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#StillFarming in Kentucky and across the country.

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PRESIDENT'S COLUMN



Had anyone told me a few weeks ago what we would now be going through because of something called COVID-19, I expect I would have found it hard to believe. And as much as I have prayed for it to be a bad dream, it isn't, and we are trying to navigate in a world most of us have never known.

With that said, I also got up this morning and put my boots on like I always do. I made my way to our farm market area to check on things, like I do whenever I am here at home. And I began to work around the farm in as normal a fashion as ever.

I realize to say things are normal, is no longer realistic for most of us. We are a society that has become accustomed to being around each other, and that is especially true for the people who live in rural communities.

We are friends and family in my hometown and cherish the times we get to spend together. But at the same time, we are patriots, of sorts, and we have a duty to keep each other safe and to keep this coronavirus at bay.

I know you feel the same way. That's the mindset of our farm families. We face challenges every day and we turn them into opportunities whenever possible. I'm spending precious time with family members. I'm spending valuable time on a farm that has been in my family for more than 150 years. And we are planning for a new crop, perhaps in a way that we have never experienced before.

I realize our industry will have to endure hardships created by this pandemic, but we are fortunate to live in a state where resources are available to help our operations. We have diversified our farms over the last several years to enable us to grow a variety of crops, to raise different breeds of livestock, and to farm in a more productive manner than at any other point in history.

“ This battle against COVID-19, is a war of a different kind. But, as a farmer, and as an American, I can't ever recall backing down from a fight in order to protect my family, my friends, my farm and my community. And I'm not about to start now. We are going to fight this thing by following the proper protocol set forth by our local, state, and federal leaders, and we are going to win.”

- Mark Haney

We are poised to meet this situation head-on and get past it. It won't be easy, but we know what hard work is all about. The American farmer is probably the best suited of anyone else in any other industry to weather this storm and continue to plant, grow and harvest the food this world needs to survive. I believe the government refers to us as being essential; as are the medical professionals who are the frontline soldiers in this battle; our first responders who work tirelessly to keep us safe; those who move our goods from one place to another by ship, rail and road; and the men and women of our National Guard and armed forces who are always ready to protect us. We thank each one.

This battle against COVID-19, is a war of a different kind. But, as a farmer, and as an American, I can't ever recall backing down from a fight in order to protect my family, my friends, my farm and my community. And I'm not about to start now. We are going to fight this thing by following the proper protocol set forth by our local, state, and federal leaders, and we are going to win.

Stay safe, pray hard, and keep the faith.

Mark Haney, President
Kentucky Farm Bureau

I have seen many situations develop through the course of my life on the farm, in public service, in education, and with Farm Bureau, but probably none like what we are going through now, due to COVID-19. I know many of you are feeling the same way.

For me, it is my faith and family that gives me support and a sense of peace when times are uncertain. While we are all waiting anxiously to see when this situation will make a turn for the better, it is so comforting to be around our families, as well as to be a part of the Farm Bureau family.

This organization was founded on the principles of helping people in every county in this state, and we are seeing the compassion our members are showing each other, and the people in their respective communities. We recognize that in our counties, as well as in our own state office.

I've seen a coming together of so many to keep the efforts of our organization running as smoothly as possible in both the Insurance Company and the Federation.

Together we will get past this point in time, and when we do, we will all be stronger for it. We will see life a little differently and hopefully will cherish it even more. But we will prevail.

As the days draw into weeks, and, if indeed the weeks turn into months, we will continue to be of service to this state in every way that we can. Let us pray, however, for a quick end to this disease.

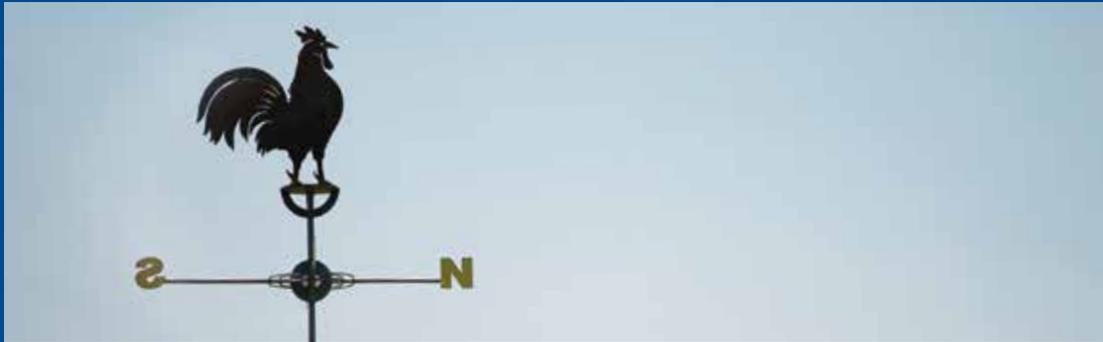
Let us do the things that have been asked of us to ensure the safety of all. And most of all, let us continue to be mindful of our neighbors, our friends and our families as we move forward toward the day when we can all gather together again in our homes, in our workplaces, in our churches, and wherever the good Lord leads us.

My prayers are with each and every one of you. Thanks for all you are doing.

Drew Graham, Executive Vice President
Kentucky Farm Bureau Federation



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COMMENT COLUMN



I remember a time in the early 1980s, when being on the farm was difficult at best and almost impossible. I will admit, there was a point when I considered what life away from the farm would be like.

It was actually more fear-related than a consideration. My family and I had way too much invested to walk away, but it was very difficult to see a light at the end of the tunnel. It was through my love for farming, organizations like Farm Bureau, and faith in the good Lord that kept me here.

I have never regretted that decision, and I find that to be the case with most farm families I know. They wouldn't trade the farm for anything despite a tough ag economy they have endured for the last few years.

Now, we face a new challenge with the onset of the coronavirus, COVID-19. While this certainly is a health issue to pay close attention to, it is also having an impact on the economy and commodity markets, adding to already high stress levels of many farmers and those in farm-related industries.

Agriculture inherently comes with a certain amount of stress and risk. But it also comes with rewards that only farm families understand. As the spread of the virus continues, we are hearing words like "essential" to describe the value of agriculture as it provides our food supply.

But we've always known how essential the farm is to our economy, our local communities, and all those folks who depend on us to eat.

I have no doubt our food supply will remain solid and substantial. We have come so far in our ability to grow abundantly, continually, and safely.

No virus will change that.

However, we do recognize the fact that an already shaky farm economy may hit more obstacles. That is exactly why Farm Bureau is here. This organization, along with our commodity groups, our university partners, and countless supporters in all levels of government are working daily to help farmers remain on the farm.

"If we work together, count on each other, and follow the protocol our government leaders have provided us, we will make it through this. We are indeed stronger together."

- Eddie Melton

We are tracking the events that are taking place around us daily, even hourly, to stay on top of this. Kentucky's agriculture industry is one of the most diverse in the country. We have countless resources that help us to stay in business, and all these things work to our advantage.

We also have some of the most dedicated farmers in the world, and there's no other place I would rather be, in going through this period of time, than right here in Kentucky.

And for those of you who know me, I'm not just blowin' smoke. I have always been honest with our members and our ag community and I'm not about to change. We will weather this storm just as we did the turbulent time in the 80s.

But fear can cause people to do unthinkable things like hoard toilet paper and Clorox. It can also affect our emotions, as we struggle to cope during this situation.

We recognize that, but if we work together, count on each other, and follow the protocol our government leaders have provided us, we will make it through this. We are indeed stronger together.

As always, Kentucky Farm Bureau is here to help in anyway we can.

Eddie Melton, First Vice President
 Kentucky Farm Bureau



Kentucky farmers are beginning to get their crops in the ground across the state.

