

**INSIDE:** CA's endorsed insurance saves teacher, legislative updates, Exchange Program news, much more!



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# Self-Employed Country

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## Editor's Letter

by Colleen McGuire-Klemme

Since *Self-Employed Country* debuted in January, your comments and e-mails have been overwhelmingly positive. You seem to enjoy our new format!

I encourage you to let us know your thoughts and discuss any topics you feel would be beneficial to the membership of CA. Please e-mail comments to [benefits@cainc.org](mailto:benefits@cainc.org) or submit a letter to CA Public Affairs, 10800 Lyndale Ave. S., Ste. 295, Bloomington, MN 55420.

The staff here at *SEC* thought the following article was thought-provoking and lended some wisdom that members would find interesting. We hope you continue to enjoy *SEC* and consider submitting your own words to us.

Colleen

## The Farmer's Point of View

### Letter to the Editor

by Ron Regenwether

I'm sure many of you have heard the latest buzzword – G.M.O. G.M.O. stands for Genetically Modified Organism; a natural process that has been going on since long before the Roman Empire.



Today's genetic engineers have developed molecular mapping which enables them to focus on genes for crop improvement and end-use quality. What may have taken 10 growing seasons to breed a specific trait into a plant can now be developed in a few years.

So, how does this affect us? One of the reasons why scientists are interested in the technology is the

growing world population. Currently, it is around 5.9 billion. The population will increase 60-70 percent in the next 50 years.

The demand for food will also increase with rising incomes. The Asian market is an example of this rising income. Exports soared in the mid-nineties as their economies matured.

It is estimated that 42% of crop productivity is lost due to weed, insects and disease. G.M.O. plants can be developed to make the plant more tolerant of disease. Making the plant resistant to some insects is a plus to the consumer because it makes the farmer less dependant on insecticides.

From a farmers point of view, I can be proud to say I grow G.M.O. It enables me to use safer, less constrictive herbicides, thus producing more yields. It has also given me

protection from certain insects that otherwise require insecticide to control.

In regards to the public outrage to G.M.O.'s, I will quote Norman Borlaug, winner of the Noble Peace Prize for his achievements in plant breeding. He insists that there has been "too much emotion and too little science" in their reaction to crops that are genetically modified in laboratories.

In closing, history has shown us that new technologies are not without risk. But history has also taught us that the benefits of new technology can also be greater than the risks.

**Editor's note:** Ron Regenwether is a grain and livestock farmer in Spragueville, Iowa, and has served on CA's board of directors since 1999.

Communicating for Agriculture & the Self-Employed, Inc. publishes *Self-Employed Country* four times a year as a service to CA members. Nonmember subscriptions are \$12 a year.

CA is a national, nonpartisan, nonprofit organization dedicated to strengthening self-employed America. Members set the organization's goals and activities through resolutions and surveys. CA was incorporated in 1972 under Provision 317, known as the Minnesota Nonprofit Corporation Act. Its support comes from its members who are self-employed business people, farmers and ranchers.

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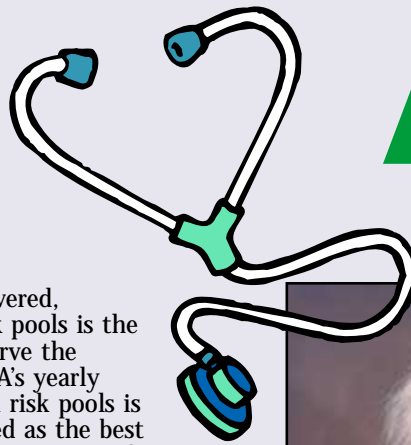
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# Health Campaign of **CHOICE** and **AFFORDABILITY**



## President's Column

by Wayne Nelson, CA President

**CA** continues to build the foundation for our Campaign of Choice and Affordability. The recently completed CA health survey results that are included in this issue reinforce our belief that consumers want choices in their healthcare options. CA believes the way to improve access is by reducing costs. Offering choices to health consumers in the types of coverage they receive instead of mandating insureds in a state or the whole country must have the same types of coverage. Why should my wife and I be mandated to carry maternity coverage when our family is already grown? This results in premium increases for everyone, even Americans that will never use the coverage. CA is trying to educate Congress as to the positive results of choice and to encourage insurance companies to offer a variety of policies allowing health consumers to choose the best fit rather than have state or federal agencies force policies that contain coverage that will never be used.

CA has been involved with health care issues over the last 25 years. As

we have discovered, promoting risk pools is the best way to serve the uninsured. CA's yearly publication on risk pools is widely accepted as the best resource on the activity of state pools. CA has endorsed a health insurance plan with the same company for the last 23 years, making it the longest partnership with an association and health company in the country. This association plan has paid over \$500 million or one half billion dollars in benefits to CA members.

CA is encouraging other associations with members that pay for their own health insurance to join us in our campaign. Most people think of health insurance only in terms of the employer and employee relationship. We must make our voice heard telling legislators there is a large group of self-employed and people who pay for their health insurance that don't fall under the small group market. The power of our association has helped and continues to help our members bring down their healthcare costs. Other associations do the same but we have to fight harder to keep choice an option. This will help lower costs that will in turn improve access. The number of uninsured has



Wayne Nelson, CA President.

grown dramatically in the last few years. Many health consumers have joined the ranks of the uninsured because they could not afford the premiums. CA's campaign can show how choice can turn this around

## Name change signals expanding reach of CA



CA has not only expanded its reach across America – its expanded its name to signify the changing demographics of membership.

