants.

Governor Beshear praised KFB,

beginning his remarks by saying: "I want to thank you for the partnership we have had to move Kentucky agriculture forward." He also praised Comer, saying that although they are from different political parties, "we are working together on several projects. We're collaborating."

As is usually his custom, McConnell said Farm Bureau was one of his favorite groups and that "we agree on almost everything." He had high praise for KFB President Mark Haney, saying the Pulaski County farmer "provides you with great leadership." During remarks about Congressional issues, the Senate Minority Leader said he expected Congress to pass a drought-relief bill following the August recess.

Senator Paul spoke mainly about fiscal issues and how the media often distorts his positions and portrays him to be an obstructionist. "I con-

tinue to try to do what is best for Kentucky,” he said. Earlier, he reiterated his grave concern about the budget deficit and national debt. “The deficit is the biggest problem we have. It threatens our society,” he said. He also lambasted foreign aid expenditures.

Another highlight was the recognition of a dozen members of the Kentucky National Guard. The group received a spirited standing ovation, some kind words from Governor Beshear and were asked to assemble for a group photo afterward with the governor and President Haney.

Other highlights of KFB Day at the Fair were the gospel quartet contest, Pride of the Counties award ceremony and the luncheon in the South Wing. Also, KFB Insurance Company was among a group that purchased the reserve champion steer at the 4-H and FFA Sale of Champions.



TOP: Miss Kentucky Jessica Casebolt with the blue ribbon ham.



CENTER: Leslie County's exhibit was judged the winner in the annual contest at the Pride of the Counties section sponsored by KFB Insurance Company. From left are Ray Wilson, Stephanie Boyd and Rhonda Brashear representing Leslie County. Then there's KFB Executive Committee members Mark Haney, Fritz Giesecke and Eddie Melton, and in the back row are KFB Insurance CEO Brad Smith and KFB Executive Vice President David S. Beck. Wilson is the ag extension agent in Leslie County. Ms. Boyd works for Frontier Nursing University and Ms. Brashear represented the Chamber of Commerce. She's also entertained fairgoers by playing the dulcimer.



BOTTOM: New Vision, a group from Anderson County, won the gospel quartet contest. Here they perform at the picnic. From left are Doug Sallee, Denny Dickerson, Rachel Young and Benjamin Gee.

CULTIVATION...

Meetings with lawmakers help build valuable relationships

k FB has found that the Congressional recess in August affords a great opportunity to strengthen relationships with our delegation by inviting them to various events like cookouts and county FB meetings. Our General Assembly members and local officials usually are invited as well, creating an opportunity to chat about a wide variety of issues.

One case in point was a breakfast held last month at the Young and Robards farm in northern Bullitt County, where the guests included Congressman Brett Guthrie, State Representative Linda Belcher and Circuit Clerk Layne Abell.

The previous evening Congressman Guthrie spoke to a crowd of about 70 people from several counties during an outing at the Spencer County farm of KFB Director Scott Travis. That event also attracted State Senator Paul Hornback of Shelby County and State Representatives Kim King of Mercer County and Brad Montell of Shelby County, as well as Washington County Judge-Executive John Settles. KFB Directors Fritz Giesecke of Hart County, Pat Henderson of Breckinridge County, Larry Thomas of Hardin County and Joe Paul Mattingly of Marion County also were there to greet the lawmakers. (Travis and Mattingly were at the Bullitt County breakfast the following morning)



LEFT: State Representative Linda Belcher chats with Bullitt County FB Vice President David Bates during a legislative appreciation breakfast at Young and Robards Farm. Congressman Brett Guthrie and several local officials also were there. BELOW: Congressman Brett Guthrie speaks to the crowd at the farm of KFB Director Scott Travis of Spencer County.



KFB's Mark Haney addresses Livestock Standards Commission

k

FB President Mark Haney was among agriculture leaders addressing the Kentucky

Livestock Care Standards Commission during a highly-publicized public forum to receive comments regarding proposed standards for livestock and poultry care. More than a hundred people packed a legislative conference room in the Capitol Annex for a two-hour meeting in which a procession of agriculture officials, animal welfare activists and others took turns commenting on the proposed guidelines which will be submitted to the State Board of Agriculture and, eventually, a legislative overview committee.

During his allotted time, Haney thanked the members of the commission for the time they had invested in developing a draft document for review by members of the agricultural community and general public. He briefly articulated KFB's position in support of the commission's current efforts.

"We strongly believe that the intent of the legislation that established the commission was to create minimum guidelines based on proven science and research. Production standards need to be based on facts, not emotions. Overburdensome regulations would only increase the cost of production and ultimately increase the cost of food without any proven benefit to livestock or poultry," Haney said.

"Proper care and welfare of livestock and poultry are essential to the efficient and profitable production of food and fiber. No segment of society has more concern for the well-being of poultry and livestock than the producer. This is best exemplified by the high levels of production and low mortality rates achieved in modern livestock and poultry operations.

