

www.michfb.com

2010 Annual Report and Member Benefits Guide

Michigan Farm Bureau
Farm Bureau Insurance
MFB, Inc.
Michigan Agricultural Commodities Marketing Association

It's about the path we take

Michigan agriculture has been led down some trails this year we would have preferred to avoid, but we're still walking, and we're still going in the right direction toward the goal of maintaining and strengthening our strong economic impact.

We in agriculture have always known that food production is the most important profession, but maybe there are a few more believers now than this time last year. Up until now, the assumption was that all Michigan roads led to the state's auto industry, and that its manufacturing and jobs would once again prove former General Motors President Charles Wilson's alleged assertion: "What's good for General Motors is good for the country."

I don't know if that phrase was ever totally true, but there's no doubt that agriculture is good for the state, the country and the world.

It's not just because people need food. Many industries - and state and federal government most of all - should take a lesson from how American agriculture has performed despite the hard times.

Like many responsible consumers who saved their money and spent wisely, Michigan agriculture doesn't like paying for the bad choices of others. But now that such policies seem ingrained in our government's mindset, perhaps this is a teachable moment.

First of all, agriculture hasn't been wasteful. But the government in 2009 tried to punish farmers for its display of responsibility by cutting the MDA budget and neutering the ag commission. It was the grassroots action by farmer-members of

Michigan Farm Bureau that stopped some of the budget cuts and reversed the Governor's Executive Order.

Another ag trait that could be applied to a government and industry is adaptability. Farmers continue to evolve and adapt to changing consumer preferences, and believe me, those preferences change a lot quicker than farmers can change their animal housing systems.

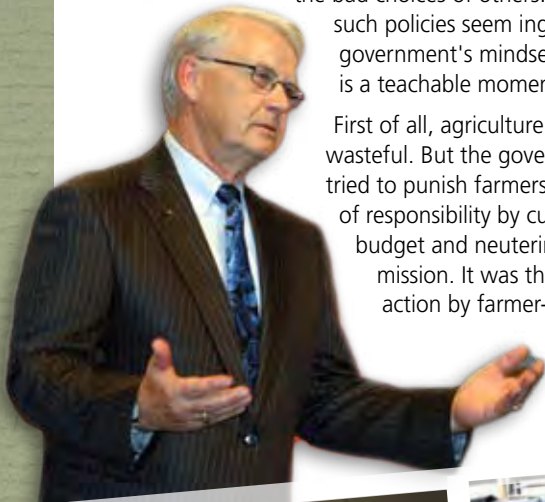
In 2010, farmers must remain flexible and thick-skinned. The November election will bring in a new batch of legislators, most of whom are uninformed when confronted with ag policies and complicated programs put in place by their predecessors. So our communication skills must get better if they are to learn. It's common sense and calm, rational thought that will ultimately convince our lawmakers that they are responsible to the voters, not the party.

The same lesson should be learned by bureaucrats who can't be thrown out by an election. They are going to have to learn that inhibiting progress through regulations dooms our state. Michigan cannot thrive unless we have a fair and balanced regulatory climate.

And so we walk the road less traveled into 2010 and beyond, knowing that very few people in this society would follow us to our long hours, our uncertain futures or our government's partisanship. Sure, they want the country life, but without the work. A dichotomy such as that seldom works for long, just like an economy that's based on outdated models.

So no matter what gets thrown under your feet this year, remember that, with strong leadership and common sense, agriculture's job is to remain on the right path. Nothing more, nothing less.

Wayne H. Wood



Rest easy ... You're protected by one of America's safest companies

Michigan is looking for peace of mind and security...and that's exactly what Farm Bureau Insurance provides. In 2009, we protected thousands more Michigan families with our life insurance products, helping bring more security, comfort, and peace of mind to our state.

When you're protected by Farm Bureau Life Insurance Company of Michigan, you're protected by one of the safest companies in America, as you'll see in this report.

Of course, Farm Bureau Insurance offers much more than life insurance. We also protect you with a full range of coverages for your auto, home, farm, business, retirement, and more. Here are some of our 2009 highlights, showing how we made life a little better – and more secure – for Farm Bureau members last year.

FARM BUREAU LIFE NAMED ONE OF AMERICA'S BEST: For the 17th time, Farm Bureau Life Insurance Company of Michigan was named by the Ward Group as one of the 50 most outstanding life insurers in America, based on strength, stability, and outstanding financial performance. Ward's annual top-50 list recognizes life insurance companies for outstanding achievement in safety, consistency, and overall top performance. Farm Bureau Life is one of only a handful of American companies to earn the honor so consistently year after year. This honor recognizes that Farm Bureau Life is a safe and secure place to build your financial future. Your family, your future, and your retirement nest egg are always safe with us.

ANOTHER SAFETY INDICATOR: Farm Bureau Life has a better solvency ratio than all but one of the top 25 largest life insurance companies in America, according to the Standard Analytical Service. This ratio, which measure assets over liabilities, indicates the exceptional safety, stability, and financial soundness of our life insurance company.