A DIFFERENT WORLD; THE SAME MISSION

While the world is dealing with the presence of COVID-19, farm families are still doing what they do best.

A few short weeks ago, most citizens in Kentucky, and across the country, were preparing for spring and all the activities the new season would bring. But since the onset of COVID-19, the coronavirus, most have hunkered down close to home hoping to wait this pandemic out.

But there are exceptions such as the medical personnel who are so vitally important, and first responders ever present on the job. Some professions are more important now than ever before.

The same is true about the American farmer, said Kentucky Farm Bureau President Mark Haney.

“The mission of our agriculture industry hasn’t changed with the spread of the coronavirus. We still have the same desire to plant, grow and harvest the safest, most abundant food supply in the world,” he said. “For most of us, we feel as though it is our duty, especially in times like these.”

Haney emphasized that the industry not only includes the families with “boots-on-the-ground” farming operations, but it is the processors, distributors and the markets which are all a part of the nation’s food chain.

“The people who work in these areas are still hard at it making sure there are no glitches in our food supply,” he said. “They are essential to the security of this nation.”

That word has spread across the country thanks to the efforts of farm organizations throughout the U.S.

American Farm Bureau Federation President Zippy Duvall said there is a lot beyond our control and still unknown as we face this crisis, but we can focus on and be faithful with the tasks at hand.

“For farmers and ranchers, our calling hasn’t changed, though its importance hits closer to home in times like these: we are committed to rising every day to grow and harvest the food we all depend on,” he said.

“*For farmers and ranchers, our calling hasn’t changed, though its importance hits closer to home in times like these: we are committed to rising every day to grow and harvest the food we all depend on.*”

- Zippy Duvall

Certainly, the ag industry isn’t without a set of challenges as is the case for most American industries.

AFBF has outlined several of those concerns including getting enough migrant laborers to the U.S. through the H-2A guest-worker program. The organization noted that the ag industry needs more than a quarter-million of these workers each year and getting them here could be a challenge as the State Department announced the suspension of all processing of new, non-emergency visa applications in Mexico.

Also, on the list of concerns is that of the supply chain. As more regulations go into place involving social distancing and retail closures, AFBF emphasized that, “meat packing plants, dairy processors, ethanol

plants and other processing facilities all play vital roles in delivering the food and fuel Americans will continue to depend on in the long days ahead. Additional impacts could include access to seed, fertilizer and crop protection tools farmers need to grow a healthy crop.”

Of course, market concerns have been an issue for farm families over the past several years during a downturn in the ag economy. However, as the U.S. struggles through the turmoil COVID-19 has caused to the world-wide economy, “maintaining stable and fair markets is especially critical at times like these,” noted the AFBF.

On an upside, the federal government’s list of essential industries does include agriculture. Haney said the ag industry is ready to meet the challenges of this current national crisis.

“Facing adversity is nothing new to the American farmer. Over the last several decades we have weathered natural disasters, world wars, depression and recessions and other disease outbreaks, and we’re not about to quit now,” he said. “It’s our duty to ensure the security of our food supply and that’s what we will do now, and for as long as there is soil to till and a need to eat.”



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KENTUCKY CROP ACREAGE INTENTIONS FOLLOW ROTATION PATTERN

The U.S. Department of Agriculture's National Agricultural Statistics Service (NASS) released the Prospective Plantings report today, showing a decrease in corn and tobacco acres and an increase in soybean acreage in Kentucky.

"Based on the producer survey at the beginning of March, farmers planned to follow a typical crop rotation in 2020," said David Knopf, director of the NASS Eastern Mountain Regional Office in Kentucky.

A typical crop rotation is corn one year and soybeans the next, and this report shows corn moving down and soybean acreage up. Planting is just getting underway in the state and many factors can change planting decisions.

In June, growers will again be surveyed to measure actual planted acres.

Farmers in Kentucky intend to plant 1.50 million acres of corn, 50,000 lower than 2019. U.S. corn growers intend to plant 97.0 million acres for all purposes in 2020, up 8 percent from last year and nine percent higher than 2018.

Soybean acreage in Kentucky was expected to total 1.80 million acres,

up 100,000 acres from the previous year.

U.S. soybean planted area for 2020 is estimated at 83.5 million acres, up 10 percent from last year.

Burley tobacco growers in Kentucky intend to set 37,000 acres for harvest, down 4,000 acres from 2019. For the burley producing states, growers intend to set 44,500 acres, 8 percent below last year.

Producers intend to set 8,000 acres of dark-fired tobacco in Kentucky, down 1,500 acres from the previous year.

Acreage set to dark-air tobacco was estimated at 6,400 acres, down 500 acres from 2019.

Winter wheat seeded by Kentucky farmers in the fall of 2019 totaled 540,000 acres, up 80,000 acres from previous year. Seeded acreage for the nation was 30.8 million acres, down 1 percent from 2018.

Farmers in the state intend to harvest 1.97 million acres of all hay, up 20,000 from 2019. U.S. farmers intend on harvesting 53.3 million acres of hay in 2020, up 2 percent from last year. The acreage of all hay harvested during a summer depends to a great measure on the moisture received during the growing season and temperatures experienced.

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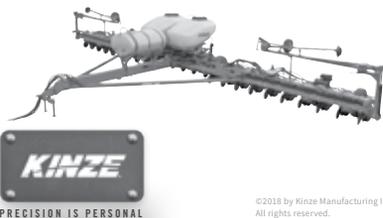
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NEWS FROM AMERICAN FARM BUREAU FEDERATION

What's in the CARES Act for Food and Agriculture

By: John Newton, Ph.D., Chief Economist

In response to the COVID-19 pandemic that has roiled the U.S. economy, the Senate passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. In addition to direct payments to individuals of up to \$1,200, extended unemployment benefits and federal loan guarantees, the \$2 trillion CARES Act provides a number of food- and agriculture-related benefits, including funding to ensure children and low-income families have continued access to nutritious, affordable food and to ensure farmers have the financial resources they need to offset the more immediate economic impacts of the virus. Today's article reviews the food and agriculture-related provisions of the CARES act.

For the agriculture-related provisions, the Office of the Secretary of the Department of Agriculture received \$9.5 billion, approximately 19 percent of the total food and agriculture provisions, to provide financial support to farmers and ranchers impacted by coronavirus. The funding is allocated specifically for specialty crops, producers who supply local food systems and farmers' markets, restaurants and schools, livestock producers, i.e., cattlemen and women, and dairy farmers.

In addition to the \$9.5 billion, the Commodity Credit Corporation was replenished with

\$14 billion – 29 percent of the total funding amount for agriculture. The CCC is the funding mechanism for agricultural programs such as Price Loss Coverage and Dairy Margin Coverage. The CCC bolsters commodity and income support programs, natural resources conservation programs, disaster assistance programs and most recently the Market Facilitation Program. The \$14-billion replenishment is for fiscal year 2020, so that's in addition to the second and third tranche of MFP payments, as well as farm bill payments made last fall. This replenishment will allow USDA to develop new support programs to assist agricultural producers and potentially help agribusinesses such as ethanol plants.

Direct food- and agriculture-related provisions in the CARES Act total approximately \$49 billion, or 0.0245 percent of the \$2-trillion measure. The act provides a total of \$24.6 billion for domestic food programs – representing 50 percent of the total agricultural program funding in the bill. The act allocates \$15.8 billion, or 32 percent, to improve access to supplemental nutrition programs in the event costs or participation exceed budget estimates. Of that total, \$300 million is allocated for SNAP improvements in underserved areas such as Indian reservations or U.S. territories. In addition to enhanced funding for SNAP, child nutrition programs received \$8.8 billion in additional funding – representing 18 percent of the total.