"While the standards recommended by the commission must still be reviewed by the State Board of Agriculture and the Legislative Administrative Regulation Review Subcommittee, our organization stands willing to assist you to ensure



KFB President Mark Haney voiced the organization's support for the commission's work.

that Kentucky agriculture remains a viable industry in our Commonwealth."

Members of the Kentucky Poultry Federation, Kentucky Cattlemen's Association and various dairy groups also spoke to the commission.

KFB Director Danny Wilkinson of Adair County is on the commission. The process was established by legislation enacted in the 2010 session of the General Assembly. KFB strongly supported the measure as a means to protect the state's animal agriculture industry from unwarranted restrictions.

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ABOVE: Jeremy Hinton chats with a customer at his market near Hodgenville.

Retail rage

Article and Photos by Kristi McCabe

MORE AND MORE FARMERS ARE SELLING DIRECT

Kentucky's farmers have been working behind the scenes for generations, growing our food while remaining largely unknown. A trend toward retail agriculture is changing this, however, as more and more farmers are selling their products directly to the public. The current generation of farmers is both tech-savvy and passionate about farming. They are coming home from college with a determination to move their family operations into a whole new realm.

One such farmer is Jeremy Hinton, an eighth-generation farmer who returned to his family's LaRue County farm after graduating from the University of Kentucky. Jeremy began helping out at what was then a traditional row crop operation, and wanted to find ways to diversify the family business. He started thinking about vegetable and fruit production, and soon discovered the allure of retail agriculture.

When Jeremy's fiancé Joanna wanted to become more involved in the day-to-day operations of the family farm, he knew it was time to move the operation in a new direction. A visit to a local tobacco farm with the intention to lease it turned into a whole new venture, and Jeremy soon found

his business completely transformed.

"About three weeks after Joanna and I were married, we decided to try to lease tobacco quota from a lady in the area whose husband had passed away," Jeremy explained. "This farm also had an apple and peach orchard, and somehow we ended up leasing the orchard instead. I tell people either we were at the right place at the right time, or we should have run away while we had the chance."

Joanna eventually left her job as Executive Director of a non-profit organization so she could be more involved in the family business, and it evolved into what is now Hinton's Orchard and Farm Market, which is a member of KFB's Certified Roadside Farm Markets Program. Jeremy and Joanna began operating the Tommy Bennett Orchard in LaRue County, and though they had no experience in raising tree fruit at that point, they learned quickly.

"We learned a lot that year, and we found out that we had a lot more to learn," Hinton reflected. "Some of the first people who offered advice were Mark and Don Haney from Farm Bureau, and they continue to do so. We have received a tremendous amount of help from a network of

orchard operators across the state, and I wish I could credit them all by name.”

The Hintons kept their operation at the Bennett location for four years, and then bought their current farm in 2006. In December 2010, they bought another 20-acre farm; they planted 400 peach trees and 100 pear trees in spring of 2011. In addition to that, they currently have 700 apple trees and 500 peach trees on their other farm.

The Hintons are a part of a growing trend that is moving Kentucky farmers into the booming business of retail agriculture. While Jeremy and Joanna Hinton never expected to move away from a traditional farming operation to the relatively-new realm of retail agriculture, the shift has proven to be a good fit.

“It is a completely different game,” said Jeremy. “One of the most rewarding aspects is the ability to sell directly to the consumer. My wife and I are both outgoing and love being around people, so we enjoy getting to interact with customers.”

The prospect of direct marketing is an attractive one for many producers, particularly when an opportunity to educate consumers about where their food comes from is present.

“I enjoy talking to people about our operation and how we do things,” Jeremy Hinton reflected. “Sometimes people come in April looking for watermelon, and I show them how big the plants are at that point. It is an eye-opening experience for consumers who have never been around a farm. We love hosting school field trips in the fall and teaching kids where their food comes from. Working directly with the public allows us to educate our consumers, and that is an important component of our business mission.”

Retail agriculture focuses on consumer-oriented marketing, and is more diversified than traditional operations. Its emphasis on entrepreneurial skills encourages young farmers to find new ways of getting their products to customers. Gary Matteson, Vice President of the Young, Beginning, and Small Farmer Outreach Programs for the Farm Credit Council, said there are many factors playing into this growing trend.

“Many farmers are looking for more marketing channels to sell what they produce,” said Matteson. “Combine that with an increase in consumer demand for knowing where our food comes from, and you have a new venue for selling pro-

duce. This demand has stimulated a lot of farmers to seek markets catering to that demand, whether that is a farmer’s market or changing their production practices to produce something of higher value, such as grass-fed beef.”

In an article called “The Emergence of Retail Agriculture,” Matteson states that young, beginning, and small farmers in particular have shown interest in direct-to-consumer sales in the local foods marketplace. This includes venues such as farmers’ markets, roadside stands, and through community-supported agriculture (CSAs).

