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Eaton County Farm Bureau's Monthly Membership Update

November 2010

# the harvester

## Don't Miss the Savings!

Eaton County Farm Bureau Member Services programs have been working hard to bring you local savings throughout the county! Below are a few of our partner businesses.

### **Gavel Restaurant & Lounge, Charlotte**

15% off your meal only. Not valid with any other offers.

### **Grand Ledge Optometry, Grand Ledge**

15% off all regularly priced merchandise.

### **Old Mill Furniture & Flooring Center, Eaton Rapids**

10% off all regularly priced merchandise and in-stock flooring; excludes labor.

### **John-Boy Electric, Vermontville**

Free estimates. 15% off any job priced over \$100.

### **Hometown Dental, Bellevue**

\$50 off any dental visit. Not valid with any other offer.

Simply show your Membership Card to receive your special members-only discount!

For a full listing of our 2010-2011 local member services, please visit our website at <http://eaton.michfb.com>.

## Your Piece of the Puzzle

### Getting involved with Farm Bureau

Written By:  
Grace Parker

Fresh vegetables, wine, donuts, cheese, milk, bread, discounts that will save you hundreds of dollars a year, along with opportunities to get involved in the community...Getting involved with Eaton County Farm Bureau is something a lot of members take advantage of. However many of you are still missing out on great aspects that your membership offers you! It's time to take a moment to find out where you fit in...

Farm Bureau programs, member services and benefits are vast and cover a lot of topics. However, when you lay out all of the opportunities everything come together like a large puzzle.

First are the programs offered through membership. Getting involved with politics or policy development is a great way to have your voice heard at the state and national level. Grass-roots policy development at Farm Bureau provides every member an opportunity to participate and voice their concerns regarding issues pertinent to the agricultural industry. The end results are policy recommendations on local, state, and national issues, that when adopted by the members, provide direction to organization for the upcoming year. It includes participation by Community Action Groups, Young Farmers, County Committees, and individual members. If you have something to say, or an opinion that should be heard,

you should volunteer on a committee board through Farm Bureau. The more ideas the better, whether it's how to get the word out about agriculture to kids, or a policy you think should be implemented at the local or state level talk to the county board about volunteering today!

Community involvement is another piece of the Farm Bureau puzzle. As a member of Farm Bureau, you can contribute your talents to the community through events like

Farm Bureau Day at the Fair, reading to school-age students, Frontier Days, the Harvest for All program and Pick a Peck for People. We need volunteers in order to keep these events going. You are a valuable asset to your community because you have knowledge of the area and are filled with ideas that adults and children should hear. It is important that students hear the importance of agriculture and farming from

TAKE A MOMENT  
TO FIND OUT  
WHERE YOU FIT  
INTO THE FARM  
BUREAU PUZZLE!

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# Your Piece of the Puzzle

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recognizable faces in their community. You can help shape young minds with your knowledge and experience by getting involved with Farm Bureau!

The next piece of the puzzle is the member services. All members are offered county level member services as well as state level services from Michigan Farm Bureau. Families can save on travel,

theme parks, and hotel discounts along with other valuable services that can total up to two-thousand dollars a year! Eaton County offer over 30 local member services from businesses that could be saving you money in food, health and wellness, as well as home and auto. Are you using these benefits to your advantage?



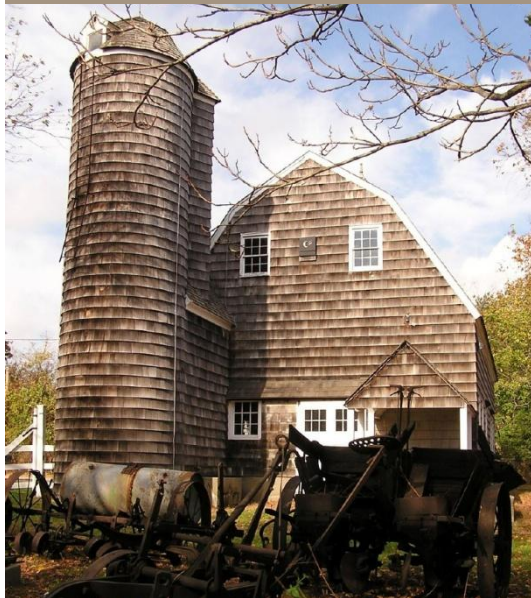
Another way to fit into the Farm Bureau puzzle is with learning and exploration. Agriculture is visible every day, and is apparent in the community around you. Do you know about local farmers in your area and what they are doing to enhance agriculture in your area? Eaton County's local member Steve Tennes, and new county board president, is on the forefront of starting Eaton County's first winery featuring 3 different kinds of apple wine at

the Old Country Mill. Another agriculture leader in the county is Ben Tirrell who has a agri-business underway called Tirrell Farmstead Specialties. Here you can find cheeses, along with locally grown meats, eggs, honey, maple syrup, seasonal vegetables, baked goods, handmade woolens and more. These two businesses in



Eaton County are just a couple of the places you and your family could be exploring and learning about agriculture. Supporting local farmers and their businesses is the key to the future of agriculture in this country. Get to know a local farmer near you, they have a lot to offer.