Combined, these four buckets represent 98 percent of the food- and agriculture-related provisions in the CARES Act. The remaining two percent of funding – approximately \$916 million – is allocated for enhancing staffing and services in a number of key mission areas. The package includes funding for a variety of programs critical for rural America, including \$100 million for USDA's ReConnect pilot, \$25



The CARES Act provides a number of food- and agriculture-related benefits.

million for distance learning and telemedicine programs, \$185 million to support rural critical access hospitals, rural tribal health and telehealth programs, and poison control centers, and \$20.5 million to support an additional \$1 billion of lending through USDA's Rural Development.

Summary

The Coronavirus Aid, Relief, and Economic Security Act provides the financial resources immediately necessary to ensure that children and low-income families continue to have access to healthy and affordable food. Additionally, the aid to farmers in this package, including funding for the CCC and the Office of the Secretary, will allow USDA to begin crafting an appropriate relief program for agriculture, including but not limited to support for specialty crop producers, producers supplying farmers' markets, dairy farmers, and ranchers raising feeder and fed cattle. Given the sharp downturn in ethanol markets and downstream impact on corn prices across the Midwest, an aid package for these agribusinesses may also be warranted.

The COVID-19 pandemic is likely to have a long tail economically, and recovery will take time. The full extent of the economic damage to U.S. farmers, ranchers, agribusinesses and the many others involved in food production is unknown. Moreover, the ability for U.S. agricultural exports to recover and potentially meet the Phase 1 commitments is also unknown. If more resources ultimately prove necessary, our lawmakers and the administration have demonstrated their ability to make those resources available.

“The Office of the Secretary of the Department of Agriculture received \$9.5 billion, approximately 19 percent of the total food and agriculture provisions, to provide financial support to farmers and ranchers impacted by coronavirus.”

-John Newton



STRESS ON THE FARM AND IN RURAL AMERICA:

Resources are becoming available that can help guide farm families to the help they need.

As the problem of stress related issues becomes more visible, the onset of COVID-19 has only escalated those stress levels for everyone as they transition to a time of working remotely, or not working at all.

But the agriculture industry, along with other essential occupations, must continue to operate to ensure our nation's food supply is uninterrupted, putting added stress on farm families in rural communities where stress levels have already reached high levels.

With all that said, awareness of these stress problems has increased in rural America, even before the coronavirus, as those in the ag industry are more vocal of what their issues are.

According to a recent national Morning Consult research poll, "A strong majority of farmers and farmworkers say financial issues, farm or business problems and fear of losing the farm impact farmers' mental health."

In recognition of May being named as Mental Health Month, the American Farm Bureau Federation (AFBF) sponsored the poll which surveyed rural adults and farmers/farmworkers to better understand factors affecting the mental health of farmers, availability of resources, perceptions of stigma, personal experiences with mental health challenges and other relevant issues.

"We all know how stressful farm life can be, and things are even tougher now because of the farm economy. More of us are affected, either directly or by having a friend or family member in distress. This

poll proves what we already knew anecdotally: Rural America is hurting not just economically but also emotionally," AFBF President Zippy Duvall said.

AFBF has initiated the Rural Resilience Training Program in its efforts to combat the issue. According to information from the organization, the program was developed by Michigan State University Extension in partnership with the American Farm Bureau Federation, National Farmers Union and Farm Credit, and is an online training program designed for individuals who interact with farmers and ranchers to help recognize signs of stress and offer resources.

"This free training comes at the perfect time and provides Farm Bureau staff and members a meaningful way to make a difference in their communities," said RJ Karney, AFBF director of congressional relations.

Many state Farm Bureau staff members took advantage of an in-person training session held at this year's AFBF Annual Convention.

And to add to those efforts, Bayer recently announced it was transitioning its mental health awareness program, known as Farm State of Mind, to AFBF. This campaign focuses on reducing the stigma that is sometimes associated with mental health in rural communities, as well as provide information to farm families about this issue.

"As a third-generation farmer, I'm familiar with the stress of farm life, and I've heard heartbreaking stories as I've traveled the country about warning signs missed and loved ones lost," said Duvall. "We'd like to thank Bayer for taking the initiative around this important topic and are

excited to expand our impact by growing this campaign to connect even more farmers and ranchers with the resources they need.”

KFB President Mark Haney said it is hard to understand the trials and tribulations farm families face if you are not familiar with life on the farm.

“If you don’t live or work on a farm, it could be difficult to relate to the many issues that affect our farm families from both a physical and mental perspective,” said Kentucky Farm Bureau President Mark Haney. “Add to that the current situation created by the coronavirus outbreak, and stress levels can and have certainly escalated. But in understanding more about mental health issues, we can point people toward the resources we have available and be more mindful of what many on the farm and in rural communities are going through, emotionally, physically and mentally.”

“In understanding more about mental health issues, we can point people toward the resources we have available and be more mindful of what many on the farm and in rural communities are going through, emotionally, physically and mentally.”

- Mark Haney

Dr. Deborah Reed, a professor in the College of Nursing at the University of Kentucky and the state’s Agriculture Nurse through the UK College of Agriculture, Food, and Environment, has worked on rural health issues for most of her career. She said people are seeing more and more of the emotional stress on farmers and have better insight on the toll it could take on local communities.

“I think people, particularly in the rural areas, are beginning to recognize that the farmers are really struggling and that is something that has far-reaching effects in their counties and beyond,” she said. “If the farmer is hurting, it won’t take long before the community is hurting.”

One thing that can help, is getting those affected by high levels of stress to discuss it. Reed said farmers aren’t always open to that, but she is seeing more of it and is witnessing a younger generation opening up to either situations they know about or those they have experienced themselves.

“These young people are getting involved in this and to have them be aware of this problem and gain the skills to talk about it, and perhaps start (suicide) prevention programs in their own schools, is a great step,” said Reed.

Many of these young people belong to FFA, a place they gain valuable leadership and speaking skills, which can be of great assistance when discussing such challenging issues.

Kentucky FFA State Advisor Brandon Davis said the organization has long prided itself in allowing members a platform to share their story.

“Sometimes those stories are of great accomplishment and sometimes it is of struggles they battle to overcome, but all young people need a place where they feel they belong and feel safe to express their challenges,” he said. “Feeling safe enough to share our vulnerabilities not only gives us freedom from guilt, worry, or shame, but it allows others to find the same freedom in their own lives.”

Expressing feelings can certainly be a relief. That is one of the goals of the “Farm State of Mind” initiative; encouraging open dialogue among farmers through social channels as well as offering a variety of tips,

resources and referrals to address mental health needs.

Lisa Safarian, President of Bayer Crop Science for North America said the organization recognized the need to help raise awareness on the important issue of mental health in farm communities.

The “Farm State of Mind” campaign was designed to encourage an open dialogue among farmers through social channels and offers a variety of tips, resources and referrals to address mental health needs.

“These are difficult conversations to have and our heart goes out to those individuals and families who have been impacted,” she said. “It was important for us to provide information and resources on the topic to those who needed it, but we quickly realized that this issue is much bigger than any one single company and no group is better positioned than Farm Bureau to take the lead on this campaign to help realize its full potential.”

Reed said while there are resources available, there is still a need to have health care providers and counselors trained in agriculture health and able to understand a person from an agricultural perspective, along with a general public who are far removed from the farm.

“For those people who don’t even understand where their food comes from, they certainly don’t understand the landscape of the agricultural mindset,” she said.

Some states have begun to create lists with providers who have some agricultural knowledge or background. There are also some materials available at extension offices across this state.

“Kentucky extension agents are also getting a lot of education about this through online training. Many of them have participated in the Mental Health First Aid Training, a two-day, intensive program that helps them have the critical conversations they need to have with people, and to also provide some resources where they could either send people to or, in the event of a crisis, they would actually take them somewhere,” said Reed.