Matteson’s article also points out that in the Ag Census year of 2007, organic, direct-to-retail, and local foods sales conservatively added up to \$8 billion. CSA farms were present in nearly 2,100 counties according to the 2007 Ag Census, and a December 2011 national survey from the USDA Economic Research Service estimated that in 2008, sales of local foods topped \$4.8 billion. These figures are hard to ignore.

In an interview, Matteson said that the trend is particularly prevalent among young farmers. They are returning to the farm with college degrees and are armed with experience in social media, which makes them keenly aware of the benefit of new and improved marketing techniques.

“It is natural for this young generation of farmers to use social media platforms to sell their products directly to the consumer,” said Matteson. “Another factor that is driving young people back to the farm is that farming has become ‘cool.’ People want local food, and farmers have something people want, so that makes them very valuable. These young farmers are coming back to the farm with a certain amount of confidence, because they have a product that people want. They are selling sweet corn off the back of a wagon and creating a Facebook page that tells people when their products are ready; in the process, they are selling themselves along with those products. It’s a great combination.”

This new trend benefits both the consumer and agriculture in general, Matteson emphasized, in numerous ways.

“It benefits consumers by giving them a product that they want,” said Matteson. “They want fresh, locally-grown food and they want to get to know the farmer who is growing it. Selling directly to the consumer allows for both of these things.

This new generation of farmers is delivering a quality product combined with service, and that is exactly what the consumer wants.”

Agriculture in general will continue to benefit from this renewed interest in buying local.

“If someone builds a relationship with a local farmer, they become an indirect advocate for farming,” Matteson stated. “The consumer starts to take a personal interest in farming. By becoming a Facebook fan of a local farmer’s market, consumers are telling their friends that they love farming and that they support Kentucky farms. This is a good thing for agriculture, and even better for Kentucky’s hard-working farmers.”

Jeremy Hinton said one thing he has noticed since he began selling retail is that consumers would rather buy local, traditional produce as opposed to something organic that was grown in California.

“It gives them a chance to support local farmers and local businesses,” said Hinton. “Also, they know they are getting better quality and freshness. Selling directly to consumers allows us to both share with them how their food was grown and build a personal connection.”

Like other farmers of his generation, Jeremy Hinton makes good use of social media and direct marketing opportunities. Hinton’s Orchards has a Facebook presence, and Jeremy said they are up to more than 3,000 fans.

“It is a great way to advertise the events that we host, as well as a means of telling customers when we have different kinds of produce ready,” said Hinton. “For example, we let them know when we have peaches ready and we advertise the various festivals we host. We host a festival to feature each of our primary crops: strawberries, peaches, apples and pumpkins. These festivals include both activities and foods that spotlight our seasonal crops. October is by far our busiest month, with school tours nearly every week day and activities for families every weekend.”

Joanna Hinton also sends out an electronic newsletter and shares recipes, which provides yet another method of staying in direct contact with consumers. This newsletter is currently sent out monthly to just over 1,000 subscribers, and is sent more frequently in the fall. Hinton’s Orchard fans can also find a blog on its web site (<http://www.hintonsorchard.com/>).



KRISTIE AND JAMIE GUFFEY

— NEW DIRECTOR OF KENTUCKY — *POULTRY FEDERATION IS BULLISH ON AG EDUCATION*

Article and Photo by Kristi McCabe

Jamie Guffey is the latest alumnus of KFB's Leadership Enhancement for Agricultural Development (LEAD) program to obtain a high profile position in Kentucky agriculture. Guffey, who farms near Smith's Grove, is the new Executive Director of the Kentucky Poultry Federation.

Jamie and his wife, Kristie Broadbent Guffey, are well rooted in KFB. Kristie is a professor of agriculture at Western Kentucky University and a past winner of KFB's Discussion Meet. The couple have been involved with KFB's young farmer program.

Jamie's interest in agriculture was sparked by childhood visits to his grandfather's dairy and tobacco farm in Clinton County. He worked on the farm prior to serving in the Marines. After service he earned an Agriculture Degree from Western.

While attending college he worked on a family farm that he inherited near Byrdstown, Tennessee. He has worked for

several farm implement companies, sold tobacco for Swedish Match and then was a broiler technician for Keystone Foods. He comes to the Poultry Federation from Keystone's pullets division.

Jamie said he feels that his participation in LEAD helped him to secure the post.

"The LEAD program really opened my eyes to the many opportunities that exist within agriculture," said Guffey. "I would definitely recommend it to others. The program covers media training, leadership and communication skills, as well as how things work in Frankfort and Washington, D.C. Farmers really need to know what is going on in government, as it pertains to agriculture."

The Guffeys became involved with Farm Bureau activities together, and have enjoyed both the education they have gained through their involvement, as well as the contacts they have made.

