

Kentucky

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J U N E - J U L Y 2 0 1 5

Chicago Doctor Invents Affordable Hearing Aid

Outperforms Many Higher Priced Hearing Aids

Reported by J. Page

CHICAGO: A local board-certified Ear, Nose, Throat (ENT) physician, Dr. S. Cherukuri, has shaken up the hearing aid industry with the invention of a medical-grade, affordable hearing aid. **This revolutionary hearing aid is designed to help millions of people with hearing loss who cannot afford—or do not wish to pay—the much higher cost of traditional hearing aids.**

**“Perhaps the best quality-to-price ratio in the hearing aid industry” – Dr. Babu,
Board-Certified ENT Physician**

Dr. Cherukuri knew untreated hearing loss could lead to depression, social isolation, anxiety, and symptoms consistent with Alzheimer’s dementia. **He didn’t why hearing aids were so expensive when the prices on so many consumer electronics like TVs, DVD players, cell phones and digital cameras had fallen.**

Since Medicare and most private insurance plans do not cover the costs of hearing aids, which can cost run between \$2,000-\$6,000 for a pair, many of the doctor’s patients could not afford the expense. Dr. Cherukuri’s goal was to find a solution that would help with the most common types of hearing loss at an affordable price, not unlike the **“one-size-fits-most” reading glasses** available at drug stores.

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He evaluated numerous hearing devices and sound amplifiers, including those seen on television. Without fail, those were found to amplify bass/low frequencies (below 1000 Hz) and were not effective amplifying the frequencies related to the human voice.

Inspiration From a Surprising Source

The doctor’s inspiration to defeat the powers-that-be that kept inexpensive hearing aids out of the hands of the public actually came from a cell phone he had just purchased. **“I felt that if someone could develop an affordable device like an iPhone® for that could do all sorts of things, I could create a hearing aid at a similar price.”**

Affordable Hearing Aid With Superb Performance

The high cost of hearing aids is a result of layers of middlemen and expensive unnecessary features. Dr. Cherukuri concluded that it would be possible to develop a medical grade hearing aid without sacrificing the quality of components. The result is the **MDHearingAid® PRO**, well under \$200 each when buying a pair. **It has been declared to be the best low-cost hearing aid that amplifies the range of sounds associated with the human voice without overly amplifying background noise.**

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*“I have been wearing hearing aids for over 25 years and these are the best Behind-the-Ear aids I have tried. **Their sound quality rivals that of my \$3,000 custom pair of Phonak Xtra digital ITE.**” —Gerald L.*

*“I have a \$2,000 Resound Live hearing aid in my left ear and the **MDHearingAid® PRO** in my right ear. **I am not able to notice a significant difference in sound quality between the two hearing aids.**”*

—Dr. May, ENT physician

*“They work so great, my mother says she hasn’t heard this well in years, even with her \$2,000 digital! **It was so great to see the joy on her face. She is 90 years young again.**”*

—Al P.

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KENTUCKY FARM BUREAU NEWS

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June - July 2015

contents

**Dairy Month
Feature** 6

**Special
Section** 7

**Roadside
Markets** 14

**County
Corner** 16

**Markets
Feature** 18

Cover photo by Joe Cain
A cabin on the Mercer County farm
of Eddie and Tonya Horn

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KFB calls itself "The Voice of Agriculture" because it is the only organization representing all farmers – big or small. We have county leaders growing everything from A (alfalfa) to Z (zucchini).

Me and my brother, Don, have an apple orchard, retail market and cattle in Pulaski County. My family has been growing apples in an area west of Somerset for 140 years. We were engaged in the "local foods" business long before that became the craze of the 21st century.

Today, I'm just as excited about those opportunities as I am for the prospects for the more traditional Kentucky farm enterprises. From my viewpoint, Kentucky agriculture has a bright future.

Consumer interest in locally-produced foods indeed has created many opportunities for Kentucky farmers. This type of agriculture no longer fits the "niche" category; it has become an integral part of our overall farm economy.

You know this is serious business when the mayors of Kentucky's two largest cities participate in a UK conference focused on increasing local food service to large retailers and entities like school systems, hospitals and universities. Farmers markets are thriving in both Louisville and Lexington. A multi-million-dollar "foodport" is in the works for Louisville.

For a rural organization like Farm Bureau, it's gratifying to see urban leaders recognize agriculture's importance to their respective communities. We've been touting that for many years, reminding Kentuckians of how the work of farmers benefits our overall quality of life.

KFB's primary initiative in the "local foods" movement is a certified roadside farm markets program that has grown in its 20-year-history to 99 markets throughout the state (Haney's Appledale Farm is among the charter members). This program provides participants with free advertising and promotions, plus educational workshops and an annual summer tour of farm markets and agri-tourism ventures in other states.

There's a two-page listing of our 2015 certified markets in this magazine.

