

**SALUTE TO NEBRASKA AGRICULTURE**

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members and has some new ideas to explore. Let's give him our support and be active in this endeavor. We can all ask someone to come to our Grange meetings with us. I want to thank Shannon Cooksley for having led our membership efforts for a number of years. Shannon will continue to serve as Community Service Chairperson and also as Deaf Education and Awareness Director.

A Corn-States Regional Lecturer's Conference is coming up April 18-20, 2008. This year it is being held in Branson, Missouri. Contact State Lecturer Darlene Janing for more information on this event.

The Nebraska State Grange summer bus trip will be July 10-13, 2008. We will be exploring northwest Missouri. We plan to visit some Amish communities, a rather unique psychiatric museum, the birthplace of Jesse James, a civil war battlefield, and of course some interesting places to eat. I'm still looking for Coon Rapids, MO. As of today, enough people have expressed interest to fill our chartered bus. If you are interested in going, contact me and I will put you on a list in case we would have a cancellation.

The next weekend, July 18-20, 2008, Nebraska will be hosting the Grange Great Plains Regional Youth Conference, State Youth Director Mari Ann Pesek is organizing this conference. More details will be coming out soon on this summer gathering.

I also want to report on a very encouraging State Master's Conference I attended in Irving, Texas on February 15-17, 2008. New National Grange Master Ed Luttrell and his leadership team conducted a most productive and exciting series of workshops, giving direction and setting goals for the upcoming year. Five priorities for the National Grange are:

1. Increase active membership and participation at each community Grange.
2. Develop new leaders and give them opportunities at each community Grange.
3. Revitalization of community Granges within states.
4. Organize new community Granges.
5. Re-emphasize and strengthen the family structure through the Junior and Youth programs.

I also had the opportunity to meet the new National Grange Membership/ Leadership Development

**PRESIDENT'S REPORT  
JOE FRYMAN**

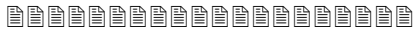
Spring is here and with it comes opportunity, newness of life, nature's emerald carpet, and those hundred million banners fluttering in the wind. It's a wonderful time of the year!

So what's new with the Nebraska State Grange? First of all we have a new membership director. I am pleased to announce Edgar Hicks has accepted this opportunity and responsibility. Edgar has an enthusiasm for recruiting new

**President's Report  
Continued**

Director, Rusty Hunt. Rusty is an enthusiastic addition to the national team. Ed and Rusty are eager to visit Nebraska and assist us in our membership and leadership development. Also, please look for an interesting leadership tip found elsewhere in this newsletter that talks about the difference between being a leader and being a manager. Realistically, it takes both to make an organization function. We do need to remember that vision without action produces no fruit.

On behalf of all Nebraska Grangers, I want to express our sympathy to the family of Millie Otte, who recently passed away. She was a true servant for the Grange, most recently as Past State Women's Activity Director. A lot of energy came out of that little package. It was a rare day when Millie didn't have a new joke to tell. I remember many conversations with Millie that began "Did you hear the one about..." Well done good and faithful servant Millie!



**"MEMORIES OF MILLIE"**

Mildred "Millie" Otte of Papillion Grange passed away February 26, 2008. She served as the Nebraska State Women's Activities Director for 23 years. She also held other offices and worked in many positions in the Grange.

For many decades the Nebraska State Grange Conventions and meetings were always made a bit more enjoyable with the voice and touch of Millie. She was a true friend to all and a special joy to work with.

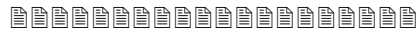
Millie will always be remembered for her devotion to the Grange, her delightful personality and her unique sense of humor.

"In life we loved you dearly  
In death we love you still  
In our hearts you hold a special  
place  
No one can ever fill"

The Nebraska State Grange has lost a true representative of our fraternity in the death of Millie Otte – God bless her memory.

Darlene Andersen.

(Condolences can be sent to Harlan Otte at 10032 South 172<sup>nd</sup> Circle, Omaha, NE 68136)



**Deaf Education and  
Awareness  
Shannon Cooksley**

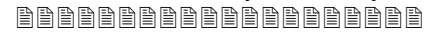
Congratulations to Zachary Humphrey of Wynot, Nebraska for receiving the 2008-2009 Deaf Education and Awareness Scholarship. Zachary will graduate in May of 2008 from Wynot High School and plans to attend Marine Mechanic Institute in Orlando, Florida next fall. Zachary is an above average student that has worked very hard toward his goals of becoming a marine mechanic. He has suffered with hearing problems since he was a baby and has had to overcome many obstacles to excel academically as well as in extra-curricular activities.

Zachary hopes to one day join the Coast Guard and hopes that his marine mechanic degree will better the chances. Good Luck Zachary! The Grange is proud of you and your determination in reaching your goal!