We encourage you to get out and find out where your piece of the puzzle fits. As a member you can be taking advantage of a number of opportunities and benefits. Get involved with the Farm Bureau community and take advantage of the great services available to you and your family.



for your information >>>



## Inside the Board Room

*A regular meeting of the Eaton County Farm Bureau Board of Directors was held on October 19, 2010 at the Eaton County Farm Bureau Membership Office in Charlotte. Board members in attendance were Rosalyn Brummette, Jaime Curth, Duane Eldred, Deb Granger, Ryan Hall, Jim Orr, Derik Rickerd, Brett Roberts, Holly Schaeffer, Duane Smuts, Lynn Stanke, Steve Tennes, Ben Tirrell and Claire White.*

The board began with opening ceremonies, adopted the agenda and approved the minutes from the previous meetings, financials and new member applications.

During strategic planning the board discussed the opportunity to partner with Ingham and Clinton County Farm Bureaus to host three educational events on production agriculture throughout the coming year. The idea will be presented to the other counties before the November board meeting.

Committee reports were submitted in writing to the board for review and are available in the office.

The board approved an office expansion plan to accommodate the insurance agent in the membership office by remodeling two offices into one larger office.

Board members discussed County Annual dates for 2011 and reviewed the evaluations from the 2010 meeting.

The 2009-2010 audit report was reviewed and placed on file in the membership office for approval at the 2011 Annual Meeting.

Elaine Minnard of Olivet was named the September Student of the Month and Jazmine Fletcher of Olivet was named the October Student of the Month.

The board spent a considerable amount of time discussing committee participation and restructuring the county's committees to fit their goals and objectives.


The next meeting will be held Tuesday, November 16, 2010.

Complete meeting minutes can be found on our website at <http://eaton.michfb.com>.



Find us on  
**Facebook**

Eaton County Farm Bureau is online and networking with members like never before. Find us on Facebook to stay up-to-date on the latest member benefits, important news and updates, membership reminders and more!

Search for "Eaton County Farm Bureau" and be sure to LIKE  us to get our updates!

# Annual Election Period

## Medicare enrollment is just around the corner!

*It's coming up quickly, and we want you to be prepared! Medicare's Annual Election Period begins November 15 and runs through December 31. This is time of year that people enrolled in or eligible for Medicare have the opportunity to reevaluate their healthcare options and sign up for or switch their current coverage.*

Be sure to look for your Annual Notice of Change (ANOC), which will advise about upcoming changes to your existing plan. Review this document carefully so you can make an informed decision on remaining in your current plan or enrolling in a plan that may better meet your personal healthcare needs.

Make sure you take some time to compare

your current plan with other available options to see what the best choice would be for you. There are lots of determining factors, but we've narrowed down the list to help guide you through some comparison of your own.

**Cost** — How much are your current premiums and deductibles? How much will you pay for hospital stays or doctor visits?

**Doctor and Hospital Choice** — Does your current doctor accept the plan you are considering? If considering a PPO or HMO plan, would you be limited to a network? Would you need a referral to see a specialist? If considering choosing a new



physician, call and find out if they are accepting new patients.

**Prescription Drugs** — What are your prescription drug needs? What will your prescription drugs cost under each plan and does each plan provide coverage in the coverage gap (the "donut hole")? Are your drugs covered under the plan's formulary (list of covered drugs)?

**Quality** — Does the plan

focus on prevention, as well as treating illnesses?

**Convenience** — Do you know who to call when you have questions? Will you be able to talk with one person who understands your overall health needs?

There are many insurance agents who can help answer your questions regarding the Annual Election Period. With so many choices available to people with Medicare, make sure you are educated on the subject and understand your options. You can also visit the Centers for Medicare and Medicaid Services (CMS) Web site for more information at [www.medicare.gov](http://www.medicare.gov).



## MFB Offers Treetops Resort Discounts!

Holiday break is just around the corner; book your room at Treetops Resort for your family's holiday ski adventure!

Treetops Resort offers some of the finest skiing terrain in Michigan. Take advantage of their 23 ski runs. Rentals are available for snowblading, snowboarding and cross country skiing.

Offering members 20% off midweek rack rates (Sunday-Thursday) during the golf and ski season. Children under 18 stay free with a paid adult. Members need to call (888) 873-3867, mention the Farm Bureau rate and present their membership card at time of check-in.

For more information, visit the MFB website: <http://www.michfb.com/benefits/experience>

## Venison Donations

Help the Michigan Sportsmen Against Hunger program (MSAH) feed the hungry! Donate a portion of your venison or a whole deer to the Greater Lansing Food Bank. Here's how:

**Give a Pound** - have the deer processed at a processing facility affiliated with the MSAH program, and donate a pound or two to local food pantries. Hunters pay for processing and choose to donate a pound or more.

**Whole deer donations** - donate whole deer to a processor affiliated with the MSAH program. The processor is reimbursed by the MSAH fund at a cost of .80 cents per pound of finished product.