As this industry moves forward, KFB likely will be more and more engaged with issues affecting local food producers. We look forward to addressing the challenges.



Mark Haney

President

Kentucky Farm Bureau

Questions about how your food is grown and raised?

Go to www.fooddialogues.com and get the truth about how farmers and ranchers produce crops and livestock.

Learn about the “myths” that have been associated with food production, such as “antibiotics in milk,” “hormones in chicken” and genetically modified crops.



KFB is a proud sponsor of the
U.S. Farmers & Ranchers Alliance



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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comment

C O L U M N

K^{FB} is proud to represent a cross-section of Kentucky agriculture. 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 to those with vegetables on a few acres.

Our policy, which is established each year through a grassroots system, reflects this diversity.

Our farmer members, however, are interested in more than their farm operation. Their interest in the quality of life in their respective community is why our policy also involves such topics as education, transportation, health care, the environment, safety and taxes.

With this issue of KFB News going to all of our members throughout the state, we've put together a special section outlining some of our issues and accomplishments that have benefitted all Kentuckians. We want all of our members to know that we are indeed "Big on Commitment" to our commonwealth.

Besides the protection and peace of mind afforded by your relationship with Kentucky Farm Bureau Insurance, we pursue policies and programs to solve problems and move our state forward. We do this on all levels, from city hall to the U.S. Capitol.

We also want you to be aware of the extra value in your membership through the variety of discount programs we have to offer. I invite you to check this out at our web site, kyfb.com.

I hope you will take time to read the special section which briefly summarizes some of our most significant achievements in service to ALL Kentuckians. While we are known as "The Voice of Agriculture," our grassroots network actually is devoted to a high quality of life for all.

Yes, Kentucky Farm Bureau represents an agricultural advocacy group and an insurance company. But foremost, we're an organization devoted to service.

We appreciate your membership!



David S. Beck
Executive Vice President

Dispelling “myths” about milk quality

The annual “June Dairy Month” promotion salutes dairy farmers and processors for their work in supplying consumers with quality products. In Kentucky, this relates to just over 700 dairy farms that supply milk to processors like Deans Foods, Winchester Farms (Kroger’s supplier), Flav-O-Rich, Morningstar and Southern Belle.

Kentucky also has about a dozen small businesses making cheese or ice cream.

The market for dairy farmers is highly cyclical, but has been good in recent years. But that doesn’t mean all is well because what was once known as “nature’s perfect food” oftentimes finds itself under attack by claims that modern production practices are impairing

milk quality.

It started with a man-made growth hormone that some dairy farmers used to extend production from cows toward the end of their normal 10-to-12 month production period. Although the U.S. Food and Drug Administration approved the hormone, and the American Medical Association concluded that milk and meat from treated cows is safe for human consumption, fear mongering from some special interest groups generated public concerns.

As a result, retailers forced milk marketing cooperatives to pressure dairy farmers to stop the practice, and they have.

Then there’s the issue of antibiotics in milk. That’s another false assumption.

“Raw milk is routinely tested for antibiotics at the farm and is always tested before it is unloaded at the milk plant. If a load is found to be positive, the load is discarded.” Maury Cox, Executive Director of the Kentucky Dairy Development Council, wrote in a column for “The Farmer’s Pride.”

In what The Associated Press described as “an encouraging development for consumers worried about antibiotics in their milk,” the U.S. Food and Drug Administration recently released the results of a two-year study showing little evidence of drug contamination from milk tests involving 1,900 farms. Less than one-half of 1 percent of the total samples showed illegal drug residue.

The FDA concluded: “These findings provide evidence that the nation’s milk safety system is effective in helping to prevent drug residue concerns in milk.”

This made national news. Dairy industry interests hope this resolves that issue once and for all.

“Some of our biggest frustrations come from advocacy groups painting us as generally uncaring about our animals,” said Curtis Coombs, a third-generation dairy farmer in Henry County. “We only give antibiotics to our animals when they are sick, and even then we make sure none of their milk goes into the tank until an approved withdrawal period has passed.”

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A commitment to all

Kentucky Farm Bureau was formed 95 years ago to advocate for farm families, but our mission statement concludes with the intention to “enhance the quality of life for all.” So while we have focused our greatest attention on issues that preserve the economic viability of family farms, we also deal with a wide variety of issues touching ALL Kentuckians, such as taxes, education, health care, environmental protection and infrastructure.

Our policy manual encompasses 80 pages with 97 topics ranging from “agricultural inputs” to “waste management.” The sum of all the agriculture-related topics take up the most

space, but “education” actually is the lengthiest single topic, with nearly seven pages of policy positions.

Our involvement in the public policy area has resulted in accomplishments as huge as a multi-billion-dollar program to allow tobacco farmers to sell their production quota, and as small as a revision on standards for disposing of dead farm animals. This year, we’ve been working on getting a program to allow farmers to more easily combat black buzzards, which have been killing livestock in many areas of the state.