**Communicating for Agriculture & the Self-Employed is the new official name of CA, though nothing about the association has altered because of the change.**

“We have always had many members who are not farmers or ranchers, but are self-employed men and women. CA is recognizing that these Americans are equally crucial to building strong communities, and are equally important as members,” said CA founder, Milt Smedsrud.

Jeannie Platt, shown here with her husband, Donald, at their home in Nebraska, was thankful for the insurance coverage that helped her overcome cancer and celebrate the birth of her first grandchild.

## Nebraska schoolteacher defies odds to overcome cancer with breakthrough surgery

**I**magine finding out that your abdomen is full of cancer, including basketball-sized tumors and lesions on many of your organs.

For CA member Jeannie Platt, this nightmare became reality in September 1998. To make matters worse for the Nebraska schoolteacher, the treatment that could save her was done by only one surgeon in the nation—Dr. Paul Sugarbaker in Washington, D.C.

“When I called out there to start the process [of becoming a patient of Dr. Sugarbaker’s], the first thing they asked me about was my health insurance,” Jeannie recalls. “They told me that a lot of health insurance companies don’t provide out-of-state

coverage, and many don’t provide coverage for procedures like the one I needed. But when I called Life Investor’s, I was very relieved to learn that I was covered.”

“It was so nice not to have to worry about my health insurance, especially since there were so many other things on my mind,” she said.

From there, Jeannie and her husband flew to Washington, D.C., to meet with Dr. Sugarbaker. He met with the Platts and told Jeannie that because of the amount of cancer she had, the operation itself would be extremely life threatening, but without it she would surely die in less than six months.

Dr. Sugarbaker conceded to do the operation, as long as Jeannie spent the next month preparing herself for

the fight of her life, a struggle that would involve several painful surgeries and long recuperations.

“I cried the whole way home. He did not paint a good picture for me,” Jeannie said.

In spite of her odds, Jeannie returned to Washington a month later for her first surgery, which lasted 17 hours. Dr. Sugarbaker, who said the surgery was one of the longest and most difficult he had done, removed her stomach, spleen, gall bladder, and part of her intestines. He also stripped some of her organs to remove cancerous lesions growing on the outside of them.

Two days after this breakthrough surgery, she began to hemorrhage



and underwent another—this one lasting five hours.

Jeannie spent the next eight days in intensive care strapped down and unable to talk with nearly 20 tubes coming out of her body. “It was comparable to hell, I would imagine,” Jeannie said. “I wouldn’t wish it on my worst enemy.”

In spite of adjusting to life without a stomach, fending off weakness and depression, and losing 100 pounds in the process, Platt’s life is finally returning to normal.

Jeannie says she is thankful she made it through her illness to return to teaching and to celebrate the birth of her first grandchild, a milestone she says she wouldn’t have seen without CA-endorsed group insurance, Life Investors.

“[Life Investors] were truly wonderful. We never had any problems with anything involving our health insurance. They even paid to have a home health nurse help me with intravenous feeding for two weeks,” she said.

“Before being diagnosed with cancer, I hadn’t used my health insurance for more than 20 years,” she said, adding that her cancer surgeries and treatments have cost over \$330,000, most of which has been paid by Life Investor’s. “They helped a bad situation be not as bad.” What’s more, the CA health plan Jeannie is part of has made nearly \$500 million in claims to individuals and families since it was started nearly 25 years ago.

Today, Jeannie has been given a good prognosis. While Dr. Sugerbaker says there aren’t any guarantees the cancer won’t come back, if Jeannie can remain cancer-free for five years, she can consider herself rid of the disease. Until then, she has blood tests taken every three months and catcans every six months.

## CAREER OPPORTUNITIES:

### Jim Hughes: moonlighting and loving it

For most people, farming is more than a full-time job. For Jim Hughes, though, it’s only part of his career picture.

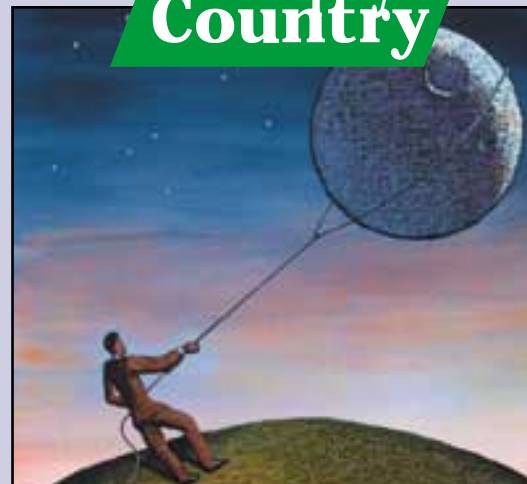
Even though his 900-acre crop farm does keep him busy, 18 months ago Jim decided to take on a second job as a CA enroller and licensed agent of Life Investors Insurance Company of America to help other self-employed people, like himself.

Unlike a lot of new agents, Jim didn’t start out concentrating on selling life insurance. “My natural market was the farm community, so I felt better helping people invest in something that could make a big difference for them right away,” Jim said, adding that good health care at a fair price was just the right product.