**Community Service  
Shannon Cooksley**

Spring has sprung and it is time to grow and work on fresh new projects! Be frugal... don't throw out all of your old projects, but ask yourselves what you can do in the name of the Grange that is new and different in your communities. Just remember that "doing the same ole thing" hangs in the balance somewhere between apathy and worthiness. In other words, it is easy to keep doing the same projects simply because it doesn't require any new effort, but then we also need to keep doing some of those projects because they continue to have merit and perhaps should even be expanded. So go to work "good and faithful servants" and may the best projects earn the rewards!

I will have the packets ready for you on the bus. See you in July!



**LEGISLATIVE  
DIRECTOR  
DICK JANING**

The sixty day session of the 100<sup>th</sup> Nebraska Legislature is into the final weeks with the final day about April 17<sup>th</sup>, 2008. Eight of the twenty-one bills that were selected to have a Grange position have been killed in committee. Bills that have been indefinitely postponed or killed which the Grange opposed were LB 200 and LB 273 which would have raised the minimum size of tractor to be tested at the University of Nebraska Tractor Test Lab for sale in Nebraska to 100 horsepower. LB 881, 946, and 1040

**Legislative Director Report  
continued**

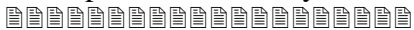
which would have imposed a tax on ethanol, LB 903 would allow a group of citizens to create an elementary attendance region. The

Grange would have been in favor of LB 945 which would not allow NRD's to obtain land near a lake by eminent domain, and LB 1089 which would have rescinded the state Board of Education order to close Class 1 schools had they not been killed in committee.

Bills that have been placed on general file are LB 777, 880, 1115, 1174. The Grange opposes LB 880 that will allow NRD's to issue bonds for construction projects. LB 777, if passed, will combine in a tract of land the values of parcels with different values into one value for that tract of land. LB 1174 will provide protection for individual agriculture producers from corporate take over. Public hearing for LB 1174 was on February 12. President Joe Fryman testified in favor of this bill.

LB 1094, 1115 and 1116 deal with the future of the state fair. The Grange position is to agree with a plan developed by the Legislature, the State Fair Board and the University of Nebraska Lincoln. The plan must be that which the State Fair Board, UNL and the Legislature will support and agree upon. At this time, Senator Phil Erdman, chairman of the agriculture committee, is becoming impatient with the progress.

The State Grange co-sponsored the AG Breakfast on February 28<sup>th</sup>. Attendance is usually 50-60 people at each meeting. The Grange has been represented at every meeting.



**OPPORTUNITY MAY KNOCK  
ONCE, BUT TEMPTATION BANGS  
ON YOUR FRONT DOOR  
FOREVER.**

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**STATE GRANGE  
WOMEN'S  
ACTIVITIES**

On February 26<sup>th</sup> the Grange lost a great lady. Millie Otte was appointed the Nebraska State Grange Women's Activities Director by Ed Andersen in 1977 and she served in that capacity for the next 23 years. She served for Frank Connelly, Bob Smith, Norm Tooker and Bob Jeary when they were State Presidents. She wanted someone else to take over when Norm was president but consented to stay on for him.

Millie would start to fill a box about a month before the state convention. She would drop in things that would be needed as she found them and she always had everything that was needed when she got to the convention. Several years ago I got her to make a list of the things in her "box" and am I ever glad I have it.

Millie made the State Convention fun. We will always remember Millie and her stories. She always

had a story for every occasion which she would start with (at least for Lila) "Kid have your heard..."

Millie was in charge of the Grange food stand at the Sarpy County Fair for years. They were known for the wonderful food that they served and it was the money maker for the Papillion Grange.

Nothing went to waste when Millie was in charge. I'm sure that she would have a way to use left over Easter Eggs (or anything else) and whatever she came up with would be wonderful. I'm certain I won't be the only one missing Millie at this year's convention (and every other Grange function).

Elegant cupcakes seem to really be in lately. Almost every time I scan the magazine covers at the supermarket I see cupcakes featured on the cover. The April cover of the Family Circle shows cupcakes with frosting dog faces on them. Directions on how to create each are included. Look around and see what you can come up with - remember there is a class for Elegant Cupcakes at the State Convention. Dog face cupcakes may not be your thing but maybe one that looks like a cup of hot chocolate could trip your trigger.

Most recipes for baked goods have the vanilla added towards the end of the mixing. However, if the vanilla is put into the shortening such as when the butter and sugar are creamed, the butter will hold the flavor just a little better.

Have you noticed that food terms keep changing? For example, the food that we would normally put on relish trays are not relishes but crudites. If you hear that funny word, it really just means carrots, radishes, celery, etc.

Writing the Women's Activities column for this newsletter was one of Millie's least favorite things to do but she gave it her all. Millie set

the standard very high for all of us. May we support the Grange in the way she taught us.