On the following pages we address some of our policies and accomplishments that benefit all Kentuckians.



Agriculture

Kentucky Farm Bureau was formed in 1919 for the expressed purpose “to provide the most profitable system of agriculture.” From the start, the economic well-being of farm families has been the top priority.

We’ve had a role in many policies and programs that have improved the bottom lines for farmers. But there are three major developments that proved to be highly significant to not only Kentucky’s agriculture economy, but to the state as a whole.

- In 1938, our leaders went to the U.S. Congress to lobby for a program to stabilize the market for burley tobacco, Kentucky’s leading crop. This resulted in the establishment of the tobacco price support program, which was aimed to keep supply in line with demand via production “quotas” and guaranteed minimum prices. This program was very successful throughout most of its history, and was paid for by the growers themselves. The stability provided by this program brought billions of dollars into Kentucky’s economy over the years.

- Following the 1998 legal settlement between tobacco companies and state governments, we unified the state’s agriculture organizations in developing a proposal to utilize a portion of Kentucky’s share of “settlement” funds for agricultural development. This resulted in a law earmarking 50 percent to agriculture. Since this program began in 2001 through the Kentucky Agricultural Development Board, over \$440 million has been invested in more than 5,000 projects. Annual farm income has soared to record levels, and that money has had a ripple effect to benefit many Kentuckians.

- We pushed for the tobacco quota buyout program, which required the tobacco companies to compensate quota holders as part of the repeal of the price-support program. This has brought more than \$2 billion in payments to Kentucky tobacco interests, with a total impact of well beyond that. Our leaders worked for several years with growers and our members of Congress before a final agreement was reached in 2004.



Environment

In some circles farmers are referred to as “the original environmentalists.” And why not? After all, their business depends on natural resources!

With KFB leading the way, Kentucky agriculture has taken a proactive stance in addressing environmental challenges.

No-till agriculture – one of the industry’s top advances in the 20th century – was developed by crop specialists at the University of Kentucky College of Agriculture and first implemented in 1962 on a Christian County farm. This process of planting a crop without turning over the soil, but instead doing so in the stubble of a previous crop, was quickly proven to be successful in both producing a crop and controlling soil erosion. KFB subsequently joined the UK College of Agriculture in promoting no-till agriculture, which is now a very common production practice.

In the mid-1990s, mounting public concern about agriculture’s effect on watersheds sparked a movement for a proactive program to entice farmers to take action. KFB was among agri-

culture and environmental groups that joined with state regulatory agencies to develop Kentucky’s Agriculture Water Quality Act. This law requires farmers with over 10 acres to develop and implement a water quality plan. A cost-share program was established to assist farmers with this endeavor. More than 13,500 farmers have utilized the cost-share program to upgrade their operations, plus many more have done so on their own.

Kentucky’s Agriculture Water Quality Law has gained national acclaim, becoming a model for other states to follow. KFB was a major player in the development of this initiative, and regards its role as one of its most significant accomplishments.

Soil erosion has been curbed and water quality improved as a result of these and other projects that we’ve supported. Many of our leaders also serve in leadership positions with the Conservation Districts throughout the state.



Infrastructure

Since its inception, Farm Bureau has championed the importance of rural roads. Over time, as more and more of Kentucky's farm commodities have gone to markets well beyond our borders, we've been highly interested in improving the entire transportation infrastructure, to include the railway system and locks and dams.

Each year a substantial volume of Kentucky corn, soybeans, wheat and cattle is transported elsewhere via truck, train or barge. And then there's a great dependency on rural roads, interstate highways and our state parkway system to move commodities to Kentucky markets and processors.

KFB is a strong proponent of the road fund, which utilizes a portion of the state gasoline tax for construction

and maintenance of state roads and bridges. We've also protected the rural secondary and county road aid programs. The latest battle came just this year, when we pushed for legislation to shore up the road fund in response to declining gas tax revenues. House Bill 299 got the job done.

Making recommendations for rural water systems is among the tasks that have been assigned to a "water management working group" that we formed last year. On the national level, American Farm Bureau Federation has been pushing for improvements (dredging channels, renovating locks) to the Mississippi River, which is vital to getting Kentucky commodities to the ports along the Gulf of Mexico.



Property Taxes

With farmers generally being “land rich and cash poor,” we decided some 30-plus years ago to do something to ensure that property taxes couldn’t drive them out of business. In a 1979 special session of the General Assembly, we spearheaded House Bill 44, which subsequently has curbed the growth in property tax rates throughout the state, saving you and your fellow property owners money.

How so?

House Bill 44 limits revenue growth from property taxes to no more than 4 percent (not counting new growth) annually. This means you suddenly can’t be hit with a sizable rate hike. As a result of this curb, the state tax rate has dropped from 31 cents in 1979 to 12.2 cents, although the state

continually receives more property tax revenue due to valuation hikes and new growth.