She noted that the important thing is that conversations are happening now that might have not taken place a few years ago. And having those conversations is critical in getting those suffering from stress issues to the resources they need.

Another key component of dealing with this issue is gaining the appreciation of a public not connected to a farm except for the fact that they eat.

“While we need to educate the public on the fact that farmers are dealing with high anxiety, being stressed out, depression and suicide, we also want them to understand that this is where their food comes from and they need to appreciate a farmer at least three times a day,” said Reed. “It’s a critical step so people will appreciate the work that farmers do. This pandemic is bringing to the forefront the importance of our farmers and their health. Without physically and emotionally healthy farmers, we won’t eat.”

For help with an issue or more information, here is a list of available resources:

- www.fb.org/programs/rural-resilience
- www.acceleronsas.com/ResourceLibrary/Pages/Farm-State-of-Mind.aspx
- www.ruralhealthinfo.org
- www.fb.org/files/AFBF_Rural_Stress_Polling_Presentation_04.16.19.pdf
- National Suicide Prevention Lifeline:
1-800-273-TALK (1-800-273-8255)



BROADBAND CONNECTIVITY: NEEDED NOW MORE THAN EVER

As students and many members of the workforce adjust to working remotely, the need for complete broadband coverage hits home.

With the many school and business closures that have come due to concerns over the Coronavirus disease (COVID-19), working from home has become more commonplace than most people likely ever dreamed of.

Thanks to modern technology and through internet connectivity, working remotely has enabled teachers to teach, businesses to do business, and meetings of all sorts to take place virtually.

At least that is the way it is supposed to work, and in most cases it does. Unfortunately, there are still those areas across this state and throughout the country that are considered under-served or unserved when it comes adequate broadband coverage.

This issue has long been a priority of Kentucky Farm Bureau (KFB) and one the organization will continue to advocate for until those last miles have service, said KFB President Mark Hancy.

“Modern technology has certainly been a blessing when it comes to connecting the world and providing new markets for all businesses, especially those operated by our farm families,” he said. “However, the lack of adequate broadband in all areas has been a hindrance for many and with the current situation we see with so many people having to work from home, we need that connectivity now more than ever.”

Hancy added that many federal and state loan and grant programs have moved the issue forward, which has also been a blessing, but getting to that last mile will be such a benefit not only now, but when the world finally gets past this pandemic.

“I have full faith that we will get to the point where all of us will have the broadband service we need,” he said. “But right now, we will focus on the tasks at hand, pull together as a collective nation, and get past this time of unrest by obeying the protocol set forth by state and federal leaders.”

Social Distancing from an educational perspective

One of the recommendations that has been made by the Centers for Disease Control and Prevention is that of “social distancing” meant to keep people at a safe distance or completely away from each other in order to keep the virus from spreading. And one of the biggest groups affected by “social distancing” has been the millions of students who are finishing their school years at home.

Tammy White is the school counselor at Providence Elementary in Webster County, as well as a Union County Farm Bureau Board Member, and Farm Bureau Education Advisory Committee Member. She said students and educators in some rural communities are struggling to stay connected during this time of school closures.

“Luckily in Webster County our teachers and students have become accustomed to distance learning, or what we call Link 2 Learn,” said White. “Students can request paper packets to complete in place of online instruction, but the quality is harder to maintain without the ability to communicate with their instructors.”

With adequate connectivity, White noted that some households can take advantage of face-to-face lessons from their teachers through programs such as Google Classroom, by way of Facebook live

discussions, or the use of a vast selection of educational programs that are available online.

“Kentucky’s educators are currently going above and beyond to stay connected with their students who do not have access to their online lessons by making phone calls from their private numbers, delivering materials with the school provided lunches, and other personal touches to ensure students stay connected and continue learning,” she said.

But she noted, there is also an extremely high cost in preparing paper copies for the students for weeks of instruction.

“Schools are already struggling financially, winding up their year’s budget, just to be hit with copies and more copies,” she said. “I was told of one school, not accustomed to distance learning, that sent 150 pages of copied material per student for two weeks of learning. I know their education cannot have a dollar price put on it but that is crazy expensive.”

Even with the expense, school districts are making every effort to keep their students on task as they encounter a whole new learning environment. Many districts utilize the Non-Traditional Instruction (NTI) Program which allows students to carry on their schoolwork, away from the classroom.

According to information contained on the Kentucky Department of Education’s web site, “The Non-Traditional Instruction Program ... encourages the continuation of academic instruction on days when school would otherwise be cancelled. School districts create plans to deliver instruction to every student in the district and provide for student and teacher interaction on NTI days, with the ultimate goal of continuing instruction.”

Dr. Robbie Fletcher, superintendent of Lawrence County Public Schools, said that district has used NTI for five years but still recognizes challenges in a district that serves about 2,500 students in a county with more than 85 percent broadband coverage.

“We have a large population of students who live in or near Louisa, our county seat, but we have a lot of students living in more rural areas of the county,” he said.

And in those rural areas, many students are at a disadvantage when it comes to connectivity.

“In a perfect world, complete coverage would be best, and yes, our students can call and be in touch with their teachers in other ways. But it’s very difficult for them to get the full impact of the NTI program,” said Fletcher. “If they have internet service, they also have access to other resources like different websites, some which even allow students to work together on various projects. There are a lot more opportunities for them through the use of the internet.”

Like other school districts, Fletcher said accommodations are made for those students without broadband access including written lessons. However, he noted that if all areas had service, and all students were able to take advantage of that, it would save the district a lot of money not having to create hard copies of those lessons, allowing students and teachers to be on the same page in their teaching/learning endeavors.

“If every child had internet access, that would simply enrich things we are doing now,

and it would truly mean no child would be left behind,” said Fletcher.

Being a Farm Bureau member, he also expressed thanks to the organization for its efforts related to education.

“Kentucky Farm Bureau is such a strong partner with us in education in Lawrence County, and not only monetarily, but also because there are so many who volunteer their time,” he said. “It’s more of a family and we really appreciate that partnership. We have a saying here, ‘All In LC,’ and we classify KFB as one of those community partners that’s definitely all in.”

“*If every child had internet access, that would simply enrich things we are doing now, and it would truly mean no child would be left behind.*”

- Dr. Robbie Fletcher

Haney offered his thanks to all in the education sector working to keep students moving forward and those on the frontlines keeping everyone safe during the coronavirus outbreak.

“Our educators in this state are among the best in the country and I can’t thank them enough for the efforts they are making, during this time, to keep our students on track, and to make sure each and every one of them is doing well,” he said. “The same goes for our medical personnel who are placing themselves in harm’s way to make sure we are safe. God bless you all.”

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FARM BUREAU HIGHLIGHTS IMMEDIATE CHALLENGES FACING THE AGRICULTURE SECTOR

American Farm Bureau has released its first assessment of the impact on farmers and ranchers in the wake of the national mitigation efforts to combat COVID-19.

In a letter to Secretary of Agriculture Sonny Perdue, AFBF President Zippy Duvall pledged that “America’s farmers and ranchers will be with you every step of the way, doing all that we can to help you win this fight and to ensure the health, safety and prosperity of all America.” USDA invited Farm Bureau to convey agricultural issues or concerns arising as the pandemic mitigation efforts and impact advance. Duvall said labor, supply chain issues and possible price manipulation topped the list of immediate issues farmers are raising with the national organization.

The letter, which will be updated as new issues materialize, outlines concerns from Farm Bureau members across the country as national and local leaders take action to mitigate the spread of COVID-19 and protect public health.

