

Benefits ADVISOR

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Inside...

Farm Bureau Insurance
Claims service

Auto Value discount

Ford launches
"Operation Drive One"

House fire lessons

Vote & Support AgriPac

Stay & play giveaway

Free Farm Market
Directory

You're never alone after a storm with Farm Bureau Insurance claims service

Remember the song "You'll Never Walk Alone?" The lyrics say: "When you walk through a storm, hold your head up high and don't be afraid of the dark. Walk on, walk on with hope in your heart and you 'll never walk alone."

That's exactly how Farm Bureau Insurance wants you to feel about our coverage—that you'll never be alone after a storm, especially when it's a ferocious tornado like the one that devastated the Dundee area in Monroe County in June.

Several hundred of our clients were affected by the storm. The devastation ranged from severely damaged farms and homes to smaller claims like dented cars and missing siding.

Within hours of the tornado, our claims teams were mobilized and headed for the disaster scene. Farm Bureau Insurance agents, claims adjusters and support staff worked together to help clients with immediate needs and make sure they were safe.

"This is why we're in business," said Jim Robinson, executive vice president of Farm Bureau Insurance. "Our most important job is to protect our clients and help them when they need us the most. We're called Michigan's Insurance Company because we take our commitment to the people of Michigan very seriously."

Help also came in a new way this year. The new Farm Bureau Insurance disaster relief truck made its debut at the Dundee catastrophe scene, distributing water to clients, volunteer workers and emergency personnel...and bringing comfort to policyholders.

"Just seeing the Farm Bureau Insurance disaster relief truck on the

scene was a comforting sight," one client noted.

Farm Bureau Insurance set up a drive-in claims service to expedite claims and also contacted hundreds of clients in the Dundee area to check on their safety.

"Our major focus is helping clients get through the difficult times," Jim Robinson said. "We're honored that Farm Bureau Insurance played a role in helping the Dundee area recover from the disaster. And we want to thank our clients for their kind words and trust."

Tornado or auto accident, reporting a claim is easy with Farm Bureau Insurance

If you have a car accident, if a tornado damages your home, if you have a fire...Farm Bureau Insurance is ready to help you.

Reporting a claim is easy...just contact your Farm Bureau Insurance agent immediately. Or call our 24-hour claims number: 877-324-6764.

We're here for you. Stay safe, work with your agent and together we'll get you through your difficult time. www.farmbureauinsurance-mi.com



www.michfb.com



Benefits Update

If you would like to receive this newsletter in your email please send us a note with your name and address to mfbinfo@michfb.com.

Stuck with no place to go

It's summer! A time for fun, relaxation and a much needed vacation. Whether it's a weekend trip up north or an adventure across the country, going on vacation means a chance to break free from your everyday stresses, but there's nothing worse than packing the car, situating the suitcases and throwing in the cooler only to find that your car won't start. It's not the best way to start a "relaxing and stress-free" vacation.

So before you start to make your vacation plans this summer, be sure to stop by your local Auto Value Parts and Service Centers for all your vehicle maintenance needs. From mufflers to brakes, Auto Value has what you need to get you on the road to a safe and stress-free vacation.

As a Farm Bureau member, you receive a 7% discount on parts at any of the participating locations across the



state*, or if your vehicle is in need of service, you receive a 10% discount at participating service centers.** Just show your current Michigan Farm Bureau membership card and Auto Value coupon at time of purchase. Don't be stranded on your vacation, make sure that your vehicle is properly maintained and ready for the road ahead. For more information on the Auto Value discount or to obtain a member-only coupon, visit us online at www.michfb.com/benefits or call us at (888) 805-4864.

**Excludes oil, spark plugs, engines and discounted sale items.*

***Repairs must total a minimum of \$50 and excludes parts and services already discounted. Only at participating parts and service centers throughout Michigan.*

Ford Launches "Operation Drive One" Tour to Salute Troops and Support Military Charity

Ford, a long-time supporter of the military, is saluting military personnel, veterans, family and friends with a 10 base national tour designed to provide a fun-filled day of entertainment including exciting driving challenges, interactive vehicle displays of Ford's newest products and technologies and classic car shows, all while raising money for the National Military Family Association.

Ford's "Operation Drive One" will also include displays that demonstrate Ford's class-leading fuel economy, quality, safety and technology features. A precision driving course will allow consumers to get behind the wheel of a new 2011 Ford Mustang or 2011 Ford Fiesta to race against the clock, while a burnout challenge will be sure to leave faces smiling. Ford will donate \$20 per test drive to the Association's "Drive One 4 UR Troops," to honor the

men and women who have and continue to work so hard to protect the citizens of this country.

