





**Arizona Farm Bureau**  
325 S. Higley Rd., Suite 210, Gilbert, AZ 85296-4770

Periodicals

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# Arizona Agriculture's CHOICES

Winter Special Edition Vol. 67

Providing Farm Bureau Members CHOICES for Informed Decisions

## Into the Belly of the Beast: My Visit to Monsanto

By Julie Murphree, Arizona Farm Bureau

Though it shouldn't, this editorial feels like "True confessions." Yes, I did it ... I went into the "Belly of the Beast" (as some of my "foodie" friends describe this corporation). I flew to St. Louis, Missouri last spring where Monsanto is headquartered.

The visit was important to me because of my role as Arizona Farm Bureau's communication, education and marketing director. Arizona Farm Bureau represents all types of agriculture: small, medium and large, conventional and organic and everything in between. We celebrate it all; it's all good.

The diversity of the agriculture industry is more pronounced than most industries because we're able to grow or raise such a diverse set of agriculture products for all types of interested markets. But right now in one segment of agriculture the public is being told that not only is "big Ag" bad; "GM Ag" is evil.

For background, Murphree Farms planted biotech or genetically modified (GM) cotton for years until the family retired from farming in 2005. If "GM Ag" is evil, are all the farmers currently growing biotech crops evil, misguided or exploited? The way GM crops and foods are discussed in the public arena; you'd have to conclude one (or all) of the three. As cotton farmers, our family never felt, nor do we feel, that way. And, it was because as biotech farmers we developed and maintained as much knowledge of the science and value of the technology than those wearing white lab coats.

As journalists, we're taught to go to the source. So I went to the source of much of today's "GMO" controversy. And, by the way, I'm reading, talking and studying this issue from all sides. But there's no way I can feel comfortable discussing the biotech issue unless I go to the place where most of the stones are being thrown.

So, I went on a house call to Monsanto.

while I'm not quite sure what my initial expectations were except to learn more about biotech agriculture and Monsanto's operation, I wanted to discover who worked at the company. Could people really work for an "evil" organization?

Those questions are certainly easy for detractors to answer in the negative if they use words like "coerce," "force," "manipulate," and "threaten." But how sustainable is that as a business model over the course of a 100+year history?

The visit for me ended up being about the people much more than the science. People like the Ph.D. from Ethiopia that after obtaining her education looked to her future and targeted a cure for HIV or eradicating hunger from the planet as her two primary goals. She chose feeding her people and found a home at Monsanto. Or, the tour guide who is actually a retired Monsanto employee but still comes and gives plant breeding tours and describes the company's "Chipping Technology" as something that Q from the James Bond Series would invent. There's also Monsanto's Chemistry Stewardship Lead (with the last name of Farmer)

that's more excited about stewardship and sustainability than most environmentalists I've ever visited.

Yes, I'm wading into the biotech/GM topic full throttle and excited to do so since our various audiences are asking about it. We'll continue talking about Monsanto and biotechnology. I owe it to my audiences that ask me the questions, and I owe it to myself, loving and previously living the agriculture life.

Most of all, we owe it to each other because I personally believe we don't need to be afraid of this thing called biotechnology. Watch for articles in azfb.org's "The Voice" blog and also my own blog, "Julie's Fresh Air" at juliesfreshair.com. ■

**Full Disclosure:** This trip was not underwritten in any way by Monsanto. Oh, wait, one of their employees did pick up my lunch in their cafeteria one day.



Proof that I roamed the halls of Monsanto

### Reflections on the Visit

Every company has history; every company has people. And

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# Arizona Agriculture's CHOICES

## The Faces of Agriculture

### Graham County Farmer Tedd Haas

- Husband of Kay, father of Greta and Anna Mae, living north of Willcox.
- Kay home schools their girls, makes home, and does the bookwork for their businesses.
- They grow corn, oats, barley and pinto beans on their farm.
- They are thankful to be living in the country.
- Celebrating their American heritage, they believe the self-evident truth that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty, and the pursuit of Happiness.