FARMOWNERS POLICY MARKS 50 YEARS: 2010, marks the 50th anniversary of our Farmowners policy. Developed by Farm Bureau Insurance in 1960, it was the first Farmowners policy in the nation....the first policy ever to cover the entire farm operation in one package. We've been the leader in Michigan farm protection ever since, protecting more Michigan farms than all of our competitors combined. Today we protect nearly 70 percent of the farms in Michigan.

ROADSIDE ASSISTANCE A POPULAR BENEFIT: As one of the most popular member benefits we've added in recent years, our roadside assistance program helped thousands of stranded Farm Bureau members in 2009. One quick phone call and help is on its way – anywhere in the continental United States. There are two levels of service available (Signature Level and Member Level), but both make your driving a lot easier and worry-free. See your Farm Bureau Insurance agent for details.

NEW COMMUNITY PARTNERSHIP: Farm Bureau Insurance has formed partnerships with some of Michigan's finest institutions over the years, including the Michigan High School Athletic Asso-

ciation, Michigan State University, the Michigan Fitness Foundation, and the American Cancer Society. Our newest partnership, formed in 2009, is with Ele's Place, a healing center for grieving children. Ele's Place provides grief support services to Michigan children and families who have experienced the death or life-threatening illness of a loved one. Brochures about the services are available at Farm Bureau Insurance offices across Michigan. The Ele's Place and Farm Bureau Insurance missions match up well-both help Michigan families when they are hurting the most.

MIGHTY MITT: One of the fun events of 2009 was our contest to find a name for the Famous Michigan Steer, Michigan's most famous farm animal. Born

on a farm near Saginaw, the steer became a celebrity because of the outline of Michigan on his side. As owners of the animal, Farm Bureau Insurance launched a statewide naming contest, open to any Michigan resident. More than 2,500 residents entered, many of them Farm Bureau members. The winning name was Mighty Mitt,

submitted by Farm Bureau member Maryann Kruszewski, of Greenwood. The second place name was Atlas, submitted by Iris Rodak, of Benton Harbor; and the third place name was Trooper (a combination of "trolls," who live below the Mackinac Bridge, and "Yoopers," who live in the U.P.), submitted by Scott Mires, of Roscommon. Mighty Mitt is on permanent loan to the Wolcott Mill Metropark Farm Center in Macomb County, where he is seen by over 100,000 visitors a year. He will also be used to promote the Michigan agriculture industry.

440 TRUSTED AGENTS: With nearly 440 Farm Bureau Insurance agents in 300 agent offices across the state, we are proud of the high level of service we provide in hundreds of Michigan communities. Our agents are there to be your family insurance professional, your trusted advisor, and your best friend on your worst day. Many of our agents and employees make a big difference in their communities by helping needy families, supporting local charities, and volunteering with local groups. Michigan people will always need insurance...and we will always be here for them.

We're Farm Bureau Insurance, Michigan's Insurance Company... and proud sponsor of Michigan's future.



Financing strategies must change

During the last twelve months the financial markets and Wall Street have made a strong recovery. However, each of you are being challenged with falling commodity prices or farm gate receipts. At the same time your operations face a seemingly endless series of increases to input costs due to supply/demand issues. In addition, more compliance fees and federal/state government regulations are on the horizon.



The threat of increasing unemployment, incompetent leadership in Michigan's governmental system, the national health care bill, the energy bill, expanding government intervention, and political unrest in many regions of the world are extraordinary. The future certainly presents many challenges. While these threats occupy the minds of many producers, many opportunities have presented themselves. Farmers in Michigan have made their operations more efficient, are utilizing technological advances,

and are finding innovative ways to add value to their production. Michigan's vast and widely diversified food processing industry, wine production, crop and livestock operations, farm markets, equine, aquaculture, and agri-tourism have led the way to agriculture becoming the second-largest business segment in Michigan.

Compared to many companies in Michigan, the size of Michigan Farm Bureau's balance sheet and the number of employees is relatively small. Nonetheless, Michigan Farm Bureau is well positioned to support its most important assets: its volunteers, county Farm Bureaus, and employees who carry out our mission. Farmers are defending their agricultural industry from onerous regulations. Employees and volunteers are delivering member benefit services.

Total assets of Michigan Farm Bureau as of Aug. 31, 2009, were \$10,135,680. MFB's two major financial asset components are cash and investments in bonds. There was \$803,546 or 7.9% of total assets in cash and money market funds and \$4,750,000 or 46.9% of assets invested in AA rated or higher, high quality, marketable bonds, which earn a fixed rate of interest income. These bonds are held to maturity and no losses have been realized. The remaining components of assets are comprised primarily of office furniture, computers, accounts receivable, and investments in affiliates.