Additionally, Ford will salute eight randomly-selected active duty and veteran service members with a trip to the Ford Championship NASCAR race in November. From those eight, two recipients will also win a new 2011 Ford Mustang and one grand prize winner will be awarded an exclusive Toby Keith concert for his or her home base. All current and former members of the military can enter to win at any of the tour stops or at www.fordoperationdriveone.com.

As a Farm Bureau member, you can help show your support of our military men and women by visiting any of the "Operation Drive One" tour locations across the country. After your test drive be sure to visit your local Ford dealership to purchase or lease a new 2010 or 2011 vehicle with an added \$500 bonus cash offer just for being a member! Show your support today and get out and drive one. For more information on Ford's "Operation Drive One," visit www.fordoperationdriveone.com or for more information on how you can save on your next Ford vehicle, contact Michigan Farm Bureau at (888) 805-4864.

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Editorial: Dennis Rudat, Publisher; Erica Venton, Editor, Design and Production.

Contact us today at (888) 805-4864 for more information

Lessons from a house on fire

When the Piepkow Family lost their 100-year-old home to fire, they learned firsthand about the caring and quality of Farm Bureau Insurance claims service.

Within two hours after the start of the fire, the Farm Bureau Insurance agent and claims adjuster were on the scene, making sure the family was safe and had a place to stay. They also gave the family a check to cover immediate needs and get them through the next several days. That was just the beginning of the great service.

"The agent and claims representative were great," Travis Piepkow said. "They stayed in touch with me through the whole process. When anyone asks me about the fire, I make sure to mention Farm Bureau Insurance because, I tell you, they were unbelievable to us."

Farm Bureau Insurance worked fast to help the family. "When you have a fire of that magnitude, generally everything is destroyed and all you have left are the clothes on your back," the Farm Bureau Insurance adjuster said. "We get to fire scenes just as fast as we can to help our clients and advance them money so they can take care of immediate needs."

The Piepkows have a new home now and a new appreciation of how caring people can be. Many members of the community offered their support after the fire.

"We told people that we had Farm Bureau Insurance and that we were more than okay," Piepkow said.

Experts say check extension cords

In this case, the fire started in an electrical outlet. Home electrical fires account for nearly 68,000 fires in the U.S. each year, including thousands in Michigan.

Many of the electrical fires that were caused by extension cords and surge protectors could have been averted.

Here are five rules for extension cord safety:

- 1) **Quality matters:** Buy high quality cords. In a really cheap extension cord, the materials used and the tolerances are not as good as in a more expensive product. As a result, the possibility of a fire is higher with the cheap cord.
- 2) **Size matters:** The bigger the appliance, the more power it needs to draw. Since a large appliance needs more power to operate, it can overheat a standard-size cord and start a fire. Make sure that when you plug in an appliance that draws a lot of energy, you use a heavy duty extension cord.
- 3) **Maintain your cords:** Just because your extension cord is still working doesn't mean it is still safe. Take a close look. Is it dried out or damaged? Has the dog been chewing on it? Do you see any fraying? The life of an extension cord depends on how it is used. With some appliances, like computers, the cord has to draw a lot of energy constantly and it wears out quickly. Examine all your electrical cords—not just extension cords but also the ones that are part of your appliances, because they also get damaged, dry out and break.
- 4) **Don't misuse them:** Extension cords say "do not overload." We see cases where people piggy-back extension cords so that three or four cords are plugged into one and each outlet on the string of cords is filled. Using as many holes as there are on an extension cord is not safe...it's playing with fire. You have to be aware of the power demands of the items you are plugging into an extension cord, power strip, or surge protector.
- 5) **Don't cover the cord:** All cords produce heat as electricity moves through them and that heat should be allowed to dissipate into the air. Covering the cord with a rug or carpet will cause the heat to be trapped and the cord to degrade. It could even become hot enough to ignite the carpet.

Never break off the ground prong on a three-prong plug or try to fit it into an extension cord designed for two prongs. The plug won't work correctly and it may cause a fire.

All the above rules also apply to power strips and surge protectors. And make sure that when you want a surge protector you are buying a surge protector, not just a strip with an on-off switch. The surge protector offers some protection through its circuit breaker; the on-off switch offers no protection.

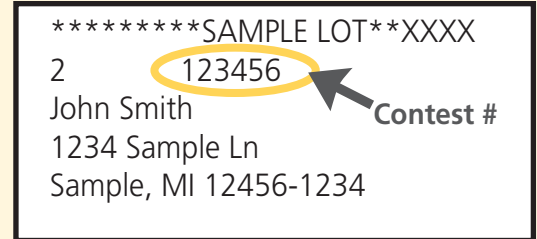
"...I make sure to mention Farm Bureau Insurance because, I tell you, they were unbelievable to us."