"Kristie and I attend the Farm Bureau young farmer summer outings together, and we really enjoy interacting with other

people close to our age," Guffey said. "We see what they are doing on their farms and hear them share about the difficulties they experience, and it helps us connect. It's nice when you participate in a farm visit and hear farmers talk about what they do; they are so proud of their operations, and it's very motivating."

As a result of one of their visits to a local farm in 2007, the Guffeys researched growing grapes to see if it would be profitable. They decided to give it a try, and since then have taken tours of wineries to see what kind of demand there is for various types of grapes.

"We wanted to see what they were doing," said Guffey. "Right now, there is demand for a good French hybrid. We are still weighing the pros and cons, and that is definitely something we are interested in pursuing. These farm visits help spur new ideas, and we find them to be very valuable for that reason."

Kristie's career has centered on educating others about agriculture, and it is a

passion she shares with her husband. Kristie was a high school agriculture teacher in Carlisle County before becoming a professor at Western Kentucky University, where she currently teaches everything from plant science to leadership courses to rural sociology.

"My interest in agriculture began when I was a high school student and was active in FFA and Farm Bureau," said Kristie. "I entered the Farm Bureau Outstanding Youth contest and really got a lot out of the experience. After high school, I was elected state FFA president and continued my relationship with Farm Bureau."

Kristie is now working toward her doctorate in educational leadership. She said her experiences with Farm Bureau have enabled her to enhance her classroom teaching, and have made her a better professor.

"I really encourage my students to get active and stay involved with Farm Bureau, since they are our voice," Kristie stressed. "The field of agriculture is broken into several commodities and Farm Bureau serves as an overall voice for all of us. They are our advocate."

Kristie continued, "I try to teach my students that by becoming active with Farm Bureau and learning more about how our government works, they are participating in the greatest freedom that our country provides: having a voice."

Looking to the future, Jamie plans to bring his passion for agriculture and the poultry industry to his new position. Foremost on his priority list is furthering educational opportunities for young farmers.

"The Poultry Federation gives out four scholarships per year," said Guffey. "I would like to see both the number of scholarships given and the monetary amount increase. I would also like to focus more on ag in the classroom, particularly a curriculum that focuses on the future of poultry. Not many people know that poultry and eggs are Kentucky's number one commodity; it is a \$900 million cash crop. That is significant."

Guffey said he would also like to see more producer involvement taking place over coming years, as well as grower education.

"I hope that people will see the Kentucky Poultry Federation as the 'go-to' if they have a question about poultry," Guffey emphasized. "We may not have the

answer, but we can certainly find out, since we have many contacts throughout the state and the world. If a producer has a question about upgrading their chicken houses, purchasing a farm, or negotiating contracts, I hope the Poultry Federation will be the first place they go for advice."

He also hopes to play a key role in the future of the poultry industry in Kentucky. "We should be able to stay at the top, as long as the world population continues to increase," he stated. "There is potential for growth everywhere. Our products feed not only Kentucky, but the world. We will continue to find new markets overseas to feed a growing population."

Guffey also cited public relations challenges.

"We have to get better at telling our story. We need to do a better job of educating consumers about where their food comes from, and show them the faces of the farmers who grow it. It really comes down to ag literacy, and that is sorely lacking in many ways."

Kristie emphasized that there is a lot of misinformation out there, and that many times things people read on the Internet not only spread fast, but are also inaccurate.

"It is cyclical. If bad information gets leaked, people believe it and contact their lawmakers. Then new federal laws can be mandated and, on the local level, that could inhibit producers from bringing in poultry houses. Then, chicken prices go up. It is all interconnected."



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KFB TASK FORCE MEETS WITH OFFICIALS WORKING ON NEW HEALTH INSURANCE EXCHANGE

The health insurance system will change dramatically in 2014 when some key provisions of “Obamacare” go into effect. Perhaps foremost is the creation of a state-based American Health Benefit Exchange and Small Business Health Options Program (SHOP) Exchange. The exchange should be of particular interest to farm families, who no doubt have many questions and concerns as to how this will impact their health care and their costs.

KFB’s Health Care Task Force is pursuing answers, but found that few were available during a meeting last month with officials involved in setting up an exchange in Kentucky.

Task Force Chairman and KFB First Vice President Eddie Melton explained to the committee that the purpose of the meeting was to learn where Kentucky stood with the formation of an exchange. KFB President Mark Haney then noted that “everybody certainly has been scratching their heads about health care -- there’s a lot of confusion about the new law.”

The task force discussed the exchange and other aspects of Obamacare with Carrie Banahan of the Kentucky Cabinet for Health and Family Services and Bill Noll of the Department of Insurance. Following are some points from what they told the task force:

- The exchange will be a marketplace where qualifying individuals and small businesses (up to 100 employees) can shop for health insurance coverage. It is expected that the major providers currently serving Kentucky (Anthem,

Humana, Aetna, etc.) will be on the exchange along with “some new options.” It also will include Medicaid plans. Applicants will be able to apply on the web, by phone, by mail or at offices to be determined.