[fillyourplate.org](http://fillyourplate.org)

[azfb.org](http://azfb.org)

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## Curb the Confusion

By Steve Kammeyer, Director of Health Insurance Services, Farm Bureau Financial Services

There's been a lot of news and noise around the Affordable Care Act (ACA) recently. The annual election period began last October 1. In order to help our members understand the changes, and how it may impact them, we sat down with Steve Kammeyer, Director of Health Insurance Services for Farm Bureau Financial Services and asked him some questions.



### Does the ACA impact me?

The simple answer is yes. It will affect almost everyone in some manner. However, there is really very little impact on those who are 65 and older who have Medicare coverage and a Medicare Supplement policy.

Those covered under group plans through their employer should visit with their employer on what changes are in store. The bulk of changes come from those purchasing individual coverage and that is what we will discuss today.

### What is the Annual Election Period?

The AEP is a period of time when you can purchase the new ACA compliant policies. The AEP this year runs from October 1 through March 31, 2014. If you enroll between October 1, 2013 and December 15, 2013, you will have a January 1, 2014 effective date. If you enroll later than that, your effective date will be later. In future years, the AEP is scheduled to run from October 1 – December 7, with effective dates of January 1. During this time, the insurance company must accept your application for coverage and there is no underwriting and no exclusions or denials because of health condition.

## Medicare & ACA – Don't Be Fooled

As the Affordable Care Act (ACA) and the Health Insurance Marketplace become household words across the country, it's important to be aware that there are unscrupulous people doing their best to take advantage of others by using the new law as a premise for doing so. Specifically, they are targeting seniors on Medicare. Please note – there are no substantive changes to Medicare under

### Is that the only time I can buy health insurance?

It is not the only time you can buy, but it is the only time you can buy without a qualifying life event. A qualifying life event can make you eligible for a Special Enrollment Period (SEP). Examples of a qualifying life event include:

- Loss of coverage through your employer group or other group plan
- Moving to a new state
- Certain changes in your income
- Changes in family size (marriage, divorce, birth of a child)

The only two enrollment options to buy individual health insurance is either during the AEP or during an SEP which occurs because of a qualifying life event.

### What options do I have?

If you have purchased a Blue Cross Blue Shield of Arizona policy through your Farm Bureau agent, you have some options to consider. It will depend on when you purchase the policy:

- If you have a policy effective date before October 1, you will be required to move to a new ACA plan effective January 1, 2014.
- If you have a policy effective date between October 1 and December 15 of this year, you may remain on that plan through 2014 and your rates will remain the same for that time. On January 1, 2015 you will need to move to a new ACA compliant plan.

### How do I know what is right for me and determine what I need to do?

There are many different things to consider when comparing the plans. The best thing to do is to contact your local Farm Bureau agent to discuss the ACA as well as the new plans available. They can help you sort out your options and make the right decision for you and your family. If you don't currently work with a Farm Bureau agent, you can locate one by going to [www.fbfs.com](http://www.fbfs.com) and using the agent locator tool. They are standing by ready to help you with all of your insurance needs. ■

the ACA. Medicare is not part of the Health Insurance Marketplace, and Medicare recipients do not need to replace Medicare coverage with Marketplace coverage. Whether Medicare was acquired through Original Medicare or a Medicare Advantage Plan, the recipient will continue to have the same benefits they have now. In fact, no action is required at all with regard to the ACA. ■

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## Winter Farmers' Market Wrap-Up

There is no question that living in Arizona has many benefits. There is the amazing weather, the great people, the amazing outdoor adventures, and the almost year-round availability of freshly grown produce and other farm products. Our desert climate allows local farmers to operate in all four seasons which means many of our farmers' markets never close their doors at the end of the growing season since ours never ends.



Nothing beats fresh local produce during the winter months. Throughout most of the winter months look for in season produce including clementine's, carrots, sweet

potatoes, lemons, and spinach. Once we enter the New Year, celery, strawberries, and garlic will also be available. March brings fresh asparagus and zucchini blossoms. For a full list of what is in season throughout Arizona during the winter months, check the list of Arizona Produce in Season on [fillyourplate.org](http://fillyourplate.org).

Here are some of the markets that continue to operate throughout the winter and some of the Arizona Farm Bureau members

offer their products at these winter venues.