So do the math. If you’ve owned property for a prolonged period, House Bill 44 has saved you money.

It’s important to note that House Bill 44 allows a taxing entity to pursue higher revenue levels than that 4 percent, but any new formula must be decided by a voter referendum. So in effect, House Bill 44 does not stifle growth. Rather, it establishes a reasonable limit while allowing communities to determine if they want to pay more.



Education

We embrace the old saying about “building our youth for the future.” We recognize that youth hold the future of development. That’s why we are ardent supporters of the FFA and 4-H programs as vehicles that can steer youth toward agriculture careers and a desire to contribute to their community. We fought hard for several years to get state funding for renovating the State FFA Leadership Training Center in Breckinridge County. That facility has served a countless number of outstanding young people who went on to become community leaders.

But equally important is our interest in the educational system in general. Many of our county leaders serve on local school boards. We maintain good ties with the Kentucky Depart-

ment of Education, often participating in policy meetings with their top officials. In the development of the Kentucky Education Reform Act we insisted that parents be well represented on the site-based councils.

We are a devout supporter of vocational agriculture and the community and technical college system. Many years ago we carried the sword in gaining fulltime status for vocational agriculture teachers. We’ve fought many budget battles in support of the career and technical education system, recognizing their value to young people who don’t choose to attend a four-year college.

Our policy book reflects our interest in education: That topic encompasses seven pages with more than 75 policy positions.



Member Services

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SUPPORTING AGRICULTURE [INSURANCE SERVICES [MEMBER BENEFITS [KYFB.COM

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County Corner

Snapshots of County Farm Bureau activities

BULLITT COUNTY

The county's young farmers committee built and donated a wagon for patients at the Kosair Children's Hospital in Louisville.



BRACKEN COUNTY

Howard Baker, Betty Newman, Louise Moneyhon and Baxter Courts participated in a "Get Out the Vote" campaign. They also work at the polls.



GREEN COUNTY

A retirement reception was held for Agency Manager Joe Davis (second from left) who retired after 34 years of service. KFB President Mark Haney (left) and Second Vice President Fritz Giesecke (second from right) attended. In the middle of the group is Green County FB President Larry Clark. At right is Area Program Director Joe Rogan.



HARLAN COUNTY

More than a thousand trees were given away during an annual "Tree Giveaway." Here, Melissa Wiegant of Cumberland receives a tree from Federation Secretary Nathan Boggs. In background are Agency Manager Roger Fannin and claims adjuster Bo Hedrick.



ROBERTSON COUNTY

At a legislative appreciation dinner, KFB President Mark Haney and County President Troy Martin presented a plaque to Keith Ellis for his 15 years of service as county president. Ellis has been very active with KFB for many years.



SCOTT COUNTY

The annual Ag Day at the Kentucky Horse Park was another success. From left are Alvin Lyons, Stewart Hughes, Johnny Cannon, Ted Holland, John Ruber, Jimmy Richardson, Darcy Smith, Steve Schureman, Daniel Smith and Dale Glass.



BOONE COUNTY

Florence Agency Manager Tim Alexander marked Ag Literacy Week by reading to students at New Haven Elementary School in Union.



FLOYD COUNTY

A customer appreciation day was held at the county office. From left are young farmer committee chairman Christopher Akers, Sherry Akers, agent Brian Pugh, women's committee chairperson Christa Akers, Agency Support and Marketing Manager Tony Turner, County President Eddie Akers, Betty Greene, Agency Manager Floyd Greene and Area Program Director Julia Rollins.



KNOX COUNTY

Students viewed the lambs at an Ag Day conducted by Knox County FB at Knox Central High School. About 700 attended the event, which featured around 20 organizations or businesses.



PULASKI COUNTY

Stacey and Maggie Roy read to students at Nancy Elementary School as part of Ag Literacy Week activities.



SHELBY COUNTY

Shelby County FB and Farm Credit Bank hosted a Beef Day. From left on front row are Nicholas and Abigail Gajdzik. Second row from left are Amanda and Matt Gajdzik, John Wills, Larry Rogers, Shelbyville Mayor Tom Hardesty and Agency Manager Pat Hargadon.



WOLFE COUNTY

Food was donated to the senior citizens center in Campton. Pictured is center director Dena Smith (left) with Women's Committee Chairperson Pam Pilgrim.





Regional flavor

Market in Bath County showcases local foods and more

By Ray Bowman



Top, Pavilion Director Jon Sanders and Development Director Jill Hamlin-Staton in the commercial kitchen.

Above, the pavilion is conveniently located adjacent to I-64.

As you make your way on Interstate 64 between Morehead and Mount Sterling, you are likely to take note of the large, green hoop structure that sits just off exit 123 in Bath County. Before Highway 60 takes you on to Owingsville and Salt Lick, it runs right in front of the Kentucky Market Pavilion, a complex of indoor and outdoor spaces designed to showcase the local foods, crafts, culture and traditions of Eastern Kentucky.