- As a result of the new mandates for health insurance coverage, all current plans will be modified by 2014. The new law requires policies to include 10 “essential” services which include physician services, hospitalization, prescription drugs and preventive medicine.

- Tax credits will be available to employers of less than 25 who use the exchange. Subsidies will be provided to those who fall 250 percent or more under the poverty level, but not for those eligible for Medicaid.

- Kentucky is among 17 states seeking federal approval to administer the exchange. States that do not opt to administer the exchange will have to defer to federal administration.

- Kentucky must apply by November 16 for approval to administer the exchange. A decision is expected by the end of the year. If approved, Kentucky will launch a multi-million advertising campaign to educate Kentuckians about the exchange.

- Starting in 2014 one must provide proof of health insurance coverage on their federal tax form. And that’s when fines can be levied for non-insureds.

In the Farm Bureau world, two of the largest questions are: Will farm families be able to get comparable coverage for a lower price? How will this impact the health insurance book of business for Farm Bureau insurance agents?

Banahan and Noll said the answers are unclear at this point. In regard to the agents’ issues, they invited KFB to request that an agent be included on a task force working on developing a system of “navigators” that can assist those using the exchange.

Agency Managers Mickey Sirls (Hopkins County) and Jeff Centers (Perry County) are members of the KFB Health Care Task Force. Sirls told the state officials “this is going to be time consuming” for agents who sell health insurance.

During a discussion as to whether Farm Bureau agents would be able to serve as “navigators,” Melton told the state officials that it would be important to maintain the tie between agents and members. “Our delivery system is important to our membership,” he explained.

After the officials departed, Centers remarked that he hoped “our leadership will stay in touch with this.” Task Force member and KFB Director Terry Gilbert agreed, saying “there are a lot more questions than answers right now.”



Chaired by KFB First VP Eddie Melton (top right), the Health Care Task Force met last month at the KFB State Office.