**TOMORROW IS OFTEN THE BUSIEST DAY OF THE YEAR**

help but recall what Miles Davies of Colorado has told me more than once. "The greatest growth in the National Grange came about because people wanted to use us for a benefit (1870's). Please, help me come up with that which will make Nebraskans want to use, and be a part, of the Nebraska State Grange!

My focus effort will be Grange development in the Grand Island area. My personal interest is a family focused initiative (in connection with an established Grand Island entity, maybe a church) drawing on our historic participation in family focused Chautauqua's. However, please feel free to question me on this type of launching pad!

During the last week of March , I will be in Kansas City for the national meeting of the USDA sponsored Sustainable Agriculture Research and Education (SARE) initiative. SARE is a USDA competitive Grants program which seeks out unique long-term approaches for family farm viability. I have volunteered my time to this project (see attachment) On behalf of the Grange in Kansas and Nebraska with expectations that it will eventually help lead to an *Action Grange* within Graham County, Kansas. On March 21, 2008, in Stockton, Kansas, a historic "Granger" logo that was acquired for the SARE project was officially approved.

The 1918 trademark, showing a farmer plowing a field with two horses outlined within the shape of a loaf of bread, was at one time owned by the Rea-Patterson Milling Company of Coffeyville, Kansas. The flour product was called *Granger*. During the late 1800's and early 1900's many businesses tried to make a connection to the Grange as a positive business development vehicle. Nicodemus,

Kansas was founded at a time of rapid Grange membership growth (1877). Some historians say the Grange was growing too fast during the Gilded Age.

I would say **membership success** in 2008 would be identification and a gain of at least four or five new members by the time we have state session. Please direct me, and help me with this beginning goal!



**STATE MEMBERSHIP DIRECTOR EDGAR HICKS**

**Everyone Has Input in Growing Nebraska's Grange Membership**

Returning to Omaha from our February 2, Grange Legislative workshop in Lincoln, I was encased and inhaling the air in the vehicle of our Nebraska State Grange president, Joe Fryman. By the time I got out of his car, I had accepted the challenge of giving support to our membership initiative. That evening, as I reflected on my commitment, the election of Ed Luttrell as our new national president was a significant reason why I wanted to accept the challenge. Also weighing on my decision was the first Grange member I met and a person who was so receptive to my inquiries about my own membership in the Grange...Norm Tooker.

Growing Nebraska's Grange membership is a daunting task that we all have to partake in. I can't

**Grange Events Calendar**

**April 18-20, 2008**

Corn States Lecturer's Conference  
Branson, MO

**July 10-13, 2008**

Bus Trip to Northern Missouri

**July 18-20, 2008**

Great Plains Youth Conference  
(Nebraska Hosts)

**September 19-21, 2008**

Nebraska State Grange Convention  
Riverside Inn - Grand Island

**November 11-15, 2008**

National Grange Convention  
Connecticut

**Nebraska Grange web site:**  
[www.nebraskagranger.org](http://www.nebraskagranger.org)

**National Grange web site:**  
[www.nationalgrange.org](http://www.nationalgrange.org) for policies and reports

**STATE PROGRAM**  
**DIRECTOR/LECTURER**  
**DARLENE JANING**

A sure harbinger of spring is the cheery red-breasted robin new baby calves, melting snow, buds in the trees and a calming balm to the air. Seeing the first signs of spring causes an awakening in people as well as animals. It seems all of us are patiently (not-so-patiently) waiting for warmer weather and being able to be outside more. Hopefully all those that work in the elements of weather all year long will also have an "awe" feeling this time of year. This planet that we live on is wonderfully and amazingly made and so are the people that inhabit it.

The "Rejuv" Lecturer's Conference invites all to attend. Oklahoma State Grange will be our host this year. The following is the information for all who wish to attend.

GRANGE Corn States Lecturers Conference April 18-20, 2008.  
Ramada Resort and Conference Center. Rooms are \$49.00 plus tax per night  
1700 West Hwy 76,  
Branson, MO 65616  
(417) 334.1000 Phone number  
(417) 339.3046 Fax number  
Group # CG 7946

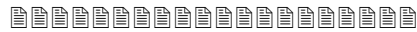
You will need to make your hotel reservations By April 7, 2008  
Send your registration fee \$55.00 per person and form to Donna Keeton, Rt. 1 Box 106  
South Coffeyville, OK 74072  
(918) 929.7402 Phone number  
(918) 929.3303 Fax number

For more information check the Oklahoma Web site at  
Oklahomagrange.org

They plan to start on Friday evening at 7:00 pm and close Sunday around 10:00 am. There is a dinner and show planned in the activities. Saturday afternoon has some free time.