The venue was reopened in late 2014 under the direction of The Center for Appalachian Philanthropy (AppaPhil,) a 501 (c) (3) nonprofit organization headquartered in Portsmouth, OH and serving the central Appalachian region.

“We organized to create programs that benefited vulnerable populations in Appalachia,” explained Mandilyn

(Mandy) Hart, AppaPhil’s Executive Director.

Bath County Extension owns the property and its office is part of the complex, but an agreement was negotiated for AppaPhil to assume management of the Market Pavilion.

“We came in last fall and asked community members ‘what do you need?’” Hart said. “We recognized that there are so many more farmers here than there are artisans. We decided that for the facility to be successful, the success is going to come from the foods.”

The shop at the Pavilion still features regional arts and crafts, but the focus is distinctly on food, with produce auctions, farmers markets and food preparation in the facility’s commercial kitchen taking the spotlight.

The new management team closely

examined the successes of the Jackson County Regional Food Center, hoping to benefit from that model. Existing programs like the farmer's market and the produce auctions are being evaluated to maximize their success and a project is in the works to aggregate produce from local growers to be distributed to a network of schools, restaurants and markets.

"There's no other place like this in Kentucky," Hart remarked, referencing the larger towns nearby, the regional recreation opportunities afforded by Cave Run Lake and the nearby interstate connecting it all.

AppaPhil currently operates a program in Lewis County called "Promising Futures." The program is funded through a grant from the USDA's Rural Development Agency and provides educational and support services to assist small and emerging businesses within the Vanceburg area. Hart sees a similar effort becoming available in Bath County as home-based businesses take advantage of entrepreneurial opportunities utilizing the commercial kitchen facilities for artisan-prepared food products. The University of Kentucky's Food Systems Innovation Center is also available to provide technical and business development services to facilitate the profitable production, processing and marketing of locally produced and processed food by Kentucky-based enterprises and entrepreneurs. "We bring a support system for artisans and farmers that we really hope to ramp up this fall," Hart notes.

The Pavilion participates in both the Kentucky Proud initiative from the Kentucky Department of Agriculture and Kentucky Crafted, sponsored by the Kentucky Arts Council.

In addition to the retail area, the Pavilion features a café that serves hot meals, primarily with food from local farms, for lunch daily.

Director Jon Sanders says he's enthusiastic about the potential and the opportunities the Kentucky Market Pavilion affords. "Nearly every day someone walks in that wants to start a new business or has an artwork or has a craft or has produce they want to sell, and we're helping provide the skillset and the resources for them to succeed, and that's what excites me."

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New web site defends GMOs

GetaMoveOn.fb.org is Farm Bureau's just-launched advocacy website that gives farmers and ranchers a simple way to "Get a Move On" for GMOs. Through the website, farmers can easily express support for a national, science-based labeling standard, like the approach taken in the Safe and Accurate Food Labeling Act (H.R. 1599).

From the website, farmers and ranchers can send House members emails encouraging "yea" votes for the Safe and Accurate Food Labeling Act. The bill will clarify the Food and Drug Administration as the nation's foremost authority on food safety and create a voluntary labeling program run by the Agriculture Department's Agricultural Marketing Service, the same agency that administers the USDA Organic Program.

The legislation will provide a federal solution to protect consumers from a confusing patchwork of 50-state GMO labeling policies, and the misinformation and high food costs that would come with them.

Through GetaMoveOn.fb.org, farmers can not only connect with their lawmakers, but find state-by-state fact sheets detailing the value and share of GMO crops in each state. They can then share this information in their emails.

A strong consumer-focused resource is GMOAnswers.com, which allows people to ask any and all questions about GMOs. Responses come from independent experts in leading academic institutions, industry groups and representatives from Biotechnology Industry Organization member companies. The website also features studies, articles and safety data.

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County Annual Meetings

ANDERSON COUNTY

October 12 5:30 p.m.

Eagle Lake CC

BOURBON COUNTY

October 1 6:30 p.m.

Legion Park

BOYD COUNTY

October 12 6:30 p.m.

Ken Franks Community Bldg.

CARROLL COUNTY

October 12 7 p.m.

Farm Bureau office

DAVIESS COUNTY

August 6 5 p.m.

Reid's Orchard

FAYETTE COUNTY

September 28 5:15 p.m.

Boone Center, UK

HARLAN COUNTY

September 19 Noon

Farm Bureau office

MCLEAN COUNTY

August 29 5 p.m.

High school

OHIO COUNTY

August 11 6:30 p.m.

Extension Office

PERRY COUNTY

August 18 6 p.m.

Farm Bureau office

SCOTT COUNTY

September 15 6:30 p.m.

Extension Office

SHELBY COUNTY

October 3 6:30 p.m.

Extension Office

TRIMBLE COUNTY

August 20 7 p.m.