A CA member for several years, Jim says he signs a lot of people up with CA because of the group rates on health insurance that come along with membership. “I believe in CA and in people getting their money’s worth when they become a member,” Jim said.

In fact, Jim has been so successful signing people up for CA memberships that last year he joined top salespeople on a special CA-sponsored trip to Washington, D.C. “I saw firsthand what CA does in Washington, and I was very impressed. CA is very well recognized and highly thought of by politicians. It was pretty clear that they are working very hard for rural America.”

Jim is still farming, and he says his second job selling insurance is a good buffer for the recent droughts American farmers have been experiencing recently. “I love



Interested in a career as an enroller and/or a licensed agent? Contact CA at 1-800-432-3276 or e-mail [benefits@cainc.org](mailto:benefits@cainc.org), or call your local CA enroller and Life Investors representative.

farming, but I also love my work with Life Investors. I had always resisted when a friend tried to recruit me to join his insurance agency—I just didn’t see myself as a salesman.”

Now he likes his second career so much he finds himself recruiting others. “I love to tell people about this. It’s a great opportunity to have a flexible schedule, a lot of fun, and most importantly, long-term financial security,” Jim said, referring to Life Investors-sponsored investment benefits for employees.

“The long-term rewards are there,” said Daryl Bunch, the Life Investors executive general agent who recruited Jim over a four-year period, adding that for farmers, the move to selling insurance is often a natural process. “[Farmers and insurance agents] have a lot of the same qualities - you’ve got to be a business, a self-starter and willing to work some long hours. But if you can show a fellow farmer a good policy that can also save them premium dollars, you are able to get them better coverage, so everyone wins”.

## **New Benefit**

**“This is a registered nurse. May I help you?”**

**F**onemed, one of America's leading 24-hour nurse-on-call services, has partnered with CA to establish an exciting new benefit, free to members. The latest example of innovation sweeping the medical service field is fast access to medical professionals. No matter where you live, CA has made sure you can contact a registered nurse, 24-hours a day, 7 days a week, 365 days a year.

Not sure if you should make a trip to the emergency room or wait until the doctor's office opens the next day? Have questions on nutrition or health issues? Feeling a little funny from the summer picnic potato salad? With an average of 10 years clinically experience, the Fonemed staff is there to answer all your questions.

An added feature offered by Fonemed is a 24-hour health library, stocked with medical information on diseases, treatments and educational materials. The library is available when you call in to the service, and a nurse can answer any additional questions you have about the automated library.

To start enjoying these benefits, simply call 1-888-432-5907, follow the voice prompts, and you will be connected immediately with a registered nurse.



## **CA's annual meeting attracts Braude; campaign approved**

CA hosted their annual meeting of the members and scholarship fundraiser on Friday, March 31, 2000 at the Best Western in Fergus Falls.

Michael Braude, president and CEO of the Kansas City Board of Trade was the featured speaker at the meeting, which drew nearly 200 people for the presentation.

Annual meeting action accepted the organization of board officers, which

include: Milt Smedsrud, chairman and founder; Battle Lake, Minn., Wayne Nelson, president; Winner, S.D., Roger Gussiaas, vice president; Carrington N.D., and Peter Risbrudt, secretary/treasurer; Ashby, Minn.

Keigh Hubel, Marshall, Minn., David Ramey, Glen Ellen, Calif. and Patsy Sanders, O'Donnell, Texas were re-elected as members of the board.

Cranford Jennings, Lawrenceburg, Tenn., Cliff Ouse, Richville, Minn., Steven Rufer, Fergus Falls, Minn., and Ron Regenwether, Spragueville, Iowa

are currently serving their terms as CA board members.

Among many items on the agenda, CA board of directors voted unanimously to launch the Campaign of Choice and Affordability, a new health care reform campaign. The Campaign will encourage the reduction of government regulations in health care, allowing freedom of choice and lower health care insurance costs for the consumer.



# The power of group purchasing

## Commentary

by Milt Smedsrud, CA Founder

Doctor and hospital charges, prescription drugs and longer life expectancy are causing increases in health insurance premiums again. We have taken many calls from members in the past few months expressing concern. CA welcomes those calls, and I have had the opportunity to have discussion with many of you. I am especially pleased with how cooperative you all have been when we have discussed why and what causes premiums to go up.

The advantage that CA members have is that they are in a large group and can not be singled out as companies that issue individual policies may and will do. CA's endorsed insurance companies file for approval from the CA board when there is a rate adjustment. Health insurance plans must maintain a certain percentage of premiums for reserves for large claims and terminal illness. CA endorsed insurance companies' reserves are more than adequate.

If reserves are not adequate the state insurance department will take action and there have been many cases where an insurance company has to cease doing business and people must find new coverage with another company. If you have an existing health problem this can be a major concern. CA is very concerned about this and is constantly watching legislation and the endorsed insurance plans to see that this will not happen to our members.

Some states have passed legislation where you are losing the freedom of choice, and this limits what opinions the public will have. CA is in the midst of launching a national campaign to ensure that you will have the freedom of choice and



PHOTO/SMITH-DEWEY

Milt Smedsrud, left, founded CA many years ago to help protect self-employed people.

options that we will give members the benefits they want.