At this time there are several going and if you want to go, please let me know so we can car pool. It would be great if we could have a good attendance.

You can reach President Joe Fryman at (402) 426.5773 or me at (402) 759.4715



**UPDATE ON BOB SMITH**

In December they started changing Bob from Tegretol to Kepra to control his seizures. The transition was complete by mid January and he began to change quickly. So far he has had no seizures and continues to be much more alert and talkative. The following are parts of updates I sent to my e-mail list.

**February 28, 2008**

Things have continued to change rapidly for Bob. He is feeding himself, eats everything they put in front of him, is much more active, can walk with a walker, is able to play bingo and simple card games and propel his wheelchair to make laps around the building. He has also lost his glasses again and they can't seem to find them. With him roaming the facility and able to take them off, they could be anywhere. I did pick up a pair of reading glasses so that he could at least read a little bit. I took the local paper so he could look at that some. He is able to read but I don't know how much he remembers.

He now has an electronic device on his ankle that locks the door

when he gets close so he can't leave the building. His thinking is unpredictable. Sometimes he is here and now and then he will be somewhere else in another time. I was there today for a "Care Plan" meeting. He did know that it was Thursday and he kept thinking that we needed to get going to work at the Sale Barn. Two of his long time friends stopped in to see him and he recognized them and was able to visit after a fashion. He kept wanting me to fill in names and events that he couldn't remember but most of the time he didn't give me enough clues so that I could help him. The bits and pieces are in there but they don't fit together. He was more mellow and less agitated than the last few times I have been there. He still wanted me to take him along when I left.

**March 13, 2008**

Bob did not meet the criteria for the intensive rehab given at Good Sam's in Kearney. He couldn't, wouldn't, or didn't answer questions??? When asked where he was living now he said he would have to do some research on that. That was not totally out of character as he rarely gave a straight answer to any direct question but he usually would tell people where he lived. He also didn't tell the doctor what my name was and he did know that at the nursing home a half hour before. Anyway the doctor did not think that he could tolerate the fast paced rehab that they do there. The next option is to try Madonna in Lincoln again. They don't push them quite so hard and take more time to get where they are going. I don't look forward to going there again. I have so much I wanted to get done here, but that seems to be the only option. He does need to get more stable on his feet. He doesn't realize his limitations and tries to do things alone that he needs help with

**Update on Bob Smith  
continued**

and then he falls. So far he hasn't been hurt but the possibility is always there.

We thought at first that someone from Madonna would have to come and evaluate him but they seem to

think that they can do it by phone and fax and just take the info from the nursing home. The only holdup is that they have no space for him right now. When they do, we will probably go. I hope they give me more than an hours notice. If they use the same van driver to take him as before I may just take my chances on finding the place myself. Last time he blew down the Interstate ten miles per hour over the speed limit, went through all the lights on the yellow and got lost. I hung on his tail as I had no idea where we were going. Coming back I know where to go so I didn't worry about him and I got back to the home first.

Bob had a routine checkup with his internist Tuesday. This was the first time she had seen him able to tell what did and didn't hurt. She asked if he had any trouble sleeping. He looked at me and asked if there were any problems. I don't know how I would know since I haven't slept with him in over two years but he seemed to think I would. He is certainly different than she first had ever seen him. We got back to the home in time for him to do some therapy before he ate lunch. They put him on a machine that works both arms and legs at the same time. He was supposed to go for ten minutes but he stopped at eight, which didn't seem too bad for someone who has been inactive for so long. Then they got his walker and had him walk the length of the room and back. That was about as much as he wanted to

do. I am sure that he couldn't do an hour at a time let alone three.

**March 27, 2008**

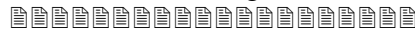
We arrived at Madonna in Lincoln yesterday about 4:00 pm and got Bob settled in his room. Very good friends are letting me use a home they have in Lincoln for their use when they are in Lincoln.

Today has been busy. Therapists were in and out, lots of questions to answer. Several relatives stopped in to visit Bob and the speech therapist joined the party to watch how Bob reacted in a group setting. That is his favorite thing and he really livened up then.

We do thank all of our Grange friends for your continued caring and concern. The support has been wonderful during this long ordeal.

Fraternally,

Bob and Margaret Smith



**GRANGE REPORTS**

Riverview Grange #392

By Marian A. Wilson

Grange members had their annual dues paying supper on January 17<sup>th</sup>. Program Chairman Marian Wilson invited Peder Hansen of Elkhorn, Nebraska for supper and he spoke regarding the plant he and Jeff

Willis of Blair, Nebraska are building. The plant will be located in Blair's industrial park between Cargill and the YMCA. It will engineer and manufacture modular wind towers for commercial use. Their plant has designed a solution to the problem of manufacturing stronger and larger towers to support them. The plant will hire 80 to 100 people. Plans are to use a modular design in which tower pieces are manufactured and then assembled at the construction site. The result is lower transportation costs making wind energy more affordable.