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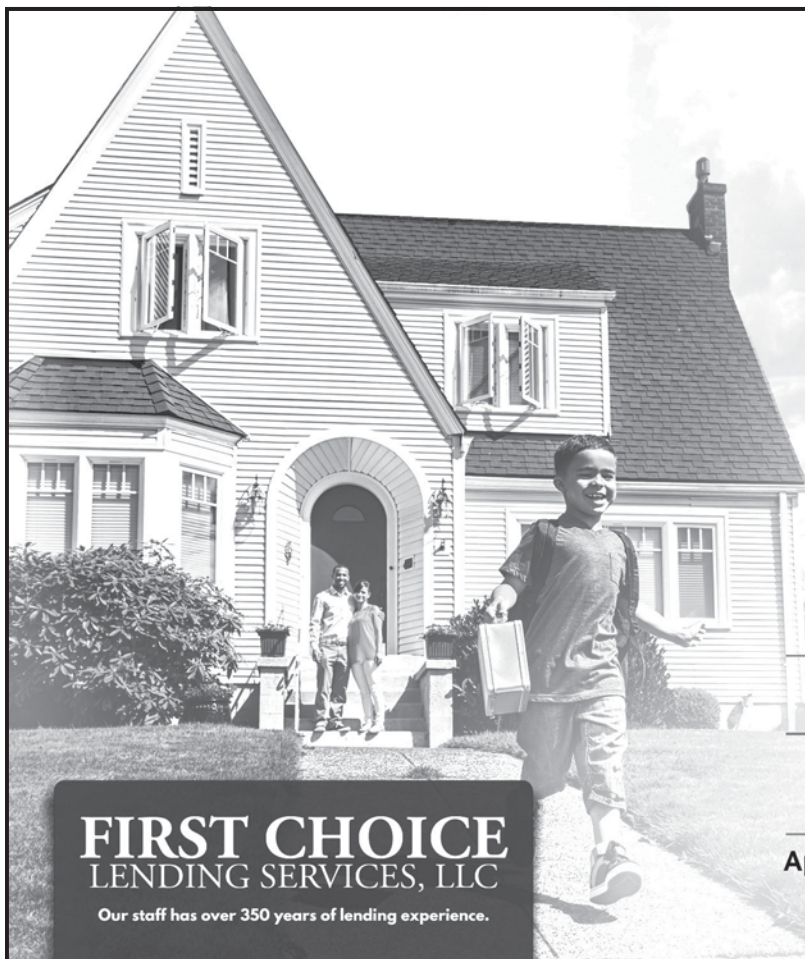
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"Farm Fest" July 11-12 in Crestwood

One of the state's most unique agriculture festivals is on tap for July 11-12 in Oldham County as "Kentucky Farm Fest" will be held on the 20-acre property of The Maples in Crestwood, off KY 22.

For an all-day admission of \$5 (kids 12 & under are free), this event will have more than a hundred "how-to" workshops covering topics ranging from organic gardening to brewing and distilling. You can learn to make yarn from sheep's wool, enjoy the antique iron tractors and much more.

Meet and greet the "Bourbon Chef", Mark Williams, on Saturday or learn to cook with alternative meats with Tim Farmer of "Tim Farmer's Country Kitchen" on Sunday during hourly LIVE Cooking Demos each day! There will be a Kids' Fun Area, pony rides and an area to observe farm animals. A Food Truck Garden is a popular attraction along with live music featuring six Bluegrass bands over the two days.

You can shop the Farm & Foodie Market or the Juried Art Show or browse the Outdoor Book Store with author signings! Visit www.KYFarmFest.com for weekly updates on the agenda.

Oldham County FB will host a Fire Safety Workshop as part of the festival.

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"I read about Stuart's Pain Formula in a farm magazine," says Rickey D. Snow, Hood, California. "I hurt my shoulder January 18th 2013, and had constant pain until the middle of March. My doctors could do nothing, within 10 minutes of applying pain formula, the pain was completely gone."

Warren Ward of Pemberton, Minnesota says his knees ached so terrible at night that he couldn't get to sleep without taking pain killers. "An orthopedic surgeon told me both my knees were shot, I had bone rubbing on bone, and I needed knee replacement surgery. Then someone told me about Stuart's Pain Formula. I started using it and in 3 days I had no pain in my knees. I went right to sleep at night and I haven't taken a pain killer since."

The cream contains extracts of the herbs Comfrey and Arnica in a liposome base that penetrates the skin rapidly, says Gary Steuart who founded the company in 1982. "People now use the product to relieve joint and muscle pain associated with arthritis and injuries," Steuart says.

Jack Zimmerman from Elysian, Minnesota is a disabled Afghanistan war veteran. He stepped on an IED in 2011 & lost both of his legs. He is confined to a wheel chair because of his injuries. "After I spend a day in my wheel chair I end up with a lot of back, neck, & shoulder pain. Within a half hour of applying Stuart's Pain Formula I am pain free. Prior to knowing about Stuart's I could not tolerate a whole day in my wheel chair."