For more information, contact the MSAH at [sportsmenagainsthunger.org](http://sportsmenagainsthunger.org) or call (586) 552-6517.

## Upcoming Events

**November 2**—General Elections!  
(Support Friends of Agriculture at the polls)

**November 13**—Home Party Sale  
(Lexington Lansing Hotel, 10am-3pm)

**November 16**—Region 1 FFA Discussion Meet  
(Maple Valley)

**November 16**—Board Meeting  
(Membership Office, Charlotte)

ask a farmer >>>

**Q:** What kinds of products specifically in Michigan are used from sheep?

**A:** Meat!

Most people think its wool, but almost all sheet farming in the U.S. is done for meat. Sheep meat is called lamb and is a growing product in the U.S. Sheep also produce other products such as milk, lanolin and wool. Michigan lamb can be purchased in farmers markets and local meat stores.

Do you have questions for a farmer? If so, email them to us at [eatoncounty@ctyfb.com](mailto:eatoncounty@ctyfb.com). If your question is featured, you will receive a special prize!



Ben Tirrell  
Tirrell Farms



# final thoughts...

Winter is just around the corner bringing with it snow and ice covered roads. Now is the time to look closely at the liability limits on your auto policy and review them with your agent. Those liability limits are your protection for the personal assets you have worked so hard to acquire.

A January 2009 study by the Insurance Research Council showed that approximately 1 in 6 drivers across the United States may be driving uninsured by 2010.<sup>(1)</sup>

The report also found a strong correlation between the percent of uninsured motorists and the unemployment rate: An increase in the unemployment rate of one percentage point is associated with an increase in the uninsured motorist rate of more than three-quarters of a percentage point.<sup>(1)</sup>

Increasing your auto liability limits is a minimal expense compared to the expense of not having enough coverage. Umbrella policies are a great way to get additional protection over your home and auto limits. A \$1,000,000 Umbrella policy costs the average person \$100 - \$200 a year.

Take the time to look closely at your current auto policy – before Old Man Winter arrives.

Please call myself or your Farm Bureau Insurance Agent to discuss your current auto liability limits and make sure you have the protection you need.

<sup>(1)</sup> Insurance Research Council, *Uninsured Motorists, 2008 Edition* Retrieved from <http://www.ircweb.org/IRCProducts/Publications.htm#Recent>  
[http://www.ircweb.org/News/IRC\\_UM\\_012109.pdf](http://www.ircweb.org/News/IRC_UM_012109.pdf)



Tim Barry  
Farm Bureau Insurance Agent  
Phone: (517) 886-2260  
Web: [www.TimBarryAgency.com](http://www.TimBarryAgency.com)

## Ag Career Focus Conference

Michigan Farm Bureau is holding the annual MFB/FFA Ag Career Focus Conference on Monday, December 13, 2010 at the MSU Kellogg Center for 4-H members, FFA members and high school students from Farm Bureau families.

This conference is for young people interested in a career in agriculture and

natural resources and will focus on providing: insight on ag careers, leadership development and information about the MSU College of Agriculture & Natural Resources.

The registration deadline is November 29<sup>th</sup>, so contact the Membership office today for more information!



coming soon >>>

## In The Next Issue

- Inside the Board Room
- Ask a Farmer
- Member Benefits
- Final Thoughts

Contact us at 517-543-5567!

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Charlotte, MI 48813

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<http://eaton.michfb.com>

**EXPERIENCE MICHIGAN HOTELS**

Present your membership card when checking in at these Michigan hotels across the state to receive member-only savings.

Michigan Farm Bureau now offers exclusive member savings at:

<ul style="list-style-type: none"> <li>• \$179 per person, 2nd night half off or 3rd night free during select dates. Call (800) 33GRAND for more info.</li> </ul>	<ul style="list-style-type: none"> <li>• 20% off the best available room rates &amp; 15% off all spa services.</li> <li>• Call (866) 478-9653 and use discount code FARM495A.</li> </ul>
<ul style="list-style-type: none"> <li>• Up to 25% off room portion on select accommodations and select dates.</li> <li>• Call (231) 334-5000 for more information.</li> </ul>	<ul style="list-style-type: none"> <li>• 10% off lodging only rates &amp; 10% off select packages.</li> <li>• Call (800) 968-7686 x5100 for details.</li> </ul>
<ul style="list-style-type: none"> <li>• Perks Club for only \$5 and various room discounts throughout the year.</li> <li>• Call (888) 775-6343 for more information.</li> </ul>	<ul style="list-style-type: none"> <li>• 20% off the midweek rack rates (Sunday-Thursday) during golf and ski season.</li> <li>• Call (888) 873-3867 for details.</li> </ul>

**YOU MAY ALSO BE INTERESTED IN THESE MEMBER BENEFITS...**

<p>Save on tickets to Sea World, Cedar Point, Michigan's Adventure and more!</p>	<p>Save on car rentals through National, Alamo or Hertz.</p>
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**VISIT [WWW.MICHFB.COM/BENEFITS](http://WWW.MICHFB.COM/BENEFITS) TO LEARN MORE**