All members enjoyed his talk and asked many Peder's talk and asked many questions.

Our February 21<sup>st</sup> meeting will be a soup supper. All dictionaries were delivered to the schools in the county and Tekamah.



Elkhorn V.E. Grange #393

By Bev Hatcher

**December meeting**

Our annual Christmas party was held on Tuesday, December 18<sup>th</sup>. We enjoyed a catered meal. The tables were attractive with holiday decorations placed on them by Peggy Merryweather and Darlene Andersen. Joe Fryman was present and he gave a brief talk on upcoming events in the State Grange. Take away bingo, which is a favorite fun time for members completed the evening festivities. It was a great evening of fellowship with people who enjoy being a part of the Grange and its many projects that help people and the community

**January meeting**

This meeting was our dues paying night. The soup supper was prepared by Darlene Andersen and Joyce Everson. Phyllis Tooker provided the fine dessert. Phyllis also handed out the 2008 yearbooks

**Grange Reports  
continued**

that she completes each year for our Grange. We were pleased to welcome two new members, Julie and Richard Allen of Valley, Nebraska.

**February meeting**

We enjoyed a meal prepared by Nancy Armbrust with the assistance of Phyllis Tooker and Bev Hatcher. Edgar Hicks presented a program on *Four People Who Fed the World* and he handed out informational material on these individuals which listed their achievements and interests in agriculture programs.

**March meeting**

President Ed Andersen called the meeting to order at 7:30 pm. The guest speaker for the evening was Jim Siffring who has a landscaping and garden center in Fremont, Nebraska. He gave a slide show of plants, trees and shrubs that was a pleasure to view as we all look forward to seeing our outdoor areas turn green again after this past winter which has seemed so long.



more task oriented and makes sure the administration and maintenance of a plan are done.

The Manager will set a pace and establish boundaries to work in, while the Leader will inspire Hope and Dreams to set a tone for the direction we need to go.

Managers are seeking others to complete their tasks. A good Leader is seeking others to respond and follow.

A Manager will make sure the mission, objectives, and goals are met and inspire stability, status quo. They will manage things. A Leader expects others to realize a vision by inspiring innovation. A true Leader leads people.

As we choose our officers for the Grange we need to think about this for just a minute and say to ourselves "Do we need someone to lead the Grange with a vision of the future or someone to manage the Grange and keep the status quo". It is up to us. Which one do you want?



**NEBRASKA AG FACTS**

\*Cash receipts from farm marketings contributed over \$12 billion to Nebraska's economy in 2006.

\*Nebraska's six leading commodities (in order of importance) for cash receipts are cattle and calves, corn, soybeans, hogs, wheat, and dairy products, which represent 95 percent of the state's total farm receipts.

\*Every dollar in agricultural exports generates \$1.64 in economic activities such as transportation, financing, warehousing, and production, Nebraska's \$3.3 billion in agricultural exports translate into \$5.3 billion in additional economic activity.

\*Nebraska has 47,300 farms and ranches; the average operation consists of 964 acres (383 hectares); average net income per farm averaged \$50,977 during the 2002-2006 period.

\*In 2007, Nebraska ranked second in ethanol production capacity of 1.3 billion gallons (4,921,035,600 liters). Over 40% of the state's 2006 corn crop was utilized in ethanol production.

\*The Nebraska livestock industry accounted for 64% of the state's total agricultural cash receipts in 2006. Nearly 55% of Nebraska farms have livestock or poultry operations.

\*In 2005, Nebraska was ninth nationally in certified organic cropland acres (77,820 acres/31,493 hectares) and 10% in certified organic pasture acres (17,655 acres/7.145 hectares).

\*Of every dollar spent on food in 2002, the farm value was 19 cents; 38 cents went to labor used by manufacturers, wholesalers, and retailers. The remaining 43 cents paid for marketing costs such as packaging, transportation. And advertising.

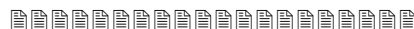
**NEBRASKA'S NATURAL RESOURCES**

\*Nebraska's farms and ranches utilize 45.6 million acres (18, 453, 739 hectares) – 93% of the state's total land area.

\*Nebraska is fortunate to have aquifers below it. If poured over the surface of the state, the water in those aquifers would have a depth of 37.9 feet (12 meters). The state has 91,609 registered, active irrigation wells supplying water to 7.6 million acres (3,075,623 hectares) harvested during 2002, 43 percent was irrigated.

\*Nearly 24,000 miles (38,624 kilometers) of rivers and streams add to Nebraska's natural resources.

\*There are nearly 22 million acres (8,903,120 hectares) of range land and pasture land in Nebraska – half of which are in the Sand Hills.