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\$2.99 REG. PRICE \$7.99

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65202646

WOW SUPER COUPON

26", 4 DRAWER TOOL CART
US GENERAL
• 580 lb. Capacity
LOT 95659 shown
61634/61952

SAVE OVER \$181

\$98.88 REG. PRICE \$279.99

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65209592

SUPER COUPON

RAPID PUMP® 3 TON LOW PROFILE HEAVY DUTY STEEL FLOOR JACK
PITTSBURGH
• Weighs 77 lbs.

SAVE \$85

\$84.99 REG. PRICE \$169.99

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65147627

WOW SUPER COUPON

12" SLIDING COMPOUND DOUBLE-BEVEL MITER SAW WITH LASER GUIDE
CHICAGO ELECTRIC POWER TOOLS
LOT 61776/61969 shown
61970/69684

SAVE \$165

\$134.99 REG. PRICE \$299.99

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65174540

SUPER COUPON

3/8" x 14 FT. GRADE 43 TOWING CHAIN
HaulMaster
• 5400 lb. Capacity
LOT 60658 shown
97711

SAVE 55%

\$19.99 REG. PRICE \$44.99

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65189551

SUPER COUPON

20 TON SHOP PRESS
CENTRAL MACHINERY
LOT 32879/60603 shown

SAVE \$145

\$154.99 REG. PRICE \$299.99

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65190565

SUPER COUPON

1/2" ELECTRIC IMPACT WRENCH
CHICAGO ELECTRIC POWER TOOLS
LOT 69606/61173 shown
68099

SAVE 42%

\$39.99 REG. PRICE \$69.99

LIMIT 5 - Good at our stores or HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 10/26/15. Limit one coupon per customer per day.

65201089

WOW SUPER COUPON

900 PEAK/700 RUNNING WATTS 2 HP (63 CC) 2 CYCLE GAS RECREATIONAL GENERATOR
STURDISPORT
LOT 66619/60338/69381 shown
62472

SAVE OVER \$84

\$95 REG. PRICE \$179.99

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65160876

SUPER COUPON

MOVER'S DOLLY
HaulMaster
• 1000 lb. Capacity
LOT 60497/93888 shown
61899/62399

SAVE 40%

\$8.99 REG. PRICE \$14.99

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CNH 400 HD, '12, 44 hr, 710/42 dls, AT valve/receiver, powershift, leather.\$229,900



NH T9020, '09, 1099 hr, 18.4x46 dls, PTO, 24 spd, less 3 pt\$135,900



JD S680, '13, 727/502 hrs, 650 dls, GS2630, pwr fold grain tank\$249,900



JD S670, '13, 856/636 hrs, 2wd, CM, 20.8x42 dls, 26" auger 600/65R28\$225,900



JD S670, '12, 1065/799, CM, 20.8x42 dls, 2wd, chopper, bin ext, 18.4x26\$215,900



JD S660, '13, 502/369, CM, 20.8x38 dls, 2wd, chopper, bin ext, 480/38 rr\$219,900



JD S660, '12, 734/539, CM, 900 singles, bin ext, chopper, 2wd\$220,900



JD S660, '12, 864/641, CM, 20.8x38 dls, bin ext, chopper, 2wd\$214,900



JD S660, '12, 908/649, CM, 20.8x38 dls, bin ext, chopper, 2wd\$209,900



JD 9870, '12, 1220/865, CM, 20.8x42 dls, 5 spd FH, 28L rear\$189,900



JD 9870, '09, 1557/1206, CM, 20.8x42 dls, 5 spd, 28L, hi cap, chopper\$129,900



JD 9870, '08, 1996/1353 hr, CM w/ spd drive, 18.4x42 dls, pwr tlbld, sdhill\$125,900



JD 9870, '08, 1865/1341 hr, 2wd, 5 spd FH, 20.8x42 dls, 28L, AT ready\$139,900



JD 9770, '11, 1176/938, CM, 20.8x42 dls, 2wd, 600/65R28, chopper, bin ext\$169,900



JD 9770, '10, 2205/1625, CM, 5 spd FH, 20.8x42 dls, 18.4x26 rr\$133,900



JD 9770, '09, 1390/1065, CM, 2wd, 20.8x42 dls, 18.4x26 rear\$145,900



JD 9770, '08, 1620/1098 hrs, CM, 20.8x42 dls, 28L, AT valve\$139,900



JD 9770, '08, 2029/1438 hr, CM, 20.8x42 dls, 2wd, hi cap unload\$134,900



JD 9770, '09, 2161/1460 hr, CM, 2wd, 20.8x42 dls, 18.4x26 rear\$129,900



JD 9770, '08, 1994/1287 hr, CM, 2wd, 20.8x38 dls, 18.4x26 rear\$129,900



JD 9860, '07, 1617/1172, CM, 2wd, 20.8x42 dls, 28L rear, nice combine\$125,900



JD 9860, '06, 2198/1570, CM, 4wd, 20.8x42 dls, 28L rear, new reman engine\$115,900