The two major components of liabilities and equity as of Aug. 31, 2009, are \$2,359,116 in deferred membership dues revenue and \$6,106,098 in retained income accumulated during

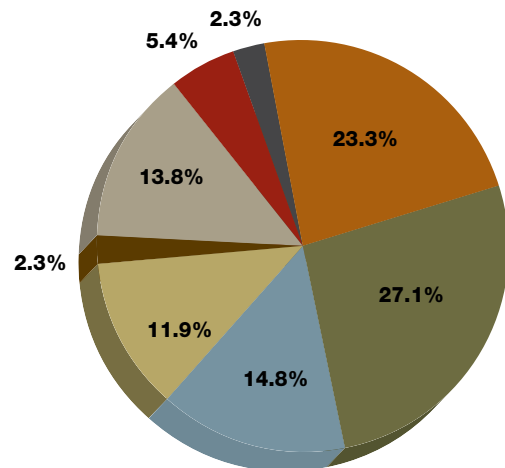
MFB's 90 year history. Combined, these two components comprise 83.5% of the liabilities and equity on the balance sheet. As of Aug. 31, 2009 there was no short or long-term debt outstanding. MFB has reserves that are approximately 100.0% or 12 months of annual operating expenses as of Aug. 31, 2009.

Up to this point, management has leveraged a broad membership base to keep the annual cost of a membership relatively low. In the short term, MFB can utilize some of its cash reserves, such as it has the past two years. In the long term, financing strategies will need to change in order to fund the defense of the agricultural industry and to tell our story better. In addition, MFB will continue to provide original, essential, unbiased, and informative programs, conferences, communications, and leadership development opportunities. Thank you for your continued leadership, volunteer efforts, and financial support as we seek to advance and expand agriculture in Michigan.

Douglas J. Kammann

Douglas J. Kammann
Treasurer & Chief Financial Officer

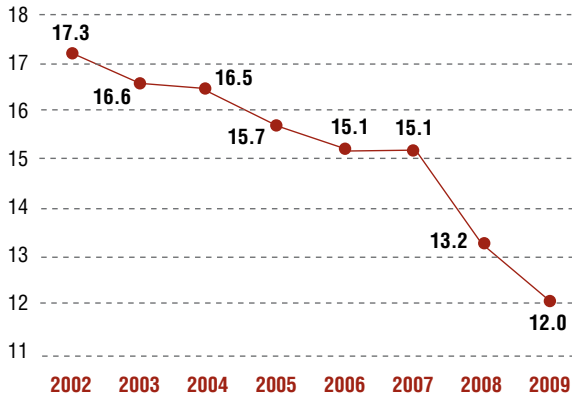
MFB Expenses 2009



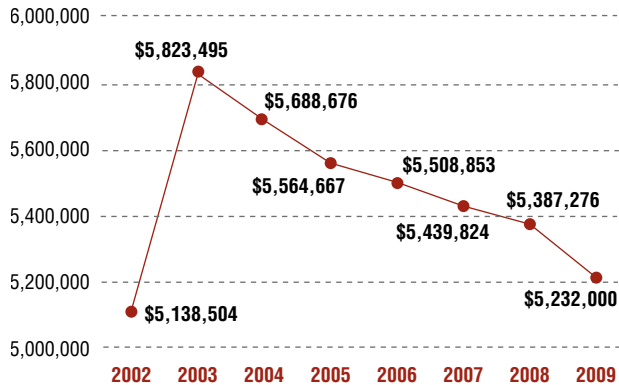
- Public Policy: **\$1,773,883 (23.3%)**
- Field Operations: **\$2,057,437 (27.1%)**
- Information & Public Relations: **\$1,125,516 (14.8%)**
- Core Program Expenses: **\$908,702 (11.9%)**
- County FB Safety Net: **\$174,760 (2.3%)**
- Corporate Offices: **\$1,049,327 (13.8%)**
- Accounting, Human Resources & Investment Expenses: **\$336,337 (5.4%)**
- Board of Directors' Expenses: **\$177,037 (2.3%)**

County Farm Bureaus

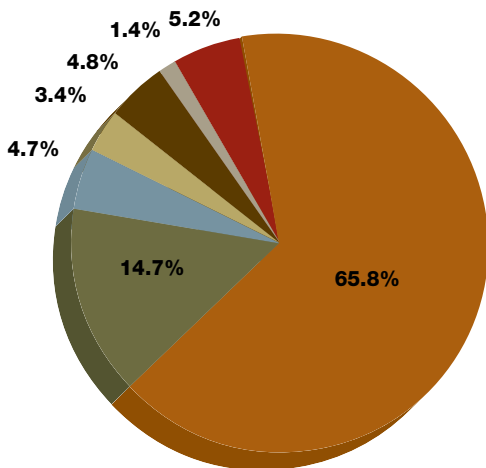
Months of Liquid Assets to Cover Expenses