H-2A

With the State Department’s announcement to suspend all processing of new, non-emergency visa applications in Mexico, U.S. farms and ranches could face a serious labor shortage at a critical time for planting and harvesting crops essential to the domestic food supply. U.S. agriculture depends on more than a quarter-million H-2A workers every year, and Farm Bureau is calling on the Administration to find a safe measure to ensure these skilled workers can come to our farms and ranches. AFBF along with members of the Agriculture Workforce Coalition also sent a letter to Secretary of State Pompeo to address these concerns.

Supply Chain

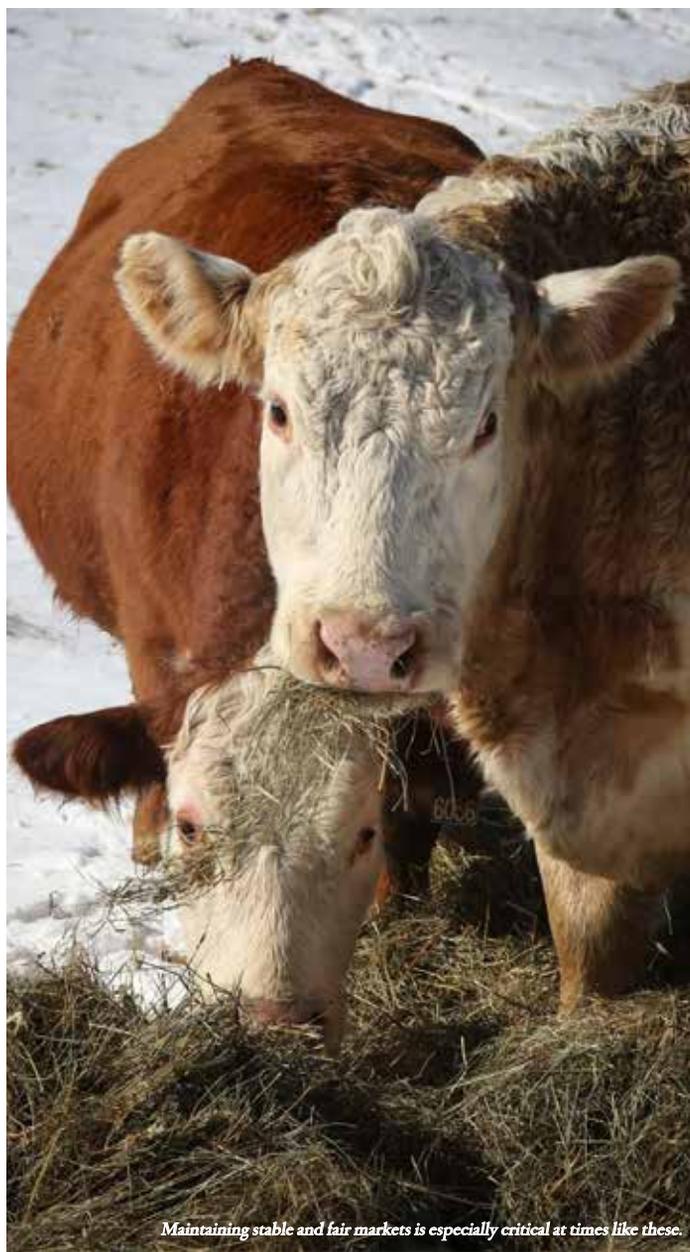
“As companies adopt social distancing policies in keeping with health directives, this mode of work could have a significant impact on the processing plants that drive America’s supply chain,” Duvall wrote. Meat packing plants, dairy processors, ethanol plants and other processing facilities all play vital roles in delivering the food and fuel Americans will continue to depend on in the long days ahead. Additional impacts could include access to seed, fertilizer and crop protection tools farmers need to grow a healthy crop. In addition to calling for close monitoring of potential shutdowns or reduced hours at these facilities, Farm Bureau is also requesting that the current FMCSA Emergency Declaration waiver to hours of service for food transportation be expanded to address the full agricultural supply chain.

Market Concerns

Maintaining stable and fair markets is especially critical at times like these. Duvall noted concerns from livestock producers regarding market manipulation and urged USDA to monitor the situation to protect ranchers and consumers alike from price manipulation. In the fresh produce market, growers have expressed concerns regarding possible dumping of products from other countries. “USDA should work with

the appropriate Federal agencies in ensuring U.S. farmers are not unfairly disadvantaged during this unique period,” Duvall wrote.

Duvall also noted USDA’s unique role in urging rural America to take all the prescribed measures to “flatten the curve” and reduce the spread of COVID-19, and thanked Secretary Perdue for his leadership in addressing the crisis facing agriculture and rural America. “We applaud your leadership and commitment and stand ready to work with you as our nation meets this unique challenge.”



Maintaining stable and fair markets is especially critical at times like these.

Rural Development Project Uses 3D Printing in Fight against COVID-19 Spread

Originally published on the USDA Blog by Hilda Legg, Kentucky Rural Development State Director

As Kentucky does its best to battle the spread of COVID-19, state officials and medical providers have been looking for ways to answer the increasing need for medical personal protective equipment. One of those responding in a big way here in Kentucky is a somewhat unlikely source: Somerset Community College.

Somerset Community College was the first higher education institution in Kentucky to offer a statewide certificate in additive manufacturing, also called 3D printing, and thanks to the passion of Additive Manufacturing Professor Eric Wooldridge and Rural Business Development Grants in both fiscal year 2017 and 2019, the program has earned a reputation as a leader in the state in 3D printing education and technical assistance.

Here in Kentucky, parts manufacturers in both the aircraft and automobile industries are big employers, and additive manufacturing—and the associated jobs—is growing across those as well as many other industries because it has a number of advantages over traditional manufacturing. Eric told me one of those is the ability to quickly transition between products. In fact, it only took a few hours to go from printing student projects to printing and assembling the first face shield prototypes, and when there was a requested design change, an updated prototype was ready in less than 20 minutes with finished versions coming out within the hour. Now that they have a finalized design, they are printing and assembling over 100 face shields per hour. Eric, who is basically living out of his office to continue the process 24/7 with the help of some rotating staff members, said they've also shared the specifications with networked additive manufacturers so they could also begin production. This rapid response to a supply chain shortcoming is just another advantage of additive manufacturing.

"We couldn't be doing this without the support of the National Science Foundation and Rural Development," Wooldridge told me. "NSF and Rural Development grants were essential in getting the equipment and materials and training people how to use it all."

At Rural Development, our mission is to improve the economy and way of life in rural America, and partners like Somerset Community College remind me there are good stories like this all across this great country. Time and again, when America is united in attaining a common goal, we band together, and that is part and parcel to rural culture. Whether it's family helping family or neighbor helping neighbor, rural America knows that together, America prospers.

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MARKETS

ETHANOL INDUSTRY CONTRACTING IN PERFECT STORM

The U.S. ethanol industry is contracting from the combined effects of COVID-19 reducing transportation fuel demand and the oil price war waged by Russia and Saudi Arabia. At the end of March, an industry association estimated 19 percent of capacity was offline. To understand the potential impact on the corn market, let's examine how much corn was processed into alcohol and its co-products in 2019. According to the Annual Summary of the Grain Crushings and Co-Products Production report, total corn consumed for alcohol for 2019 was 5.45 billion bushels, down four percent from 2018. Only a small portion of this corn was used for beverage alcohol -- 41.1 million bushels, up 16 percent from 2018. Corn for fuel alcohol was 5.33 billion bushels in 2019, down four percent from 2018. A valuable co-product of ethanol production is animal feed. Dry mill co-product production of distillers dried grains with solubles (DDGS) was 22.6 million tons during 2019, down five percent from 2018. Distillers wet grains (DWG), 65 percent or more moisture, totaled 15.7 million tons in 2019, down three percent from 2018. Distillers dried grain (DDG) production was 4.30 million tons, down seven percent from 2018. Wet mill corn gluten feed output was 3.47 million tons, down four percent from 2018. Wet corn gluten feed, 40 to 60 percent moisture, was 2.95 million tons, down five percent from 2018. Dry and wet mill carbon dioxide captured was 2.90 million tons, up four percent from 2018.