COUNTY ANNUAL MEETINGS



ADAIR COUNTY

Date: September 18, 7:00 p.m.
Place: Cranmer Dining Hall, Lindsey Wilson College

ANDERSON COUNTY

Date: October 8, 5:30 p.m.
Place: Eagle Lake Convention Center

BARREN COUNTY

Date: September 15, 6:30 p.m.
Place: Trojan Academy

BATH COUNTY

Date: September 22, 6:30 p.m.
Place: Ag Marketing Center

BELL COUNTY

Date: September 27, 6:00 p.m.
Place: Farm Bureau Office

BOURBON COUNTY

Date: October 18, 6:30 p.m.
Place: Legion Park

BOYD COUNTY

Date: October 15, 6:00 p.m.
Place: Fannin's Cafe

BRECKINRIDGE COUNTY

Date: September 25, 6:00 p.m.
Place: High School Commons

BULLITT COUNTY

Date: September 15, 6:00 p.m.
Place: Extension Office

CALDWELL COUNTY

Date: October 6, 6:30 p.m.
Place: UK Research Center

CAMPBELL COUNTY

Date: September 15, 5:00 p.m.
Place: St. Peter & Paul Social Center

CARROLL COUNTY

Date: September 10, 7:00 p.m.
Place: FB Office

CLAY COUNTY

Date: October 11, 6:00 p.m.
Place: Farm Bureau Office

CLINTON COUNTY

Date: September 13, 6:00 p.m.
Place: Fair Grounds

FAYETTE COUNTY

Date: October 16, 5:00 p.m.
Place: Talon Winery

FLOYD COUNTY

Date: October 12, 7:00 p.m.
Place: May Lodge, Jenny Wiley State Park

FULTON COUNTY

Date: September 27, 6:00 p.m.
Place: Farm Bureau Office

GARRARD COUNTY

Date: September 25, 6:30 p.m.
Place: Forks of Dix River Baptist Church

GRANT COUNTY

Date: September 22, 6:30 p.m.
Place: Farm Bureau Office

GRAYSON COUNTY

Date: September 26, 6:00 p.m.
Place: Centre on Main

HARRISON COUNTY

Date: September 20, 6:00 p.m.
Place: Extension Office

HART COUNTY

Date: September 29, 6:00 p.m.
Place: Fair Building

HENRY COUNTY

Date: October 11, 7:00 p.m.
Place: FB Office

JACKSON COUNTY

Date: September 17, 6:00 p.m.
Place: Jackson Energy Farm

JEFFERSON COUNTY

Date: November 8, 7:30 p.m.
Place: Farm Bureau office

KNOX COUNTY

Date: September 14, 5:30 p.m.
Place: Water Park Shelter House

LaRUE COUNTY

Date: September 29, 5:30 p.m.
Place: Creekside Park

LAWRENCE COUNTY

Date: October 16, 6:00 p.m.
Place: Down Home Grill

LETCHER COUNTY

Date: September 13, 6:00 p.m.
Place: Extension Office

LIVINGSTON COUNTY

Date: September 28, 7:00 p.m.
Place: Livingston Central High School

LYON COUNTY

Date: September 14, 6:30 p.m.
Place: High School Cafeteria

MAGOFFIN COUNTY

Date: September 10, 6:00 p.m.
Place: Extension Office

MARION COUNTY

Date: October 8, 7:00 p.m.
Place: Lebanon Masonic Hall

McCRACKEN COUNTY

Date: September 15, 6:00 p.m.
Place: St. John's K of C Hall

MEADE COUNTY

Date: September 27, 6:00 p.m.
Place: Community Building

MERCER COUNTY

Date: September 10, 6:00 p.m.
Place: Extension Office

METCALFE COUNTY

Date: September 20, 6:00 p.m.
Place: Extension Office

MORGAN COUNTY

Date: September 20, 6:00 p.m.
Place: Farm Bureau Office

OWEN COUNTY

Date: October 1, 6:00 p.m.
Place: Extension Office

PIKE COUNTY

Date: September 20, 6:00 p.m.
Place: E. Ky. Expo Center

PULASKI COUNTY

Date: October 4, 6:30 p.m.
Place: Southwestern High School

SCOTT COUNTY

Date: September 18, 6:30 p.m.
Place: Extension Office

SHELBY COUNTY

Date: October 6, 6:00 p.m.
Place: Extension Office

SPENCER COUNTY

Date: September 24, 7:00 p.m.
Place: Extension Office

WARREN COUNTY

Date: September 15, 5:30 p.m.
Place: South Warren High School

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MARKETS TOUR GOES TO VERMONT

Various maple sugar grades and colors were on display at Morse Farm Maple Sug-
arworks.

The annual Roadside Farm Market summer tour took 57 participants to Vermont to look at a variety of agriculture businesses.

The group was met at the Burlington airport by Vermont FB Executive Director Tim Buskey and Carleen Telgen, who served as tour directors. First stop was a visit to Allenholm Farm in South Hero. The family operation owned by Ray and Pat Allen produces about 20 varieties of apples along with homegrown vegetables and an array of other fruits.

The group then headed south to the dairy farm operated by Vermont FB President Clark Hindsdale. He has developed the farm into a community-owned resource, with an educational mission.

"It was great to have Clark take time out of his schedule to give us a tour of his dairy operation," said KFB President Mark Haney. "It is a tradition we have on the Roadside trip to meet with Farm Bureau leaders from other states to dis-

cuss issues and to get ideas on what we can do to help our members."

The first stop on the second day was Champlain Orchard, a family orchard owned by Bill and Andrea Suhr. The young farming couple takes pride in growing a diversity of ecologically-grown fruits and vegetables. The couple has recently started making hard apple cider and iced cider, and the group had a chance to taste these farm fresh products and do a little shopping at the Orchard market.

Vermont's agricultural politics was a topic of conversation during a visit at the farm of State Representative Will Stevens, who is the owner of Golden Russet Farm, a family-run organic farm with a wide variety of summer and fall vegetables.

"For more than 30 years, our mission at the farm has been to provide quality organic produce to people at reasonable cost," explained Representative Stevens. "My mission as a representative is to be that voice of agriculture that is needed at the state level to make sure our farmers

are not forgotten."

Next stop was Champlain Valley Alpacas. This family farming operation, owned by Les and Jenny Foshay, raises alpacas for fiber and is a Vermont Farmstay. The family relocated Champlain Valley Alpacas after returning to Vermont from Arizona several years ago. Since then, they have built their farm into one of the larger alpaca farms in New England.

Day 3 began at Dakin Family Farm. Over the years this venerable market expanded from just maple syrup to smoked ham, bacon, and other local items. Sam Cutting, IV, now President of Dakin Farm, gave our group the tour of what has become a premier on-line and mail order commercial business for uniquely Vermont fine foods.

After tasting the variety of products at Dakin, the group took a historical agriculture tour of Shelburne Farms. In 1886, Dr. William Seward and Lila Vanderbilt Webb began acquiring farmland on the shores of Lake Champlain and by 1902,

Shelburne Farms encompassed a 3,800-acre farm dedicated to demonstrating innovative agricultural and land use practices, with a hackney horse breeding enterprise, as well. In 1972, family descendants founded a nonprofit organization at Shelburne Farms dedicated to conservation education. The group had an opportunity to tour the Shelburne Farms' cheese making facility and learn about the organization's educational opportunities for children of all ages.

Next stop was the Bragg Family farm in East Montpelier. Doug and Barb Bragg,

the eighth generation of the Bragg family, welcomed the group and shared their family's sugaring story. After taste testing the "World's Best" maple creemees, the group headed into Montpelier to enjoy the evening in the smallest capitol city in the U.S.