Membership Dues Revenue



MFB 2009 Revenues



- Membership Dues: **\$5,285,511 (65.8%)**
- Investment Income: **\$1,177,233 (14.7%)**
- Core Program Revenue: **\$379,916 (4.7%)**
- Public Policy: **\$271,429 (3.4%)**
- Field Operations: **\$383,226 (4.8%)**
- Information & Public Relations: **\$114,772 (1.4%)**
- Other: **\$415,622 (5.2%)**

Allegan County.....	269-673-6651
Antrim County	231-547-2043
Arenac County.....	989-846-9446
Barry County.....	269-945-3443
Bay County.....	989-684-2772
Benzie-Manistee County	231-352-4940
Berrien County.....	269-473-4791
Branch County.....	517-279-0538
Calhoun County	269-781-2849
Cass County.....	269-445-3849
Charlevoix County	231-547-2043
Cheboygan County.....	231-627-4676
Chippewa County.....	906-478-3808
Clare County	989-386-4424
Clinton County.....	989-224-9536
Copper Country.....	906-483-4935
Eaton County.....	517-543-5567
Emmet County.....	231-347-7252
Genesee County	810-732-3770
Gladwin County.....	989-426-2353
Gratiot County.....	989-875-4626
Hiawathaland	906-446-3508
Hillsdale County.....	517-437-2458
Huron County.....	989-269-9911
Huron Shores (Alcona and Alpena).....	989-358-0050
Ingham County.....	517-676-5578
Ionia County.....	616-527-3960
Iosco County.....	877-383-9545
Iron Range	906-779-1774
Isabella County	989-772-0996
Jackson County.....	517-784-9166
Kalamazoo County	269-342-0212
Kalkaska County	231-369-2355
Kent County	616-784-1092
Lapeer County	810-664-9712
Lenawee County.....	517-265-5255
Livingston County.....	517-546-8124
Mac-Luce Schoolcraft.....	906-477-9929
Macomb County.....	586-727-0025
Mason County.....	231-757-3833
Mecosta County	231-796-1119
Menominee County	906-639-2308
Midland County.....	989-631-6222
Missaukee County	231-775-4430
Monroe County	734-269-3275
Montcalm County.....	989-831-4094
Montmorency County.....	888-870-5659
Muskegon County.....	231-737-0567
Newaygo County.....	231-924-2163
NW Michigan.....	231-947-2941
Oakland County.....	248-628-7710
Oceana County.....	231-873-4654
Ogemaw County	989-345-1447
Osceola County	231-796-1119
Otsego County	989-732-7444
Ottawa County.....	616-895-4381
Presque Isle County.....	989-734-3610
Saginaw County	989-792-9846
St. Clair County	810-966-9346
St. Joseph County.....	269-467-6095
Sanilac County.....	810-648-9343
Shiawassee County	989-725-5174
Tuscola County	989-673-4155
Van Buren County.....	269-657-5561
Washtenaw County	734-944-1469
Wayne County.....	734-981-6960
Wexford County	231-775-4430

Holding Ag's line in 2009

2009 national legislative accomplishments

2008 farm bill

MFB continues to work with farmers and the new Administration on implementing 2008 farm bill programs. MFB has entered into a partnership with the state NRCS office to promote conservation programs to producers.

Health Care

MFB opposed H.R. 3962, Affordable Health Care for America Act. MFB worked for legislation that would reform health care without national insurance mandates for individuals or employers. MFB did support tax credits for farmers and their employees.

Animal Care

MFB continues to oppose the Prevention of Equine Cruelty Act of 2009 in both the U.S. House and Senate. The legislation would effectively prohibit and criminalize the transportation, possession, sale or donation of horses destined for slaughter for human consumption.

Climate Change

MFB opposed climate change/energy legislation in both the U.S. House and Senate. The legislation's major provision was a cap and trade program that all analysts say will increase the cost of agricultural inputs.

Labor and Immigration

MFB worked toward legislation that would provide a workable temporary guestworker program and a transition program for current farm workers. With five regulatory changes to the H-2A program, MFB filed comments regarding the regulatory burden farmer's face when attempting to utilize H-2A employees.

2009 state regulatory accomplishments

Retaining the Commission of Agriculture

MFB and other stakeholders' lobby efforts were successful in mounting enough pressure on the legislature and ultimately the Governor's office to issue a new Executive Order 2009-54 that replaced the intent of Executive Order 2009-45 which would have stripped the Agriculture Commission of its statutory authorities and governing role. Under the second Executive Order, the Commission retains all statutory authorities and is also granted the ability to provide review of the Director of the Department.

2009 state legislative accomplishments

The purpose of the Michigan Farm Bureau Public Policy and Commodity Division is to implement a public policy program – legislative and regulatory – that supports Farm Bureau policy as passed by voting delegates. Michigan Farm Bureau represents, supports and promotes your interests in Lansing and Washington, D.C.

As officially registered lobbyists in compliance with state and federal disclosure laws, the division staff maintains routine contact with legislators, government agencies and numerous associations and organizations. Staff also initiates requests for action by county Farm Bureaus when necessary to successfully implement member-directed policy.