### AHWATUKEE FARMERS' MARKET in Phoenix

**Hours:** Sundays, October–May 9am – 1pm

**Location:** on 4700 East Warner Road, Phoenix, AZ 85044

**Farm Bureau Member Vendors:**

- Red Mountain Cattle Company, LLC
- ADGE'S Urban Farm
- Big Happy Farms
- Allan Ranch

### TWILIGHT FARMERS' MARKET in Glendale

**Dates:** Wednesdays

**Hours:** 4pm-7pm (October – May)

**Location:** 59th Ave. and Utopia (Arrowhead Ranch)

**Farm Bureau Member Vendors:**

- JH Grass Fed

### MESA COMMUNITY FARMERS' MARKET in Mesa

**Date:** Fridays

**Hours:** 9:00am – 12:00pm

**Location:** On Center St. just South of University Dr. at Rendezvous Green, 260 N. Center St. Mesa, AZ 85201

**Farm Bureau Member Vendors:**

- Red Mountain Cattle Company, LLC
- ADGE'S Urban Farm
- Big Happy Farms

### CAREFREE FARMERS' MARKET in Carefree

**Dates:** Fridays

**Hours:** 8:30am to 11:30am

**Location:** Carefree Amphitheater, Carefree, AZ (Corner of Easy St. and HoHum Rd. at the Gardens, off Tom Darlington Rd.)

**Farm Bureau Member Vendors:**

- JH Grass Fed
- Red Mountain Cattle Company, LLC

### ROADRUNNER FARMERS' MARKET in Phoenix

**Date:** Saturdays – Open all year every Saturday

**Hours:** 8am-1pm (Oct-May)

**Location:** N. E. Phoenix near Paradise Valley, 3502 E Cactus Rd, Phoenix AZ 85032

(between Freeway 51 & 36th St)

**Farm Bureau Member Vendors:**

- Red Mountain Cattle Company, LLC
- JH Grass Fed
- Lewis' Hen House & Veggie Farm
- Big Happy Farms

### OLD TOWN FARMERS' MARKET in Scottsdale

**Date:** Saturdays

**Hours:** 8:00am-1:00pm

**Current Location:** The City parking facility at the corner of Brown and 1st Street in the Old Town area. (Next to the Carriage House)

**Farm Bureau Member Vendors:**

- JH Grass Fed
- McClendon's Select Organics

### TEMPE FARMERS' MARKET in Tempe

**Date:** Daily

**Hours:** Sunday – Thursday 8:00am to 11:00pm, Friday 8:00am to 12:00am, Saturday 8:00am to 1:00am

**Current Location:** 805 S. Farmer Ave, Tempe

**Farm Bureau Member Vendors:**

- Chile Acres
- ADGE'S Urban Farm





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*Jim Klinker*

I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

## Your Phoenix Zoo, New and Improved!

*More than \$22 million raised helping create A World Class Zoo For A World Class City*

Thanks to meeting the goal of raising \$22.5 million for its first major capital campaign, your Phoenix Zoo can highlight a lot of “new and improved!” With these funds, the Zoo has built or is building three major state-of-the-art animal exhibits, a multi-purpose education and event center, a dramatic new front entry and a new volunteer and administration facility.

As a member of Arizona Farm Bureau, you earn \$2.00 off regular Zoo admission including adult and child tickets. When you provide your Farm Bureau membership identification card at the admissions booth, you'll receive the discount. Plus, if you want to support the Phoenix Zoo through an annual family membership, you'll receive a 10% discount off any Zoo membership by showing an Arizona Farm Bureau membership identification card at the membership booth. Current gate prices are \$20 per adult and \$10 per child.



### What to Expect When You Visit

So with your discounted family tickets, thanks to your Arizona Farm Bureau membership, what can you expect when you regularly visit the Phoenix Zoo?

#### ENTRY OASIS

Supported by Virginia G. Piper Charitable Trust  
Budget: \$3.8 million | Funded | Now Open

The experience of entering the Phoenix Zoo inspires excitement and anticipation while transporting guests from the urban setting of the Valley to a world of natural wonder.