Burlington Farmers' Market was the final stop on the main tour Saturday morning. Since 1980, the Burlington Summer Farmers' Market has been held every Saturday from late spring through autumn in downtown Burlington's City Hall Park, just off of the Church Street

Marketplace. The group was greeted by the market manager and given \$5 tokens to use at the over 60 booths with seasonal produce, flowers, artisan wares, prepared foods, and more. Following the trip to the Burlington Farmers' Market thirty-seven of the members headed to the airport to return home and twenty of the tour participants continued on touring Vermont for an extra day.

The tour was co-sponsored by KFB Insurance Company, Farm Credit Services of Mid-America and the Kentucky Department of Agriculture.



The cheese production facility at Shelburne Farms.



A scene from Champlain Valley Alpaca Farm.



The group posed for a photo at Champlain Orchard, off the shore of Lake Champlain.

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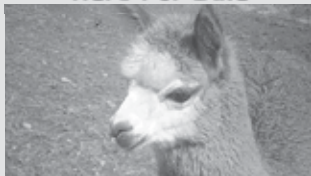
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Burley crop larger despite lower yield

Kentucky burley tobacco production was forecast by USDA last month at 135 million pounds, up five percent from 2011. The larger production resulted from harvested acreage increasing 7,000 acres to 71,000. Yield was projected at 1,900 pounds per acre, down 100 pounds from the 2011 crop. Dry conditions had stressed the crop, but recent rains improved the outlook. U.S. burley production was forecast at 186 million pounds, up eight percent from last year. Growers plan to harvest nine percent more acres than a year ago. USDA expects an average yield of 1,917 pounds per acre, down 21 pounds from last year.

Production of Kentucky dark fire-cured tobacco was forecast at 29.7 million pounds, down four percent from 2011. Dark air-cured tobacco production was forecast at 10.2 million pounds, down 23 percent from last year. For both types, the average yield was expected to be down 100 pounds from the 2011 crop.

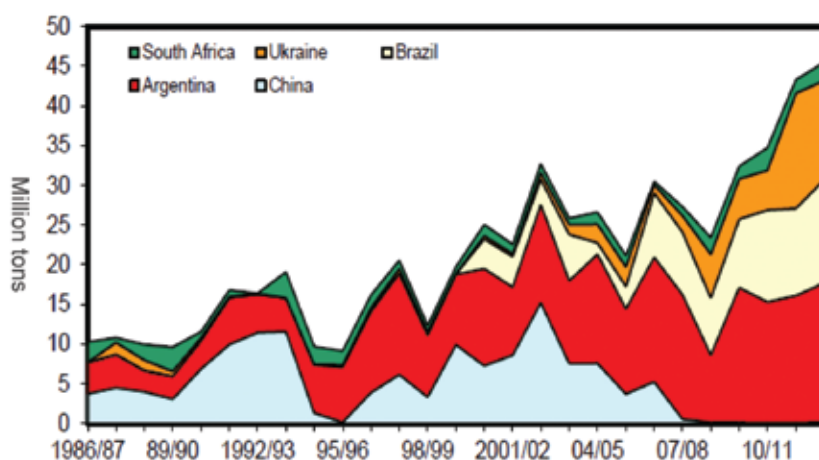
Brazil's soybean crop may surpass U.S. for first time

In USDA's August Crop Report, the U.S. soybean crop was forecast at 2.69 billion bushels, down 362 million bushels from the 2011 crop. Despite a large decline in the U.S. crop, global soybean production in 2012/13 is expected to increase to 260.5 million metric tons from 236 million in 2011/12 based on large gains for South America. Brazilian producers will respond to high world prices that have been magnified by a 20-percent decline in their currency's value. USDA predicts a ten percent increase in soybean acreage and an 81 million ton crop; if realized, Brazil's 2012/13 soybean crop would be the first ever to surpass the U.S. harvest.

Kentucky's produce growers see market expansion

The 2012 Kentucky Produce Planting and Marketing Intentions Grower Survey and Outlook has been published by the UK Agricultural Economics Department. Kentucky's produce sector will likely exceed \$33 million in sales for 2012. Commercial vegetable area is estimated to increase slightly to around 13,000 acres with increasing values of production per acre. Commercial fruit acreage is estimated to decline to around 2,800 acres; however, fruit production value remains steady due to strong prices and an increase in higher-value marketing options. Produce growers continue to emphasize direct sales by selling from the farm, at farmers' markets, and through local wholesale deals underpinned by produce auctions. Kentucky's growers continued to express optimism regarding growth in their operations. About 45 percent of growers expect sales over the next three years to increase somewhat or substantially. More survey results may be found at uky.edu/Ag/NewCrops.