KENTUCKY HONEY PRODUCTION UP 50%

Kentucky honey production in 2019 totaled 246,000 pounds, up 82,000 pounds, or 50 percent, from 2018. There were 6000 colonies, up from 4000 in 2018. Honey harvested per colony averaged 41.0 pounds, unchanged from the previous year's yield. Producer honey stocks on December 15, 2019, were 44,000 pounds, up 10,000 pounds from a year

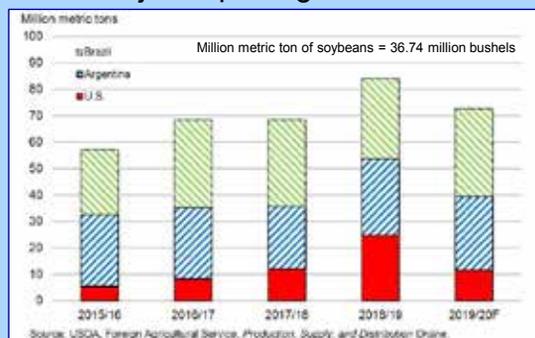
earlier. Average honey price in Kentucky for 2019 fell 17 percent from 2018 to \$4.50 per pound. The higher production and lower price resulted in the value of Kentucky honey production totaling \$1.11 million, up 24.2 percent from 2018's \$891,000, and up 42.8 percent from 2017's \$775,000 honey crop.

U.S. honey production in 2019 totaled 157 million pounds, up two percent from 2018. There were 2.81 million colonies producing honey in 2019, down one percent from 2018. Yield per colony averaged 55.8 pounds, up two percent from the 54.5 pounds in 2018. Yield per colony is understated by some colonies being reported in multiple states. U.S. honey prices decreased 11 percent during 2019 to \$1.97 per pound, compared to \$2.21 per pound in 2018, the current record high. Prices vary widely depending on the honey's color class. The total value of U.S. honey production in 2019 was \$309.1 million, down from 2018's \$340.4 million. Pollination income for 2019 was \$310 million, up three percent from 2018.

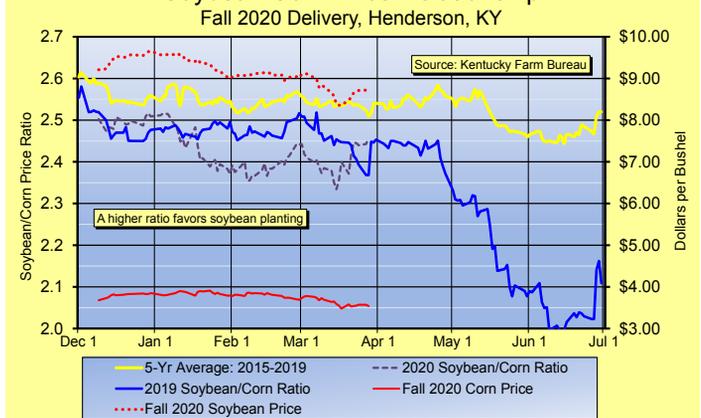
DAIRY INDUSTRY PRESSURED BY COVID-19

The dairy industry has been hard hit by the market disruption resulting from COVID-19 changing consumer consumption patterns and export trade movements. According to USDA economists, before COVID-19 hit there were positive signs for dairy exports. In January, U.S. dairy exports on a skim-solids milk-equivalent basis were robust, totaling 3.806 billion pounds, an increase of 87 million from December and 744 million from January 2019. This was a record high for January. For 2020, USDA forecasts commercial exports of 43.9 billion pounds milk equivalent, or nearly 20 percent of U.S. milk marketings on a skim solids basis. If China's import mechanism continues to improve, U.S. dairy products should see good access there as the bulk of U.S. dairy products exported to China in 2019 have recently been granted tariff exclusion by China. This includes whey products, lactose, infant formula and NDM/SMP.

Soybean Ending Stocks in Major Exporting Countries



Soybean/Corn Price Relationship



COUNTY CORNER

Snapshots of County Farm Bureau activities



Fayette County

Fayette County Farm Bureau Farm Machinery Consignment Auction was held on February 29. Pictured from left: Fayette County Farm Bureau Past President Don Robinson, Lexington Mayor Linda Gorton, Brandi Peacher, Director of Project Management Mayor's office, and John Tucker, Fayette County Farm Bureau Vice President.



Ohio County

Ohio County Farm Bureau recently provided lunch for 350 hospital workers using local businesses which included Soreheads, Los Mex, Beef O Brady's, SlickBack, and The Dam. Pictured from left: John Chinn, Jonica Chinn (daughter), Darrin Luttrell, Tyson Sandefur, and Jerry Black.



Wolfe County

Wolfe County Farm Bureau Federation made a \$2,000 donation to a pilot program at Wolfe County Extension, started by Ag Agent Heather Graham and 4-H Agent Jessica Lee Morris. Pictured are: District Extension Board Chair Gary Kash, Wolfe County Agriculture Agent Heather Graham, Wolfe County FCS Agent Alyssa Cox, and Wolfe County Farm Bureau Vice President/Women's Chair Pam Pilgrim.



Clark County

Clark County Farm Bureau provided lunch to the Clark Regional Medical Center ER Staff to show appreciation for their hard work and dedication during this time.



Grant County

KFB State Director and Grant County President Mark Kinsey and his son Ben visit the Washington Monument while on this year's KFB Congressional Tour.



Lincoln County

The Lincoln County Farm Bureau Women's Committee established a 2020 Ag Literacy Mini Grant for Educators to apply for funding efforts in Agriculture Awareness. The following education leaders were awarded a grant: T.J. Rayhill, Gail Owens, Valarie McGuffey Day, and Susan Miller. Thelma Blair, Women's Committee Chair, and Mary May, Mini Grant Chair, presented the checks.



Knox County

Pictured is Scott Payne, Knox County Farm Bureau Insurance Agency Manager with Knox County Elementary spelling champion Samuel Moore of Barbourville Elementary. Payne sponsors the annual Knox County spelling bee each year.



Mercer County

Pictured is Bill Waggener celebrating 50 years of service to Mercer County Farm Bureau.

THE BUSINESS OF FARMING

Kentucky's many ag-related resources helping farm families remain on the farm

The word “business” can relate to many different enterprises, but generally it is thought of as an entity that provides a livelihood; a living; a profitable undertaking.

That is somewhat of a simplistic definition of the word and for those living and working on family farms or in rural, ag-related businesses, simple is hardly a way to describe their day-to-day activities of those operations.

And during this time of economic hardships on the farm and in the agricultural community, profitability is often difficult to come by.

Kentucky Farm Bureau First Vice President Eddie Melton recognizes that reality on his own farm in Sebree, Kentucky.

“There’s no reason to sugar-coat it. Anyone involved in farming knows of the difficulties farm families have faced over the last few years, whether you’re farming a few acres or several hundred,” he said. “But there are many resources in this state available to farm families to help guide them through this period of time and beyond.”

One of the most prominent resources is the Kentucky Agricultural Development Board which has invested millions of tobacco settlement dollars into the state’s ag industry including the development of the Kentucky Center for Agriculture and Rural Development (KCARD).

This non-profit organization was created to facilitate agricultural and rural business development in Kentucky by providing educational opportunities, technical assistance, and business support services to new and existing agribusinesses. The KADB has been one of the major supporters of KCARD since it began in 2001.