#### C.W. & MODENE NEELY EDUCATION AND EVENT CENTER

Budget: \$3 million | Funded | Now Open

The Zoo's new Neely Center, provides dedicated classroom space and allows the Zoo the facilities needed to continue to grow our educational programs in response to community needs, as well as provide a beautiful venue for special events.

#### ORANG-HUTAN: “PEOPLE OF THE FOREST”

Budget: \$4 million | Funded | Now Open

Bornean orangutans have called the Phoenix Zoo home virtually since it opened in 1962. Their new home features two outdoor yards as well as two dayrooms, allowing the orangutans a choice of environments.

#### LAND OF THE DRAGONS KOMODO DRAGON EXPERIENCE

Generously funded by the Kemper and Ethel Marley Foundation  
Budget: \$1.2 million | Funded | Now Open. This exhibit currently houses two baby komodo dragons and a Chinese alligator.

For more about the Phoenix Zoo, visit phoenixzoo.org. ■

## Fight the Flu

When cough and cold season arrives this fall, it will also bring the threat of flu. According to the Centers for Disease Control and Prevention (CDC), the single best way to prevent seasonal flu is to get vaccinated each year. But good health habits can also help stop the spread of germs.



There are four key steps in stopping the spread of germs:

### 1. Cover your mouth and nose

Cough or sneeze into a tissue and then throw it away. If you do not have a tissue, wash

your hands every time you cough or sneeze.

### 2. Clean your hands often

The CDC recommends washing your hands for 15 to 20 seconds. That's about the same time it takes to sing the “Happy Birthday” song – twice. If soap and water are not available, alcohol-based hand wipes or gel sanitizer should be used. Children who practice proper hand-washing miss fewer days of school each year.

### 3. Avoid touching your eyes, nose or mouth

Germs are often spread when a person touches something contaminated with germs and then touches his or her eyes, nose, or mouth.



### The lifeblood of America.

They're the humble heroes who rise before dawn and battle the elements. They put clothes on our backs and food on our tables. Their genuine values and tireless work ethic are an inspiration to us all. We appreciate all that America's farmers do and invite you to join us in saying thanks at [www.fbfs.com/SayThanksToAFarmer](http://www.fbfs.com/SayThanksToAFarmer).

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### 4. Practice healthy habits

Other preventive measures include getting plenty of sleep and physical activity, managing stress, drinking water and following a healthy diet.

If you do become ill, keep your distance from others to prevent further spread of germs. If possible, stay home from work and keep sick children home from school. Don't be a link in a chain of sickness; stay home if you're not feeling well. ■

## You've been in a Car Accident... What should you do?

Your car is at a standstill. Your heart is racing. If you've just been in an accident, chances are you're a little shook up. Take a deep breath. There are a few things to go over when you get into an accident, especially if another driver is involved.

Sometimes the driver at fault may offer to foot the bill for the repair to avoid having to go through insurance. This could have some benefits as insurance rates are less likely to go up, but you are putting your car repairs in the hands of a stranger you just met.



Accidents can be a frustrating experience, but with these tips to keep you focused, you'll remain confident and be ready to ride soon. Here's a quick checklist to keep in your car for such an incident:

1. Make sure everyone is okay. Don't try to move anyone who is seriously injured. If someone is injured, immediately call 911.
2. Turn on your hazard lights, and if possible, move your vehicle to the side of the road. Don't worry about this affecting your insurance claim or police report.
3. Call your insurance provider to advise you through the process.
4. An insurance advisor should walk you through what information you need to gather. They will also help you understand what's covered in your policy and arrange a tow truck if needed.
5. Make certain that you write down the names, phone numbers, insurance companies and policy numbers of the driver(s) and any passengers of the other vehicle(s) involved. Also include the licence plate number of the other car and the driver's licence number, if possible.
6. Gather the names and phone numbers of any witnesses to the accident.
7. Depending on the situation call the police. Remember: It's best not to discuss who is at fault with the other driver. Allow the police or claims advisor to determine fault.

Do not leave the scene of an accident if there are injuries or damage to city or private property. ■





### Questions about health insurance?

**Farm Bureau agents have the answers.**

We're here to help you understand all of your options, and the differences between them – so you can feel confident in choosing the right health insurance plan for your family. Contact someone who knows health insurance – your local Farm Bureau agent.