The power of group purchasing is often overlooked by large membership organizations like CA and other associations. Several years ago CA was able to negotiate a "wheels" accident benefit inside your CA membership. This benefit pays \$50 a day when confined in the hospital for up to a year, or pays \$50 per day for an outpatient accident, and a \$7,500 death benefit.

If you could buy this benefit from an individual insurance agent or company your premium would be \$175 to \$250 annually. Because of CA's size, we were able to get this benefit for much less, and it is now included in your normal CA membership annual dues of \$96 or \$8 a month.

CA continues to grow in all areas with new members. The CA Exchange Program is striding forward with participants this year from 33 countries that are placed in equine, agriculture, ecology and horticulture

environments. This year we will have close to 1,000 CA members participating in our Exchange Program, including about 75 Americans going to one of CA's world partners around the globe.

CA also has a voice in Washington D.C. which continues to gain momentum from both sides of the political sector, which we feel very fortunate about.

We are proving that by joining together, individual members can get clout — in politics ... in insurance ... and in other benefits. Scattered voices remain a murmur, but voices united become thunder.

If you have questions about your insurance policy, contact your local representative or CA at 1-800-432-3276 or [benefits@cainc.org](mailto:benefits@cainc.org)

# www.selfemployedco

## Evidence that CA is changing with the times

**CA's** new name, "Communicating for Agriculture & the Self-Employed" isn't the only evidence that CA is expanding. Another big change you'll notice is in CA's new Web site at [www.selfemployedcountry.org](http://www.selfemployedcountry.org).

Compare the old CA Web site with the new one and you won't find many similarities. Link-heavy on the front page, CA members practically have the world at their fingertips.

Visitors to the Web site have access to all CA benefits, as well as other perks CA is offering online, such as free e-mail, free classified ads, free Yellow Pages ads and links to prestigious shopping partners such as Land's End and Borders Books.

The new site was designed with time-crunched self-employed people in mind. "It's not enough to just have a Web site anymore," said Milt Smedsrud, founder of CA. "Self-employed people in the new millennium want fast and easy access to information, without having to pick up a phone. The new Web site gives them that, including electronic links to benefits and CA shopping partners."

While the old site offered information about many CA benefits, the new site lets members acquire new benefits or shop at partner sites with just a click of their mouse.

### What you'll find at [www.selfemployedcountry.org](http://www.selfemployedcountry.org):

- **Networking**—The new site provides a way for members to network and get advice from others who are self-employed through the Yellow Pages and discussion board.
- **News**—Daily news updates from the Associated Press, weather reports, and hot links for the self-employed.
- **CA Marketplace**—This section links to 20 name brand sites such as AT&T, Omaha Steaks, L.L. Bean, Iowa's Pantry; Bass Pro Shops, Toys R Us and WWF (World Wrestling Federation). Check out the great discounts only available to CA members! And with every purchase, a portion of the sales go to CA's Education and Scholarship Foundation.
- **CA Exchange Program**—No more digging around CA's Web site trying to find the CA Exchange Program link. This popular member program is now located prominently on our front page. Click here and get immediate access to information and contacts for programs in agriculture, enology (wine-making), horticulture and equine.
- **CA Legislative Advocacy**—In just one click you can find out how your membership dollars are working for you in Washington. Join one of our campaigns or e-mail your Congressman from our site.

- **More**—Free e-mail, classified ads, Yellow Pages ads, help for beginning farmers, high risk insurance pool information, discounts, member benefits and more...

Visit [www.selfemployedcountry.org](http://www.selfemployedcountry.org) today!

## Click and win!

Enter a drawing to win a free trip to Hawaii just by registering at CA's new Web site.

And by providing the e-mail address of a friend or associate who is self-employed, you can enter a drawing to win a \$100 gift certificate with one of CA's prestigious shopping partners.

Register at [www.selfemployedcountry.org](http://www.selfemployedcountry.org) today!



Tell us what you think of our new Web site! E-mail your comments and suggestions to [benefits@cainc.org](mailto:benefits@cainc.org)



Already have CA bookmarked? You can also find our new site at our old address: [www.cainc.org](http://www.cainc.org)





CA's FREE Web tools can help you advertise your business on the Web.

## How to use CA's most popular online benefits

Register at our new site at [www.selfemployedcountry.org](http://www.selfemployedcountry.org) and you'll be surprised at all the online benefits CA is offering. Here's a quick tutorial how to use a few of CA's most popular benefits.

Getting your free e-mail account is simple. Once you register as a member, just click on **"Free e-mail"** and access your inbox or features

such as automatic e-mail notification and bulk mail filters to eliminate "spam." Once you're into your inbox, click on a message's subject to access it. Or click on "compose" to send a message to a friend or acquaintance. You can also create folders to organize your mail and input the addresses of the people you e-mail most.

Click on **"Yellow Pages"** when you're logged in as a CA member and you can either search CA's directory of member businesses or create your own YYellow Pages ad. To create your ad, just click after the words "To Edit Your Yellow Pages," then fill out the menu asking for information about your business. All ads on CA's Web site will be approved by CA staff before being posted, a process that usually doesn't take more than two days, maximum. A link to CA's ad policy is easy to find, in case you're not sure what you can advertise.

Got stuff to sell or trade? As a registered CA member, you can click on **"Free Classifieds"** and browse for things to buy from other members or create or edit your own classified ads. Browsing is as easy as choosing a category from a pull-down menu. To post your own ad, just follow the prompts. Once you've submitted an ad, it will be directed to a member of the CA staff, who will make sure it doesn't conflict with CA's ad policy.