JD 9860, '06, 2565/1673, 2wd, 20.8x42 dls, 28L\$119,900



JD 9860, '05, 2522/1706, CM, 2wd, 20.8x42 dls, 28L, bin ext\$99,900



JD 9860, '04, 1783/1319, CM, AT Valve, 20.8x42 dls, 28L, bin ext\$109,900



JD 9860, '04, 3657/3050, CM, 20.8x42 dls, 2wd, hi cap unld, hid lits\$69,900



JD 9760, '07, 1956/1397, 20.8x42 dls, 4wd, CM, 28L-new, chopper\$115,900



JD 9760, '07, 1596/1212, 20.8x42 dls, 2wd, CM, tch set, hd rev\$119,900



JD 9760, '06, 2249/1481, 20.8x42 dls, 2wd, CM, 18.4x30 rr\$99,900



JD 9760, '07, 1860/1295, 20.8x42 dls, 4wd, CM, 28L, chopper\$115,900



JD 9760, '06, 2596/1894, 20.8x42 dls, CM, 2wd, 28L rear, thru shop\$94,900



JD 9760, '04, 2485/1717, 20.8x42 dls, CM, 4wd, bin ext, hid lits, chopper\$99,900



JD 9760, '04, 2682/1717, 20.8x42 dls, CM, 2wd, bin ext, hid lits, chopper\$89,900



JD 9760, '04, 3250/2326, 20.8x42 dls, LL, 2wd, 18.4x26 rears\$79,900



JD 9660, '07, 1756/1299, 20.8x38 dls, 2wd, CM, 18.4x26 rear, chopper\$119,900



JD 9660, '06, 1638/1133, 20.8x42 dls, 2wd, CM, 18.4x26 rear, chopper\$99,900



JD 9660, '06, 1813/1329, 20.8x38 dls, 2wd, LL, hid lits, bin ext, chopper\$99,900



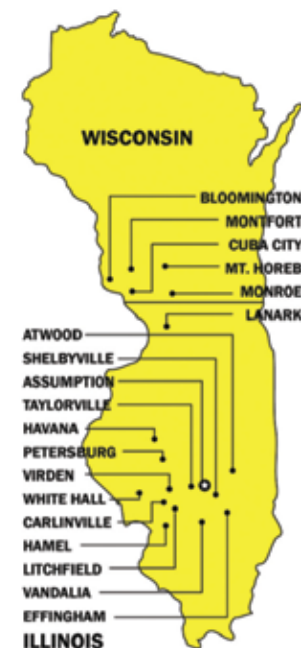
JD 9660, '05, 2676/1960, 20.8x42 dls, 4wd, 18.4x30 rr, bin ext chopper\$89,900



JD 9660, '06, 1928/1309, 20.8x38 dls, 2wd, 18.4x26 rears, CM, hi cap unld\$99,900



JD 9660, '05, 1767/1210 hr, LL, 20.8x38 dls, 2wd, bin ext\$97,900



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JD 9660, '05, 2682/1858, LL, 20.8x38 dls, 2wd, tchset, chopper\$79,900



JD 9660, '05, 3754/2661, CM, 20.8x38 dls, 2wd, 22.5" unld auger\$59,900



JD 9660, '04, 3050/1847, LL, 20.8x42 dls, 2wd, chopper, bin ext\$75,900



JD 9650, '03, 2790/2123, LL, 2wd, 20.8x38 dls, bin ext, YM\$59,900



JD 9650, '02, 3136/2461, LL, 18.4x42 dls, 18.4x26 rear, chopper\$52,900



JD 9650, '00, 2671/1817, LL, 20.8x38 dls, chopper, 16.9x26 rr, YM\$52,900



JD 9550, '00, 3473/2423 hr, 30.5x32, 20" auger, chopper\$55,900



CIH 2388, '98, 2950/2085, 4wd, 30.5x32, chopper, 600/65R28 rear\$65,900




NH CR9040, '10, 1115/915, CM, twin rotor, self levelling shoe, 20.8x42\$129,900



JD 612, '08, knife rolls, hyd dp, non chipping, row sense\$34,900



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¹ Offer available through 4/1/17. Available on qualified 2014 and 2015 Chevrolet vehicles. This offer is not available with some other offers. Only customers who have been active members of an eligible Farm Bureau for a minimum of 30 days will be eligible to receive a certificate. Customers can obtain certificates at www.fbverify.com/gm. Farm Bureau and the FB logo are registered service marks of the American Farm Bureau Federation and are used herein under license by General Motors. ² Dependability based on longevity: 1987–April 2013 full-size pickup registrations.



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