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## Local and Regional Discount Partners

Your Farm Bureau membership can save you up to 15% off haircuts, auto repair, restaurants, carpet cleaning and more at one of the local and regional benefit locations.

Log on at azfb.org, click on member benefits then "Local/Regional Benefits." These discount partners are listed by county and are provided by businesses that do not offer one of our statewide benefits. These discounts come from a local business near you...one you may be using everyday.

Some counties do not have discount partners yet. But give us time, we are adding new businesses every day. ■



**\$500 BONUS CASH**

**\$500 Bonus For Arizona Farm Bureau Members**

Arizona Farm Bureau members get \$500 Bonus Cash\* toward the purchase or lease of any eligible 2012/2013/2014 Ford vehicle.

Enjoy valuable savings on your choice of vehicles from our comfortable and capable lineup of cars and trucks – like the 2013 Ford F-150 with best-in-class max. trailer tow and payload capability\*\* and 4 engines to choose from, including the 3.5L EcoBoost® V6 Engine.

Take advantage of this exclusive special offer today. Visit [www.fordspecialoffer.com/farmbureau/az](http://www.fordspecialoffer.com/farmbureau/az)

## New Benefit with T-Mobile

Arizona Farm Bureau members can save with T-Mobile wireless voice, messaging, and data services. New and existing T-Mobile cell service customers can save with the T-Mobile program.



The Farm Bureau benefits of the T-Mobile program are:

- 12% discount off service plans (includes voice, text and e-mail services)
- Discount applies to ALL lines on the account
- Small down payment on the latest 4G devices or bring your own phone
- NO activation fees
- FREE Shipping
- Risk-free, 30-day return policy
- No Annual Contract

To start saving, call 866.464.8662 and mention promo code 25509TMOFAV or visit [azfb.org/member/benefits](http://azfb.org/member/benefits) then scroll down to T-Mobile. ■

## Great Benefits for Farm Bureau Members

<p><b>Discounted Tickets</b> azfb.org</p>	<p><b>SAVE with Discount Coupons</b></p> <p><b>Choice Hotels</b> 20% Discount 800-258-2847 NEW Farm Bureau Code 00209500 azfb.org</p>	<p><b>10% DISCOUNT</b> 800-293-7245</p> <p><b>CRIMSHIELD</b> 10% Discount 888-422-2547</p> <p><b>Sears Commercial</b> Email <a href="mailto:fb@searshc.com">fb@searshc.com</a> for a Quote</p>	<p><b>\$500 REBATE</b> 480.635.3609 azfb.org</p> <p><b>WYNDHAM HOTELS AND RESORTS</b> Up to 20% Discount 877-670-7088 azfb.org</p>	<p><b>Up to 55% DISCOUNT</b> On Starkey Hearing Aids Call 888.497.7447 or visit <a href="http://clearvaluehearing.com">clearvaluehearing.com</a></p> <p><b>Fraze Paint</b> 25% DISCOUNT ON PAINT ID# 731930 <a href="http://frazee.com">frazee.com</a></p>	<p><b>10% Discount on tools</b> Free Shipping on on-line orders <a href="http://grainger.com">grainger.com</a></p> <p><b>Authorized Broker</b> BlueCross BlueShield of Arizona Individual health care ASKYOUR AGENT</p>	<p><b>State Fund</b> possible bonus dividend on worker's comp insurance (480) 635-3611</p> <p><b>AmeriGas</b> America's Propane Company RELIABLE. SAFE. RESPONSIVE. \$.05 OFF per Gallon of Propane 480-635-3606</p>	<p>\$2.00 off admission or 10% off Zoo membership 480.635.3609</p> <p><b>UNIVERSAL STUDIOS</b> THEME PARKS <b>Fan Club</b> <b>SAVE with Discount COUPONS</b></p>	<p>Enterprise: Save on everyday low rates National: Save up to 20% Alamo: Save up to 20% azfb.org click on member benefits</p> <p><b>Office DEPOT</b> Save up to 80% on office products azfb.org</p>	<p><b>Up to 15% discount on oil changes</b></p> <p><b>Farm Bureau Prescription Discounts</b> Free drug card - Save up to 75% azfb.org</p>
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