During the first year of the 95th legislative session, more than 2,750 bills were introduced, with over 200 bills signed into law by the Governor. Following is a partial list of legislative and regulatory issues supported by Farm Bureau that have been signed into law or administered through a regulatory body:

Farm Tax Deferment

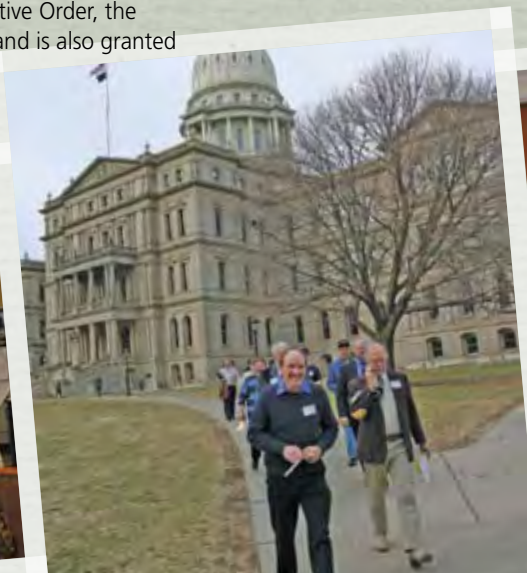
MFB successfully lobbied for amendments to the General Property Tax Act to allow farmers who have incorporated as an LLC to defer their summer taxes until winter.

ORV Farm Vehicle Clarification

MFB successfully lobbied to clarify intent of the law that farm vehicles being used for farming are excluded from ORV regulation. The law now defines a farm vehicle as either of the following: (I) an implement of husbandry as defined by the Michigan Vehicle Code (II) a vehicle used in connection with a farm operation as defined by the Right to Farm Act.

Feeding and Baiting

MFB successfully lobbied to extend the timeframe in which the Natural Resources Commission, upon consultation of the Agriculture Commission, has the authority to issue an order concerning deer or elk feeding in the state from Jan. 1, 2010 to Jan. 1, 2016. The legislation modified previous language of what qualifies as deer and elk feeding. Exclusions included storage or use of feed for normal agricultural practices.



MFB Legal team handles plethora of issues

Michigan Farm Bureau's legal team was busier than ever in 2009, fighting for the legal rights of farmers in an increasingly litigious era.

Among the issues reviewed or interpreted by the attorney team of David VanderHaagen and Andy Kok were:

- The property tax status of small wind energy systems;
- The ability of the state to reinstate taxable income caps on qualified agricultural property;
- The Michigan Construction Code exemption for agricultural buildings;
- Airport zoning and Michigan Aeronautics Commission questions;
- Adverse possession and boundary disputes;
- Legalities regarding handling of stray dogs;
- Applicability of farmland law to farming activities;

- Tax implications of farm property transfers (property tax);
- Farmland leasing termination;
- Right-to-Farm applicability for agri-tourism activities;
- Hunting lease rights evaluation.

Legal Defense Fund

The Michigan Farm Bureau Legal Defense Fund is designed to provide financial support in connection with legal issues of common concern to Michigan agriculture and, in particular, those issues where the decision will be viewed as establishing an important legal precedent.

During the past year, eight requests were received from members seeking Legal Defense Fund assistance. The Legal Defense Fund Committee reviewed and supported five precedent-setting cases with grants totaling \$23,561.

Agriculture Funding

MFB successfully lobbied for supplemental funds that were approved and transferred to the Michigan Department of Agriculture (MDA) to support the Right to Farm (RTF) program and the Michigan Agriculture Environmental Assurance Program (MAEAP) through the end of the 2008-09 Fiscal Year. This action prevented an official layoff of the MDA staff in the RTF and MAEAP areas.

Department of Agriculture

MFB and other stakeholders successfully lobbied for a resolution to be adopted by the Michigan Senate expressing support for the continuation of the Department of Agriculture as a distinct department within state government.

Wetlands Reform

MFB successfully lobbied for wetlands reform that was signed into law that addressed MFB policy items including:

- A clear definition of wetlands and prudent and feasible alternatives that is not more restrictive than the federal standard.
- Understandable, transparent pathways to exemptions and permitting.
- Meaningful, proactive tools for wetland crop species development.
- A standardized wetland determination.
- No fee increases.

Transportation

MFB successfully lobbied for legislative changes that were adopted to permit the on-road use of truck/trailer/mobile self-loader (slasher) combination units.

A voice for change

Consumers Energy is the second largest private landowner in the state and was in process of dramatically increasing rental rates for the continued agricultural use of this land. Based on concerns received from members, MFB contacted Consumers Energy to discuss the changes. In response to the information and communication provided by Farm Bureau, as well as an article on the issue published in the *Michigan Farm News*, Consumers Energy revised its plans. The new policy takes into consideration the unique nature of the individual parcel, its inherent productive limitations and

a longer-term view of agricultural income and expense trends. The revised lease agreements are more in line with local rental rates and Consumers Energy agreed that any increases will be phased in over a five-year period. Farm Bureau provided a voice for individual farmers in dealing with a statewide issue that impacts thousands of our members.