World Corn Exports of Major Competitors

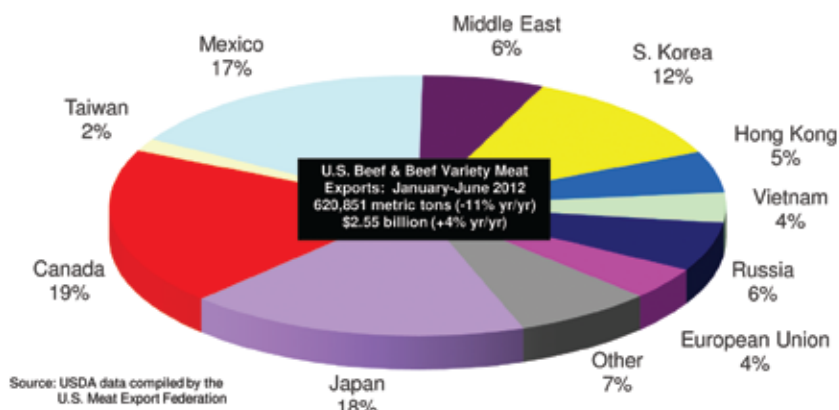


Source: USDA, Foreign Agricultural Service, Grain: World Markets and Trade (Grain Circular).

Source: Feed Outlook, USDA-ERS, August 14, 2012

U.S. Beef plus Beef Variety Meat Export Market Share

January-June 2012
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Officials angry at handling of Eastern Livestock case

Surrounded by members of the agriculture community at the State Fair, Agriculture Commissioner James Comer criticized the bankruptcy process involved with Eastern Livestock Company.

"The farmers who fell victim to this scandal depended on this income to pay their employees and feed their families," Commissioner Comer said. "It is a travesty that, after almost two years of legal wrangling, they are still being held hostage in this bankruptcy process. The payments to the victims are long overdue."

Hundreds of cattle farmers and markets lost millions of dollars when Eastern Livestock, a cattle brokerage company, filed for bankruptcy and failed to pay for livestock and services. Several of the perpetrators pled guilty to criminal charges in what has been called a check kiting scheme. Eastern Livestock was forced into bankruptcy in December 2010. A bankruptcy judge appointed a trustee to manage the payments to the victims, many of whom have now asked that the trustee be removed.

"This process has been a nightmare for my business and for many others in Kentucky's farm and livestock market community," said Jim Akers, COO of Bluegrass Stockyards. Akers and others are supported by the Kentucky Department of Agriculture and the Kentucky Cattlemen's Association. These groups rallied together to call for the bankruptcy judge to remove the trustee and place the matter into a global mediation that would expedite settlement for the victims.

"We are in this case to speak for the small farmers who cannot afford high-powered lawyers," said David Maples, executive vice president of the Kentucky Cattlemen's Association. "This sad chapter in our farming community needs to come to an end."

KFB co-sponsors dairy production awards

The Lee Robey family of Logan County won the Kentucky Dairy Production Award and the Monroe Zimmerman family of Casey County earned the 2012 Kentucky Dairy Quality Award. They were among those honored during the annual Dairy Recognition Dinner at the State Fair. KFB was among the sponsors of the awards dinner and joined with the Kentucky Dairy Development Council in sponsoring the production awards.

The Robey farm took top prize in the Kentucky Dairy Production Award - All Herds competition for the third time. It achieved a rolling herd average (the average weight of milk a herd produces in one year) of more than 27,000 pounds. Top Herd Production - Mixed Herd was won by the Rowe Farm, Billy and Freddie Rowe of Adair County. The Proficient Dairy Producer Award was won by the Eastern Kentucky University farm of Madison County. The Proficiency Award is given on the basis of several factors as recorded by the Dairy Herd Improvement Association.

District winners for the production award were Howard Yoder, Christian County; Sam Coblentz, Todd County; Brian Peden, Barren County; Fowler Branstetter Farm, Metcalfe County; Corbin Brothers Dairy, Taylor County; Steve Young, Clinton County; Darrel Horst, Lincoln County; UK Coldstream Farm, Fayette County; Spring Hill Farm, Carter County; Eddie Klingenfus, Shelby County; Tri-Mast Dairy, Marion County; and Aubin Mattingly, Hardin County.

The Kentucky Dairy Quality Award is judged on industry quality standards and farm inspections. Joining the Monroe Zimmerman family as finalists were the Tony Compton family of Adair County and the Eddie Gibson family of Kenton County.

Group pushing for passage of a Farm Bill

AFBF is among 39 farm organizations trying to raise public awareness of the need for Congress to pass a new, comprehensive, five-year farm bill before current farm programs expire at the end of September. The coalition, called Farm Bill Now, comprises associations and coalitions representing commodity crops, livestock, dairy, specialty crops, state and local governments, minor crops, energy and biobased product groups, farm cooperatives and financial groups. Each organization has strong and distinct policy priorities, yet all 39 are committed to passing a new, comprehensive bill this year.

In addition to releasing a statement to the national media, Farm Bill Now launched an interactive web portal at www.FarmBillNow.com, through which visitors to the site can connect to their members of Congress and show their support for a new five-year farm bill. Using messages to Congress via social media, event locations and times, and an online petition, FarmBillNow.com gives both farmers and consumers the resources they need to make their voices heard, telling Congress that the farm bill needs to be completed.

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