**LEADERSHIP TIP OF THE MONTH – LEADER OR MANAGER**

What's the difference? There can be a huge difference in how we think. The Leader is going to do the right thing while the Manager will make sure to do things right. You see the Leader is thinking long-term, has a vision, and is looking to develop a direction to go, while the Manager is

may not be sufficient to fund all of your financial needs.

### **Inflation: A Fact of Life**

In a turbulent economy, no one can predict interest rates or inflation. Although both have been at historically low levels experience has taught us that this can change – especially over 20 or 30 years. And if inflation increases, it could have a significant impact on your retirement savings.

For example, over 30 years, the buying power of \$10,000 declines to \$4,120 if inflation averages 3% and at 5% your buying power decreases to \$2,314. If inflation were to average 7%, your \$10,000 would be worth only \$1,314 after 30 years!

The problem is that CDs and money market accounts – popular savings vehicles for people with a conservative money management approach --may not keep up with inflation. And while stocks can offer potentially higher returns on investment, they're risky – as we've all learned in recent years.

### **Market Volatility Has Long-Term Impacts**

In addition, the stock market decline and large-company financial failures of the early '00s has had a sobering effect on many older Americans who experienced stock losses. According to a *New York Times* report, workers over 55 will make up 19.1% of the labor force by 2012, up from 2002's 14.3%, often the result of pensions and 401(k)s negatively affected by the most recent market downturn.

Though the stock market has made remarkable gains, those about to retire could shoulder the affects of losses caused by the decline of technology and telecommunications holdings for years to come. This has caused consumers to become more cautious and look for other investment products to transfer their pension and retirement fund to.

One such option is a fixed income annuity.

### **The Fixed Income Annuity – A Unique Financial Product**

A fixed income annuity is a contract between an insurer and an individual that guarantees a stipulated income for a select period of time. This could be 5, 20 or 30 years – or even guaranteed income for life. Since the guarantee is only as robust as the financial strength of the issuing company, it's important to research any company from which you're considering purchasing an annuity.

Some fixed income annuities offer inflation protection options, which can be a valuable feature in a long-term financial product, as well as payments to your beneficiaries. Financial professionals will tell you that an appropriate financial strategy involves having a diversified portfolio that provides stability regardless of stock market performance. If guarantees and stability are what you want, you may want to consider adding fixed income annuities to your portfolio.

For more information, please contact Michael O'Brien CLU, District Agent or Jason McIntosh, Agent, New York Life Insurance Company at 402.496.6400.

(1) [www.cdc.gov/nchs/pressroom](http://www.cdc.gov/nchs/pressroom)  
10/04/06

(2) CDs are FDIC insured, while annuities are backed by the claims paying ability of the issuing insurance company.

(3) *The New York Times*, "Retirement Becomes a Rest Stop," by Eduardo Porter and Mary Williams Walsh, page A1, 2/9/05.



This article was written by Jason McIntosh, an agent for New York Life Insurance Company. He is the son-in-law of Nebraska State Grange Executive Committee member Edgar Hicks and wife Anna Hicks. The Grange in Nebraska has been communicating with New York Life to bring information to Grangers in Nebraska concerning estate and financial planning. Agents from the Grand Island area presented an informational workshop at our last State Grange Convention. They are available to work with members to help in their own particular situation.

### **Putting Your Retirement Money to Work for You**

You're done all the right things – worked hard, built up your savings, have a sizable 401(k) or company pension and invested well. You've kept pace with the times, and a healthy lifestyle may enable you to live a longer life. Have you considered how much money you'll need during retirement?

### **Longer Life Expectancies – Much Longer**

According to the Centers for Disease Control, today's average life expectancy is now 75.4 years for men and 80.5 for women and increasing, which means that we can all expect to spend more of our lives in retirement than did our parents. This also means spending money in retirement.

For this reason, it's important to have a solid plan that allows you to maintain your quality of life throughout your retirement. A 401 (k) or 403(b) account, moderate investments, company pensions and Social Security payments are important sources of income, but they

**“Squeezing Out Every  
Drop”**

Dear Bogey and Bryan:

Is there anything I can do to stretch my dollar at the gasoline pump?

Gina Hesperia

Dear Gina:

I feel your pain. These gas prices are ridiculous. Nevertheless, everyone is so focused on having their car tuned up properly or buying a hybrid, that they are overlooking some simple little tricks that will increase their mileage without decreasing their pocketbook.

First, do your homework before buying your gas. It only takes a second. There are a lot of web sites which offer information about where to buy gasoline for the lowest price in your neighborhood. One of my favorite sites is: <http://autos.msn.com/everyday/gas-stations.aspx>

You just type in your zip code, and it gives you a map of the gasoline stations, their prices and their specific addresses. Every night, they obtain information from 90,000 stations, so their information is very current.