Need free business advice? Why not ask your peers for help by posting a message on a CA discussion board. Just click on **"Discussion Boards"** and you'll have the option of posting a new topic in one of several "communities," including Home Office, Tax and Agriculture. You can share your expertise by posting a reply to a question, or you can simply read through the questions and answers in the interest of learning or mere curiosity. The discussion area also gives you the chance to participate in live chat with your peers—an easy way to get a fast answer or to engage in lively conversation on a hot topic.



# Legislative update

## National health care survey results: Urban and rural people think differently on health reform; consensus for more choice in insurance

Rural residents pay more of their income for health insurance than their city cousins, yet they are less likely to blame insurance companies for recent increases in health premiums. While there is little consensus on preferred reforms for the health care system, there is wide consensus that consumers should have more choice among health insurance plans.

Those were among the key findings of a survey released April 27 that was commissioned by Communicating for Agriculture & the Self-Employed (CA). Households across the USA were randomly surveyed. There were 300 rural households (in communities of less than 50,000 and more than 50 miles from a large city of 250,000 or more); 300 suburban households (communities adjacent to a city of 250,000 or more); and 300 urban households (residents of cities of 250,000 or more). Respondents were divided into three geographic groupings, and a grouping that was split by Republican/Independent/Democrat. The surveys were completed during the week of April 7-14, 2000. The overall margin of error is about 4 percent.

"We are a long, long way from a national solution on who and what is to blame and how to fix it," said CA President Wayne Nelson.

"However, there appears to be strong belief in the need for choice and a range of health insurance options available to consumers. And there is wide support for the idea of using tax credits to help those who can't afford health insurance, a concept now gaining more favor in Washington."

### The survey found:

- Seventy one percent of respondents said their health insurance premiums had recently increased, and 14 percent said they had recently dropped their health insurance because of higher costs.
- Rural people also pay a greater percent of their income to get health insurance coverage. Suburban residents, while claiming the highest income of the three groups, also claimed to pay the least amount of their household income for health insurance.
- Survey respondents differed on whom they blame for the cost increases and on what solutions they would favor to reform health insurance. When asked who is most to blame for rising health care costs, 36 percent of suburban, 45 percent of urban, but only 25 percent of rural respondents tended to blame insurance companies most. In contrast, 37 percent of rural residents, 25 percent of suburban and 24 percent of urban respondents blamed doctors and hospitals the most for increasing costs. Other primary cost inflation reasons: cost of government rules and regulations, cited more evenly by between 16 percent overall; higher costs of drugs, cited by 11 percent; and improved medical care, cited by 9 percent.

### More choice, tax credits widely favored:

- Overall, 89 percent of respondents, almost equally

among all groups, favor of giving consumers more choice choosing the type of health plans they can buy, including plans that would reduce the level of coverage to make them less costly.

- Seventy three percent of respondents said they support giving tax credits for people who can't afford insurance to address the rising level of Americans without health insurance protection.
- Rural residents were the strongest critics of a plan, 57 percent opposed, to replace the current health care delivery system with a government-run plan, like in Canada.

"The results tell us several things," said Nelson. "First of all, when Congress considers reforms it is clear that 'one-size-doesn't-fit-all'. The impact of rising health care costs hit people in different locations in unique ways.

"Second, in this Internet-age of individual empowerment, consumers believe they can choose for themselves, and they don't want 'Big Brother' to pick their health plans for them.

"And last, it reminds us that the growing number of uninsured Americans is a direct result of the rising costs of health care. The major reason more and more Americans are uninsured is that they cannot afford the coverage. And the costs increase are not caused by the insurance industry – the causes are often the very factors – rising drug costs and greater government intervention – that consumers are not eager to blame."



## Sign up for CA's Legislative Action e-mail newsletter

Being informed and represented at the right place and right time are the keys to work on legislation and public policy. To keep members better informed, CA has launched a new email Legislative Action Update newsletter. It's free to CA members, of course. Four issues have already been distributed. If you'd like to be on the mailing list, just call 1-800-432-3276 and give them your name, email address and regular address. Better yet, just email your request and information to:

[publicaffairs@cainc.org](mailto:publicaffairs@cainc.org)

## CA presses Congress to pass small business tax reforms

Congress is close to passing much needed tax help for small business. CA has had a strong presence in Washington during this Congress pressing for meaningful, realistic tax reforms that will benefit CA's self-employed, small business and agricultural members. At press time, the tax reforms in play are included in the minimum wage and small business tax reform bill passed by the House and awaiting consideration by a House/Senate conference committee. The key provisions include:

☛ **100 percent tax deduction for health insurance premiums for the self-employed** — After years of effort on the part of CA, success on the full deduction is now within reach.

☛ **Section 179** – raises the amount of depreciable equipment eligible for immediate expensing from \$19,000 to \$30,000 per year.

☛ **Business meal deduction** – raises the allowable expense deduction to 60 percent.

☛ **Installment sales** – reinstates the installment sales method of taxing sales by small businesses using the accrual method of accounting.

☛ **Alternative minimum tax** – reforms provisions that hurt certain small businesses.

☛ **Raise 401K limits** – would raise the limit on contributions to employee 401K funds from \$10,000 per year to \$14,000.