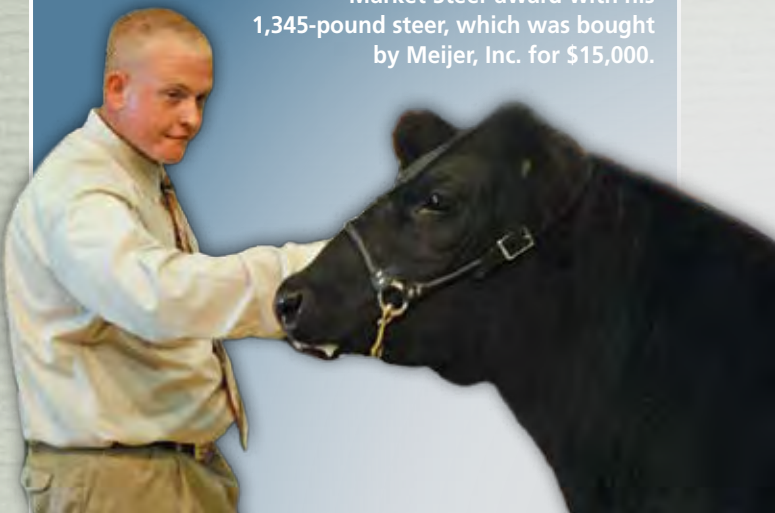
Livestock Expo a big hit

The first-ever Michigan Livestock Expo culminated July 21 at the Michigan State University Pavilion for Agriculture and Livestock Education with a hugely successful "Sale-abration" auction, which raised \$100,600 for youth involved in agriculture.

It is estimated the Sale-abration raised approximately \$20,000 for the Michigan Youth Livestock Scholarship Fund.

The Michigan Livestock Expo was sponsored by the Michigan Farm Bureau, GreenStone Farm Credit Services, Michigan Milk Producers Association, Michigan State University, Michigan Department of Agriculture, Corn Marketing Program of Michigan and Kalmbach Feeds.

Ryan Smoes took the Grand Champion Market Steer award with his 1,345-pound steer, which was bought by Meijer, Inc. for \$15,000.



What we do and what we give

It's disturbing to me that people expect government to take care of them cradle to grave, regulate our businesses, and decide what's best for us and our future. Most people writing the laws governing our businesses and lives have never set foot on



a farm and would have difficulty distinguishing a chicken from a duck. These same people tell us these new laws will go away once the current economic crisis passes.

I'm reminded of the words of President Ronald Reagan, who said: "A government program, once started, is the nearest thing to eternal life that we'll ever see on this earth."

This is the environment our Farm Bureau organization is called to work in today and in the foreseeable future. Is our Farm Bureau

organization up to the challenge? Do we have the people, programs and resources to effectively represent the needs of our members? Most importantly, do we have the resolve to hang in there as long as it takes to get the job done in an era where partisan politics reign supreme?

In such an era, we need real leadership. Farm Bureau is blessed with people who are knowledgeable and skilled in problem solving, and we need to continue investing heavily in leadership development, Young Farmers, ProFILE, and many other activi-

ties that develop new leaders for our organization. Keeping the pipeline full of talented leaders who know what to do and how to do it is something we take very, very seriously.

In 2009, your leaders tightened the Farm Bureau belt, but we've still had to spend from reserves as a result of a declining membership base and escalating costs. As farmers, you're all too familiar with the need to cut expenses. But cutting expenses generally will not result in a more dynamic and effective Farm Bureau. Few organizations, if any, have been able to shrink themselves to greater success. We need to make sure we have the human and financial assets to keep our organization strong.

2010 will not be an easy year for Farm Bureau or our state. But with great challenges come great opportunities. We have the opportunity, today, to change the face of Michigan if we are bold enough, fully committed and willing to pay the price of leadership. Our numbers may be small, but our impact is great.

I'll end by quoting the late Dave Morris, a wonderful Michigan farmer and ag leader whose final words at last year's annual banquet were: "We make a living by what we do. We make a life by what we give."

Let's keep giving.

John VanderMollen



Member Benefits



Farm Bureau membership enables you to take advantage of all the benefits listed below, and more. Call toll-free (888) 805-4864 or visit us online at www.michfb.com/benefits.

Communication

Discount Phone Service

Farm Bureau members have access to competitive local and long distance phone service with great rates. Call (800) 362-3276 today to learn how you can start saving.

AgriStar Satellite Internet

Say goodbye to dial-up internet and enjoy faster Internet service at a discounted price. Members receive \$50 instant savings plus up to two months of service free with AgriStar. Call (888) 777-0440.