Stay & Play Giveaway

Win 2 tickets to Michigan's Adventure & a Hotel Stay!

Want a chance at winning two tickets to Michigan's Adventure and a hotel stay? Visit us at <http://tiny.cc/c57fm> and take our 2 minute survey on the benefits you receive with your Farm Bureau membership. We want to hear from you so enter today!

Contest ends August 14th, 2010. To enter, visit <http://tiny.cc/c57fm> and enter the Stay n' Play contest number listed in the address line on the back of the newsletter (example of code is seen in box below). All current Michigan Farm Bureau members who complete the survey are eligible to win 2 tickets to Michigan's Adventure to be used in the 2010 season and a \$100 Choice Hotels gift card. Only one survey completion per member will be accepted. One random member will be drawn on 8/15/2010. For questions, contact the Member Services Department at (888) 805-4864. Must be at least 18 years of age to be eligible for the contest prize. For more information or questions on the Stay n' Play Giveaway, contact the Member Services Department at (888) 805-4864.



Get your free MI Farm Market Directory from your Farm Bureau Insurance agent

The 2010 Michigan Farm Market and U-pick directories are available to you free of charge from your local Farm Bureau Insurance agent. The directories are sponsored by Farm Bureau Insurance in partnership with the Michigan Farm Marketing and Agri-Tourism Association.

The directory lists hundreds of farm destinations across Michigan where visitors can enjoy our state's bountiful harvest...including farm markets and farmers' markets, orchards, u-pick operations, pumpkin patches, corn mazes, maple syrup producers, creameries, cider mills, petting zoos, tree farms, wineries and agri-tourism destinations.

All of these destinations are short trips for Michigan residents. The directory divides the state into seven regions to make it easier to find local farm markets. The online version is available at www.michiganfarmfun.com.

This is another example of the Farm Bureau Insurance commitment to Michigan agriculture and organizations that support our great state. www.farmbureauinsurance-mi.com



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Visit us online at
www.michfb.com

Vote and support "Friends of Agriculture"

It's campaign season! If you haven't already seen them, soon you will be inundated with signs, commercials and requests to support local, state and national candidates. When you joined Michigan Farm Bureau you may or may not have known that you joined an organization dedicated to defending the rights and interests of our members and those that grow our food. In our efforts to help support those people that produce the food and fiber that each of us enjoy everyday, Michigan Farm Bureau has put together a PAC that works to help elect those candidates that will support agriculture within Michigan.

Michigan Farm Bureau's Political Action Committee, AgriPac, in cooperation with local committees, evaluates and endorses the candidates who will best support agriculture within our state.

What is AgriPac

Did you know that Michigan Farm Bureau has a PAC? You may see and hear more about this as we move into the 2010 election cycle. Which candidates for state and federal public offices will be best for agriculture?

Our History

Michigan's farmers recognized both a need and opportunity to engage in the political and legislative arenas to enhance agriculture's voice. In 1977, farmer delegates to the 58th Michigan Farm Bureau Annual Meeting adopted policy to create a Political Action Committee (PAC) to be known as AgriPac. Only Farm Bureau members can contribute to the PAC and the PAC decisions are made by farmers. While operating in an era of term limits, the need and value of involvement in the political process has never been more important.

Our Process

AgriPac's success over the years is rooted in our grassroots endorsement process. Each county Farm Bureau meets to review candidates locally and then makes a recommendation to AgriPac for endorsement. The basic

philosophy is that all politics are local and no one knows local candidates better than the local people.

AgriPac's Mission

1. Evaluate and endorse candidates seeking federal or state office whose positions are compatible with MFB policies, without regard to party affiliation.
2. Allocate PAC funds to endorsed candidates.
3. To promote the personal and financial involvement of Farm Bureau members in the election of Friends of Agriculture.
4. To encourage county Farm Bureaus to further engage in the electoral process.

For more information about AgriPac, contact Sarah Black at sblack@michfb.com or Matt Kapp at mkapp@michfb.com. For more information on how to get involved in your local county Farm Bureau's election activities. Contact your local county Farm Bureau office, which can be found at <http://www.michfb.com/counties/>. The entire list of candidates can be found at www.michfb.com/elections/endorsements.

Endorsed candidates

Following are the candidates designated as "Friends of Agriculture" by the Michigan Farm Bureau AgriPac Committee. The designation constitutes an election endorsement for the August 3, 2010 Primary Election.

<http://www.michfb.com/elections/endorsements>