## U.S. House passes CA-backed bill to eliminate the Death Tax

The U.S. House of Representatives passed H.R. 8, the "Death Tax Elimination Bill" on June 9. Chiefly authored by Representatives Jennifer Dunn-R-Wash. and John Tanner, D-Tenn., H.R. 8 calls for a gradual phasing out of federal estate taxes over a 10-year period.

CA was a prime member of a coalition of more than 100 national organizations that have been pushing estate tax reform legislation in Washington. CA President Wayne Nelson has testified numerous times for estate tax reform and elimination of the tax before the House Ways and Means Committee and other committees of Congress over the past few years. Considered an expert on the issue, Nelson has also been featured in stories on estate planning in national publications like *Progressive Farmer* and others.

The bill received bipartisan support with more than 40 Democrats joining a majority of the Republicans in the House to vote for the legislation. While the House vote was large enough to override a veto in that body, prospects are uncertain in the Senate, however, and the President has signaled opposition and a likely veto. The House vote represents a major achievement for CA and other groups that have worked diligently on estate tax reform for many years.

## Congress passes crop insurance overhaul, emergency farm aid package

The long-awaited overhaul and expansion of the Federal Crop Insurance Program has been approved by Congress. As anticipated, the measure also included an emergency farm aid package for the third year in a row that was made necessary due to persistent and extraordinarily low prices across most of the major farm crops and commodity sectors.

The farm emergency aid included \$7.1 billion to raise support payments, similar to the two previous years, for grain and cotton growers. It also includes payments for soybeans, peanuts, tobacco, fruits and vegetable growers. While export markets have shown signs of coming back, ag economists say a recovery in the farm economy is at least a year away and without the enhanced farm payments of the past two years the farm economy would have been in shambles.

Crop insurance reform has been a key goal of CA's Campaign for Family Agriculture, which seeks a stronger economic safety net and improved financial management tools for farmers and ranchers. Crop farmers for years have complained that even under the newer federal crop insurance program, the protection levels in the case of crop failure were either too low, or the premiums for the higher coverage were so expensive it simply didn't make economic sense. The new bill, H.R. 2559, the Agricultural Risk Protection Act, provides more subsidies to cut the premium costs of the higher levels of crop production for farmers.

The conference bill also includes the Biomass Research and Development Act of 2000 which will support research on the co-production of food and biochemicals from a single plant to find ways to use the entire plant for more cost efficient production of bio-based new uses fuel and chemical end products.

# CA Exchange Program



PHOTO:CHRISTINA DESMARIAS

*Serghei Cojuhari of Moldova is working on a Gaylord, Minn., dairy farm through the CA Exchange Program.*

## Where in the world is

Serghei Cojuhari: Moldovan Trainee

**W**hat's a 22-year old Moldovan physical training school graduate doing in the CA Exchange Program and now training in Gaylord, Minnesota, on a dairy farm?

Like most things, it all can be traced to his parents. Nadejda and Mihael Cojuhari both work in a dairy factory in Soroca in the Republic of Moldova. Because of his parents' jobs, and because of his experience working on his grandmother's farm during the summers, Serghei has been able to be involved in the dairy industry for a number of years. Through



these connections, he has cultivated a dream to own his own dairy farm and supply his parents' factory with milk.

Upon arriving at the Battcher Family Dairy Farm near Gaylord, Minn., the first thing Serghei did was take pictures of the food in the refrigerator.

"In the United States we only pay 11 cents per dollar for food," said Terry Battcher, Serghei's host. "In Moldova, and other countries, they don't have such an abundance of affordable food. Serghei has been with us since January and he goes grocery shopping with me

## Dumitru Brinzila: Moldovan country partner

What makes Dumitru Brinzila uniquely qualified to be a country partner for the CA Exchange Program in the Republic of Moldova is that he can honestly say he knows what it's like to be a trainee.

He came to the United States in May 1992 and spent six months with the Doslall family on their cattle and crop farm in Hancock, Minnesota. "Everything was new for me: language, the style of life, traditions and the American agricultural farm,"

Dumitru said, adding that his success as a trainee was due to his hosts, who made him feel like part of their family.

From there, he trained at Mixons Fruit Farms in Florida, growing, harvesting, washing, grading, sizing, and packing of all varieties of citrus. He also spent six months in 1993 as a trainee with Ciba-Geigy Seed Division's Corn Research Station in Morris, Minnesota, doing general field work, and assisting in the breeding nursery and in the disease and insect screening nursery.

Dumitru's training paid off. Upon returning to Eastern Europe, he worked as a researcher with Scientific Production Association "Porumbeni," one of the biggest corn seed companies in the Commonwealth of Independent States (CIS).

Now, he is a president of State Commission for Crops Variety Testing and Registration for the Republic of Moldova, an organization of the Ministry of Agriculture and Food Industry, responsible for testing all the crop varieties before they are released into production. In his spare time, he acts as a country partner for



## ... Moldova?

every week. He still can't believe how good we have it here."

"I like it here," said Serghei, who is still trying to master the English language.

"His English has improved a lot since he first came here," Terry said. "He had a digital pocket translator when he arrived, but one of the cows broke it his second day here. Since then, we have received a lot of help from a translator in the Twin Cities and we've gotten to the point where we understand each other pretty well."