Member Publications

Michigan Farm News is Michigan's only statewide farm publication. Distributed 20 times a year to all farmer members, it provides first-hand information about issues important to farmers. *Benefits Advisor* goes to associate members quarterly.

Travel

Theme Park Discounts

Enjoy more adventure for less. As a member, you can receive discounted admissions to Michigan's Adventure, Cedar Point, Sea World, Busch Gardens, Kings Island, Six Flags and more! Call (888) 805-4864 for more information.

Farm Bureau Travel

Whether you're planning a world tour or a weekend getaway, Farm Bureau Travel is ready to assist you in booking hotel accommodations, airline tickets, car rentals and more. Call (800) 292-2693 for more details or visit www.fbvacations.com.

Roadside Assistance

For unexpected traveling emergencies, help is just a phone call away with Farm Bureau's Roadside Assistance program. Contact your Farm Bureau Insurance agent or your county Farm Bureau for more information.

NEW Experience Michigan-Based Hotels & Resorts

Members can now receive exclusive savings at Michigan-based hotels across the state. Discount programs are available at the Bavarian Inn, Grand Hotel, Great Wolf Lodge, Treetops Resort, The Homestead, Crystal Mountain and more. Call (888) 805-4864 for more information.

Health

Blue Cross Blue Shield Health Insurance

Farm Bureau members can take advantage of a variety of our member-only health insurance plan options through Blue Cross Blue Shield of Michigan. Call (888) 294-4335 for more information.

Dental Insurance

Saving money is easy with member-only dental plans. In addition to major services, preventative services such as routine exams, cleanings and x-rays are covered. Call (888) 294-4335 for more information.

Prescription Drug Discount

Members who do not have prescription drug coverage can receive on average 30 percent off prescription drugs at many participating pharmacies. Call your local county Farm Bureau office for more information.

LASIK Benefit Program

QualSight LASIK benefit offers members a savings of 40 to 55 percent off the national average price for LASIK vision correction surgery. For more information or qualification guidelines, call (877) 507-4448.

Savings

Grainger 10%+ Discount

Members receive at least 10 percent off purchases through Grainger Industrial Supplies. Register for an account online using the Michigan Farm Bureau discount code 848-519-542 and receive free shipping for all orders placed online. Visit Grainger online at www.grainger.com.

Member Visa

Whether you want to turn everyday purchases into cash, or earn miles for free flights, there is surely a member Visa card option for you, all with low annual percentage rates. Call (888) 622-8434 to apply.

Farm Bureau Family Credit Union

Check out the Farm Bureau Family Credit Union, your member-owned financial institution for all your financial needs. Call (800) 292-2680 ext. 1005, to open your account today.

FBApparel

FBApparel provides members the opportunity to purchase Farm Bureau logo apparel and promotional merchandise all at lowest-price guaranteed. Visit www.fbapparel.com/mfb or call (866) 859-7005.

Check out all the benefits of Farm Bureau membership at www.michfb.com/benefits 2

DEPARTMENTS AND AFFILIATES

Media Support Services and County Communications

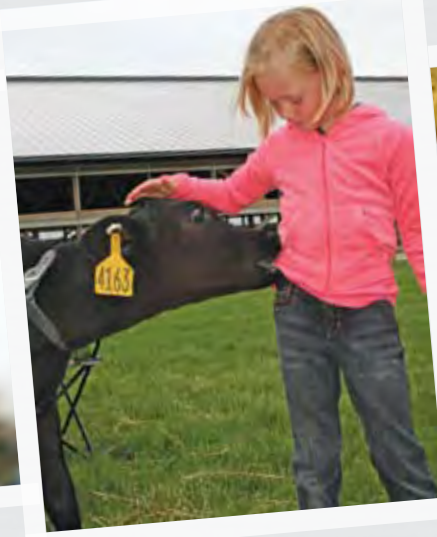
The Media Support Services Department primarily communicates with the general media and non-farm public about state and national issues. The County Communications Program helps individual county Farm Bureaus communicate with their members and local news outlets.

Contact Media Support Services Manager Jill Corrin at (800) 292-2680, ext. 6585, or County Communications Manager Jeremy C. Nagel at ext. 6584, or visit michiganfarmbureau.com/press

Printing Services Department

The Printing Services Department offers color or black-and-white copying and printing, as well as sign or banner printing. Variable Data Printing or One-to-One Marketing continues to be a significant growth area for the department.

Contact Karen Meyers, Business Manager, at (800) 292-2680, ext. 6613 or kmeyers@michfb.com



Michigan Agricultural Cooperative Marketing Association, Inc. (MACMA)

MACMA assists asparagus and apple farmers in receiving the best price possible for their crops by negotiating between growers and processors, among many other functions.

Michigan Asparagus Growers Division

Contact Manager Ken Nye at (800) 292-2680, ext. 2020.