Melton, who serves as president of the KCARD Board of Directors, said the investments made in the center have been well worth it in guiding farm families to new ventures, in helping to keep existing operations sustainable, and providing valuable assistance that has been beneficial to the overall agricultural industry in Kentucky.

“KCARD has been a critical component in our ag sector, and for many of those who have taken advantage of their services, it has been a game changer for their farms,” he said. “The only thing is, it may be the best kept secret we have when it comes to agriculture entities in this state.”

KCARD Executive Director Aletta Botts is working to change that. She said the mission of the center encompasses everything from helping farmers and businesses think through an idea they have, to putting together business plans, to figuring out what funding is out there to help them achieve those dreams.

“We help our clients think about how to manage their business differently, really covering the life cycle of a farm



Many farm families are seeking business advice to ensure their operations remain sustainable.

business and providing help either through our organization, or by referring people to whatever resources are out there,” she said.

First however, Botts said they find out the goals of the person; what they want to achieve on the farm and through their businesses.

“The most important thing that we do, when we start working with anyone, we talk to them about what their hopes are,” she said. “Their farming businesses vary greatly as do their goals. Some farmers work a full-time off-farm job and so, this is their part-time job, but they want to sustain their operations. Others are full-time farmers and they’re wanting to grow a farming operation that can live on and support other generations.”

Botts added that part of KCARD’s role is to make sure that what each person is putting in place for their business, is consistent with those goals.

She said while the aspirations of KCARD’s clients vary, so does the demographics of those clients and she regularly sees a wide variance in those coming to the organization.

“Every day we see something we haven’t seen before including those with farms that have been in business for generations and decades, seeking to evaluate new

enterprises, and who are looking at feasibility questions, and employee questions,” said Botts. “We also see those coming in, and it’s their first year in farming trying to figure it out. They don’t know who we are or who USDA is or what Cooperative Extension is, or their Farm Service Agency. So, we are really seeing the gamut, from those coming in totally cold to those farmers who have had dirt under their fingernails for generations.”

In seeing and working with clients who have a wide range of experience on the farm, Botts noted that there are many resources available to help them that people are unaware of.

Melton reiterated that how fortunate farmers are to have a collective family of agencies willing to help farmers, regardless of their experience level.

“Many of the resources we have today, were not around when I began farming. But you can bet I took advantage of them as they became available,” he said. “Farming is, by nature, a tough living, but through agencies such as KCARD, Cooperative Extension, the ag development board, the Farm Service Agency, just to name a few, our farm families, today, have multiple choices to help them be successful. I could not do what I do on the farm without these valuable resources.”

Still, Botts said some people are uncertain as to ask for help when in need of a plan or advice.

“People can be hesitant because there’s always some risk when stepping outside your comfort zone and asking about things you don’t know enough about,” she said. “What we always do is to learn with the client; we partner with the client; we’re not there to teach the business, we’re there to walk with you. We are going to work with people where they are and where they want to be.”

“Farming is, by nature, a tough living, but through agencies such as KCARD, Cooperative Extension, the ag development board, the Farm Service Agency, just to name a few, our farm families, today, have multiple choices to help them be successful. I could not do what I do on the farm without these valuable resources.”

- Eddie Melton

Botts pointed out that often clients come in with an elevated sense of anxiety as they look for advice for their farming operations

“For farmers, it can be a lonely business in some respects. So, if you give them an opportunity to share their problems with someone that can help them, and look for solutions with them, then, sometimes you can actually feel it on the phone call, when that burden lifts off their shoulders,” she said.

In looking to find solutions, Botts emphasized there is always a solution, it just may not be the one a client first thought of.

Kenny Mattingly knows well how beneficial KCARD can be to the business of farming. The long-time dairy farmer from Barren County and owner of Kenny’s Farmhouse Cheese said after being in the value-added business for a while, he needed a way to make the business more profitable.

“We had been in business for a few years but just couldn’t get over the hump,” he said. “I believe it was someone from the Kentucky Department of Agriculture who told me about KCARD, and after calling them, the

first thing they did was come to the farm to do a business evaluation.”

A KCARD team made the visit and observed the operation, giving Mattingly feedback on what they thought was positive, and what areas they felt needed some changes.

“That proved to be very helpful and since then, we have come back to them many times over the years and called upon them for their expertise in marketing and finances,” he said. “We felt, at those times we had gotten to a point of struggling in those areas, and they always had somebody to help us; someone who understood our business.”

Mattingly feels his cheese business would not be where it is today had it not been for working with KCARD over the years.

“They helped us think about things from a different perspective with a different knowledge base,” he said. “They taught me how to work on the business instead of just being in the business.”

Mattingly emphasized that he, like other farmers, hasn’t always thought in terms of the farm being business-like.

“I had farmed like crazy because I like the lifestyle, and never stopped to think if I was making money doing it, or bringing other people into it to leave a legacy that I could pass on,” he said. “Most farmers are so in love with the lifestyle and all the freedom they have, sometimes they don’t look at it like a business.”

Looking to others to help with that is what he has done and that has included all the assistance he has gotten from KCARD.

Mattingly, who now serves on the KCARD Board said his next move with the organization is one of creating a succession plan.

Botts and Melton both want people to know of the all resources in Kentucky for farm families, many of which are still a secret to their perspective clients.

“Every time I go to a meeting, someone comes to me and says they didn’t know we existed, and they are so glad to have found us,” said Botts. “I’m always pleased to have those interactions, but it tells me we’ve got more work to do to let people know about this as a service.”

Melton said in a time of uncertainty, whether it relates to the farm economy or the effects of the COVID-19 outbreak, farm families will need all the valuable resources available to ensure they too, will have succession plans and allow their farming legacies to last.

“As we move forward during this time of unrest, and we will move forward, I think the work KCARD is doing will be needed well into the future to help those of us on the farm, whether we’re just starting out or we have been around for a while,” he said. “Farming is a business like any other and one that must stay in business; and KCARD will play a big role in making that happen.”



Kentucky farmers have available resources to assist in their operations.



CANDID CONVERSATION

KFB Candid Conversation presents a discussion about the topical issues facing the agricultural industry and rural communities in a question and answer format. In this column, Kentucky Farm Bureau Second Vice President Sharon Furches discusses farming during the COVID-19 pandemic.

First, would you give our readers an overview of your family farming operation?

I live Murray, Kentucky, where both myself and husband were born and raised. We have a grain farm here, which my father-in-law started when he came home from World War II back in 1946. So, we've been at it for almost 39 years, and we live right here on the farm. It's a great way to live and it's been a great way to raise our family, and we've enjoyed it so much. It's springtime and we're getting ready to start planting corn. We've got some canola and wheat in the ground right now, and we're more concerned about the weather right now, and we'll look forward to going on, business as usual, as far as the farm is concerned.

Farm families are well-known for working through adversity. Has this situation caused you to do anything differently in your day-to-day activities on the farm?

We're still hauling crop from last year and it's certainly impacting that, but our guys are working, they just have to stay in their trucks when they get to the elevator in order to follow the proper protocol. We also have four or five people working out in the shop where it's not difficult to keep your social distance. So, we are trying to keep things working normally while gearing up for a planting season. We're just waiting for it to dry out, and it will again. Whether the virus was here or not, we'd be doing the same things weather-wise and worrying about that aspect of it as we've always done. We will get a crop in the ground, we always have.

“For those worried about your food supply, don't. Farm families across this state, and throughout this country, are working hard to ensure our food supply will remain the biggest and the best in the world.”

- Sharon Furches

Would you talk about the importance of our farms, especially during this time period?