Do not let your tank drop below half full before refilling. The reason is because gasoline evaporates at an unbelievable rate. Anyone who has spilled a little fuel on the ground when filling up has experienced this phenomenon. They have literally watched it disappear.

When you let your tank become too low, you increase the proportion of air in the tank which in turn, promotes evaporation. The oil companies know that most of their storage tanks containing gasoline have an internal floating roof which literally “sits” on top of the remaining gasoline in the tank so that no air is available to

promote evaporation. Your car does not have that feature.

Always fill up your vehicle in the early morning because that is when the ground is coolest. The reason is that all gasoline storage units are below ground. The cold ground temperature transfers through the tanks and cools the gasoline itself.

It is a simple law of physics that the cooler a liquid, the denser it becomes and, conversely, that it expands when it becomes warmer. This is true for gasoline, so do not buy it during the afternoon hours, if you can avoid it. Remember, the sun is at its high point at noon, but it is warmest around 4:00 pm.

Do not be in a hurry to pump your gas. Most gas nozzles have three speeds: slow, medium and fast. Most of us jump out of the car with the goal of filling up as quickly as possible. We set the nozzle on fast, and then squeeze it, just so it flows as swiftly as possible.

You maximize your purchase: however, by pumping your gasoline in s-l-o-w-l-y. That minimizes the vapors created by the gasoline transferring from the pump into your car.

The more vapors you create, the less actual gasoline makes it into your car. The problem is that you are billed for the gasoline as it is sent out of the pump before it vaporizes.

To make matters worse, most hoses at the pump have a “vapor return” feature, which sends any vapor right back into the underground tank of the station, not into your car. Therefore, when you pump too quickly, you are basically buying gasoline and then donating it back to the service station which then lets the vapor condensate in the underground tank and sells it to the next consumer. How is that for double-dipping? Good luck and remember: we are always in Your Corner!

Your Pals, Bogey and Bryan

(This article is copied from the January 2008 Connecticut Granger)

**NATIONAL GRANGE  
NEWS**

The National Grange is pleased to announce the appointment of Charlene M. Shupp Espenshade as National Grange Youth Director

Charlene lives with her husband Matt and son Evan in Bainbridge, Pa. where they operate a dairy farm with Matt's parents. A fourth generation Granger, she belongs to Elizabethtown Grange #2076 in Lancaster County where she serves as the Youth Director and the Assistant Steward. She also has an associate membership with Oriental Grange #165 in Wyoming County. Matt and Charlene served two terms as the Pennsylvania State Grange Youth Coupe, 2005-2006, 2006-2007.

Charlene received a B.S. in Dairy Science from Virginia Tech and a minor in communication Studies. She is employed as Special Sections Editor for Lancaster Farming newspaper.

Other agricultural accomplishments include: 2005 Pennsylvania Farm Bureau Young Farmer and Rancher Excellence of Agriculture award winner. She and Matt represented the state in the Excellence of Agriculture contest at the American Farm Bureau Federation Convention in January, 2006. In November 2006, she was the Pennsylvania Farm Bureau Young Farmer and Rancher Discussion Meet state winner. In January 2007, she competed in the AFBF contest, making it to the final four and was recognized as a national finalist.

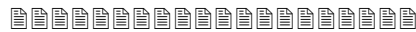
Charlene's other agricultural community service membership highlights include: Wyoming-

Lackawanna Counties Dairy Princess committee pageant chair, advisor for the Dickenson College Chapter of Kappa Alpha Theta; Wyoming-Lackawanna Counties Farm Bureau and Pennsylvania Farm Bureau member; Elizabethtown Fair Dairy Show Chari, and a member of the American Guernsey Association and National Holstein Association.

In her spare time, Charlene enjoys breeding and showing Guernsey and Holstein cattle at the local and regional dairy shows. Regarding her recent appointment as National Grange Youth Director, Charlene said "We must work together to capitalize on our strengths in order to prepare the youth and young adults to become advocates for our communities and rural America."

You may contact Charlene at [yourh@nationalgrange.org](mailto:yourh@nationalgrange.org)

Her appointment is effective as of March 1<sup>st</sup>.



**National Grange Urges  
Congressional Leaders to Finish  
Farm Bill**

(Washington, D.C.) The National Grange, the nation's oldest general farm and rural public interest organization, believes that the goal of the next Farm Bill should be to build a solid foundation of prosperity for American's family farmers and ranchers. "It is imperative to finalize the Farm Bill legislative process so the agricultural community and related industries can utilize the federal programs to their fullest extent. The March 15<sup>th</sup> deadline that Congress set for itself to finish work on this important legislation is fast approaching. Family farmers and ranchers across the nation are asking Congress to pass the next Farm Bill so they can plan their growing season knowing what federal programs will be available to them" stated Ed Luttrell, National Grange President.