Michigan Processing Apple Growers Division

Contact Dawn Drake or Phil Pitts at 1-800-292-2653, or visit www.macmaapples.com

Video Services

Michigan Farm Bureau's Video Services Department provides multimedia support for all Farm Bureau events. Four times a year Video Services produces FB Update, a video newsletter for Community Action Groups and county leadership.

Contact Manager Rodger Meschke at (800) 292-2680, ext. 3209

Promotion and Education (P&E)

Educating consumers and promoting Michigan agriculture is the goal of promotion and education volunteers across the state. Volunteers address specific needs in their communities through P&E activities such as Agriculture in the Classroom, Agricultural Safety, local agricultural displays and more. Project RED (Rural Education Days) also promotes the vital link between farmers and consumers.

Visit the P&E Web site at www.miagclassroom.org.

Leadership Opportunities

Farm Bureau's Institute for Leadership Education (ProFILE) is an in-depth leadership experience for a select group of agriculture's most promising future leaders ages 25-35. The 15-month program provides participants with opportunities to sharpen their leadership skills and gain insight on how to impact issues affecting agriculture now and into the future.

Contact Manager Deb Schmucker at (800) 292-2680, ext. 3213 or Sarah Black at ext. 2040.





Young Farmer Department

The Young Farmer Program offers leadership development experiences for members between ages 18 and 35. The Young Farmer Leader's Conference is an annual event that brings together 250 young farmers for a three-day informational, educational and fun experience.

The program also recognizes young farmers for their agricultural knowledge, farming accomplishments and leadership skills through five individual leadership contests.

Contact Manager Lori Chamberlain at (800) 292-2680, ext. 3234.

Agriculture Ecology Department (AED)

The Agriculture Ecology Department (AED) provides Michigan Farm Bureau members with ecological and land use expertise.

The Agricultural Ecology Department Web site (<http://www.michfb.com/ecology>) is home to breaking ecological issue information and information on upcoming events.

Environmental issues are at the top of many governmental priorities, so the AED must prepare for coming issues such as new air quality regulations, endangered/threatened species, right to farm, a state-wide septic code, water use and quantifying ecological benefits from conservation practices.

Contact manager Scott Piggott at (800) 292-2680, ext. 2021.

Agricultural Labor & Safety Services (ALSS)

ALSS offers on-site safety or labor reviews, including a one-day facility review or employment documentation and procedures review.

The full-service program includes safety plan development, management and employee safety training, employment documentation review, two mock OSHA inspections, policy development assistance, facility siting reviews, spill/cleanup assistance, consultation services, and the ALSS Newsletter, which includes commodity and business focus, columns on key regulatory issues, safety program tools, and sample documents.

Call Craig Anderson at 517-323-7000 ext. 2311 or e-mail canderso@michfb.com

Commodity and Marketing Department

The Commodity and Marketing Department staff provides research, analysis and information on key commodity, marketing and economic issues; provides staff support for and maintains communications with 10 statewide commodity advisory committees; coordinates member participation in AFBF commodity advisory committees and works with university, Extension, government agencies and producer leaders in the wide variety of Michigan's commodities.

Contact Manager Bob Boehm at (800) 292-2680, ext. 2023





2010 Board of Directors

Michigan Farm Bureau's 2010 Board of Directors is, seated from left, Executive Committee members David Bahrman, Michael Fusilier, President Wayne H. Wood, Carl Bednarski and Alan Garner. Standing from left are Paul Koeman, Treasurer Doug Kammann, Chief Operating Officer John VanderMolen, Joshua Wunsch, Michael Mulders, Merisa Campbell, Joe Ott, David VanderHaagen, Brent Hotchkin, Brigette Leach, Patrick McGuire, Doug Darling, Andrew Hagenow, L. Charles Mulholland, Farm Bureau Insurance Executive Vice President Jim Robinson and Jennifer Lewis.

- DISTRICT 1:** Brigette Leach, *Climax*
- DISTRICT 2:** Brent Hotchkin, *Concord*
- DISTRICT 3:** Michael Fusilier, *Manchester*
- DISTRICT 4:** Paul Koeman, *Hamilton*
- DISTRICT 5:** Alan Garner, *Mason*
- DISTRICT 6:** Carl Bednarski, *Caro*
- DISTRICT 7:** L. Charles Mulholland, *Coral*
- DISTRICT 8:** Michael Mulders, *Essexville*
- DISTRICT 9:** Joshua Wunsch, *Traverse City*
- DISTRICT 10:** Patrick McGuire, *Ellsworth*
- DISTRICT 11:** David Bahrman, *Rumely*

AT-LARGE DIRECTORS:
 Wayne H. Wood, *Marlette*
 Jennifer Lewis, *Jonesville*
 Douglas Darling, *Maybee*
 Andy Hagenow, *Rockford*

YOUNG FARMER REPRESENTATIVE:
 Joe Ott, *Sand Creek*

PROMOTION AND EDUCATION:
 Merisa Campbell, *Johannesburg*