I hear the word “essential” being used to describe the agriculture industry since the onset of COVID-19. We've known we were “essential” all along, and now everyone else sees it.” That has kind of been a blessing in disguise, and in these times, I guess we're looking for



Kentucky Farm Bureau Second Vice President Sharon Furches

every kind of silver lining we can get. But it does reinforce to people all across the country, how valuable our farms are. For the folks who have raced to the grocery store and wondered if they would have enough food or where their food was coming from and if it was safe, those are not issues that we have had to worry about for a long, long time, and we are so blessed in that respect. But the nation's farmers are still hard at it and will be.

We have seen the public hoard certain things in fear they will be confined for long periods of time during this disease outbreak. As a farm owner and operator, what would you say to the general public, right now, about their food supply?

First, they should know that farmers aren't quitting; we're not going to stop planting just because of this virus out there. We're still working hard, and we know we can produce enough food for this country and for other countries as well. We have a huge export market, and that's again just another wonderful blessing that we have. We hope the rest of the country and the rest of the world will see how capable the agriculture industry is in this country. In this age of social media, which can be both a curse and a blessing, we are seeing a lot of incorrect information, not only about the coronavirus, but also about agriculture, in general. The members of Kentucky Farm Bureau have always worked hard to get the proper information out, as well as volunteering so much of their time in their local communities. Every time we see this good information going out over the many social media platforms, or we see some of the great things our members are doing, I think it's a win for Kentucky agriculture and for agriculture across this country.

This crisis has brought renewed attention to the value of farmers. Do you think that will continue once we have gotten past COVID-19?

I hope it will, and to be honest, I think every one of us is under a spotlight, and we have the opportunity to decide what we're going to do with that. We have the chance, in agriculture, to really put ourselves in a good light and make sure that others see that, as well. But really, that's what we do already. I think we're used to that. I hope we enjoy telling our story even louder and to a larger audience as this moves forward. You know, farmers and folks that are involved in agribusinesses are a good steady group of people. They're just salt-of-the-earth people, and I think that's really important, in the world that we live in today, but certainly when we're in a time of crisis, whatever that may be. It's really comforting to people to know that there are folks like that among them. I hope we just keep telling our good story to our friends and neighbors and to everyone who will listen. I feel confident that the American farmer will be noticed as one of the groups of people who have had a very positive impact on this country during a time of crisis, and at all times.

What words of encouragement could you offer to KFB members and the general public as it relates to our agricultural industry not only for this current time but for the foreseeable future?

We've all had to get creative during this time, in how we interact with our friends and neighbors, and how we communicate. But we are fortunate to have all the technology we have to do so. And it's so important to check on friends and neighbors. As an organization, we've been in stressful situations before. We've had good times and bad times, but we've got 100 years of experience behind us in Farm Bureau and we are going to move forward and get through this together. For those worried about your food supply, don't. Farm families across this state, and throughout this country, are working hard to ensure our food supply will remain the biggest and the best in the world.

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DOWN THE BACKROADS

By Tim Thornberry

Finding the blessings in a changed world.

A few weeks ago, I was making big plans to get my overload of college basketball by way of the NCAA tournament. I was knee-deep in a new NASCAR season. I was looking forward to getting our RV on the road for camping season, and the beginning of the baseball season, and all the anticipated warmer weather activities.

Spring has always been a season of renewal for me, and for most folks, I suppose. And all these events and activities have been somewhat of a tradition for me.

So, the news of COVID-19 took me back when all the cancellations began to take place and the restrictions came, and the fear of just what this virus was and how long it would last.

It has dominated the television news, it is all over social media, and for those of us who still read a newspaper, guess what? That's right; coronavirus updates.

I must admit, I have experienced a ton of mixed emotions over this whole thing. I have gone from confusion to anger, to fear and even a little self-pity. Suddenly, I couldn't go around my friends or some family members. I had to talk to my granddaughter via video connections instead of picking her up and holding her.

A few nights ago, after watching as many cable-movie repeats with my wife as I could stand, I had to step outside on the front porch and have myself a little pity party.

I sat down and put my hands over my face but quickly remembered I'm not supposed to touch my face. I literally wanted to scream. After sitting for a time, I began to notice the sounds of the night; the crickets and the whippoorwills; I believe there was even a barn owl joining in the chorus, along with a couple of coyotes in the distance.

As I began to enjoy the "music of the night," I notice a blanket of stars above me that was so bright, I could practically see my shadow.

I couldn't remember the last time I had taken the opportunity to sit on the front porch and marvel at the sights and sounds around me.

In dealing with "social distancing," I decided the RV might make a nice, temporary office, and it turns out, I was right. In fact, it has become quite comforting to step inside every

morning and spend the day there. My wife is also working from home, so she thinks it's a good idea, too.

Thanks to modern technology and a number of computer programs that allow for video and audio conferencing, I am able to visit most of my co-workers.

And while I miss my springtime sports, and being able to go out with friends, I have discovered a new love for board games, and I do get out and walk more.

I have rediscovered a love for peanut butter and jelly sandwiches, and a cold glass of milk. I'm getting a few chores done around the house I have put off for months...and months! And I finally learned the proper technique to wash my hands.

Now, believe me, I'll be glad when things get back to normal, but I have found a sense of peace in spending this time at home. I sleep more, spend less, but I'm afraid I may gain weight before this is over. I have quite the snack stash in the camper.

More than anything else, though, I've learned to appreciate the little things, I complain less, and pray more, and pray harder.

And thankfully, as long as I observe the proper protocol, I'm still able to take the occasional drive in the countryside and watch spring unfold before my eyes.

May we all get through this sooner rather than later, so, please stay safe, and I'll look forward to seeing you soon, down the backroads.

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POLARIS

Entering the month of March, the staff of Kentucky Farm Bureau Insurance was preparing for its typical “storm season” response to the spring’s predictable uptick in weather-related claims. Helping protect our members and their property during these times is what we were built to do.

But then the Coronavirus (COVID-19) pandemic made its way to the coasts of the United States. And then inland. And then to Kentucky. And then we all had to adapt – personally and professionally.

The spread of COVID-19 had businesses like KFB Insurance searching for creative ways to keep their doors open while attempting to maintain the health and safety of both their employees and their customers. With recommendations from the Centers for Disease Control (CDC) and other federal and state authorities preserving the call for “social distancing” for several more weeks, new business plans had to be developed – and quickly. Even so, it remained our goal to keep KFB Insurance functioning and serving the needs of our members throughout these unprecedented times.

During a single week in mid-March, our company transitioned from being a stationary workforce to one mobilized for remote access and service. This was no small undertaking, but we knew the needs of our members would continue to exist whether we were working in one centralized location or spread out remotely across our multiple communities. For that reason, and through a great deal of collaboration from each area of our business, every KFB Insurance location was open and serving members as of the time when this column was written – though we were admittedly doing it differently.

Today, helping relieve the anxiety of our members during the Coronavirus pandemic remains a priority for KFB Insurance. To help our members experiencing financial stress, we suspended policy cancellations due to non-payment of premium. Our agencies found creative ways to offer their same friendly service while still practicing proper social distancing. We liberalized processes to create an easier way for members to do business with us when face-to-face interactions were no longer permissible. We also made our toll-free claim hotline available 24/7, and we continue to seek more ways to serve you through this uncharted territory.

It is very important that we all take care of ourselves and each other right now. Most of us are physically separated from our peers, friends and family, but we do not want to become isolated. I believe we are called to be our brother’s keeper and to love our friends at all times – especially through adversity.

My goal, and one I’m encouraging others to set for themselves as well, is to make sure each day I reach out to someone just to check on how they are doing. With extended periods of time spent isolated from one another in our foreseeable future, my guess is that such simple gestures of human interaction will not only help us all maintain good mental health, but they will also help us prove out the theme that we truly are Stronger Together.



John Sparrow, Executive Vice President & CEO

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