"We're very good friends," said Terry, who, at 28, is close to Serghei in age. "[The exchange] is working out well."

Serghei will be with the Battchers until December.

the exchange program so other young people can gain the experience he did.

"Since Moldova is going through a difficult transition period—moving from a state-owned organization of agriculture to the private form—I want to help young people learn about agriculture, as I did," he said, adding that he is proud to see Moldova listed as a partner in the CA Exchange Program. "When young people from my country receive this training it not only helps them, but it helps our agricultural industry as a whole."

## Facts about Moldova

**Formal Name:** Republic of Moldova (Republica Moldova).

**Capital:** Chisinau

**Topography:** Gently rolling hilly plain in north; thick deciduous forests in center; numerous ravines and gullies in steppe zone in south.

**Climate:** Winters are fairly mild (23-27 F average in January). Summers are warm (July averages more than 68 F with daily highs reaching 104 F on occasion).

**Population:** Moldova is by far the most densely populated of the former Soviet republics with more than 4.5 million people (July 1994 estimate).

**Languages:** Moldovan (essentially the same as Romanian) official language; Russian retained as language of interethnic communication.

**Religion:** About 98.5 percent Eastern Orthodox

**Economy:** With independence in 1991 came a significant change in government economic philosophy. The country is slowly transitioning to a market economy.

**Agriculture:** Fruits and berries, grains, grapes, tobacco, vegetables, sugar beets, potatoes, sunflowers, cattle, hogs, poultry and lambs. Agriculture and the agroprocessing industry represent around 60 percent of GDP. Moldova had some of the highest crop yields of the CIS and is known for the production of wine and sparkling-type wines. Its wine industry is proving to be one of the most dynamic in the Moldovan economy as a whole, and the agro-industrial sector in particular.

**Currency:** The leu (pl., lei), introduced in November 1993.

**Government:** Democracy, with president and unicameral legislature, Moldovan Parliament, both popularly elected. The country is split into two regions, with most controlled by the government and a small slice of land controlled by rebel separatists.



# CA Exchange Program

## New Zealand exchange offers worldly experiences

If you've ever dreamed of traveling to New Zealand, but haven't had the opportunity, your chance to go might be just around the corner.

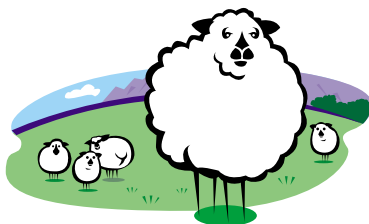
Communicating for Agriculture & the Self Employed (CA) and Rural Exchange New Zealand (RENZ) will again offer the Established Farmer Exchange to New Zealand in the year 2001.

For the third year, exchange opportunities will be offered in agricultural and horticultural placements for established farmers who want to escape winter at home for a New Zealand summer. Participants will work on New Zealand farms in exchange for food and accommodation.

Placements will be available in arable (grain), dairy, sheep, beef and orcharding. As a general rule, placements will begin Feb. 1 and last for four weeks, but can be shorter or longer, depending on individual agreements made between established farmers and hosts.

The exchange is open to singles, couples and families. (Family placements are limited.) Accommodations will vary depending on the host's situation.

The exchange offers people a chance to see New Zealand's subsidy-free agriculture first-hand as they mix work, culture and travel. In general, participants can expect their hosts to be "down-to-earth," hardworking people, according to RENZ coordinators Geoff and Rochelle Spark.



An optional part of the exchange is an eight-day south island tour. It follows the farm stay and is slated to begin Feb. 27 next year. The tour costs approximately \$800 per person. It includes motel and hotel accommodations, transportation in a mini bus, some of the meals and ticket costs for various attractions.

Costs for the Established Farmer Exchange vary depending on the individual situation and flight arrangements. Last year, the average cost, without the optional tour, was \$2,400 per individual participant. Costs for those opting for the tour ranged from \$2,800 to \$3,300.

Work permits are not required because established farmers are unpaid. The American farmers enter New Zealand as tourists and are classified as tourists having a farm-stay.

For an application form and more information on the Established Farmer Exchange to New Zealand, contact CA Exchange Program Coordinator Beverly Gilmartin at 1-800-432-3276 x3510 or e-mail her at [beverlyg@cainc.org](mailto:beverlyg@cainc.org).

Applications to participate in CA's 2000 Established Farmer Exchange to New Zealand are due by Oct. 15.

## New to the CA Exchange Program scene

Correen Pederson, responsible for placing trainees on farms in Iowa, Wisconsin and southern Minnesota, has only been a CA employee for a few months, but her connection to CA's



exchange program has lasted nearly a decade. In fact, her family's experience hosting CA Exchange Program trainees on their farm in Dumont, Minnesota, is what attracted her to employment at CA.

"I have always enjoyed working with the CA Exchange Program trainees," she said. "It's exciting to see the changes they go through during their time here, especially when it comes to learning English. I think I like to see that learning more than anything because it seems to be a key factor in helping them feel more comfortable and at home."

"Because my family has done a lot of traveling, we have experienced the difference between feeling welcome and unwelcome in different foreign host situations," she says. "I don't want any of our trainees to feel unwelcome when they are here in the U.S., so I know my job to match trainees up with the right hosts is very important. There's a lot more to doing that than I thought, but I hope my experience being a host will help me."