With this in mind, the National Grange recently urged Congress to immediately appoint the House Farm Bill Conferees in the very near future.

The U.S. Senate has already appointed their conferees for the bill. In the legislative process, conference committee members from each legislative branch are charged with the important task of resolving the differences between the versions of legislation that were adopted by the respective chambers.

National Grange members believe the purpose of the Federal Farm Program is to ensure Americans an adequate supply of safe and wholesome food, fiber, and fuel, provide some income protection to the producers of these products, and protect our environment by providing incentives for soil and water conservation. It is paramount that the Farm Bill stimulates interest and appreciation for an expanding agriculture industry that is profitably providing an abundant supply of reasonably priced food, fiber, and fuel to meet our domestic needs and still export products into world markets.

The National Grange is the nation's oldest agricultural and rural community organization, and has evolved to incorporate the interests of non-farm rural families and communities, as well as the traditional interests of family farmers and ranchers. It has nearly 3,000 state, local and grass roots chapters across 40 states. Additional information about the organization's positions is available at :

[www.nationalgrange.org](http://www.nationalgrange.org)



**Grange Endorses Farm Bill  
Payment Limitations**

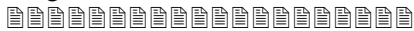
The National Grange and 75 other organizations wrote to the U.S. Senate urging them to support the bipartisan payment limitation amendment being offered by Senators Byron L. Dorgan (D-N.D.) and Charles E. Grassley (R-IA).

The Coalition stated that the time has come for real reform that closes loopholes and caps mega-farm subsidies. The Senate Agriculture

**Grange Endorses Farm Bill  
continued**

Committee Farm Bill legislation did not impose any reductions in payments on the vast majority of the nation’s mega-farms. As drafted, only single, unmarried farmers would face a payment limitation reduction in years of high crop prices. In years of low crop prices, mega-farms – married and single—would still get unlimited subsidies to drive smaller operations out of business.

The Dorgan-Grassley amendment would place a hard cap of \$250,000 on annual payments and close the loopholes. Mega-farms would no longer be able to get unlimited payment by creating a complex web of legal entities. All payments would count toward the limits, including the generic certificate created as a mechanism to avoid the limitations. Finally, the amendment would ensure that all payments flow to working farmers. Consistent with the recommendations of the USDA Payment Limit Commission and the Government Accountability Office, the amendment would create measurable and objective standards for participation in on-farm labor or management.



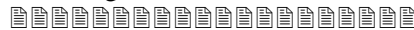
**National Grange and the SPCC  
Writes to EPA on Proposed  
Amendments**

The Agriculture Coalition on the spill Prevention, Control and Countermeasure (SPCC), which includes the National Grange, submitted comments on the U.S. Environmental Protection Agency’s proposed amendments to the SPCC rule. For many years, this coalition has been working with EPA to ensure that any agency action regulating oil spill prevention and response take into account the uniqueness of the agricultural industry. While the coalition still has concerns with the proposed rule, the new proposed

amendments do contain improved options for agriculture.

The Coalition urged EPA to set up a toll free telephone hotline for producers seeking information and clarity on the rule and how it applies to their operation. The Coalition also urged the creation of a web site dedicated specifically to SPCC requirements, offering information on rules, clearly stating deadlines, providing templates and making clear the formal review, appeal and mitigation process.

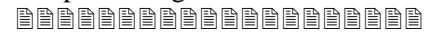
In conclusion, the coalition stated its appreciation of options for agriculture that EPA has included in this proposal. However, they do not believe that EPA fully understands or appreciates the unique nature of the agricultural industry, and our history of responsible fuel storage management. They strongly urged EPA to reconsider the threshold triggers for regulation and increase it to 20,000 gallons.



**National Grange and the  
Agriculture Energy Alliance  
Supports S. 3711, Gulf of Mexico  
Energy Security Act**

The Agriculture Energy Alliance (AEA) and the National Grange urged Congress to vote in favor of S.3711, the Gulf of Mexico Energy Security act, because of their concern with high natural gas prices and the negative effect these prices have on agriculture. AEA urged a positive vote for S. 3711 because it will improve access to natural gas supply in the United States. Throughout the recent debate on energy policy, the AEAA consistently urged Congress to pass legislation that would allow expanded natural gas production in the Outer Continental Shelf. The farm sector depends on significant amounts of natural gas for food processing, irrigation, crop drying, heating farm buildings and homes, and production of crop protection chemicals and nitrogen fertilizers. Consequently additional supply of American energy

resources is important to maintaining a competitive agricultural sector.



**A positive attitude is a magnet for  
positive results**

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**DEADLINE FOR NEXT  
ISSUE**

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**June 26, 2008**