## CA Benefits - working for the self-employed!

### Supplemental Protection Benefits

**Blanket Accident Protection:** Your membership guarantees that you will receive \$50 for any hospital emergency room visit that is a result of any "wheels" related motorized vehicle accident or as the result of a farm accident. In addition, the plan pays you \$50 a day for each day you are hospitalized (with a maximum benefit period of 365 days) and provides you with an additional \$5,000 Accidental Death Benefit (underwritten by Monumental Life Insurance Company, Baltimore, Maryland). Call 1-800-432-3276.

**PCS Prescription Drug Card:** All members receive a FREE RX card, offered by national leader PCS. The card gives savings of 10 percent to 40 percent on name-brand and generic prescriptions. Members have saved more than \$2 million! The average savings is \$8.89 per order. Call 1-800-432-3276 for more information.

**Act of God: Natural Disaster Benefit:** In the event your business suffers uncompensated losses of \$25,000 or more from an "act of God" - flood, hail, drought, tornado - CA will pay your membership dues and the cost of your endorsed health insurance premiums for three months. You must have been a CA member for six months prior to loss. Call 1-800-432-3276 to file a claim.

**\$2,500 Accidental Death Benefit:** Additional death benefits for your family are available. For the named member only, this benefit is written by Monumental Life Insurance Company, Baltimore, Maryland. Call 1-800-432-3276 for more information.

**CA Legislative Hotline:** Call us at 1-800-432-3276 to find out what CA is doing legislatively, or to voice your concern about an issue.

### Business and Marketing Information Benefits

**Dun & Bradstreet:** For more than 150 years Dun & Bradstreet has met the needs of businesses with the most comprehensive information solutions. Call 1-800-TRY-1DNB, ext. 3046.

**AgriPlan/BizPlan:** Deduct 100 percent of your health insurance premiums and related medical expenses with an average tax savings of \$2,500. If you don't save more than the cost of enrollment, you get you money back, guaranteed. Call 1-800-626-2846.

**Tax Advantages for Your Home Based Business:** If you work from home, you can order this service which guarantees a \$2,000 savings in the first year or your money back. The service is narrated and produced by a former IRS attorney and CPA. For a free sample tape call 1-800-432-3276.

**American Lease Exchange:** Affordable equipment leasing and financing now available to CA members. Call 1-800-321-5327 and tell them you're a CA member.

**National Processing Corporation:** Now you can accept credit, debit or other non-cash payment for your products and services. Call 1-800-592-1591 and let them know you're a CA member.

### Travel Benefits

**Travel Concepts:** Your VIP service for airline travel. Call 1-218-739-3290 and save on your next trip!

**See America at Half-Price Discount Hotel/Motel:** Save 50 percent on more than 2,000 hotels/motels in America. To order, call 1-800-432-3276.

**Amusement Park Discounts:** Order discount tickets for amusement parks all over the country. Call 1-800-432-3276.

**Hertz Rental Cars:** Save an average of 10 percent on car rental rates. Call 1-800-432-3276.

### Personal Benefits

**1-800-FLOWERS:** Floral arrangements for home or office and all your entertaining and give-giving needs. Call 1-888-755-7474 and mention referral code 986 to receive 10 percent discount on any credit card purchase of \$29.99 or more.

**Grocery Coupons:** \$500 in grocery coupons for name brand products you use most often. Call 1-800-432-3276 to order.

**National Golf Directory Discount:** 50 percent off at more than 1,500 golf courses and accessories nationwide. Order by calling 1-800-432-3276.

**Pro Health:** Purchase vitamins, herbs and nutritional supplements at discounted prices. CA members receive an extra 10 percent off already low prices. Call 1-800-366-5924 and identify yourself as a CA member.

**Old Farmer's Almanac & Calendar:** A farmer's best friend. Call 1-800-223-3166 and mention order #OF99CMZ, offer CMIZCFA.

**For Dummies Books:** Your guide to understanding the Internet, PC's and Macintosh computers. Call 1-800-432-3276 to order.

**Student Loans:** Access to Federal Stafford and PLUS loans. Call 1-800-432-3276 to request your application.

**Discounted Business Forms from NEBS:** CA members receive a 23 percent discount on all business forms from NEBS. Call 1-800-388-3810 and mention #19068. Or call CA at 1-800-432-3276 for a free catalog.

*To join our electronic newsletter mailing list for benefit updates and legislative news, please call 1-800-432-3276 and give your name, telephone number and e-mail address, or e-mail CA directly at [benefits@cainc.org](mailto:benefits@cainc.org).*



Communicating for Agriculture  
& the Self-Employed  
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## Photo finish

**TOP PHOTO:** Top CA enrollers were honored in Washington, D.C. June 1-4. Enrollers and their guests pose here on the Capital steps in Washington, D.C., with Wayne Nelson, president of CA (dark suit and tie in front). The trip featured legislative briefings, visits to historical monuments and museums, dining, shopping and other activities.



**BOTTOM:** As keynote speaker during CA's Annual Meeting and Fundraiser March 31, Michael Braude, president and CEO of the Kansas City Board of Trade spoke to an audience of more than 200 people. The event also featured the CA Scholarship and Education Foundation Fundraiser, which has awarded more than \$1 million in scholarships since 1981.



PHOTOS: CHRISTINA DESMARIAS

